Public housing policy and the housing need of residents in informal settlements in Ethiopia: the case of Addis Ababa

by

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Public Housing Policy and the Housing Need of Residents in Informal Settlements in Ethiopia: The Case of Addis Ababa

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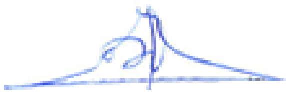

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December, 2022

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I would not be where I am today without the love and support of my parents,

Bulakut and Haile, who are always in my heart. This thesis is dedicated to their memory.

ABSTRACT

The research, entitled "Public Housing Policy and the Housing Need of Residents in Informal Settlements in Ethiopia: The Case of Addis Ababa", aims to examine how the socioeconomic status of informal settlers and housing policies affect the provision of affordable public housing for low-income households living in the Bole and Yeka informal settlements, located in Addis Ababa, Ethiopia. This research is based on selected theoretical concepts, such as "Housing by people" by Turner; "A shack as a house in process"; "Progressive housing development"; "Creating an enabling environment" by Mangin, and "Self-improvement" by Abrams, among others. The study is centred on the people who live in the informal settlements of Bole and Yeka. These areas do not adhere to the spatial planning regulations of the city, thus making them vulnerable to eviction by city officials. The study used a mixed-methods research design, incorporating both quantitative and qualitative methods. The research shows (amongst others) that the traditional approach to constructing public housing, despite its flaws and past failures, remains prevalent in developing nations, such as Ethiopia. Despite poor housing conditions, lack of basic services, and social amenities, there is a strong sense of *'place attachment'* amongst informal dwellers in Bole and Yeka informal settlement areas. This study has shown that self-help housing for settlement upgrading may be a more effective solution for housing needs in informal settlements, such as Bole and Yeka, than relying solely on conventional public housing models and policies. Yet, this study shows how the dominance of self-help housing without secured tenure in informal settlement areas, such as Bole and Yeka in Addis Ababa, Ethiopia, does not promote high satisfaction levels amongst informal dwellers. The study findings also make it possible and appropriate for the researcher to critique Turner's concept of informal settlements as a "temporary solution" to the urban housing shortage. Key study recommendations include adopting settlement upgrading through self-help housing as an alternative to conventional public mass housing provision approaches and policy discourse. This unlocks the potential of urban informal settlers through self-help housing, and adopting a proactive approach to deter future peripheral development of new informal settlements in urban areas, such as Addis Ababa. The study recommends a broader model called 'supported self-help housing', intended for a holistic, affordable, and responsive low-income housing provision to address housing needs, particularly in cities, such as Addis Ababa. This model also sought to

contribute to the existing body of knowledge and further the development of assisted self-help housing theories.

Key Terms: *Public Housing Policy, Housing Need, Informal Settlement residents, Ethiopia*

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List of Acronyms

AACAILIC	Addis Ababa City Administration Integrated Land Information Centre
ACLMDB	Addis Ababa City Land Management and Development Bureau
ARAMCO	Arabian American Oil Company
CIS	Corrugated Iron Sheet
CPF	Central Provident Fund
CSA	Central Statistics Agency
ECE	Economic Commission for Europe
ECSU	Ethiopian Civil Service University
ETB	Ethiopian Birr
FDRE	Federal Democratic Republic of Ethiopia
FSS	Forum for Social Studies
HHs	Households
HK	Hong Kong
IDPR	Institute of Development and Policy Research
IHDP	Integrated Housing Development Programme
MDGs	Millennium Development Goals
MEF	Ministry of Economy and Finance
MSEs	Micro and Small Scale Enterprises
MUDCH	Ministry of Urban Development Construction and Housing
MWUD	Ministry of Works and Urban Development
NGOs	Non Governmental Organisations
OHCHR	Office of the High Commissioner for Human Rights
ORBUDC	Oromia Region Bureau of Urban Development and Construction
ORRAMP	Office for the Revision of Addis Ababa Master Plan
OUDHB	Oromia Urban Development Housing Bureau
PASDEP	Plan for Accelerated and Sustained Development to End Poverty
RDP	Reconstruction and Development Programme

RK	Republic of Korea
S.C	Sub-City
SADC	Southern African Development Community
SDPRP	Sustainable Development and Poverty Reduction Programme
SECR	State of Ethiopian Cities Report
SNNPR	Southern Nations Nationalities Peoples Region
SPSS	Statistical Package for the Social Sciences
Sq. Km	Square Kilometre
SSA	Sub-Saharan Africa
UDAs	Urban Development Associations
UN	United Nations
UNCHS	United Nations Centre for Human Settlements
UNECA	United Nations Economic Commission for Africa
UN-Habitat	United Nations Agency for Human Settlements
UNHSP	United Nations Human Settlements Programme
USD	U.S. Dollar

CHAPTER ONE: INTRODUCTION AND ORIENTATION TO THE STUDY

1.1 INTRODUCTION

Several of the literature sources regarding basic human needs indicate that housing is the second most essential human need next to other physiological needs, mainly food. It is also an integral part of sustainable human settlement that has a profound impact on the quality of life, health, welfare, and productivity of man, as well as economic development and environmental sustainability (Offia Ibem et al., 2011; Burgoyne, 2008). As further argued by Offia Ibem et al. (2011), housing has a multiplier effect on human society. According to the UN-Habitat, sweeping reform is critical for the effective delivery of affordable and adequate housing, services, and urban infrastructure that is commensurate with the magnitude of rapidly expanding urban concentrations (UN-Habitat, 2013). Notwithstanding the strides made in different countries, housing shortage, especially among poor urban dwellers residing in informal settlements, seems to be synonymous with the housing landscape in most developing countries; Africa is no exception. There are two main, broad categories through which housing shortage manifests itself in developing countries: first, through a growing number of backyard dwellers, mostly in informal houses; and second, through a growing number of informal settlers residing in various informal settlements established through illegal land invasions (Wordofa, 2014; Tesfaye, 2007; Habitat-UN, 2011; Boudreaux, 2008). The international literature further indicates that, like elsewhere in developing countries, housing policies in most African countries seemed to have failed to make provision for housing needs, particularly for those residing both in backyard dwellings and informal settlements. Consequently, as argued by Ferguson and Navarrete (2003), Mitlin (2001), Stewart and Balchin (2002), between 600 and 850 million urban dwellers in Latin America, Africa, and Asia live in urban slums, commonly known for their cramped, overcrowded dwellings and cheap boarding houses or shelters built on illegally occupied or subdivided land.

Other than the general failure of the conventional public housing policy in most developing countries to respond to the housing needs of at least these two groups - backyard dwellers and informal settlers - the growing number of people with inadequate shelter and thus, the housing shortage in various developing countries could be attributed to several socio-economic factors. First, evidence from the international literature shows a mismatch between housing supply and ever-growing demand as a contributing factor. It is argued that the state-funded public housing model is not sustainable, with most developing countries struggling to raise the funds required to sustain these subsidies (Ntema, 2011). However, there is evidence that public housing affordability is not an issue for governments alone, but for most targeted poor households as well. This is argued by Croese et al. (2016) when they critique public housing in developing countries as being unaffordable for most poor urban dwellers. Other socio-economic factors responsible for the growing housing shortage in various developing countries include rapid urbanisation (Naceur, 2013; UN-Habitat, 2004); the lack of or weak public policies; bad governance; inappropriate regulation (Wekesa et al., 2010); dysfunctional land markets; unresponsive financial systems; a lack of fundamental political will (El Menshawya et al., 2011; Wekesa et al., 2010); poverty (Wekesa et al., 2010); the lack of funds by most local and national governments (Wekesa et al., 2010); the high cost of suitable building land, and ignoring the housing needs of the urban poor, amongst other things.

Apart from the more localised socio-economic factors discussed above, the growing shortage of public housing in developing countries could also be attributed to external factors, particularly the influence of international donor agencies, such as the World Bank and UN-Habitat. The role played by these two agencies, first, in influencing public housing policy discourse in developing countries, and second, in funding housing programmes for the urban poor in developing countries, is widely acknowledged in the international literature on housing studies. Yet, similar to the public housing policies in developing countries, it could be argued that the growing public housing backlog in various developing countries is to some extent, a manifestation of failures in housing policies and thus, the funding models, amongst other things, the World Bank and UN-Habitat for housing development in developing countries. Consequently, these policy failures

manifest themselves mainly in the growing number of households residing in informal settlements across developing countries, including Ethiopia.

Against the above background, along with an in-depth review and analysis of the related literature from developing countries and local experience on public housing provision and informality, the study was mainly intended (using Addis Ababa in Ethiopia as a case study area), to provide a detailed discussion and analysis of the impact of both the socio-economic background of households and housing policy, and programmes on the provision of public housing to poor urban dwellers residing in informal settlements in Ethiopia, particularly in Addis Ababa.

1.2 The Study Area Addis Ababa

Addis Ababa is Ethiopia's capital and largest city, with an estimated total population of 3.44 million in 2017 (Federal Democratic Republic of Ethiopia Central Statistical Agency, 2013). Addis Ababa is a self-governing, chartered city with its own city council. The council, which is elected every five years, is accountable both to the city council and the federal government. The city is organised into eleven sub-cities for governance (Feyissa et al., 2018; FSS, 2014). Addis Abeba is home to around 26% of the country's urban population and is growing at a 4.1% annual pace **(**Koroso, Lengoiboni, and Zevenbergen, 2021**)**. A similar organisational setup exists at the lower level of the city administration. At present, the whole city is divided into ten sub-cities and 116 Woredas[1]. Sector bureaux, offices, agencies, and authorities are established at the city administration level, and are responsible for implementing infrastructural development, promoting investment, providing economic and social services, and performing other regulatory facilities (AACAILIC, 2014). Moreover, as the diplomatic capital of Africa, it houses various international agencies, such as the AU and UNECA and more than 100 embassies and consulates

[1] Woreda is a name given to the lower-level local administrations in Addis Ababa.

of various countries, including several governmental and nongovernmental offices (AACAILIC, 2014).

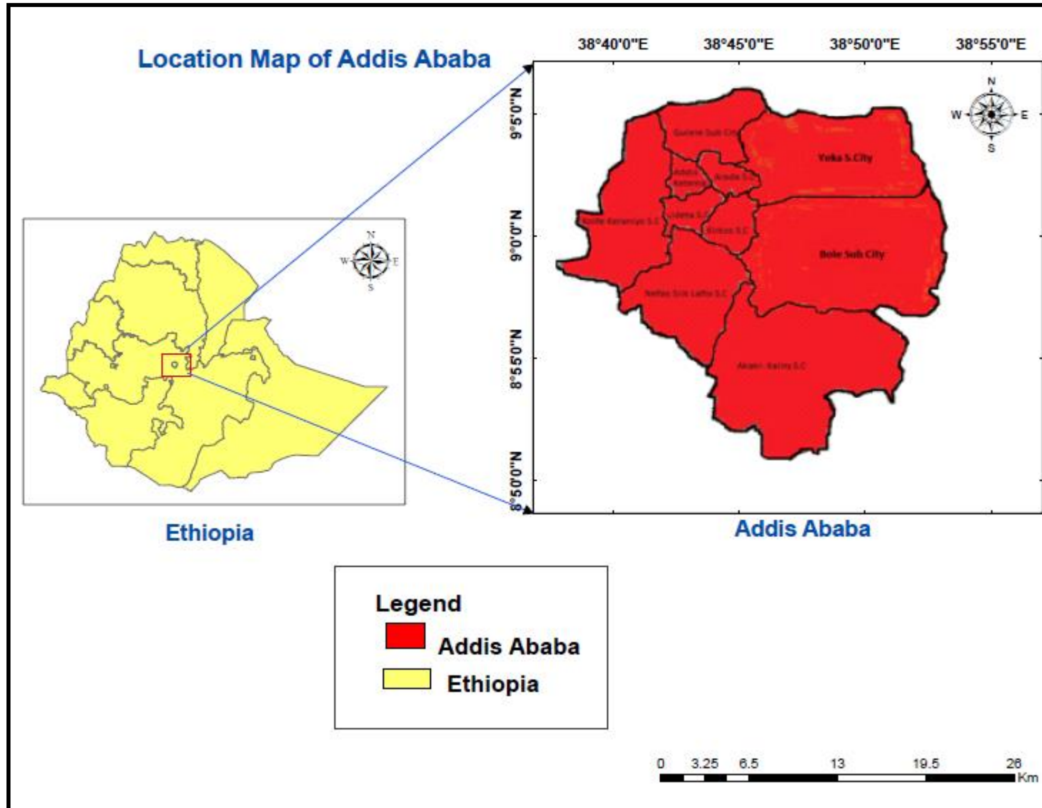

Figure 1.1: Location of Addis Ababa in Ethiopia
Source: The Author, 2020.

Bole study area: Bole is one of the ten sub-cities in Addis Ababa's city administration (see Figure 1.4; Figure 3.1). It is in the eastern part of Addis Ababa, bounded from the east by Oromia Region, from the west by Kirkos and Nefas Silk Lafto sub-cities, from the north by Yeka sub-city, and from the south by Akaki sub-city (see Figure 1.4). According to the 2007 National Census, the sub-city's population was 308,714; of these, 145, 000 (47%) were male and 163,657 (53% female). This constitutes 11.27% of the entire population of Addis-Ababa city, which

places Bole in 4th place in population size compared to the other 9 sub-cities (AACILIC, 2014). In terms of spatial size, Bole sub-city has a total area of 122.08 sq km, which constitutes 22.8% of the total land area of the city, which puts Bole in 2nd place next to Akaki in land area, compared to the ten sub-cities (see Figure 1.1; Figure 1.4; AACILIC, 2014).

Yeka study area: it is one of the two study areas that is bounded in the South by the Bole sub-city, in the West by the Lideta sub-city, and in the North and East by the Oromia region (see Figure 1.4). At the time of data collection (in 2020), the sub-city was divided into 13 Woredas (AACILIC, 2014). The sub-city is one of the most highly populated sub-cities in Addis Ababa. According to the Addis Ababa City Administration, 403, 098 people[2] reside in the sub-city in different locations. Of this, 52% are female and 48% are male (Seyoum, 2015; AACAILIC, 2014; Seyoum, 2015).

1.2.1 Population and spatial growth trend in Addis Ababa

Addis Ababa is among the fastest-growing urban areas in Africa. Since 1970, the population has increased nearly three times (see Fig. 1.2). The city's population is estimated to be over 5 million currently, and it is growing at an annual rate of 4.1%. This rapid growth has put a strain on the city's infrastructure, including its housing stock (Koroso, Lengoiboni, and Zevenbergen, 2021; Tesfaye, 2007).

[2] According to the 2007 census, the total population of this sub-city is 346,484, which represents 12.65% of the entire population of the city. From the total population, 161,480 are male and 185,004 are female.

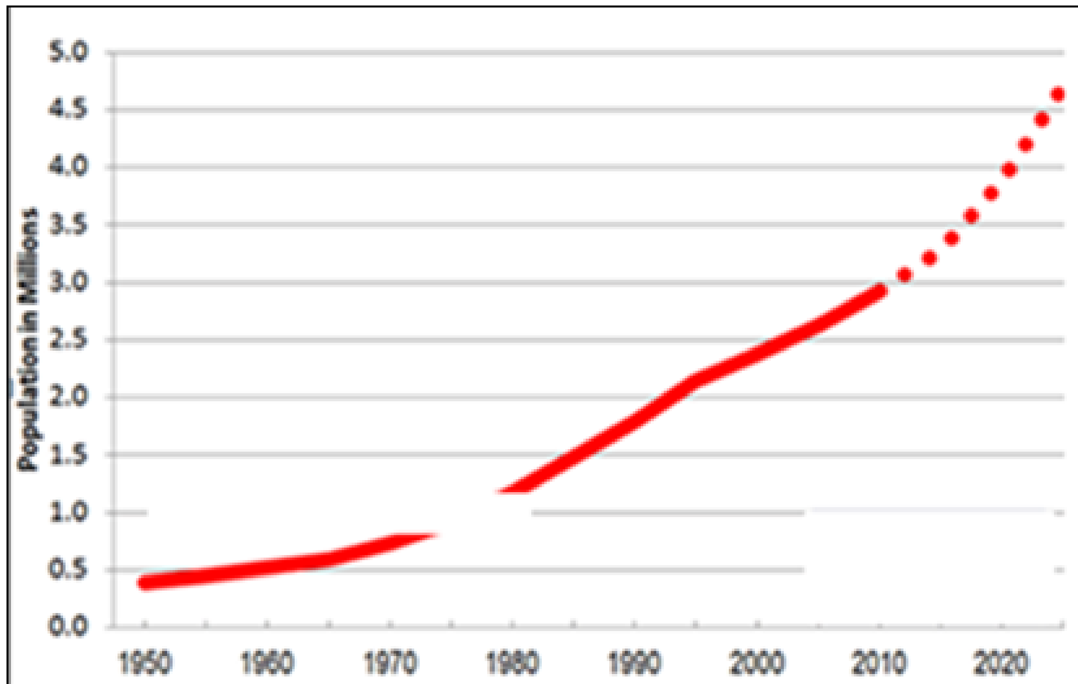

Figure 1.2: Population growth map of Addis Ababa from 1950 to 2020
Source: Population projection by Dominique and Daniel, 2003.

However, the spatial expansion of the the city has been much greater (see Fig. 1.3). The earliest available *Google Earth* satellite photos indicate that the urban land area in the city has expanded over 12 times since 1973.

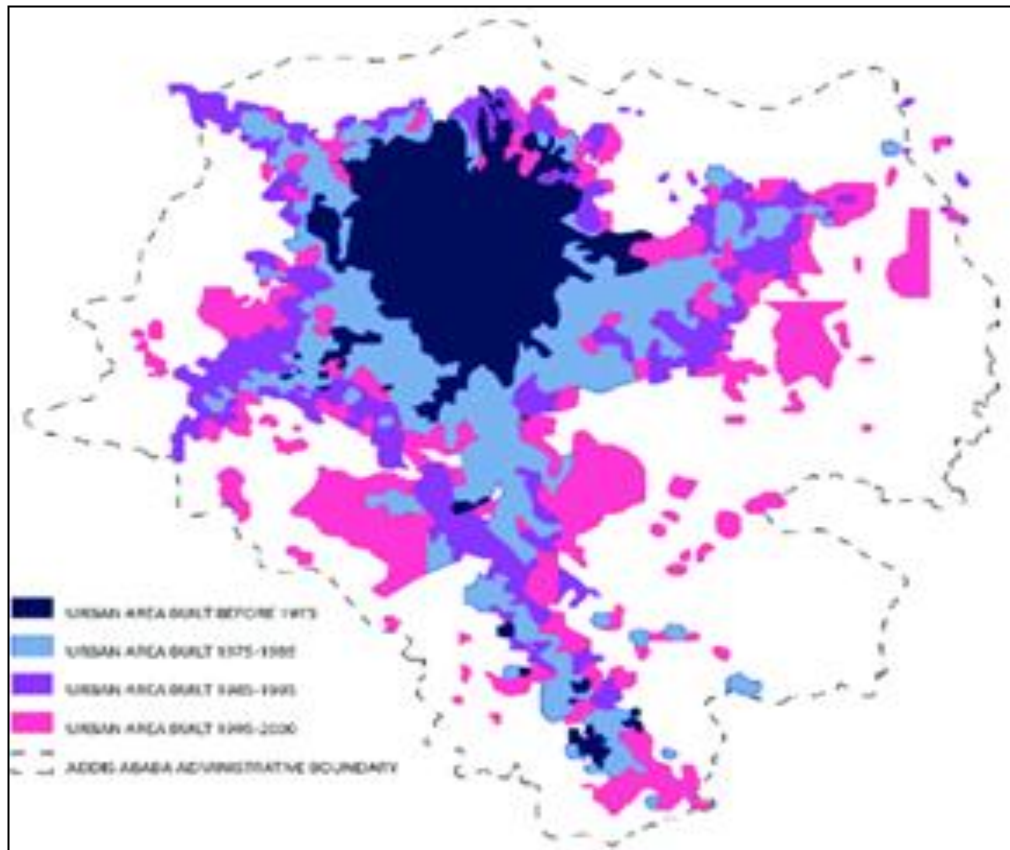

Figure 1.3: Addis Ababa city's trend of expanssion until 2000
Source: Dominique and Daniel, 2003.

The spatial expansion of the city has been at least four times that of the population during the above period (see Figures 1.2 and 1.3; UN-Habitat, 2008/9; 2012). The city's current area is estimated to be 540 km2, and the official urban zone of the city is also estimated to reach about 300 km^2 (Dominique and Daniel, 2003; FSS, 2014). The rate of urban expansion and built-up areas are rapidly increasing in the city (Woldegerima et al., 2017), which is largely attributed to population pressure on the land, a growing infrastructure, and poor land-use planning (Teferi and Abraha, 2017; Feyissa et al., 2018). Five major radiating highways (Dessie, Jimma, Hararge, Gojjam, and Nekemte), link the city with the rest of the regional parts of the country (Feyissa et al., 2018). Besides, the urban area is endowed with three major rivers known as Kebena, Little Akaki, and Big Akaki, as well as numerous small streams (Feyissa et al., 2018).

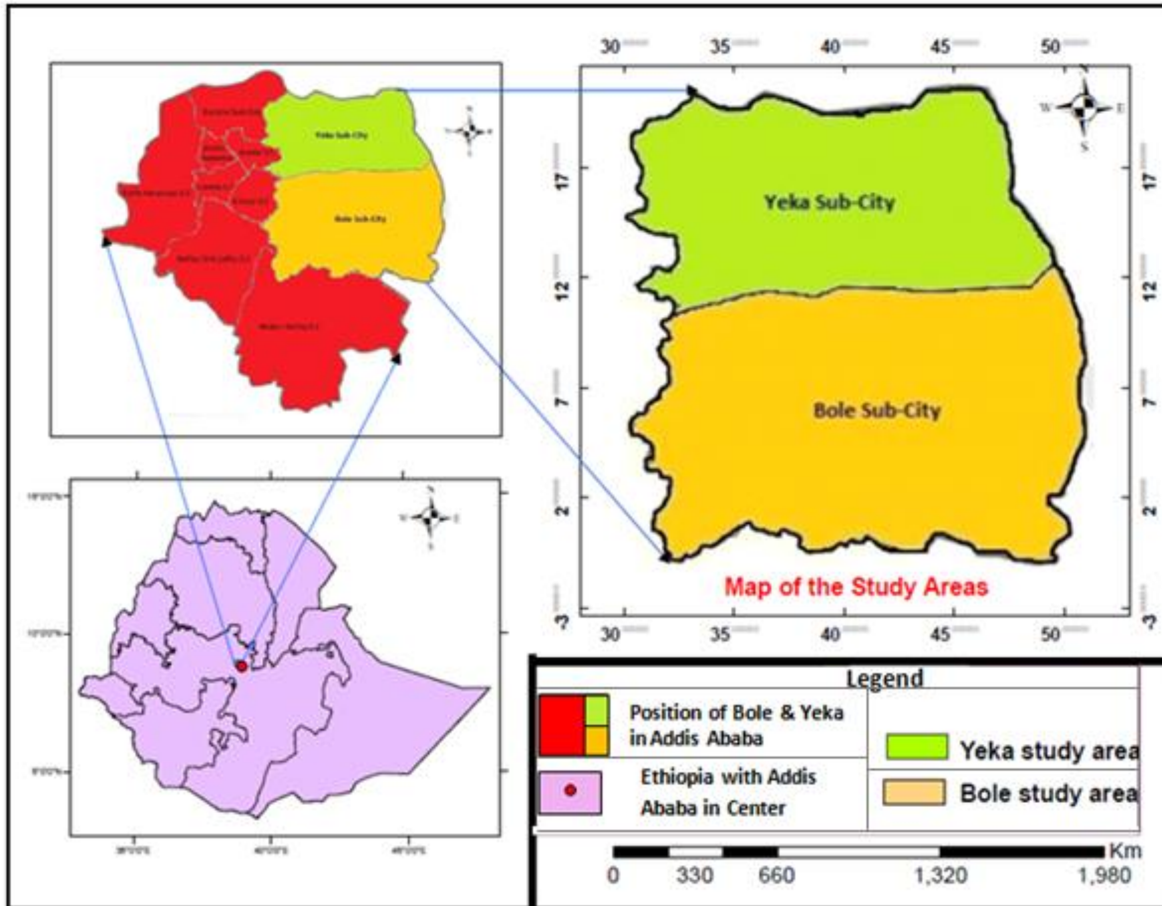

Figure 1.4: Location map of the Bole and Yeka study areas
Source: The Author, based on diva gis.org, 2022.

1.2.2 State of housing in Addis Ababa

In Addis Ababa, there is an ever-growing mismatch between the size of the population and its demand for basic services. Housing is and has been one of these services and a major challenge for the city, due to the increase in population as a result of the high urbanisation rate. It is an acute problem, especially for low-income households that account for more than 80% of the city's population. Addressing the city's housing needs is complex, and more than 70% of the population lives in slums characterised by inhuman and unhygienic conditions (UN-Habitat, 2008/9; 2012). Likewise, the unemployment rate in the city is about 40%. The fact that the city's

economy remains weak makes it difficult for it to meet several housing demands, provide urban services, and create employment opportunities for the rapidly growing population. Besides, the market cannot provide affordable low-income housing for many unmet housing needs, both at affordable prices and in the quantity needed (UN-Habitat, 2008/9; 2012; FSS, 2014). According to estimates, Addis Ababa now has a housing backlog of 1.2 million units. This indicates that there are 1.2 million individuals without appropriate housing in the city (Tamiru, 2022; Weldegebriel, 2021). The low-income housing shortage in Addis Ababa has been exacerbated by rapid urbanisation and population growth amongst other factors. Besides, around 120,000 new inhabitants are added to the city every year, and the constant and huge inflows have exacerbated the housing challenges because the sector's absorbing capacity is insufficient to accommodate the surge (Gebrewold, 2015; FSS, 2014). The backlog has been increasing mainly due to a combination of exponential population growth and a dearth of housing investment (Larsen, Yeshitela et al., 2019).

For instance, in the sub-cities with the highest rates of low-income housing shortages, which include Kolfe-Keranio, Arada, Bole, and Yeka, an estimated 50% to 70% of the population lives in informal settlements. These settlements often lack basic infrastructure, such as water, sanitation, and electricity. They are also prone to flooding and other natural disasters, which can lead to some health and safety problems, as well as social and economic marginalisation (Abagissa, 2019). The housing shortage in Addis Ababa mainly affects low-income households. Apart from the issue of shelter, such a population influx has put a significant strain on the need for basic municipal services (AACAILIC, 2014). As a result, many low-income households live in inadequate housing, such as informal settlements, slums, and overcrowded rental apartments that are frequently congested and lack basic services, such as clean water, sanitation, and electricity. These communities are also susceptible to flooding and other natural calamities (Teklemariam, 2023; Karadimitriou, Cheru et al., 2022). Moreover, the low-income housing shortage in Addis Ababa has some negative consequences, which include increased poverty and inequality, poor health and well-being, crime and violence, and social unrest (FSS, 2014; UN-Habitat, 2008/9; UN-Habitat, 2012).

As stated above, one of the main consequences of inadequate access to affordable housing for low-income people is the proliferation of informal settlements in Addis Ababa, which is a major

challenge for the city's government (Wubneh, 2013; Abagissa, 2019). The current number of informal settlements in Addis Ababa is not known with certainty. However, according to a study conducted by the Urban Development and Works Bureau in 2000, there were around 2000 hectares of squatter settlements in the city, with a population of about 300,000 people. This figure accounts for 20% of the total housing stock of the city and 13.6% of the total built-up area (Addis, 2021; Bikis and Pandey, 2023). It is likely that the number of informal settlements in Addis Ababa has increased since 2000, due to the rapid growth of the city's population (Koroso, Lengoiboni and Zevenbergen, 2021). A study conducted by the Addis Ababa Housing Development Agency in 2014 estimated that there were around 3.5 million people living in informal settlements in the city, which would account for about 70% of the total population (Tassie, Endalew and Mulugeta, 2019; Addis, 2021).

1.1 Problem statement

If the discussion above is anything to go by, it would be appropriate to argue that the housing shortage, particularly among poor urban residents in developing countries (Ethiopia included), remains a challenge yet to be overcome by most governments and poor urban residents themselves. As shown in Figure 5 below, conceptually, the key research problem is underpinned by several challenges; the unmet housing need of informal settlement residents and the shortage of affordable low-income housing which seems to be directly and indirectly linked to the high urban population growth, followed by rapid urbanisation, which in turn, has resulted in a higher and increasing demand for affordable housing. This is mainly fueled by an inadequate housing policy, which is accompanied by a housing provision model that has resulted in slow, inadequate overall quantity, unaffordability, and an insufficient number and size of rooms in the house. This has led to the development and further expansion of informal settlements in cities and towns in developing countries, including Ethiopia. However, the main driver of public housing shortage amongst poor urban dwellers is 'affordability' by both governments and poor households. Influencing housing affordability could be the conformity and/or non-conformity of most public housing policies in developing countries to theoretical writings on settlement upgradiung through self-help housing by amongst other things, according to Turner, Mangin and Abrams (Croese et

al., 2016; Khalifa, 2015; Mukhija, 2001; Pugh, 1991; 1992; 1994; Wekesa, 2010). Thus, like elsewhere in developing countries, evidence shows that Ethiopia is no exception, with the country facing a growing public housing shortage among low-income residents of Addis Ababa (Wordofa, 2014; Tesfaye, 2007). Attributed to this housing shortage could in the main, be unaffordability, both among poor households and the Ethiopian government. The literature indicates that due to fiscal constraints, the Ethiopian government, like most governments in developing countries, is struggling to invest enough resources in public housing development, with the housing share of the national budget standing at a mere 2% (Assefa, 2002). Contributing to housing unaffordability among targeted poor households could, particularly, be a mismatch between their monthly earnings and the required minimum down payment and monthly repayment. In this regard, Wondimagegnehu (2009) noted that with about 83% of the total population in Ethiopia having an earning capacity of less than USD 126.05 per month, it is no wonder that most poor urban dwellers with inadequate housing are unable to afford the much-needed state-funded condominium housing units, which if they were to acquire and afford, they would have to sacrifice 66% of their monthly income (Wondimagegnehu, 2009).

According to 2015 estimates, Ethiopia will have approximately 4 million new additional urban households by 2027 and 9.7 million by 2037. There will be a demand for 471 000 urban houses per year from 2015 to 2025, and a further 486 000 housing units per year from 2025 to 2035 (Centre for Affordable Housing Finance in Africa (CAHFA), 2017). Moreover, like elsewhere in developing countries, one of the common manifestations of the growing housing shortage in Ethiopia is the increase in the number of citizens residing in informal settlements. The literature indicates that the total national housing backlog stands at 2,250,831 units, or 225,000 housing units per year (Robi, 2011). The current number of informal settlements in Addis Ababa is not known with certainty. In 2000, the Urban Development and Works Bureau conducted a study that found that there are around 2000 hectares of informal settlements in the city, with a population of about 300,000. This figure accounts for 20% of the total housing stock of the city and 13.6% of the total built-up area. Despite the deprivations in the informal settlement areas, it would also be appropriate to note that these areas have limitations in cities and towns. In connection with their unplanned development, apart from suffering from a lack of basic services

and infrastructure elements for themselves, they become a big challenge to city administrations in at least two ways. First, they hinder the proper implementation of city plans due to their invasion of vacant land reserved and allocated for various urban development projects on the city plan. Secondly, despite unwanted and unplanned development, informal settlements require city and town administrations to make significant investments for the provision of basic services and infrastructure in outright locations far from the centre, which is too costly for cities in developing nations (Dadi, 2018; Baye et al., 2023; Hoeltl et al., 2020; Hosseini et al., 2023). Moreover, indicating that informal settlement is a global issue, Lemanski (2009) stated that the MDG recognises the problems as a major global challenge (Lemanski (2009: p. 472b). On the other hand, Tsenkova et al. (2008: p. 20) also argued, related to the feature of informal settlements, that "the negative spatial manifestations of informal settlements can be either reinforced by inappropriate policies or successfully mitigated through proactive policies". The case in Ethiopia, to a large extent, seems linked to the former (Tsenkova et al., 2008), since in the current Ethiopian Housing policy (as discussed in Chapter 3), informal settlements are considered a serious threat both to the government and to urban development (see MUDCH, 2014) and, as a result, are treated rather coercively. This is despite the government's failure to meet the housing needs of low-income people through formal and affordable provision. In summary, the lack of a practical housing policy and the related government obsession with mass housing provision for urban low-income households in developing countries like Ethiopia, have been yielding unsatisfactory results, including growing informal settlements. Given the above facts, particularly the growing rate of urbanisation, the researcher is of the view that if the state-driven public housing provision approach continues to be the only mechanism (as is the case in Ethiopia), to respond to the housing shortage and the housing needs, particularly of poor urban residents residing in informal settlements, the manifestation of housing shortage through the growing number of informal settlement areas will remain a challenge for the foreseeable future.

Against this background, the study intends to provide a detailed discussion and analysis of the extent to which the housing policy and programme in Ethiopia have, over the years, influenced access to state-funded public housing provision for poor urban households, particularly those

residing in informal settlements. Below is an outline of the study objectives (Robi, 2011; Yitbarek et al., 2011; FSS, 2014).

1.4 Research aim and objectives

Against the background information given above, the primary objective of the study is to provide a critical analysis of the possible impact of both the socio-economic background of households and the state's housing policy and programmes on the provision of public housing to poor urban residents residing in informal settlements in Addis Ababa, Ethiopia. In order to achieve this primary objective, the following secondary objectives were set:

- To provide a historical overview and critical analysis of the origin and application of the public housing policy, programmes, and mechanisms adopted in response to the low-income urban housing shortage across developing countries;
- To provide a critical analysis of the state housing policies, mechanisms, and programmes in response to the housing needs of low-income informal settlement dwellers in Ethiopia;
- To provide a critical analysis of informal settlers' perceptions of their housing conditions and the government's attitude towards informal settlements in Addis Ababa; and
- To recommend possible policy alternatives that will be responsive towards housing needs amongst informal settlement residents in Addis Ababa, Ethiopia.

1.5 Research Questions

To achieve the study's aim and objectives presented in the section above, the following will constitute key research questions to guide this study:

1. How has government policies and programmes responded to the manifestation of the low-income housing shortage through the proliferation of informal settlement areas in developing countries?

2. How has government policies and programmes responded to the manifestation of the low-income housing shortage through the proliferation of informal settlement areas in Addis Ababa, Ethiopia?
3. What is the perception of residents on the conditions of housing and the government's attitude towards informal settlement areas in Addis Ababa, Ethiopia?
4. Which housing policy could appropriately respond to the housing need in informal settlemenet areas in and around Addis Ababa, Ethiopia?

The figure below demonstrates the research problem in terms of the cause and effect relationship consisting of the possible cause and effect of the problem of the growing informality and unmet housing needs of people residing in informal settlements (see Figure 1.5).

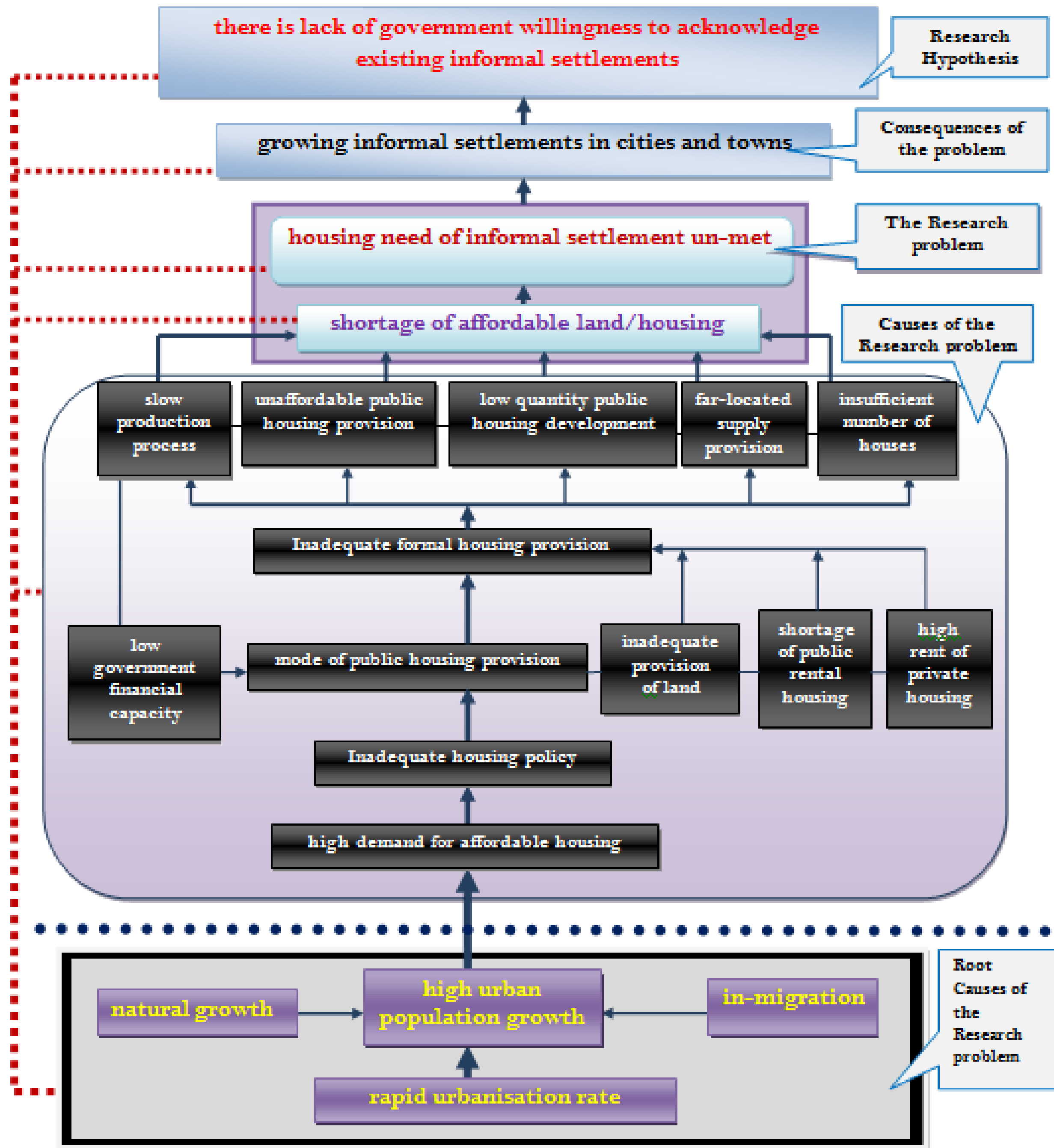

Figure 1.5: Conceptual diagram of key aspects of the research problem
Source: The Author, 2017.

1.6 Scope and delimitation of the study

The study analyses informal settlement residents' perceptions of public housing provision and government attitudes towards the proliferation of informal settlement areas. The study suggests an alternative housing provision policy approach to address the growing proliferation of informal settlements and the housing needs of low-income people in Ethiopia. The study excludes dwellers in slum areas and backyard dwellings. The study is limited to two sub-cities, 'Bole' and 'Yeka', and 18 Woredas (local administration).

1.7 Importance of the study

Scholars have debated public housing issues since the classical period, focusing on governments' responses to the housing demand and supply in developing countries. Academic and research studies aim to analyse the historical performance of the public housing sector in changing the housing landscape. This analysis is influenced by selected concepts from the theoretical writings of Turner, Manging and Abrams on informal settlement upgrading and the self-help housing model. Turner's "housing affordability" principle, land tenure security, and Abrams's "self-improvement" concepts were used to address the theoretical gap in public housing policies in developing countries, particularly Ethiopia. These concepts highlight the challenges faced by millions of poor households in accessing state-funded housing and the non-recognition and non-conformity of policies to address the growing housing needs in informal settlements. The evaluation of Turner's "housing by people" and Abrams's "self-improvement" is crucial for addressing housing shortages in cities (see Turner, 1976; 78; Abrams, 1964; 66). This study aims to address the literature gap on low-income housing provision in developing countries, with Ethiopia as a case study. The research aims to address the failure of state-driven housing provision and proposes practical solutions for urban low-income households in informal settlements. Furthermore, the study aims to serve academia, researchers, and policymakers, as well as developers, and politicians. It also aspires to generate new knowledge and benefit urban low-income households in similar developing countries.

1.8 Limitations of the research study

The fieldwork for this study was challenging due to political instability in Ethiopia, particularly the anger and grievances among the informal settlement community. The government's forceful measures, including demolition and eviction, caused anger among the public, including the diaspora community. This turmoil affected the respondents' trust and willingness to provide data, despite proper ethical measures. Data collection was time-consuming, as research assistants had to travel on foot to cover large case study areas. Identifying each sample household was also problematic due to the absence of a properly organised list of residents in the informal settlements and the lack of house numbers.To overcome communication challenges, printed local area maps and X/Y coordinates were used. The ward councillor, responsible for administrative and political affairs in each informal settlement, provided assistance and goodwill. The study's bureaucratic, technical, and physical challenges demanded significant energy, time, and finances from the researchers.

Finally, the greatest limitation encountered was the difficulty in conducting the in-depth interviews and the focus group discussions in the scheduled time periods due to the nationwide lockdown due to the COVID-19 global pandemic. To fill the gap, as a result of the inability to conduct the focus group discussion, the researcher, in consultation with his academic supervisor, used some purposefully chosen information through the data analysis to answer the previously intended questions to the FGD. With regard to the in-depth interview, although the time frame planned for the interviews was delayed by many months, it was conducted without an undesirable impact on the research output, as the researcher managed to gather the needed information to meet the research objectives. In the end, the data collection was completed with patience, a proper approach, and constant efforts both by the researcher and the research assistants, as well as with the kind cooperation of the officials at the 18 Woreda administration offices in the Bole and Yeka sub-cities.

1.9 Definition of key Terms and Concepts

Providing definitions of key terms according to the essence and context of the study is important before proceeding with the details. This will help both to clarify confusion and to avoid misconceptions. Accordingly, the researcher believes that providing definitions of the following terms and concepts will be helpful:

Houses and housing: are essential building components that provide shelter, comfort, and protection for humans (Ali, 2009). They are one of the three most important necessities of mankind, alongside food and clothing. A house is a place of retreat, privacy, safety, relaxation, and support for work and leisure activities. It is an expression of one's culture, way of life, and social status. Housing is not only a means for self-actualisation but also a reflection of one's values and preferences (Ali, 2009; Dwijendra, 2013; Blauw, 1994; Bhatti and Church, 2004).

Home is the second necessity for human beings, impacting the quality of life, welfare, health, productivity, economic development, and environmental sustainability (Offia Ibem et al.,2011: p. 124; UNHSP, 2003).

Housing Need: refers to the duality of a dwelling as an economic and good subject to market laws and a social service relying on public support and resources (Yusuf, Tefera and Zerihun, 2009). It refers to the inadequacy of the existing housing provision compared to desirable societal norms, and requiring improvement to meet the minimum standard and above (Al Shareem, Yusof, Roosli and Abdullah, 2014). Total housing need encompasses new families, deteriorating houses, overcrowding, and homeless families (Al Shareem et al., 2014).

Low-income residents: are those earning between ET Birr 167 and ET Birr 670 per month (in 2020, when the data collection took place, US$1 was equivalent to 34.45 Ethiopian Birr), and the urban poor refers to those living below the poverty line (earning less than ET Birr 167 per month). They are classified into four subcategories and struggle to build or buy houses, relying on public assistance or NGOs.

Informal settlements: according to Habitat III’s Issue Paper 22, which is also appropriate to this study, informal settlements are defined as residential areas where 1) inhabitants have no security of tenure vis-à-vis the land or dwellings they inhabit, with modalities ranging from squatting to

informal rental housing; 2) the neighbourhoods usually lack, or are cut off from, basic services and city infrastructure; and 3) the housing may not comply with current planning and building regulations and is often situated in geographically and environmentally hazardous areas. Informal settlements can be a form of real estate speculation for all income levels of urban residents, affluent or poor. Slums can also be seen as the poorest and most dilapidated form of informal settlements (UN-Habitat, 2016). Moreover, Oxford University Press also defines an informal settlement as a place where people decide to live and build temporary shelters, often followed by more permanent houses. Sometimes informal settlements are supplied with water, electricity, etc., and people can become owners of individual pieces of land (https://www.oxfordlearnersdictionaries.com/).

Squatter settlements: Squatter settlements are euphemistically referred to as informal settlements. They are created by illegal land occupation and are residential districts created due to rapid urbanisation (Arimah, 2010; Arnott, 2008; Lasserve, 2002; 2006).These settlements are often found on urban fringes and in high-risk areas, lacking basic infrastructure and services. They often have poor quality housing constructed from makeshift materials (Arimah, 2010; Lasserve, 2002; 2006; Pellikka, Ylhäisi and Clark, 2004).

Squatters: they are people who occupy vacant land without the owner's consent, settling without title or rent, or under government regulation for title acquisition (Smart, 2020; https://www.merriam-webster.com).

Slums are substandard residential areas with poorly serviced, and overcrowded housing, causing health issues and social unhappiness in rural or urban areas (Kitchin and Thrift, 2009).

Forced eviction: refers to the permanent or temporary removal of individuals, families, or communities without legal protection or access to their homes or land (https://www.ohchr.org/).

Public housing: is a low-cost place to live that is subsidised by the government. Thus, most public housing is built in clusters of apartments or townhouses or as high-rise buildings in denser cities. Families that struggle to pay for housing can benefit from public housing that is funded by the city, state, or federal governments. Thus, it entails a direct role for the state as a developer, financier, and/or contractor in the housing-development process (Hardoy and Satterthwaite, 1997).

Public housing policy: is defined in this study as a statement of intent and government action to achieve housing objectives, especially responding to the housing needs of urban low-income residents through state-funded housing programmes. These objectives could include improving the quality of the housing stock or dealing with homelessness.The literature on housing supply in developing countries suggests that actors in the housing sector consist of politicians and the public sector (Al Shareem et al., 2014).

Affordable housing: is housing that is affordable for low- and moderate-income households across homeownership, private rental, and public rental tenures. The benchmark for affordability is 25 to 30 percent of the income of these target groups (Ali, 2009). In other words, affordable housing is housing deemed affordable to those with a median household income as rated by country, province (state), region, or municipality by a recognised Housing Affordability Index (Adane and T-Giorgis, 2012).

Progressive (Incremental) housing: is an affordable solution for low- and moderate-income households (Herman et al., 2019; Ferguson, 2008), focusing on building a home, one step at a time through piecemeal construction. This approach takes 3 to 15 years to complete, allowing for gradual improvements in housing conditions (Mangin and Turner, 1968). This approach is beneficial for those who need to accumulate sufficient capital to build a complete house over time (Herman et al., 2019). Herman et al. (2019: p. 5) further described incremental or progressive housing as follows: "*for many low and middle-income households, it takes a longer period of time to accumulate sufficient capital to quickly build a complete house. Most households go about the task of improving their housing condition incrementally. It is often done on a block-by-block and a wall-by-wall basis. Often the land around the home continues to accumulate building materials (stockpiling) for the next improvement project. It is an ongoing process.*"

Settlement upgrading: is a process that extends services to low-income settlements, often initiated by national governments and international agencies. It involves four options for developing countries: on-site upgrading, resettlement on suitable land, government-new public housing provision, site-and-service and incremental land development, and self-help housing efforts. On-site upgrading improves the physical, social, and economic environment of informal

settlements without displacing the people living there (UN-Habitat, 2011:19b). However, resettlement can destroy social networks, break communities, reduce earning capacities, increase transport costs, and increase poverty (UN-Habitat, 2011:30a). Government-new public housing provision requires heavy subsidies, but its impact has been minimal and expensive (UN-Habitat, 2011:34a). Site-and-service and incremental land development is a response to governments' inability to provide adequate shelters to urban poor households (UN-Habitat, 2011:38a).

1.10 Explanation of the study's fundamental theoretical concepts

The study analyses public housing policy and grassroots self-help housing strategy using theoretical self-help housing concepts by JFC Turner, William Mangin and Charless Abrams. The study emphasises the importance of these theoretical concepts in understanding the possible relationship between conventional public housing policy and the proliferation of informal settlement areas in developing countries, particularly Ethiopia. The study also analyses informal settlers' perceptions of public housing policies and programmes in developing countries, particularly Ethiopia, using Turner's concepts of "mass housing vs. housing by people"; "a shack as a house in process", and "progressive housing development" (Turner, 1976; 1977). It also examines government attitudes and activities towards informal settlements and residents, using Turner's three principles of, "a shack as a house in process"; "security of land tenure", and "progressive housing development", together with Mangin's equivalent concept of "Creating an enabling environment for informal settlement upgrading" (Mangin, 1967; Fegue, 2007), as well as the other equivalent concept of "self-improvement" by Abrams (Abrams, 1964; Fegue, 2007).

While the broader literature review reflects on housing backlogs vis-à-vis the state-funded housing policy and provision approach, and the factors responsible for such backlogs in developing countries, the primary focus of the study was on the experiences of informal settlement residents. It focuses particularly on the existing informal settlers in and around the peripheral parts of Addis Ababa, Ethiopia, as a case study.The World Bank initiated urban and housing loan programmes in the 1970s to encourage the adoption of sites and services in developing countries. Drawing on Turner's ideas on housing affordability, the Bank's strategic policy documents emphasised assisted self-help housing, particularly for low-income people in

informal settlements (World Bank, 1974, 1975; Pugh, 1994). This policy shift has, amongst other things, shifted the perception of housing affordability among poor informal dwellers (Pugh, 2001; 1994). The Bank's housing policy paper (1993), highlights enabling private housing markets, but the enabling approach has primarily benefited the private sector, rather than the poor urban households in informal settlement areas (Keivani and Werna, 2001; UNCHS, 2006; Pugh, 1991; 1992; 1994; UN-Habitat, 2011; Keivani et al., 2005). The researcher has built the study's conceptual framework using six concepts related to informal settlement upgrading through self-help housing. Through these selected concepts the intention is to test the applicability and relevance of theoretical writings and views of Turner, Mangin and Abram, on informal settlement areas as a critical component of the housing landscape in developing countries, particularly Ethiopia (see Chapter Two). The researcher believes that adopting Turner's self-help theory and principles in developing countries, such as Ethiopia, could address housing shortages and the growing informal settlements. These concepts, based on Mangin's and Abrams's principles, can create an enabling environment for upgrading informal settlements and address homelessness among informal settlers. The chosen theoretical concepts will lead to meaningful findings and an alternative housing provision approach, catering to urban, low-income people in informal settlements.

1.11 Structure of the thesis and the focus of the chapters

With the thesis mainly being structured into six chapters, the description of the focus of each chapter is provided as follows:

Chapter One (Introduction and Orientation to the Study) provides the introductory components of the thesis, including an introduction, description of the study area, problem statement, research aim and objectives, research questions, scope and delimitation of the study, the importance of the study, conceptualisation, limitations, a brief outline, and an explanation of the fundamental theoretical concepts of the study.

Chapter Two (Historical Linkage between Public Housing Policy, Housing Shortage, and Informal Settlements in Developing Countries) deals with a literature review and critical analysis of the historical overview of the origin, development, and application of public housing policies and programmes introduced in selected developing countries. This involves a response to both the housing shortage amongst poor urban households, and the development of informal settlements in these countries. Furthermore, the need for an alternative housing provision approach for urban low-income people is discussed in this chapter. It is similar to the discussion and analysis of developing countries' experiences in respect of housing policies and their approaches towards informal settlements. Moreover, the chapter provides a section focusing on discussions of other countries' experiences in controlling the development of informal settlements.

Chapter Three (Provision of Low-income Public Housing and Housing Needs in Informal Settlement Areas: Experiences in Ethiopia) also focuses on a literature review and a critical analysis of mechanisms, public housing policies, and programmes introduced and implemented by the Ethiopian government in response to the housing needs of the poor, the development of informal settlements, and in particular, the approach to responding to the housing needs of residents in urban informal settlements in the country, particularly in Addis Ababa. In addition, it provides a historical overview and analysis of public housing policies and programmes introduced in Ethiopia and Addis Ababa, both in respect of low-income housing provision and the government's attitude and activities toward informal settlements.

Chapter Four (Research Methodology) is a blueprint of how the research study is conducted. It provides a description of the research design, including 4.2: Designing the Study; which consists of: the research philosophy**;** the research type; the selection method of the study areas; the selection method of the target population; the research strategy; the time horizon; sampling strategy**;** data sources and instruments**;** data collection technique**;** ethical considerations employed during the data collection process in the research; validity and reliability and the methodological limitations, as well as a concluding summary.

Chapter Five (Housing Needs and Perception of Informal Dwellers in the Bole and Yeka Informal Settlements) presents the empirical study's findings gathered through quantitative and

qualitative methods from participants and respondents in the two case study areas of Bole and Yeka; analysis, interpretation, and discussion of the empirical findings, which focus on the respondents' perception of the state-funded housing programmes; discussion and analysis of government attitude towards informal settlements and one's activities in informal settlements and in promoting them, based on the two study areas, namely Bole and Yeka.

Chapter Six (The Study Findings and Key Recommendations) Based on the findings from the critical analysis of the empirical findings in the chapter above, Chapter Six deals with an in-depth analysis and discussion of the five main findings, focusing on the respondents' perceptions of the accessibility, responsiveness, and affordability aspects of public housing policies and programmes, in comparison with their housing needs and socio-economic status, as well as their perceptions of the state and nature of their housing environment. Second, the chapter provides the 'alternative housing provision model' and a discussion thereof. This model is considered the major contribution of the study from the view of addressing both the housing need, in general, of low-income households and, in particular, that of the existing residents in informal settlements in Addis Ababa and other urban areas in Ethiopia, with possible applicability in other developing countries with similar economic status. As a complement to the alternative model, a list and description of the study's five key recommendations are provided. Following this, is a table providing a summary of the research questions, the main findings, the key recommendations, and corresponding remarks, including related references in the study. The chapter further indicates suggested areas for further research. Finally, the list of references and various annexes of the study are attached.

CHAPTER TWO: A HISTORICAL LINKAGE BETWEEN PUBLIC HOUSING POLICY, HOUSING SHORTAGE AND INFORMAL SETTLEMENTS IN DEVELOPING COUNTRIES

2.0 Introduction

The growing shortage of the state's funded low-income housing in developing countries is to a large extent, manifested in the proliferation of informal settlements (UN-Habitat, 2011). The World Cities Report (2016) shows that 881 million poor urban households live in informal settlements, with 70% of these households found in African cities (World Bank, 2017; Adegun, 2018; Bah, Zekebweliwai and Geh, 2018; Napier, 1998; UN-Habitat, 2011; Hove et al., 2013). The growing deficiency of public housing for the poor can be attributed to two historical factors: the poor performance of the public housing model after World War II and widespread reluctance by developing nations' governments to recognise informal settlements as a crucial component of the broader urban housing landscape (Skinner and Rodell, 1983). Consequently, as argued by Avis (2016), UN-Habitat (2011; 2013), Boudreaux (2008), and Keivani and Werna (2001), the disregard of informal settlement areas led to widespread reluctance by most governments to adopt informal settlement upgrading and sites-and-services as an alternative to a failed conventional public housing policy discourse and housing model; hence, a proliferation of informal settlements in urban areas.

Against the above background, this chapter intends to provide a twofold argument: first, there is a mismatch between the government policy on public housing provision and the housing needs of informal settlers residing in informal settlements in most cities of developing countries. Second, informal settlements should be seen as the basis for the adoption of a settlement upgrading policy as a feasible alternative to the conventional public housing policy in developing countries. Therefore, towards the end of this chapter, another housing policy or model is presented to address the gap stated above. It is the researcher's view that most developing countries are likely to achieve, through informal settlement upgrading policies, not only a progressive eradication of informal settlements and thus affordable state-funded shelter, but also

a sense of belonging and increased satisfaction amongst informal dwellers. To achieve the above twofold study aim, the chapter is presented in the following order: This section begins with a concise conceptual framework for the study. Following this, an overview of the public (government) housing model and policy discourse in developing countries is provided through an analysis and discussion of the extent to which it contributed to the housing shortage in developing countries. Then follows an analysis and discussion of the reasons for successful public housing provision in some developing countries. The chapter then proceeds to a criticism of the government housing model and policy based on the views and selected theoretical perspectives of Turner, Mangin, and Abrams. Following this, a discussion and analysis of the origin and expansion of informal settlements in developing nations are presented. Next, a discussion and analysis of the views of JFC Turner, William Mangin, and Charles Abrams on informal settlement policy as a tool for adequate and affordable low-income housing is presented. A discussion and analysis then proceeds, tackling informal settlement upgrading as a possible solution to the growing housing shortage and informality. Following these sections is a discussion of the challenges encountered by developing countries in their projects to upgrade informal settlements. Following the above sections is a discussion and analysis of the need for an alternative housing model or policy, in order to keep the balance between the two approaches: 'public housing' and 'self-help housing through informality', which are discussed and analysed in this chapter. Finally, a conclusion to the chapter is provided with a summary of the main arguments.

2.1 Conceptual Framework: Overview of the theoretical writings by J.F.C. Turner, C. Abrams and W. Mangin on informal settlement upgrading as a possible foundation for adequate sheltering of poor urban citizens

Before providing a discussion on and critical analysis of the possible relationship between the historic increase in the number of poor people dwelling in informal settlements, and the implementation of conventional public housing policy across developing countries, it is crucial to briefly explain the key theoretical concepts chosen to ground and guide this study. The conceptual framework for this study is grounded in the theoretical writings and debates led by

prominent scholars whose reflections, views, and thoughts on the significance and possible role of informal settlements in changing the housing landscape in developing countries are largely informed by their personal experiences. For this study, the researcher decided to build a conceptual framework using selected thoughts and theoretical writings of John F.C. Turner, Charles Abrams, and William Mangin. The researcher also noted that Fegue (2007) highlights what makes the ‘development theories’ advocated by Turner, Abrams, and Mangin relevant to a study such as this one, is their emphasis on categories of ‘ownership and dignity associated with the acknowledgement of informal settlements as a basis for upgrading and, eventually, providing adequate and affordable housing. Worth noting here could be their shared understanding and consensus on the significance of informal settlements as a basis for "creating an enabling environment" in which both government and target beneficiaries (i.e., informal dwellers), could liberate the energy of poor households toward improving their housing conditions and socio-economic livelihoods (Fegue, 2007). Taking their cue from the concept of "enabling environment", these three scholars and theorists used various closely linked theoretical concepts in advocating for the government’s recognition of informal settlements as among the main instruments for changing the urban housing landscape, particularly in poor communities.

From Turner’s theoretical writings and thoughts on informal settlements, the following are some of the key selected theoretical concepts that would be used in grounding the conceptual framework of this study: first, "land tenure security", second, "a shack as a house in process", and third, "progressive housing development—informal settlement upgrading", fourth, "housing by people", and fifth, “freedom to build” (Turner, 1976; 1978; Pugh, 1994; 2001; Mukhija, 2001; Fegue, 2007). In his seminal work "Housing by People", Turner (1976) advocates acknowledgement of informal settlement as a ‘pass for migrants to the city', a ‘provisional way-out to the urban housing problem, a key component of the urban housing fabric, and a solid basis for progressive housing development rather than an ‘eye sore’. As noted by Cavalcanti (2017), in his 1976 publication, Turner argued that informal settlements should be regarded as, and indeed are, a short-term way out of the historic deficiency of housing for the urban poor and a foundation on which the poor urban households would gradually acquire appropriate and lawful housing through saving. This view is firmly grounded in Turner's concepts of *"a shack is a house*

in process" and *"progressive development"* (Turner, 1976). All these principles or concepts aim for the attainment of people-driven housing (housing by people) and a *"progressive way out"* of the poor households' tragedy of housing deficiency in developing nations (Turner, 1976). Embracing informal settlements and associated shacks as elements of a "temporary solution" to the urban housing shortage, Turner advances a twofold argument. First, a shack could be consolidated over time, provided governments are able, amongst other things, "to create an enabling environment" through informal settlement upgrading, usually associated with the facilitation of tenure security (Harris, 2003). Second, initially, a shack and informal dwellers may appear to be unsystematic and have fewer resources required for proper housing construction (Ward and Macolloo, 1982). However, these informal settlements would have the prospect of evolving into more organised settlements when the socio-economic circumstances of these dwellers improved (Mathey, 1997; Boyars and Turner, 1976). Confirming this view is the argument made by Pugh (2001: 402) that households (informal dwellers included), can upgrade their shack incrementally, by using improved building materials and by adding space. Therefore, it is in this context that Abbott (2002) further advances a twofold criticism of governments' posture towards informal settlements. First is the criticism of the hostile attitude of governments towards informal settlements. Second is the criticism of the general failure of most governments to recognise and acknowledge informal settlements as a base for informal settlement upgrading.

Furthermore, Turner advocates 'security of land tenure' as an 'enabling environment' to enhance the commitment of informal dwellers to progressively transform their informal dwellings and settlements. As argued by Fegue (2007), Turner is of the view that the primary step for the eradication of informal settlements by governments is 'land security tenure' (Payne, 2001; Berger, 2006; UN-Habitat, 2004; 2010). As an instrument for the total emancipation of informal dwellers, Turner states "Give the poor security of land, and he will progressively transform the shack into a respectable house" (Fegue, 2007:445). Drawing on his personal experiences in developing countries, such as Ghana, Nigeria, India, Pakistan, the Philippines, Jamaica, and Bolivia, Charles Abrams maintains that 'informal settlements', 'shanty towns', 'favelas, and bidonvilles' should not be seen as "the locus of urban ills" or "expressions of a poverty culture," but instead as a rational step on the way to *'self-improvement'* by informal dwellers (Fegue,

2007). It is in this context that he further makes remarks such as, "The poor are just as rational as the middle- and upper-income classes in terms of their response to a situation, but the squatter shack is a rational step on the way to self-improvement" (Fegue, 2007:445). Fegue adds that the equivalent to Turner's "self-help housing" concept in the informal settlement context is Abrams's concept of *'self-improvement',* which makes it appropriate for him to further aver that "assisting the poor is not a waste" (2007). As Fegue (2007) argues in favour of upgrading informal settlements as an option to eradicating them, Mangin also advocates the government's role in creating an *enabling environment'* that will facilitate access to basic social infrastructure in informal settlement areas or neighborhoods. This is to address the poor physical environment (in undeveloped neighborhoods) that remains an obstacle to enjoying social amenities in these settlements. In essence, Mangin is advocating informal settlement upgrading projects as possible solutions to the increasing number of informal settlements in developing countries. Through selected theoretical concepts by Turner, Abrams and Mangin, discussed above, the study has a twofold intent. First, it is to provide background and perspective through which a researcher could critique the existing literature on informal (squatter) settlements and the notion of "adequate urban shelter" in less developed nations, such as Ethiopia (Turner, 1976; 78; Abrams, 1964; 66; Mangin, 1967; Fegue, 2007) and see the conceptual framework. If the discussion and analysis done in this section are anything to go by, it may be appropriate for the researcher to make the following brief reflections; it would seem that all six theoretical concepts discussed above are complementary to one another and advance common ideas concerning informal settlements (see full critique in Chapter Six). Second, the relevance of these selected concepts to this study is confirmed by the fact that governments across developing contexts seem less effective in eradicating informal settlements, except through their reactive response usually characterised by forceful eviction and the demolition of these informal settlements. Hence, the lack of an effective controlling mechanisms against the proliferation of informal settlements seems like a weakness worth noting on the government's part; see also the critique undertaken in Chapter 6.

2.2 An overview of a public housing model and policy discourse in developing nations

Housing research and the literature show that the deficiency of public low-income housing continues to remain a global phenomenon. Most affected by a housing shortage are poor households in various urban areas, particularly in developing countries (Peltenburg et al., 1996). The international literature and research further indicate a twofold manifestation of this widespread shortage of housing among poor urban households in particular. The first is an ever-growing number of poor urban dwellers residing in backyard dwellings (UN-Habitat, 2011; Boudreaux, 2008). The second is the increasing number of urban poor dwellers residing in informal settlements on the outskirts of most cities and towns (Boudreaux, 2008; UN-Habitat, 2011; Wordofa, 2014; Tesfaye, 2007). Considering this, it seems appropriate to pose the argument that the need for public housing, particularly among the urban poor in developing countries, remains a historical challenge yet to be overcome by many governments. Contributing to the growing shortage of public housing are several socio-economic and administrative factors that include, amongst other things, the mismatch between supply and demand and the growing global trends in rural-urban migration (Dwijendra, 2013). Further frustrating efforts by most governments in poor countries to meet the housing needs of poor urban households, would seem to be a discrepancy between the government housing policy and the sad realities confronting poor, informal settlement communities on a daily basis (Ntema and Marais, 2013). Below is a discussion and critical analysis of historical development and the possible implications of public housing policy discourse on actual government housing provisions in urban centres.

2.2.1 An overview of state-funded public housing discourse in developing contexts

As argued in the literature (Wakely, 2014), the increasing shortage of public low-income housing in most cities in developing nations should, at least, be recognised within the historical framework of the aftermath of the destructive nature of the Second World War, which, to a large extent, destroyed the urban housing infrastructure. In order to recover from housing destruction during the Second World War, most governments had to expand their constitutional mandate beyond simply being policymakers and implementers. This included acting as actual contractors

who had to physically undertake building houses and as financiers of housing projects. Consequently, governments throughout the developing context, in particular, started to intervene directly in the provision of low-income urban public housing in the 1950s. This involved, amongst other things, establishing housing authorities, departments, or ministries or extending the mandates of ministries of works, to embrace the formulation and implementation of new housing policies and strategies for the production of mass public housing infrastructure (Rahman, 2012; Wakely, 2014). To a large extent, such intervention saw states becoming the sole providers and decision-makers on almost all public housing-related matters. Interestingly, the shortage of low-income housing did not only affect poor, unemployed urban residents but affected employed low-income earners as well, such as state employees (Potts, 2006). As argued in the literature, such as UNCHS (1996 b, c) and Okpala (1992), apart from the government's initiative to build houses for their low-income earning workers, most governments tried to solve the growing post-war housing deficiency amongst the general poor households by initiating state-funded mass housing programmes in the 1950s, 1960s, and 1970s.

Despite being a conventional approach, the post-second World War public housing model and policy discourse triggered a mixed reaction due to mixed outcomes. One such reaction was the scepticism and criticism expressed by scholars and researchers about the state's capacity to sustain and afford their intervention through public mass housing (Alao, 2009). Before attempting to provide a comprehensive analysis of the general and historical weaknesses of public housing policy and its model, it is appropriate to provide a brief account of the general performance of the public housing model in alleviating the housing shortage, particularly among poor urban households. Although not much has been done towards the significant improvement of public housing in developing countries in terms of quantity and, to a large extent, quality, there has been some degree of successful delivery, though minimal or insignificant efforts in certain countries. For instance, there are several countries where public housing provision accounts for over 50% of the annual total housing stock; examples in this regard include an 80% annual contribution in Singapore, and 60–70% in Sri Lanka (Joshi and Khan, 2010). In Algeria and Malaysia the proportions are 52% and 51.5%, respectively (UN-Habitat, 2008; Bakhtyar et al., 2013). One of the main reasons for the successful provision of public housing in Singapore is political commitment, coupled with administration. There is a political commitment to

implement the government's progressive policies, such as the land acquisition policy and housing market regulation (Pugh, 2001).

Contrary to the cases stated above, there are countries where the provision of public housing contributes far less than 50% of their annual housing stock. In the above regard, as shown by Wekesa et al. (2010) and in Bah, Faye and Geh (2018), there is a mere 10% direct contribution of public housing towards the total housing stock in sub-Saharan Africa. Like sub-Saharan Africa, in most African countries, public housing represents between 10% and 15% of the existing housing stock (Lozano-Gracia and Young, 2014). While it remains a continental phenomenon, African countries with an extremely poor history of public housing provision include Nigeria, where public housing constitutes about 10% of the existing housing stock (Ibem, Anosike and Azuh, 2011), while in Ghana, the sector contributes 5% of existing housing stock (Addo, 2014). Poor performance by the public housing sector is not limited to Africa only; this is confirmed by the situation in Saudi Arabia, where public housing contributes 10% of existing housing stock, while in Hong Kong the figure is 46.7% (Deng, Chan and Poon, 2014; Al-Mayouf and Al-Khayyal, 2011). Thus, it should not come as a surprise to see growing housing backlogs in these developing countries. For example, Algeria has a housing backlog of about 1.2 million units (Bah, Zekebweliwai and Geh, 2018), while South Africa still has a backlog of over 2 million houses (Ntema, 2021). As noted by King et al. (2017), these figures have been somewhat consistent with the global experience and trends, in that the global backlog of housing increased from 695 million in 1990 to 890 million housing units in 2014. The trend is most likely to worsen, particularly in developing nations, unless things change for the better. Estimates show an additional 600 million urban households are likely to be without adequate housing by 2030 (Habitat, U.N., 2016).

Several factors are responsible for the ever-growing housing shortage in developing countries. These factors could broadly be categorised into two categories: first, those that are state-related or internal ones, and second, those that could be deemed external in nature. Related to the latter

could, amongst other things, be population growth due to urbanisation, as well as natural growth. Takahashi (2009) indicated that in human history, massive internal migrations from the surrounding rural localities to cities have resulted in a huge and unmatched demand for housing in cities. Related to population growth, global trends show a population growth rate of more than 70 million per year across developing countries (Köhn and von Pischke, 2011). Therefore, the above trend is a challenge for the housing sector in developing countries. Consequently, as argued by Arnott (2008), the government housing policies in several developing nations seemed to have failed to keep pace with the rapid and increasing rate of urbanisation and housing demands, especially amongst low-income urban citizens. Hence, selected theoretical concepts remain relevant to any review of public housing policy intended to accommodate the housing needs of residents in informal settlements across developing countries, including the case of Ethiopia in this study (see Chapter Three). Furthermore, urbanisation, driven both by the migration of people to cities and by natural population growth within cities, will continue to be the key demographic force shaping housing needs in general, and those of the urban poor in particular (Ozlu et al., 2015).

Apart from the two external factors discussed above, there are internal weaknesses as well. The international literature and research on housing studies demonstrate how the state-controlled public housing model has failed to mitigate the housing shortage, leading to the post-Second World War status quo. Amongst these weaknesses and thus hindrances against impactful public housing delivery were a fiscal constraint. The small national budgets that are expected to accommodate contesting national priorities in these developing countries make this heavily state subsidised public housing model not only unaffordable (Skinner and Rodell, 1983), but unsustainable as well. Further complicating the situation is the notion that only the vital and productive sectors should be financed and prioritised (Macoloo, 1994; Njathi, 2011). Köhn and von Pischke (2011) further indicated that the classification of 'productive sectors' has for a long time overlooked the housing sector, which in the main, targets low-income households. Consequently, a significant number of "low-income houses," as designated by governments in poor countries, are too expensive to be accessed by those targeted as end users. Public housing affordability is a challenge facing not only poor households but governments as well. Research

shows how the inadequate and unaffordable housing subsidy allocation in the national budget has become a hindrance to the effectiveness of subsidised housing provision for low-income earners in most countries (Baumann, 2000). Despite the current housing backlog of just over 2 million housing units (Bah, Zekebweliwai and Geh, 2018) and housing demand being a common denominator in almost every single service delivery-related protest, in South Africa, the national budget allocation for housing delivery remains one of the smallest, accounting for 1.9% of the total national budget of R 1.83 trillion in the 2019/20 financial year (Ramaphosa, 2019). The unsustainability of this heavily subsidised public housing model, particularly from a South African perspective, was further confirmed by Lindiwe Sisulu, former Human Settlements Minister, who, in 2017, remarked: "The current state-funded housing delivery model is not affordable to the state and thus unattainable to eradicate increasing poor households who need proper shelter" (Department of Human Settlement, 2017; Ramaphosa, 2019).

Further compounding this constitutional mandate is the unspent budget allocation owing to a dearth of institutional capacity in the housing ministry. Other countries that find themselves in a similar position to that of South Africa, are Sri Lanka, where (despite a growing housing backlog), the housing sector is allocated about 1.25% of the national total annual budget (Rathnayaka et al., 2019), and Pakistan, where the housing sector is allocated about 0.86% only of the national total annual budget in the 2018 Fiscal Year (Zippel, 2018). A poor performance by the public housing sector could also be attributed to the planning, programming, and implementation of mass housing policies and programmes. Moreover, poor performance usually suffers grossly from planning inconsistency and weak organisational structures, due to political instability and the centralised mechanism of decision-making and execution, which is a common challenge in countries, such as Nigeria (Jiboye, 2011).

As noted by writers, such as Wang and Murie (2011), and Venter and Marais (2010), further evidence of unaffordable public housing for most governments in developing countries is,a failure by these governments to provide fully serviced public housing, mainly with potable

water, sanitary facilities, and electric power supply amongst other things. This is not only indicative of an unaffordable public housing model for governments but also a failure by the sector to meet the basic necessities of the dwellers in such houses. Consequently, as noted by the African Centre for Cities (2015), first, some public housing projects may not even get past the drawing board as they are the result of 'urban fantasies' that are often financially unviable. According to UN-Habitat (2018), the underlying principle is that household financial costs associated with housing should not threaten or compromise the attainment and satisfaction of other basic needs, such as food, education, and access to health care, transport, etc. Thus, based on the existing method and data of UN-Habitat's Urban Indicators Programme (1996–2006), unaffordability is currently measured as the net monthly expenditure on housing costs that exceeds 30% of the total monthly income of the household (Getachew, 2016; UN-Habitat, 2018). Second, is the one-size-fits-all approach which is coupled with small and poorly built housing units (Keivani and Werna, 2001), Gilbert (1997), and Ntema and Marais (2013) who state that closely linked to the issues of unaffordability is the peripheral location of state-funded housing projects in most cities across developing countries. This is partly due to the lack of state-owned land at strategic points (Wakely, 1988). To deal with the issue of unaffordability as one of the hindrances, most governments were forced to opt for undertaking housing developments on inexpensive land, usually found on the peripheries of cities, in areas away from economic opportunities, such as jobs and other social amenities (Okpala, 1992; Keivani and Werna, 2001). However, the unintended consequences of this distant site of low-income housing development were, amongst other things, a growing number of original beneficiaries who either rented or sold their housing, while returning to their former life in squatter settlements, usually located nearby economic and social opportunities. This tendency is found among housing beneficiaries in many countries, especially in countries, such as South Africa (Napier, 2002; Boudreaux, 2008), Kenya (Adegun and Ibem, 2018; Turner, 1976; 1977) and Egypt and Angola (Cain, 2014).

Notwithstanding the strides made through state-funded housing projects in alleviating housing shortages, one of the unintended consequences of all the various weaknesses encountered, particularly at the policy implementation stage, is the burgeoning of squatter settlements in expansion areas of most urban centres in developing nations (Keivani and Werna, 2001; Köhn

and von Pischke, 2011; Mehlomakulu and Marais, 1999). Even initiatives to relocate these informal settlers to upgraded areas are not immune from the challenges facing the state's funded low-income public housing. For example, the relocation, among other things, interrupted educational activities that affected many school-going children due to the shortage and distance of new insufficient school facilities; it also affected social ties among former informal settlement residents. Furthermore, segregation was one of the social issues that affected people residing in far-away relocation areas. In this regard, based on their observation of South African subsidised public housing projects, Venter, Marais, Hoekstra and Cloete (2015) suggested that located on the urban peripheries, such segregated dormitory developments of public housing are viewed by many, more as poverty traps than a mechanism to transform the skewed housing landscape (Okpala, 1992; Venter et al., 2015).

In addition, as argued by Keivani and Werna (2001), in some cases, beneficiaries are forced to effect illegal extensions to government-built apartment blocks, due to the disparity between public-funded residential blocks and residents' needs. An example in this regard is Helwan in Egypt. Among the main specific reasons is that the design, size, and building technology of these public housing schemes were generally influenced by the aspirations of state-appointed private building constructors of such housing development projects. These contractors were profit-oriented and did not consider the situation, such as the need and family size of low-income households the houses were primarily meant for. As a result of their inadequate building standards with poor construction materials and insufficient room sizes (Ogunshakin and Olayiwola, 1992), many projects were grossly inadequate to accommodate the basic needs of target populations and, in many cases, insufficient for households of relatively large sizes (Rahman, 2012; Tipple and Wilkinson, 1992). As shown in Payne (1977), Hardoy and Satterthwaite (1989), Gilbert and Gugler (1992), and Takahashi (2009), it is further argued that the needs gap between states as providers and beneficiaries often occurs, mostly as a result of direct copying and replicating the inadequate housing typologies and approaches from the developed countries. They added that since many housing design professionals and experts studied in the western world (which is expert in building technology and materials used, given their higher economic status), the values set by these local experts are not, most of the time,

based on local values but rather, on the main insights shaped by the Westerners' social style (Payne, 1977; Hardoy and Satterthwaite, 1989; Gilbert and Gugler, 1992; Takahashi, 2009). As noted in Okpala (1992), the technology adopted in many cases, was based on industrial building systems in the hope that the rationale of the factory and industrial production would lead to more efficient housing production and lower costs. However, the massive initial costs of investment, shortages of skilled labour and materials, as well as foreign exchange for the efficient running of prefabrication factories and importation costs, etc., led to much higher costs than alternative techniques. Moreover, the adoption of such great designs and building standards, including expensive building materials adopted from the developed world, poses questions related to adequate maintenance and management abilities. Given the capacity issues described above, from the experience of most developing countries which adopted these imported techniques and methods in their local context, in many cases, key aspects, such as architectural design, building technology, and the size of housing units were not suitable for the poor households' needs and, above all, their economic capacity (Takahashi, 2009; Keivani and Werna, 2001a; Rahman, 2012). In addition, there exists a lack of proactive housing approaches, due to rigid and supply-driven approaches, instead of demand-driven approaches (Ward, 1982) and the marginalisation of end users from participating in the key stages of the housing construction process starting from the project's inception. As argued by Marais and Ntema (2013), this has resulted in both high levels of dissatisfaction and the loss of sense of belonging and ownership amongst housing beneficiaries. Furthermore, there are issues, such as too high architectural and building standards (Gakenheimer and Brando, 1987; Cohen, 2001), the state's opposition to using recycled building materials, and the widespread lack of cheap and affordable locally produced building materials (Venter et al., 2015; Wakely, 2014). Similarly, public housing has been blamed for maintenance-related aspects. For instance, in a study conducted in South Africa by Mehlomakulu and Marais, more respondents in Pelindaba reported cracks in their houses (78%) and leaking roofs when it rained (58%). Few people (32%) in Pelindaba perceived their houses to be strong enough and the doors of their houses to be of good quality (16%), (Mehlomakulu and Marais, 1999). Though the quality problem in the above public houses is perceived by the residents to be due to the poor and cheap materials used for construction, the situation also emphasises Turner's (1976, p. 94–104) argument that "bureaucratic systems that offer mass housing would only be concerned with the

quantity and not with the quality of the houses" (Venter, Marais, Hoekstra and Cloete, 2015; Mehlomakulu and Marais, 1999; Takahashi, 2009).

In addition, costly land-use regulations and the inadequacy of the institutional framework are obstacles to the sector (Wekesa et al., 2010; Madzidzela, 2008; Green et al., 2016). Complicated bureaucratic procedures during the recruitment process of the skilled and unskilled workforce, as well as the procurement of building materials and a reluctance in the allocation of completed housing units to the eligible beneficiaries, are among the constraints to public housing provision. Although the above issues exist in many developing nations, a single example would be Nigeria, where it was found that delays in official indecision once caused thousands of flats to remain unprovided to those in need for more than 5 years (Ogunshakin and Olayiwola, 1992). Vandalism and theft are also prevalent problems in public housing projects, especially during the construction process. Such malicious actions mostly occur due to a lack of sense of ownership, theft during the construction process which include material purchases, as well as favoritism during the allocation of houses after completion of construction (Wekesa et al., 2010; Madzidzela, 2008; Turner, 1976; Venter et al., 2015). Similarly, political interference in allocation resulted in housing units developed for lower-income individuals, ending up in the hands of upper-income elites (Avis, 2016). If we take the example of all these weaknesses and the overall performance discussed above, it would be possible for the study to state that government shelter provision policies in many developing countries have simply not kept pace with the rapidly increasing rate of urbanisation and subsequent housing demands. It is the primary focus and intent of this study to conduct a thorough theoretical and empirical analysis of the possible link between the increasing number of informal settlements, the socio-economic background of informal settlers, the conventional public housing policy, and the level to which squatter settlement upgrading could be a viable policy option in developing countries, particularly Ethiopia.

2.2.1.1 Overview of public housing policy approaches in developing countries in the period from the 1950s to the present time

"The Demolitionist Policy Approach" of the 1950s and 1960s*, *Public Housing, and Slum Clearance: The inability of the state to meet the housing needs of workers and the general public resulted in the spontaneous development of informal structures, which culminated in slums during this period in developing countries. The policymaker's reaction to slums was that they destroyed the beauty and healthiness of the cities, and the immediate response was to demolish these housing stocks of the urban poor (Bondinuba and Stephens, 2018; Phase, 2015). ***"The Neoliberal and International Organisation's Policy Approach" of 1960 to 1970:*** The World Bank implemented a cost-recovery principle. The IMF adopts a strategy that involves the provision of technical assistance and financing packages. Three international housing policy regimes occurred, including site-and-services, self-help housing, and settlement upgrading policies (Bondinuba and Stephens, 2018; Phase, 2015). *Settlement upgrading:* Settlement upgrading involves the transformation of informal houses or structures into formal or legal ones, with the aim of improving their quality. Property rights and values, the physical attributes of these houses, and their environmental impact often needed to be addressed as prerequisites, which made this policy prescription very expensive to implement (Bondinuba and Stephens, 2018; Phase, 2015). ***"The Structuralist and Marxist Policy Approach" of 1970–1980*:** This method of urban housing distribution takes a structural approach. Its supporters contend that earlier policy approaches placed too much emphasis on capitalist rationality at the expense of the link between various kinds of housing production. Marxists claim that structuralist policies can increase public participation in community projects and boost market mechanisms in the delivery of urban housing (Phase, 2015; Bondinuba and Stephens, 2018). ***"The Enabling Global Shelter Policy Approach" of 1990–2000*:** The convergence of top-down and bottom-up housing development initiatives is more critical than ever in this housing policy strategy. The enablement approach is a technique in which the government prescribes legislative support to mobilise all applicable resources from the commercial sector, non-governmental organisations (NGOs), community-based groups, and households, toward low-income housing delivery (Phase, 2015; Bondinuba and Stephens, 2018).

"The Collaborative and Whole-Sector Development Policy Perspective of 2000": The government must commit to tackling challenges, such as urban poverty and developing policies that are consistent with the entire sector and market development. It changed the government's involvement from direct to indirect, leaving actual housing provision to non-public sector actors and low-income clients in the market (Phase, 2015; Bondinuba and Stephens, 2018). ***The Current "Third-Sector Organisation's Approach to Low-Income Housing Delivery":*** The whole-sector enabling approach to housing design emphasises the role of third-sector organisations. These serve as the link between LIG communities and the states (Bondinuba and Stephens, 2018; Phase, 2015). ***The MFI's Approach to Low-Income Housing Delivery:*** Since the nature, context, and structure of the MFIs differ in so many ways, it may be difficult to generalise the approaches adopted by these institutions in the provision of low-income housing in developing countries (Phase, 2015; Bondinuba and Stephens, 2018). These best practices often follow two paradigms of housing being delivered either as a product (Provider paradigm), or as a process (Supporter paradigm). Housing Microfinance Institutions would therefore enter the low-income housing market with products through either of these two paradigms: The first paradigm involves MFIs with profit motives, a capitalist mindset, and an institutionally based mindset of providing finance to meet the housing needs of the urban poor. The supporter paradigm class of MFIs adopts a not-for-profit, NGO approach, socialist and welfarist ideology in helping the urban poor access affordable low-income housing finance to meet their housing needs (Bondinuba and Stephens, 2018; Phase, 2015).

According to the literature, the global housing policy trend between the 1950s and the present has generally gone through the six phases mentioned above. One could observe the following by looking at each of the periodical categories shown above: First, in the 1950s and 1960s, governments in developing nations adopted a strategy for building public housing and removing slums. It is therefore important to note that the government in developing countries, in somewhat paradoxical fashion, increased both the supply of housing by building new public housing and decreased it by removing existing informal settlements (slums). Consequently, it is possible to note that in each of the initiatives, governments in developing countries opposed the self-help housing model proposed by Turner, Mangin, and Abrams, including the World Bank (Mukhija,

2001; Bondinuba and Stephens, 2018; Phase, 2015). The latter strategy, used from 1970 to 1980, was more politically driven because, at the time, governments in developing countries were opposed to the idea of self-help, unless urban residents organised themselves into housing associations. Governments, motivated by socialist philosophy, played a large role in assisting cooperative members in building their own homes, while the private sector participation was discouraged because it was thought to solely benefit the wealthy and capitalist ideology. Owing to the severe housing crisis that followed, developing countries saw an increase in slum construction and informal settlement growth. Thus, the self-help theoretical concepts advocated by Turner, Mangin and Abrams, were utterly at odds with the approach taken by governments in developing countries at that time (Phase, 2015; Bondinuba and Stephens, 2018; Mukhija, 2001). Given that it was largely based on the recommendations made by Turner, Mangin, and Abrams, as well as those of the World Bank and UN-Habitat mentioned above, regarding what role governments should have or play, to address the housing problem of low-income households, the approach by developing countries during the 1990s to 2000 was constructive. However, governments in these countries did not actually make it possible for the urban poor to find housing on their own, other than by facilitating private housing developers, whose typical motive was financial incentives and profit. The strategy appears to have ultimately benefited the wealthy, rather than the urban poor. As a result, the researcher is not convinced that the strategy was implemented in accordance with the fundamental ideas recommended by the three scholars and the two international organisations mentioned above. Further evidence shows that access to affordable housing is still a significant challenge for urban residents and governments in developing countries (Bondinuba and Stephens, 2018; Phase, 2015; Mukhija, 2001).

As of 2000, the governments in developing countries changed their strategy to focus on collaborative and whole-sector development through the inclusion of the third-party sector, such as NGOs and MFIs, both designed to promote the delivery of affordable housing. Phase (2015: p. 11) also observed that, as of the 2000s, global policies appeared to be a consolidation of all earlier trends, albeit with a specific emphasis on tenure and financial support, with the goal of "providing adequate housing for all." The third-sector organisations are hoped to play a bridge function between private low-income households and the government, as stated in sub-section

2.2.1.1. However, because these two approaches are new, there is not as much accessible research about their success or failure as one might anticipate. However, it would be difficult to anticipate a substantial, positive outcome from these measures, if both the third-sector organisations and governments in developing countries fail to enable the implementation of the self-help housing concept by playing their respective supportive roles. It would seem possible for the researcher to see no significant prospects without the assistance of both parties (the state and the three-sector organisations, such as NGOs and MFIs) in facilitating access to basic inputs, such as affordable land, basic infrastructural services including participatory informal settlement upgrading, and secured tenure. Governments must embrace some of the informal processes that make land and houses accessible to low-income majorities by opening obsolete formal institutions, as advised by the UN agency (UN-Habitat 2010; Stephens, 2018; Phase, 2015; Mukhija, 2001). In this context, it is important to note that many developing countries continue to practise both the provision of public housing and the eradication of informal settlements, notwithstanding the policy methods used over the six historical periods that have been examined and evaluated above. As the cycle from the 1950s and 1960s continues today, it appears that the method is stuck in a vicious circle. Because of this, it appears that the governments in developing countries do not consistently address the housing requirements of low-income urban residents in their respective nations. In addition, the data from the literature point to an imbalance between policy development and execution, as well as a lack of a comprehensive policy strategy that may resolve the problem in these nations. The development of a proactive housing policy can also be seen as a major factor in the transformation of informal settlements, as indicated by the European Economic Commission (Tsenkova et al., 2008). Housing policy should be viewed broadly and not be restricted by technical definitions. As discussed in Sections 2.2, 2.2.1.1, 2.4, 2.5, and 2.6, the periodic trend in government housing policy approaches generally appears to have followed a shift from "supply to support" driven and from "demolition to recognition" driven approaches regarding housing provision and informal settlements, respectively. Nevertheless, in many developing countries, it appears that the old government's methods are still in use. The government's inability to keep up with the unmet housing demand and need in developing countries may be the cause of the expansion of informal settlements in these countries, which is mainly driven by rapid urbanisation but also due to a lack of proactive policy-making experience in these countries.

2.3 Selected cases of developing countries with successful experience in public housing provision

Despite widespread poor performance by the public housing model, there are few developing countries who have successfully provided low-income public housing. These countries can provide valuable policy lessons on low-income public housing programmes and policies that are responsive to local contexts. Singapore, Hong Kong, and Saudi Arabia have successfully overcome low-income housing problems through public housing provision, but each success can be attributed to different contextual circumstances and factors. The next discussion will focus on contextual, administrative, and policy-related factors responsible for each country's success.

2.3.1 Behind successful public housing in Singapore

According to Beng-Huat (1996) and Bin and Naidu (2014), the successful public housing provision in Singapore is not without history. The literature indicates that on 1 February, 1960, the Housing and Development Board (HDB) in Singapore was established with a mandate to construct 10,000 low-cost rental housing units annually in its first five-year programme. However, as Singapore and Singaporeans grew more affluent, the HDB’s focus shifted from rental housing towards promoting low-income housing development for homeownership (Doling, 1999), in a living environment that was of high quality (Huat, 1996; Bin and Naidu, 2014). In this country, housing is seen as being among a few other key sectors where the government’s provisions of subsidies are enjoyed by the largest proportion of society (Bin and Naidu, 2014; Phang, 2015; Fainstein, 2013). It is further noteworthy that the cornerstone of Singapore’s current philosophy towards public housing lies in the ‘Home Ownership Scheme’, introduced by the government in 1964. Consequently, in Singapore, affordable housing has become synonymous with flats that one can buy directly from the government at 99-year leaseholds under its "Home Ownership for the People" scheme (Bin and Naidu, 2014; Phang, 2015). Evidence of the successful provision of the public housing model could be the homeownership rate in Singapore, which seemed to have increased from 29% in 1970 to 88% by 1990 (Phang, 2015). The success of Singapore can be attributed to several factors. First, is a

small population size, which could largely be attributed to the low population growth rate in Singapore. Second, is its strong and sound economy, which has shown uninterrupted and consistent growth over several years. Third, the government of Singapore owns and controls a large part of the land resources in that country. Unlike in most developing countries, more than 90% of land in Singapore belongs to the state (Phang, 2015), which enables the government to spend the national fund that could have been used for land purchase, to fully finance various housing aspects (Takahashi, 2009; Fainstein, 2013). Such aspects include the actual construction of the physical housing units and the installation of service infrastructure, such as running water and sanitation, among other things (Fainstein, 2013). As noted by Phang (2015) and UNHSP (2011), it is worth mentioning that notwithstanding the role played by all these various contextual factors, it would be suitable for the study to further argue that at the centre of this successful state-funded housing provision in Singapore, is the government's commitment and quest to promote homeownership amongst poor urban residents.

Other than the poorest of the poor, who had to entirely rely on full state subsidy for their public housing, the government had to cater for poor households that were employed but not earning enough to qualify for an exclusive privately financed mortgage. Consequently, to accommodate households with a monthly disposable income not exceeding S$800, the government entered a partnership or joint financing programme with private financial institutions, such as banks (Phang, 2015; Fainstein, 2013). To achieve affordability, the country's homeownership scheme is financed through the Central Provident Fund Savings (Phang, 2015). For instance, both Teh and Yeh (1961) and Beng-Huat (1996) show that the public finance sector within the HDB, was arranged in a way that enabled prospective homebuyers to benefit from the partly subsidised mortgage rates. These beneficiaries were also allowed to access the Central Provident Fund (CPF), to buy an apartment unit. Contribution rates are currently 20% of wages for Singapore citizen employees and 17% of wages for employers, up to a salary ceiling of S$5000 (Bin and Naidu, 2014; Phang, 2015). Such a finance model is similar to one called the Finance-Linked Individual Subsidy Programme (FLIPS) in the context of South Africa. Masilela (2012) stated that through FLIPS, the government of South Africa has targeted households that earn slightly more than the required figure, for one to qualify for fully subsidised public housing but not

enough to meet the minimum requirement for a mortgage, funded fully by private financial institutions, such as banks (Masilela, 2012).

Thus, from a Singaporean perspective, public housing affordability is further made possible by the fact that each price increase is carefully studied and, thus, regulated by the government. This has worked towards encouraging homeownership among the Singaporean public, even among those in the lowest income brackets (Wong and Yeh, 1985). While it is important to acknowledge the role played by various factors discussed in this section, what is noteworthy about Singapore's experience, is the significance of the principle of 'homeownership' as a cornerstone and pillar in the public housing policy. Despite this success story regarding the provision of public housing for poor urban households in Singapore, this country's housing policy is not without some challenges. For example, evidence in the literature shows that the public housing discourse in this country has limitations. According to Bin and Naidu (2014) and UNHSP (2011), it is worth mentioning that even though a large portion of land was owned by the state, the land was not enough to accommodate the mode of delivery preferred, not only by the government but also by beneficiaries. In Singapore, beneficiaries of public housing units usually prefer single-detached, low-density housing development as opposed to high-rise or high-density housing development, which is the trend currently followed in the country. This model, to a large extent, ensured more with the little land available to the government (Doling, 1999; Zhang, 2017).

2.3.2 Behind successful public housing in Hong Kong

It is indicated in UNHSP (2011) that although in a different geographical space and context, such as Singapore, Hong Kong seemed to have performed reasonably well in the public low-income housing provision. Like elsewhere in the world, it would be appropriate to understand the government's commitment and initiatives towards public housing provision from the historical perspective of the Second World War. While the housing shortage, particularly in developing nations, could largely be attributed to the aftermath of the war, further compounding the

challenge in Hong Kong was 1953's huge fire at Shek Kip Mei, which caused more than 50,000 residents to be homeless (UNHSP, 2011; Doling, 1999). Subsequently, a 10-year period from 1954 to 1960 saw the government increase public housing provision from below 10,000 units to 17,900 units annually. Thus, as argued in UNHSP (2011) and Fainstein (2013), it is no wonder that the total number of people residing in state-funded housing increased from 1,947,632 in 1980–1981 to 3,235,200 citizens in 2000–2001, with some 324,700 subsidised units being built for sale by 2000. Consequently, through the Home Ownership Scheme, Hong Kong could not only provide on average about 50,000 public housing units annually (see Table 2.1; UNHSP, 2011; Lau and Murie, 2017), but was also able to transform its housing landscape from a predominately rental housing stock to more public housing ownership. That appears as a classical example: the sale and, thus, conversion of flats initially built for rental stock, into being fully owned by occupants as part of the government's 'Sitting Tenants Scheme' (SFSTS). Table 2.1 shows the trend of intervention and performance by the Hong Kong government in public housing provision.

Table 2.1: Trend of government intervention in public housing delivery

Item	Time Frame	Amount of annual public housing provision
Government performance in public housing provision	Between 1954 and 1960	< 10, 000
	Between 1960 and 1970	17, 900
Item	**Time Frame**	**Total Number of public housing provided residents**
Number of people benefiting from public housing provision	1980 – 1981	1, 947, 632
	2000 -2001	3,235,200

Source: The Author, 2023.

The literature sources, including those cited above, show that there are several factors that contributed to the successful state-funded housing provision in Hong Kong over a number of years. First, to a great extent, commitment to effective delivery of public housing was also seen

through the fiscal framework of the Hong Kong government. For instance, as described by UNHSP (2011), in the national budget for the year 1998, an allocation of HK$ 3.6 billion was made to increase the number of first-time buyers by one-hundred percent through the programme called ‘home starter loans’, in which some HK$ 3.3 billion was provided to raise the number of people benefiting from the ‘home purchase programme’ by 2.2 times. The fact is that public expenditure on housing has increased more rapidly than general public expenditures since the mid-1970s. For instance, as shown by UNHSP (2011), housing expenditure by the government in 1969–1970 accounted for 0.5 percent of total expenditure, which further grew to 18.6 percent of total public expenditure. Accordingly, the overall 2000/2001 government expenditure on housing was more than 33 times that of the fiscal year 1980/1981. Second, Chiu (2007) and UNHSP (2011) attribute the successful public housing provision in Hong Kong to the state of land ownership in the country, where a significant proportion of its land resources are controlled by the government. The ownership of land certainly made it possible for the government to have direct access to and control over land for subsidised housing construction without having to manipulate planning tools or persuade the collaboration of private landowners and developers (Chiu, 2007). As a result, the landholding system enabled the government to decide on the amount and pace of land supply to be used for public housing development without interruption or resistance from other parties (UNHSP, 2011; Fainstein, 2013).

While it is important to acknowledge the role played by various factors discussed in this section, notable aspects of Hong Kong's experience include the remarkable commitment of government towards effective delivery of public housing and the landholding system as a pillar in the public housing policy. Despite this success story regarding the provision of public housing for poor urban households, the housing policy in Hong Kong has limitations. For example, evidence in the literature shows that the public housing discourse in this country was not without its weaknesses. One of the key challenges was the sudden and unexpected population growth, which was due to World War II and then to the Civil War in China; a massive wave of immigrants from mainland China to Hong Kong ensued (Fainstein, 2013). Consequently, the total population increased from 900,000 in 1945 to 2,300,000 in 1949 (UNHSP, 2011), which put pressure on authorities to meet housing needs. Another challenge was the pressure brought on by competing

national priorities. For example, the need to strike a balance between the growing demands for land to accommodate both the population growth and the booming commercial activities consistently created some level of tension (Zhang, 2017), making high-rise, high-density housing developments a must-have option (Ntema, 2011; Doling, 1999; Chiu, 2007).

2.3.3 Behind successful public housing of the Kingdom of Saudi Arabia

The focus now shifts to a brief reflection on Saudi Arabia and its public housing discourse. Among the early state interventions shortly after the Second World War were two major housing development programmes: the Al-Malaz housing project during the 1950s, and the ARAMCO (the national oil company) housing scheme (Mubarak, 1999; Al-Mayouf and Al-Khayyal, 2011). After these government interventions, one of the success indicators was the delivery that seemed to have exceeded the target, with a total of 889,000 housing units (against an initial target of 880,000) being achieved in the 1980s (Al-Otaibi, 2004). The success of public housing delivery in Saudi Arabia involved several factors. Al-Mayouf and Al-Khayyal (2011) argued that the economic boom, in turn, assisted in achieving the housing development goals. Alhubashi (2012) indicated that a large portion of the profit generated from the kingdom's oil trade was channeled to sustain the pro-poor housing provision effort of the government. First, the increase in the national income due to the kingdom's economic growth since oil discovery in 1938, made it possible for the government to carry out a project as large as Al-Malaz (the project site chosen for public housing, located 4.5 km northeast of the city centre) (Al-Mayouf and Al-Khayyal, 2011). Second, was the adoption and commitment to the principle of homeownership as one of the objectives of the government housing policy (Alhubashi, 2012). This concept is, to a large extent, informed more by the theory of Saunders (1990), which argues that individuals have an expected preference for homeownership rather than renting accommodation as tenants. Third, is the fact that the government introduced a wholesale reform process for the housing sector through the establishment of an independent housing authority to deal with the national issues of the housing sector (Fadaak, 1984; Al-Mayouf and Al-Khayyal, 2011). The generous financial support from the general budget was allocated to solve housing problems and improve the physical conditions of the housing. This has also been a key factor in the country's success with

its public housing policies and programmes (Al-Mayouf and Al-Khayyal, 2011). Despite the success achieved with the public housing provision in Saudi Arabia, there are contextual factors that pose threats to the state-funded housing system in this country. One such threat, like Hong Kong, is the unprecedented population growth rate the country has experienced over the past few decades, especially after the economic boom of the mid-1970s. According to the literature, about 75% of the country's population resides in urban areas. This figure was estimated to reach 91.5% by 2030 (Alkadi, 2005). For example, the population in the city of Riyadh alone is doubling every 10 years (Al-Otaibi, 2004), and it is estimated to reach a population of 7.7 million by the year 2013. By then, it is also estimated to cause a 40% shortage in housing (Al-Mayouf and Al-Khayyal, 2011; Alhubashi, 2012; Al Surf, Trigunarsyah, and Susilawati, 2013).

2.4 Criticism of public housing policy and model: Turner's views and theoretical perspectives

This section and its discussion focus on the critique of public housing policy in developing countries through JFC Turner's theoretical perspectives as lenses. This is followed by a discussion on his advocacy to consider informal settlement upgrading as a possible policy alternative to failed conventional public housing policies in developing countries. This being informed by his (Turner's) theoretical view, that informal settlement should not be seen as an eye sore but rather, as the basis for 'progressive housing development' (Turner, 1976). While expressing a similar theoretical view, Abram argued that informal settlements should not be seen as 'the locus of urban ills or expression of a poverty culture' but instead, as a rational step on the way to 'self-improvement' by informal dwellers (Fegue, 2007). It is the view of the researcher that Turner, Abram, and Mangin have used their theoretical writings and perspectives as an intellectual basis to launch their criticism of public housing. Such criticism should be seen from a twofold perspective: first, as an attempt to discredit and criticise the public housing model and policy as a total failure in eradicating both the housing shortage and the proliferation of informal settlements. Second, it is seen as an attempt to advocate a global realisation of the urgent need to adopt policy alternatives to failed public housing, which is the upgrading of informal settlements as an alternative. Using the principle of "housing by people vs. mass housing" as a lens, Turner criticises public housing for promoting mass public housing, which is not affordable both to the

government and end users; hence, advocating the key principle of "housing by people" while the government invests in ‘creating an enabling environment’. Turner is of the view that the high standard of public housing is not affordable to the poor masses, including those residing in informal settlements. He also posits that the peripheral location of public housing makes it problematic for the urban poor to travel to and from the workplace and other centrally located services, due to high transport costs (Swanson, 1968; Tipple, 2000). Furthermore, it is argued in the literature (Swanson, 1968; Tipple, 2000; Ntema, 2011) that the type of completed state-funded conventional housing units does not usually, either take into account or meet the diverse cultural, social, and economic needs and priorities of the intended target groups, who in this case are poor households. The other irrelevance of the public housing approach, when considered on the government's part, is that public housing requires huge investment, which is totally unaffordable to most governments in developing countries. This view has been asserted by the widespread reality that most developing countries produce expensive and heavily subsidised housing that could meet only a fraction of the demand. Besides, insufficient funding for housing development also causes housing shortages among the urban poor, which continue to grow. Given all the above criticism and analyses, Turner argues that housing is best provided and managed by those who are to dwell in it, rather than being centrally administered by the state (Turner, 1976; 1977).

To overcome all the weaknesses and policy gaps associated with conventional state-funded and driven "mass public housing", Turner (1976) gives an outline of how, through the principle of "housing by people," both the state and poor households (informal settlers included), could work together to ensure not only affordable, low-income public housing but one that responds to the needs of these beneficiaries. In other words, this was in line with their socio-economic and cultural status. Through the principle of "housing by people", Turner is convinced by the following aspects, as some of the possible tangible results that could positively transform the housing landscape, particularly in predominately poor neighbourhoods such as informal settlements: First, "housing by people" literature (Turner, 1976: p.192) indicates that when housing is built by the end-users themselves, there is active participation by the beneficiaries. This is because they are involved in the building process of their housing, a principle likely to

increase not only satisfaction levels but also, a strong sense of belonging amongst beneficiaries. Second, Turner opines that the provision of low-income housing is likely to be more viable if such housing is built rather by the end-users than by the state, as the viability of the housing system depends on the efforts of the end users and their willingness to invest in those efforts (Napier, 2002). Third, Turner, in his theoretical writings, argues that the main components of a housing process are, in the first place, savings; land occupation; building; improving or expanding the housing; maintaining and managing it, including furnishing it, which all require significant work and a substantial amount of investment. Thus, all the above activities would be convenient to implement by the owner of the house in the most affordable way (Turner, 1978; Napier, 2002). Fourth, most resources for housing are possessed by the people themselves, especially in low-income neighbourhoods, such as informal settlements across most developing countries. As a result, Turner advocates for housing construction that is driven mainly by end users in partnership with local artisans and skilled local people. Fifth, since more resources are needed for the upkeep of any housing units beyond just the initial construction phase, it is the process of further maintenance that makes Turner's view of "a shack as a house in process" appropriate for this study, that focuses on the long-term housing needs in informal settlements. In general, given all his arguments above, Turner believes that the end-users and owners of the houses should be given the utmost freedom to take care of their shelter. Consequently, this freedom should start at the design stage, then move to the actual building stage (including the decision on the desired form, size, material, and building method of their house), and then be managed by the latter (Turner, 1976; 1977; 1978; Mehlomakulu and Marais, 1999; Takahashi, 2009). With regard to the theoretical concept of 'dweller control', Turner denounces and strongly argues against solely state-controlled, low-income housing provision. Through this and other related theoretical concepts, Turner also emphasised that most resources and processes related to housing provision should be possessed and controlled by the beneficiaries themselves, instead of the government in developing countries (Turner, 1976; 1977; Mehlomakulu and Marais, 1999). Corresponding to the above argument, a study by Mehlomakulu and Marais (1999), on dweller perceptions of public and self-built houses in Mangaung (Bloemfontein), indicated that there is a considerably higher (74%) dissatisfaction rate about the quality of the state-driven public houses in 'Pelindaba' than (10%) in self-built houses in 'Freedom Square'. This finding corroborates Turner`s observation that when people are in control of their housing provision, they maintain

the integrity and quality of the general construction methods. Moreover, since future owners know better than the public body or any other party about their desired house type and available personal budget, all the above activities would be conveniently implemented by the owner of the house (Turner, 1978; Napier, 2002). According to the above authors, it is not questionable in the context of poor nations that housing built using local building skills, techniques, and materials is significantly more economical in terms of the financial, workforce, and material requirements. In general, given all of Turner's views and arguments stated above, he believes that the end-users of the houses should be given the utmost freedom to build their own house, to take care of their preferences regarding the form, size, material, and building method (Mehlomakulu and Marais, 1999; Takahashi, 2009). As shown in the literature analysis and discussion in the section above, evidence has shown the scope and extent to which the public housing model has failed to adequately and effectively respond to the increasing needs for housing amongst the urban poor, particularly households residing in informal settlements. Furthermore, the evidence has also indicated how it could have possibly (directly and indirectly) perpetuated the proliferation of informal settlements in developing countries. See the discussion and analysis below.

2.5 Origin and proliferation of informal settlements in urban centres across developing countries

Before it is possible to critically discuss the emergence of informal settlements in terms of "how" "when" and "why", it is appropriate to first reflect briefly on the scale and scope of the phenomenon. Both historical and current trends make it appropriate for the researcher to argue that informal settlements are a global phenomenon (Avis, 2016). The international literature (Povoa, 2017; UN-Habitat, 2018; Avis, 2016) shows that around 25% of the people in the world's urban areas are informal settlement dwellers. Moreover, Povoa (2017) noted that approximately 70 million new people live in informal settlements every year, despite efforts from states and other government agencies, as well as global organisations to curb the proliferation of these informal settlement areas. Below is Figure 2.1, which displays the average extent of informal settlement residents in Africa as a whole and in its sub-regions.

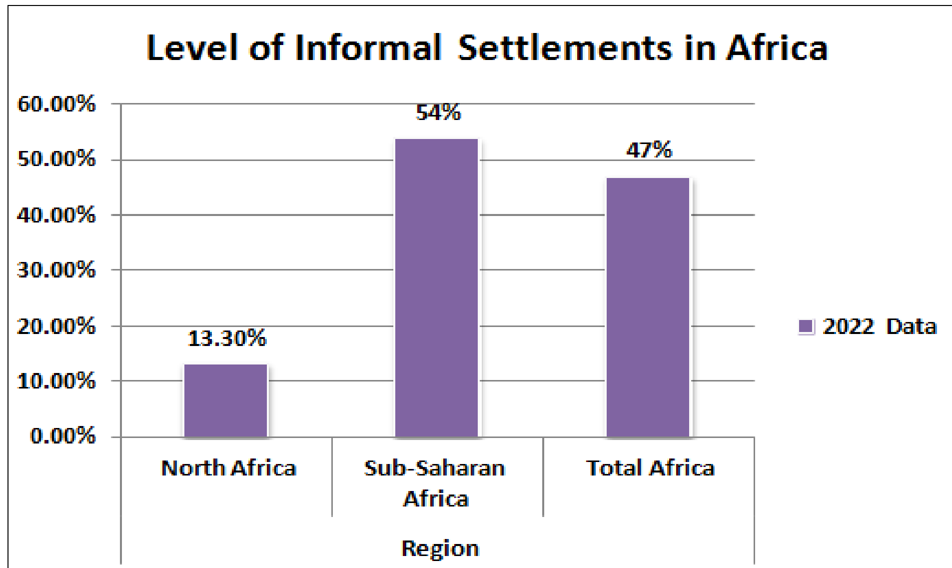

Figure 2.1: Level of Informal settlement residents in Urban Africa in the early 21st Century

Source: The Author, 2023.

Based on the information presented in Figure 2.1 above, the following observations are worth making: close to half (47%) of the urban population in Africa resides in informal settlements (Avis, 2016; UN-Habitat, 2013; Crush, Nickanor and Kazembe, 2018). Second, there are an estimated 13.3% and 54% of informal settlers in Northern Africa and Sub-Saharan Africa, respectively (Avis, 2016; UN-Habitat, 2013; Crush, Nickanor and Kazembe, 2018).

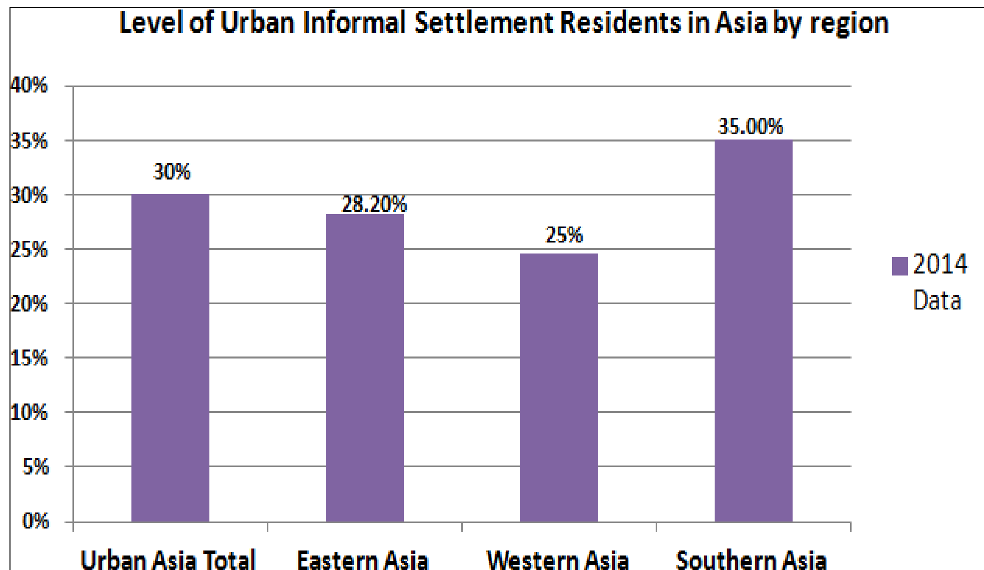

Figure 2.2: Extent of the Asian urban informal settlement residents in 2014
Source: The Author, 2023.

As shown in Figure 2.2, about 30% of the urban population in Asia resides in informal settlements (Avis, 2016). The stated continental figure of 30% showing a number of informal settlement dwellers above, should be understood within a much bigger Asian context. This could be further classified according to some regional breakdowns. Evidence from the literature shows an estimated informal dweller representation of 28.2% in East Asia; 35.0% in Southern Asia; and 24.6% in Western Asia (see Figure 2.2; UN-Habitat, 2008; Avis, 2016). Figure 2.2 below shows the extent of urban, informal settlement residents in Asia and in its three major sub-regions, as briefly summarised above.

The country-level share of informal settlement residents in East Asia and the Pacific is also indicated in Figure 2.3 below. Accordingly, China holds the largest population living in informal settlements, or 'urban villages' (as they are locally called), at 191 million people (Baker and Gadgil, 2017). The informal settlement residents in Indonesia and the Philippines also stood 2nd and 3rd to China with their sizeable urban informal settlement populations of 29.2 million and 17.0 million, respectively (UN-Habitat, 2012; Bayat, Gilbert and Bromley, 2004; Sharma, Brahmbhatt and Panchal, 2022; Hasan, 2020). Moreover, informal settlements, or 'kampungs', are found throughout Jakarta, as well as other Indonesian cities, where an estimated 12.2% of

urban residents live in these informal settlements (Baker and Gadgil, 2017). According to Baker and Gadgil (2017), the Philippines is also home to an estimated 1.5 million informal settler households across the country. In the Caribbean country of Haiti, 42.7% of its urban residents resided in informal settlements in 2014, which is the highest in the region (UN-Habitat, 2016). In the other Caribbean nation, Jamaica, the literature indicates the existence of more than 750 squatter settlements (UN-Habitat, 2016). Moreover, over 50% of its urban population is believed to reside in similar situations (UN-Habitat, 2016). Figure 2.3 below displays the extent of informal settlement residents in five countries in East Asia and the Pacific region (EAP).

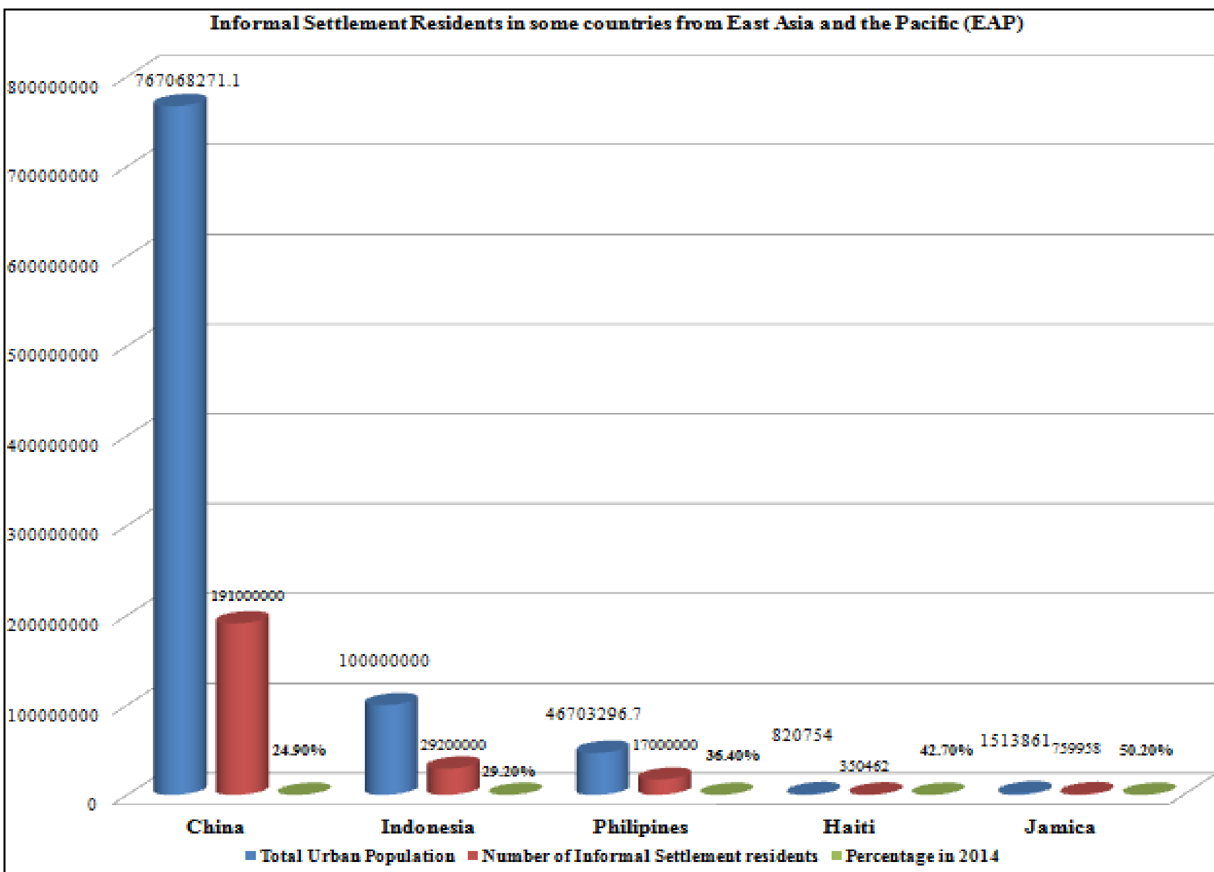

Figure 2.3: Extent of Urban Informal settles in some Asian and the Pacific nations, in 2014
Source: The Author, 2023.

The data in Figure 2.3 show that China has the largest population living in informal settlements in East Asia and the Pacific, with 191 million people (Baker and Gadgil, 2017). Indonesia and

the Philippines are in second and third place, with 29.2 million and 17.0 million informal settlement residents, respectively (Un-Habitat, 2012; Bayat, Gilbert and Bromley, 2004; Sharma, Brahmbhatt and Panchal, 2022; Hasan, 2020). As shown in Figure 2.3, the proportion of informal settlement residents in East Asia and the Pacific region is also high. In the Philippines, for example, 37% of urban residents live in informal settlements. However, the proportion of informal settlement residents in this region is lower than in the Caribbean region. The literature also states that the high extent of informal settlement residents in East Asia and the Pacific is a result of rapid urbanisation and economic growth in these regions. As cities grow, they often cannot keep up with the demand for housing, which pushes people into informal settlements. Moreover, the literature data in Figure 2.3 also display that Haiti and Jamaica have the highest proportion of urban residents living in informal settlements in the Caribbean region (Sandoval et al., 2019; Sarmiento et al., 2020; Arrieta et al., 2020). While in Haiti, 42.7% of urban residents lived in informal settlements in 2014, in Jamaica, over 50% of the urban population is believed to reside in informal settlements. This is significantly higher than the regional average of 25%. The high proportion of informal settlement residents in the Caribbean, East Asia, and the Pacific region is due to a number of factors, including rapid urbanisation, poverty, and a lack of access to affordable housing (Dodman et al., 2018; Nzau et al., 2020). These factors have led to the growth of informal settlements in these regions, which are often characterised by poor housing conditions, a lack of access to basic services, and high levels of crime. The data in the literature can be considered to reflect the current situation in these countries and in their regions (Wolff et al., 2023; Samper et al., 2020). Considering the continuous urbanisation and the related movement of more people to cities in search of economic opportunities, it should be noted that the number of informal settlement residents in these countries is likely to increase in the future too (Dodman et al., 2018; Nzau et al., 2020; Wolff et al., 2023; Samper et al., 2020).

However, it is important to note that there are some challenges facing governments in these countries in their efforts to address the issue of informal settlements. The challenge for governments to find ways to improve the lives of people living in informal settlements, while also protecting their rights, could involve providing better access to basic services, upgrading housing and infrastructure, and granting the dwellers security of tenure (Mutono et al., 2022).

Pursuing this course, they become reluctant due to their concern about a further expansion of informality, encouraged by their subsequent positive response toward informal settlements, such as promoting the legalisation of informal settlements. Furthermore, there may be a shortage of resources available to address the challenges by taking key measures, including upgrading the settlements by providing basic services and infrastructure, which is normally done following legalisation and granting security of tenure. Despite these challenges, informal settlements are home to millions of low-income families who cannot afford formal land and housing provision, including high rent for private rental housing (Mutono, Wright, Mutembei et al., 2022). However, as discussed in Chapter One, they are characterised as areas where housing is inadequate; there is poor access to basic services, such as water, sanitation, and electricity; they are insecure, and they are often located in hazardous areas (Mallory, Mdee, Agol et al., 2022; Zerbo, 2022). Therefore, it is important for governments to take action to address the challenges faced by residents of informal settlements. This is because the high proportion of informal settlement residents has a number of negative consequences such as, increased poverty and inequality; increased violence and crime; poor sanitation and health; and reduced access to work and other day-to-day social services (Dodman et al., 2018; Nzau et al., 2020; Samper et al., 2020; Mallory et al., 2022; Zerbo, 2022).

According to the international literature, the trend was no different in Latin America, as evidence shows that in 2001, around 130, 000,000 people were estimated to be living in informal settlements in Latin American cities (Ingram, 2011; UN-Habitat, 2006; 2012; Fernandes, 2011; Biderman, Smolka and Sant'a Anna, 2008). Similarly, it is generally estimated that more than 700,000 informal settlements are built in Brazil annually (Trujillo, 2015). The city of Rio de Janeiro had around 1 million citizens living in informal settlements by 1993 (UN-Habitat, 2013). In Caracas, Venezuela, informal settlements or barrios provide shelter to about 45% of the population of the Caracas Metropolitan Area (Gálvez and Cheshmehzangi, n.d.). Similarly, an estimated 26% of housing units in Mexico City constitute informal settlements (Gálvez and Cheshmehzangi, n.d.). In Colombia, there are an estimated 5.8 million internally displaced people, most of whom have been displaced to cities and sheltered in informal settlements (UN-

Habitat, 2016). The proportion of urban informal settlement residents in nine African countries is presented in Figure 2.4 below.

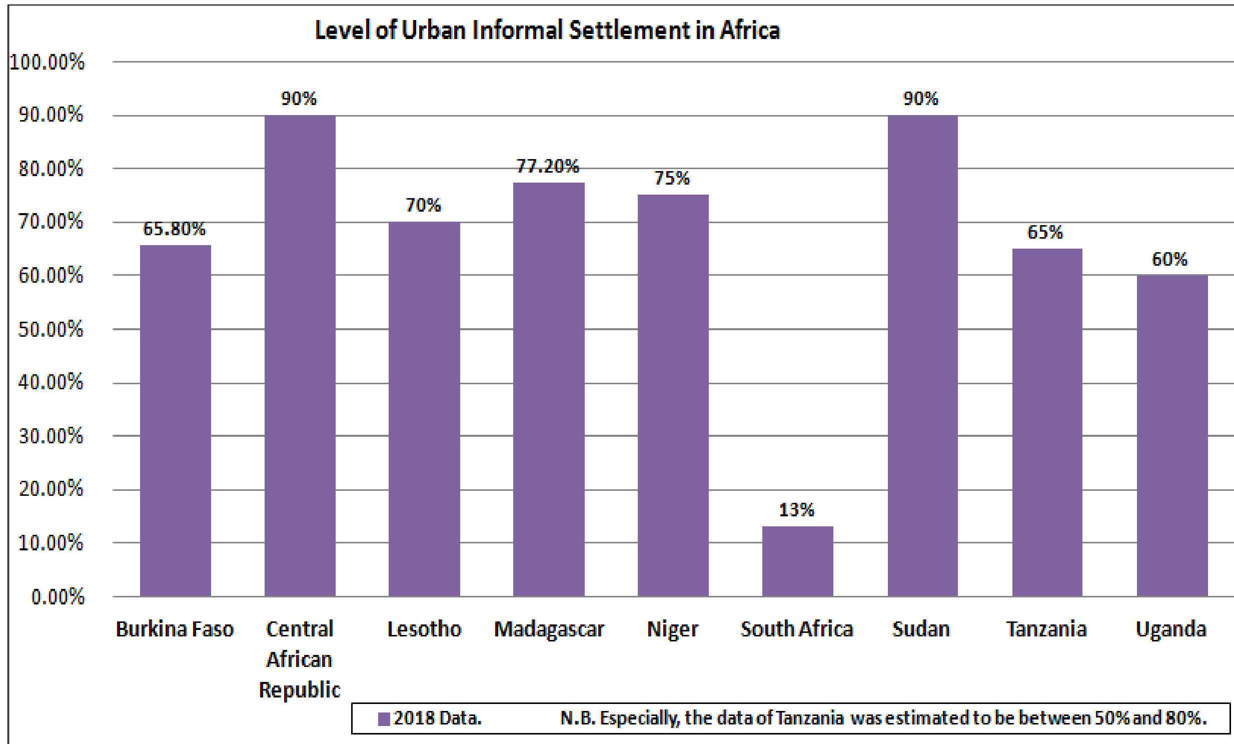

Figure 2.4: State of informal settlement residents in nine African countries
Source: The Author, 2023.

As the data in Figure 2.4 above demonstrate regarding the extent of the phenomenon in some of the African nations, in Uganda, 60% of the urban population resides in informal settlements (UN-Habitat, 2016). In Tanzania, 65% of its urban population is housed in informal settlements. In addition, the Centre for Affordable Housing Finance in Africa (2016) also noted, based on UN-Habitat (2015) that the informal settlement supply in Lesotho was estimated to be 70%. Similarly, according to UN-Habitat (2016), in Madagascar, the percentage of dwellers in urban informal settlements was high, at 77.2% in 2014. Furthermore, according to Avis (2016), in the Central African Republic (CAR) and Sudan, respectively, 67% and 60% of the total urban population resides in informal settlements (UN-Habitat, 2008; World Bank, 2014). In South

Africa, 1.2 million urban residents live in informal settlements, posing health, safety, and security risks (Ziblim et al., 2013; Wekesa et al., 2011; Pan et al., 2018; Marutlulle, 2021). This trend is also observed in Burkina Faso, Senegal, Cameroon, and Niger, where informal houses are home to a total of over three million inhabitants (UN-Habitat, 2016). In Cameroon, informal settlements make up 40% of its population, with the capital of Yaoundé having a projected population of 936,740 out of 1.8 million inhabitants (UN-Habitat, 2016). The literature review shows that informal settlement dwellers are higher in DRC and Sudan, with 67% and 60%, respectively, while South Africa has only 13%. There is no significant difference between the other six African countries (see Figure 2.4).

Table 2.2: The extent of informal settlement dwellers in a few capitals of the African nations

City Name	Level of informal settlement residents
Maputo	75%
Nairobi	50%
Nouakchott	50%
Yauondé	35%

Source: The Author, 2023.

In general, the literature provides different but close figures regarding the number of informal settlements in developing countries (Wekesa, Steyn and Otieno, 2010). As presented in Table 2.2, in Maputo, the capital city of Mozambique, evidence shows that an estimated 75 percent of the urban population resides in 'bairros', or informal settlements (UN-Habitat, 2016). In Kenya, over half of the urban population lives in informal settlements, with Nairobi and Kisumu combined, having 1,382,205 people in the 2009 census (Anderson and Mwelu, 2013; UN-Habitat, 2016; Simiyu, Cairncross and Swilling, 2018; Asante, 2015). Nouakchott, Mauritania's capital, also has half of its population in informal settlements. In general, informal settlements shelter the majority of the urban population in African nations, particularly in the sub-Saharan region. Governments need to consider and act on this issue, regardless of country or city level.

Governments, in developing countries, often view informal settlements as a transitional phenomenon, but they have gained momentum and become a dominant feature in the housing landscape (Hardoy and Satterthwaite, 1989; Takahashi, 2009). This raises questions about why and how informal settlements continue to gain traction in developing countries. While they share similar characteristics and titles, such as sub-urbanisation, dysfunctional texture, informal and self-grown settlement, and unplanned and unregulated settlements which are used for them (Ghasempour, 2015), they are named differently globally, with names, such as "squatter settlements"; "favelas"; "poblaciones"; "shacks"; "barrios"; "bajos"; "ranchos"; bidonvvilles"; "Kampungs", and "Yechereka bet" (in Ethiopia, meaning "moon house" in connection with squatting) (Avis, 2016; Afesis, 2010; Habitat III Issue Papers, 2015; UN-Habitat, 2010; Trujillo, 2015).

The focus of the discussion now shifts to the reasons for the widespread emergence and development of informal settlements in developing countries. Rapid urbanisation, particularly in the 1960s and 1970s, led to the widespread emergence of informal settlements (Afesis, 2010; Avis, 2016). However, the main factor driving people to reside in informal settlements is that of seeking affordable housing (UN-Habitat, 2010; 2014).The wide disjuncture between housing supply and demand results in ubiquitous informality in sub-Saharan Africa (Oosthuizen, 2006; Arnott, 2008; Okeyinka, 2014; Napier, 1998).The growth of informal settlements is influenced by a lack of adequate housing, serviced land, and government-owned land in urban areas (Habitat III-issue paper 22, 2015; Ahsan and Quamruzzaman, 2009). In addition to the above, the other reasons for the development of informal settlements in developing countries are primarily due to poor urban planning and zoning systems, low-income levels, deprivation, and social inequality. Examples in this regard include Kenya, Mali, Madagascar, and Senegal (UN-Habitat, 2016; Clark, 2013). Inequality and poverty are significant factors contributing to informal settlements and backyard dwellings, in countries, such as South Africa, Uganda, Venezuela, Colombia, and Jamaica (Clark, 2013; UN-Habitat, 2016). As argued by Kesternich et al. (2014), this failure in public housing policies in developing nations has led to the emergence of informal settlements as an alternative shelter for poor households. The discussion also examines government responses to informal settlements in developing countries.

2.5.1 Government response to informal settlements in developing countries

In the late 1950s and 1960s, squatter-eradicating programmes were widespread in developing countries, with informal settlements viewed as parasitic (Arimah, 2010; Hardoy and Satterthwaite, 2014). The response by governments to the proliferation of informal settlements during this period was in the main, informed by the 'Demolitionist Approach' (Chepsiror, 2013; UN-Habitat, 2011). The international literature reported that governments worldwide, particularly in Africa and, to some extent, Latin America, implemented demolition and replacement measures (Ahmed, 2007; Johnson, 1987; Ahsan and Quamruzzaman, 2009). Governments' hostile attitude towards informal settlements until the late 1960s, was primarily due to their failure to recognise them as part of formal city structures (Abbott, 2002; Uji, 1998). Examples include Zimbabwe's 'Operations Murambatsvina and Garikai', which led to mass forced evictions, destroying homes and livelihoods for over 700,000 people (Fegue, 2007; Amnesty International, 2011; Arimah, 2010). The majority of the 2005 forced eviction victims were forcibly settled in rural areas, while those who remained in low-income, sub-urban areas were settled in existing housing stock, leading to overcrowding (Amnesty International, 2011). Similar forceful actions have been observed in Nigerian cities as part of urban centre renewal programmes (Wekesa, Steyn and Otieno, 2011; Huchzermeyer, 2004; Lasserve, 2006; Amnesty International, 2011). In 2000, Nigeria experienced a massive eviction of 1,000,000 people from informal settlements, negatively impacting households' livelihoods and access to education (Arimah, 2010; Hardoy and Satterthwaite, 2014). For example, in Kenya (Alder, 1995; Avis, 2016), large-scale forced evictions were documented in the 1970s, while in Ghana (Amnesty International, 2011), between 55,000 and 79,000 people lived without tenure and faced constant threats of forced eviction. Angola's government has continued hostile measures against chaotic urbanisation, with mass evictions in Luanda between 2002 and 2006, forcing 20,000 citizens to become homeless (The Guardian, February 14, 2013). In Angola, the government-led measures of evictions and the demolition of squatter settlements were intentionally stopped before the presidential election but resumed in 2013.

Similarly, in the Dominican Republic, a city beautification programme began in 1988 to commemorate Columbus's journey to America (Baker and Gadgil, 2017). This led to the clearance of urban informality, including informal settlement areas. In Brazil, squatter settlements were eradicated during the 1960s and early 1970s (Huchzermeyer, 2004). Argentina's military government's squatter eradication programme between 1977 and 1980 is another example. Venezuela's Caracas programme involved large-scale bulldozing and rehousing of "ranchos" in the 1950s (Hardoy and Satterthwaite, 2014). Between 1983 and 1988, 48,000 informal settlements were destroyed for the Olympic Games (Lasserve, 2006; Wekesa, Steyn and Otieno, 2011). Fernandes (2011) also stated that between 2004 and 2006, nearly 150,000 people were evicted in 15 Latin American countries. The Beijing Government's 2005 'citywide clean-up campaign' (Huang et al., 2017) led to the demolition of 171 informal settlements, including famous ones, such as Zhejiang, Xinjiang, and Henan (Yu and Cai, 2013). In the Philippines, over the past 50 years, thousands of people in informal settlements, especially in Manila City, have been forcibly evicted (Baker and Gadgil, 2017). However, many developing countries struggle to address the root cause of informal settlement issues, due to a lack of well-formulated policies (Beguy et al., 2019). In the 1970s, attitudes towards informal settlements changed, leading to governments adopting various approaches to control them (Bassett, Gulyani et al., 2003). These include settlement upgrading and sites and services to improve living conditions. However, these changes are not universal, as seen in the large-scale evictions in Ethiopia (UN-Habitat, 2011). Tanzania and China are two examples of developing countries with different approaches to governing informal settlements. Tanzania has implemented schemes, such as the National Housing Corporation, while China has developed through urbanisation and spatial governance strategies (see DDI, 2022). In China, villagers play a crucial role in expanding settlements through development strategies, emphasising self-regeneration (Yang, Cai, Ma et al., 2022). However, many developing countries still adopt eviction-oriented controlling mechanisms, emphasising the need for a new policy that prioritises social equity and improves living standards for disadvantaged groups, including informal settlement dwellers. A holistic housing policy should prioritise social justice to meet the housing needs of the urban poor, including existing and future dwellers in informal settlements (UN-Habitat, 2011: p.17a). The developing countries government's attitude towards poor communities led to intellectual responses from scholars, such as JFC Turner, who argued for informal settlements over public housing (Lemanski, 2009;

Napier, 2002). Turner argued that informal settlers provide shelter at a minimum cost and are well-located, providing admirable support for low-income households (Lemanski, 2009; Napier, 2002). He compared informal houses to state-provided houses, arguing that shack dwellers can construct houses for less, due to cheaper labour costs and locally produced materials (Turner, 1976). Turner's concept of "a shack as a house in process" captures these views, as informal settlement dwellers are better able to judge their housing needs, than hierarchical, bureaucratic, centralised, large-scale government-led residential programmes (Turner, 1976; Frediani, 2009). Moreover, the occupying house focuses on modern housing technology, machinery, and formal employment, contributing to the growing number of informal settlements (Turner, 1976). Turner criticises this approach for its high costs and lack of flexibility, which is often seen in state-funded mass housing. In contrast, informal houses are self-built by dwellers, often with local artisans' involvement. Turner's principle of "a shack as a house in process" and "a supportive shack", suggests that over time, a shack can be transformed into an adequate and affordable house (Turner, 1976; Mehlomakulu and Marais, 1999; Pugh, 2001; Frediani, 2009). The UN-Habitat opposes the demolition of informal settlements, arguing that demolishing them causes a net loss of housing units and worsens housing shortages (UN-Habitat, 2011). If the discussion presented above is anything to go by, it may be appropriate to argue that the hostile attitudes by governments in most of the developing nations, seem to have failed to stop the increasing development of informal settlements, leading to the criticism of states' hostile attitudes towards housing shortages. The fact that many squatters and owner-builders can do better for themselves than government agencies or private organisations, is a compelling argument for an increased 'freedom to build' approach in housing discourse, particularly among urban informal settlers across developing countries (Napier, 2002; Frediani, 2009; Turner, 1976; 1977; Mehlomakulu and Marais, 1999).

2.6 Informal settlement upgrading as a possible policy alternative to conventional public housing policy in developing countries

Following reflections on the criticism of conventional public housing policy, the focus now shifts to a discussion and an analysis of the advancement of informal settlement upgrading as a possible policy alternative to a failed conventional public housing policy in developing countries. The adoption of informal settlement upgrading as a policy alternative, could also be a solution to state-sponsored demolitions of informal settlements, which seem institutionalised in most developing countries. Next are the views and stances of proponents of informal settlement upgrading such as JFC Turner, the World Bank, and UN-Habitat.

2.6.1 JFC Turner's views on informal settlement upgrading as a possible policy alternative to a conventional public housing policy and government demolition approach

As discussed in Pugh (2001), Turner opposed governments' policies on demolishing informal settlements in developing countries, arguing for upgrading instead. His practical experience in Latin America led to policy-makers recognising informal settlements as normal and healthy signs of urban growth (Mehlomakulu and Marais, 1999; Harris, 2003; Ferguson, 2008). Turner identified key influencing factors for successful, informal settlement upgrading.

Turner's view on settlement upgrading emphasises the importance of land tenure security in preventing eviction threats and enhancing dwellers' confidence in investing their resources (Turner, 1976; 1977; Baken and Van der Linden, 1993; Wekesa, Steyn and Otieno, 2011). Progressive development is another key factor in informal settlement upgrading, providing affordable and flexible housing options for low-income individuals (Pugh, 2001). This approach differs from conventional mass housing, where construction is completed all at once, allowing the poor to complete their dwellings at different stages or phases (Ferguson, 2008; Napier, 2002; Biitir, 2009). Turner's concept of progressive development complements his other key concept of "a shack as a house in process" (Mehlomakulu and Marais, 1999). Turner argues that through settlement upgrading, informal settlements can 'progressively' improve over time, eventually developing into proper and orderly settlements (Akahashi, 2009; Napier, 2002; Frediani, 2009).

He highlights the relationship between progressive housing and upgrading, as poor households incrementally improve their housing using better materials and space (Turner, 1967; 1976; 1978; Mehlomakulu and Marais, 1999; Pugh, 2003). Settlement upgrading projects provide economic opportunities and a more developed physical environment for informal settlement dwellers (Harris, 2003). Turner emphasises the importance of time in low-income housing development, allowing dwellers sufficient time to complete the process at their own pace (Pugh, 2001; Harris, 2003). Turner's views on informal settlement upgrading aim to provide affordable housing for low-income urban residents by reducing building costs and encouraging cooperation among local stakeholders. He suggests that the government should remain a facilitator and enabler in the process, while dwellers construct their houses (Turner, 1976; Mehlomakulu and Marais, 1999; Pugh, 2001; Ward, 1982). Turner believes that the state cannot fully understand the needs and desires of low-income households in informal settlements (Harris, 2003). Turner has consistently advocated informal settlement upgrading as a potential alternative to the demolition of squatter settlements (Turner 1967; 1976; 1978). He believes their benefits outweigh their harm and play a significant role in solving housing problems for poor urban citizens (Napier, 2002). Turner disagrees with the hostile attitude of government's in developing countries towards informal settlements, and views their creative activities as part of the housing solution (Napier, 2002). His advocacy is driven by the failure of developing nations' governments to meet the unique housing needs of poor urban citizens in squatter settlements, and his practical experience in Latin America (Mehlomakulu and Marais, 1999).

2.6.2 Informal settlement upgrading as a possible alternative to public housing policy and the demolition of informal settlements: World Bank's views

The World Bank's contribution to debates on alternative policies for low-income public mass housing in developing nations is crucial (Pugh, 2011). Turner introduced self-help housing theories, which led to the adoption of urban and housing loan programmes (Pugh, 2001). The World Bank's view of upgrading informal settlements involves improving settlements through secure tenure and basic services (African Centre for Cities, 2015). The Bank's opposition to state-funded mass housing policy is based on its advocacy for sites and service schemes, where

settlement upgrading forms an integral part (Rahman, 2012; Pugh, 1992). The Bank believes settlement upgrading improves living conditions, income, poverty reduction, and access to infrastructure services (Pugh, 2001). Consequently, as described by Rahman (2012), between 1972 and 1983, housing policies focused on providing affordable land and housing, cost recovery, and replicability. The World Bank argues that through sites and services, all serviced sites with land tenure could provide poor residents with affordable housing, without requiring governments in developing countries to provide subsidies, which in any case, seemed unaffordable to them (World Bank, 1993; Rahman, 2012). The World Bank invested in the programme, providing four-phased project loans totaling US$439 million (Pugh, 2001). The main aim was to demonstrate cost-effectiveness and assist self-help housing in informal settlements through sites and services (Pugh, 1992; 2001; Anyamba, 2010). The Bank has also funded projects, such as the Dandora sites and service project in Kenya and the Umoja co-housing project in Kenya (Beattie et al., 2010). Despite promoting incremental housing through sites and services, the erection of a core house in the Umoja project is a deviation from the World Bank's initial stance. Regardless of the approach, the World Bank's approach could potentially lead to progressive access to adequate housing.

The World Bank has adopted informal settlement upgrading as an integral part of site-and-service programmes, with Sudan and Zimbabwe implementing similar schemes. Sudan's capital, Khartoum in the 1970s marked a significant policy shift towards upgrading informal settlements through sites and services (Beattie et al., 2010). The Sudanese government adopted core housing units, considering financial capacity and building a culture of low-income residents, before using local materials (Beattie et al., 2010). According to the literature, Zimbabwe also implemented sites and services schemes in the early 1980s, managed jointly by local authorities, developers, banks, and building societies (Tibaijuka, 2009; Grey, 2012). The World Bank's view on the demolition of informal settlements is limited, compared to that of Turner and UN-Habitat, but there is no significant difference between the two organisations (Pugh, 2001). Three of the seven points in the Bank's conceptualisation of the whole sector’s housing development are seen as a clear stance against informal settlement demolition, including infrastructure improvement;

property rights development; regularisation of tenure in squatter settlements, and regulatory audits to remove barriers to development (Pugh, 2001).

2.6.3 Informal settlement upgrading as a possible alternative to public housing policy and demolition of informal settlements:The UN-Habitat's perspectives

The UN-Habitat advocates informal settlement upgrading as an alternative to mass public housing provision in developing nations. Key principles include affordable housing; sustainable human settlements; enablement; participatory approach; local building techniques; in-situ upgrading, and a human rights-based housing approach. Before the 1976 Habitat Conference, governments were responsible for formulating and implementing housing policies and strategies, including development (UN-Habitat, 2015). However, the lack of adequate and affordable housing has led to poor households resorting to informal settlements. Consequently, as noted by Danso-Wiredu and Midheme (2017), the UN-Habitat argues that this development is due to failed public housing policies; poor governance; corruption; inappropriate regulation, and a lack of political will (UN-Habitat, 2011). To address this, the UN-Habitat proposes a shift in the government's role from sole provider to enabler, focusing on providing land; tenure security; basic infrastructure; services; regulations, and technical support (UN-Habitat, 2006).

As noted by Skinner and Rodell (1983), to improve informal settlements in underdeveloped areas, the UN-Habitat introduced "land-and-utilities schemes". These site-and-service housing programmes help poor households build and improve their housing units. The UN-Habitat's rights-based housing perspective ensures everyone's possession of adequate shelter, including basic services, amenities, land tenure security, and freedom from housing-related discrimination (UN-Habitat, 2011). As argued by the UN-Habitat, enabling strategies, such as participatory settlement upgrading and tenure security, are crucial for achieving this goal (Keivani and Werna, 2001; UNCHS, 1996; Pugh, 2001). However, there are arguments by opponents of informal settlement upgrading, including governments that criticise informal settlements, citing that the land they occupy is needed for purposes other than residential housing, such as profitable commercial developments. And because of the above limitations of informal settlements, those

critics justify government eviction and the removal of informal settlements. Nevertheless, the UN-Habitat falsifies the above-mentioned anti-upgrading view based on a study estimate by housing professionals, who revealed that in most African cities, no more than 20% of the existing informal settlements are on land that is genuinely needed for urgent public development purposes, such as new roads, drainage lines, flood control projects, or government buildings (UN-Habitat, 2011). Thus, the UN-Habitat has, over time, been advocating settlement upgrading, while remaining strongly against the demolition of informal settlements since the 1950s, arguing that such demolitions lead to a net loss of affordable housing units and worsening housing shortages (UN-Habitat, 2011: p. 17a). The organisation argues that 80% of informal settlements provide affordable housing for hardworking individuals and allowing them to remain is a reasonable use of public land (UN-Habitat, 2011). This opposition is based on the scarcity of low-income housing and the need for sustainable development. Subsequently, the UN agency (UNCHS, 2001) advocates acknowledging informality as illegal and promotes rights-based policies and integrated governance (UN-Habitat, 2015; UNCHS, 1996: Clause 63). In compliance with its 'rights-based principle', the UN agency believes that treating the urban poor as equals and implementing tenure security is crucial for protecting informal settlements from forced evictions and demolition (UNCHS, 1996: Clause 63; UN-Habitat, 2004 and 2015; Pugh, 2001; Danso-Wiredu and Midheme, 2017). The agency also highlights that displaced individuals often receive inadequate accommodation on redeveloped sites, highlighting the importance of addressing the needs and rights of those living in informal settlements through in-situ upgrading strategies (UN-Habitat, 2011).

2.6.4 Informal settlement upgrading as a possible solution to socio-economic and spatial inequalities associated with informal settlements and housing shortage

In the section above, it was discussed how the three proponents of upgrading informal settlements — JFC Turner, the World Bank, and the UN-Habitat — have advocated a policy shift from conventional public (state-funded) housing policy, to a policy of informal settlement upgrading. Following advocacy by the proponents of informal settlement upgrading, particularly JFC Turner, the World Bank, and UN-Habitat, there was some degree of sporadic acceptance of the envisaged policy shift being embraced in certain developing countries (Turner, 1976;

Mehlomakulu and Marais, 1999; World Bank, 1993; Pugh, 2001; UN-Habitat, 2011; 2015). Furthermore, their advocacy and some degree of successful persuasion (through their theoretical writings and persuasiveness) certain governments adopted the informal settlement upgrading policy. The literature provides evidence of both successes and failures in the subsequent policy shift and the implementation of informal settlement upgrading projects in some developing countries. Thus, this sub-section and its analysis provide a twofold literature review on this aspect of housing development. First, the focus is on the successes recorded by some of the countries that opted to adopt the upgrading of informal settlements as their policy alternative to the conventional public housing policy. Then, a focus is placed on the analysis of the weaknesses or challenges faced by the countries that implemented informal settlement upgrading projects.

The first settlement upgrading project to be noted from a successful perspective is Rio de Janeiro's 'Favela Bairro Upgrading', in Brazil. According to Brakarz and Aduan (2004), this settlement upgrading project has been commended for its impact in terms of the living standard improvement of the dwellers, including the nearby neighbourhoods, and health condition improvement, thereby increasing the real estate value of the favela residents (there was a recorded improvement of the overall property value of between 80% and 120% in the favelas that were included in the programme). Poverty-related risks amongst the most vulnerable groups (female household heads, teens, and children) were reduced, and the residents' technical know-how and competitiveness enhanced their ability to find employment and income earning. Similar to Brazil, there is some degree of success in upgrading projects in Argentina, which cannot go unnoticed. For instance, about 7000 households benefited from 'Habitat Rosario' upgrading in Rosario town (Goris and Trujillo, 2015; Brakarz and Aduan, 2004). This upgrading had an impact, amongst other things, on improving the basic infrastructure and facilities, the establishment of new roads, and the improvement of the residences to ensure basic hygienic and sanitary conditions, including the regularisation of land ownership titles. Social networks were improved to guarantee beneficiaries' direct participation during the different stages of the interventions (upgrading). The impact of upgrading also included integral services for children and teenagers, professional education, and the encouragement of new productive enterprises (Brakarz and Aduan, 2004; Goris and Trujillo, 2015). A similar case study is Peru; for

example, as noted by Ingram (2011) who was inspired by the suggestion of Hernando de Soto, to be in favour of the security of tenure's role in promoting development through stimulating financial access, business activities, and the upgrading of residential neighbourhoods at an average cost of $64 per household. From 1996 to 2006, Peru issued over 1.5 million freehold titles. Late evaluations indicate that tenure security has contributed to some poverty alleviation. As part of its informal settlement upgrading programme, the government in Morocco has established the 'Agence Nationale de la Lutte Contre l'Habitat Insalubre' (ANHI) as a parastatal organisation that took on the role of a public land developer, to resettle informal settlement dwellers in new housing projects (UN-Habitat, 2011). In 2004, the government launched an aggressive informal settlement upgrading programme to provide all informal households with improved units by 2010 and meet the needs of family formation (UN-Habitat, 2011). Another example is the case in Burkina Faso (Gulyani et al., 2002). Between 1983 and 1990, more than 125,000 plots were regularised in the national upgrading programme undertaken by the government (Gulyani et al., 2002). Given the substantial response to increasing housing demands, many plots were distributed with the support of the national housing policy. As argued by Hermanson (2016), this informal settlement was incorporated into the spatial structure of the city of Fes, which benefited both the dwellers and the city. Subsequently, the initiative of Montfleuri resulted in several outcomes, such as determining community participation; stimulating private enterprise; acknowledging the formal city planning system's legitimacy; increasing the quantity of housing (unlike the often-criticised idea against upgrading); improving the living standard of low and middle-income households; improving the physical environment; leveraging private investment using public resources; rationalising land use; legalising land tenure which led to asset creation for households, and expanding the tax base used by the local government (Hermanson, 2016). As a result of the above, the scheme for comprehensive in-situ upgrading in Montfleuri was seen as an exemplary initiative for its innovativeness, and as mentioned above, for successfully integrating a squatter settlement into the structure of the city. This led to a strategy of spatial inclusion that is adoptable by cities in other countries (Hermanson, 1990). As argued by Hermanson (2016), the key to the success of the informal settlement upgrading programme was the government's commitment, participatory planning, and the involvement and activity of a legitimate citizen association, including the incentive of legalised land tenure.

In addition to the successes in the project-based approaches discussed and grounded in the various projects above, the literature also provides some general successes associated with projects and policies for upgrading informal settlements in other developing nations. Some of these successes include the following: the ability of these projects to mitigate the lack of access to basic services and poor quality housing, as well as social and economic challenges, such as high poverty rates, insecurity of tenure, joblessness vulnerability, and deprivation (Danso-Wiredu and Midheme, 2017). More importantly, as suggested by Johnson (1987), settlement upgrading is generally less expensive and more cost-effective than any other scheme for housing development, thus making it affordable both to governments in developing countries and also to the low-income groups in these countries. Furthermore, it is less disruptive to households than the demolition and/or relocation approach (Ahsan and Quamruzzaman, 2009; Wakely, 2014). Upgrading schemes of informal settlements also have a positive impact by motivating settlers to invest their time, energy, and finances to improve their residential area (Wakely, 1986; 2014; Biitir, 2009), physically by improving the condition of their house. Alongside, is the provision basic infrastructure services (Ward, 1982); environmentally-friendly, waste-free and green residential areas; and social services, such as schools, health facilities, playgrounds, etc. in cooperation with local administrations, NGOs, and others, as well as the economic enablement of the residents (Keivani and Werna, 2001). In addition, adopting flexible and acceptable housing standards that match the local area's culture and building material (Harris, 2003) in some of the above countries, is another positive measure of the informal settlement upgrading programmes, which were intended to solve the low-income housing problem through an approach to affordable housing provision (Turner, 1976; Napier, 2002; Takahashi, 2009; Ingram, 2011). Evidence from the South African literature and research shows how (to a certain extent), the government, through settlement upgrading, managed to partly address some apartheid-related spatial inequalities. For instance, through the upgrading of the Freedom Square informal settlement in Mangaung township (Bloemfontein), the government seemed to have not only promoted homeownership and poverty alleviation amongst previously marginalised black communities, but spatial infill between former white Bloemfontein and its two immediate surroundings, former Mangaung black township and Botshabelo (Ntema et al., 2018).

2.7 Challenges faced by informal settlement upgrading projects across developing nations

Despite progress in the provision of housing and housing condition improvement through the upgrading of informal settlements, the approach is not free from criticism. For example, Keivani and Werna (2001) indicated that while 9 million people had been reached in developing nations through site and service programmes between 1972 and 1981, there was a requirement for an annual production rate of 8.7 million housing units in that same period, to respond to the backlog of state-funded housing in these countries. Most upgrading programmes in developing countries also have another main limitation, which is a lack of affordability. This especially occurs when the programme is focused only on the regularisation of plots, such as in Burkina Faso. Without allowing the settlers to improve their houses incrementally or progresively, they cannot afford to build or finish their houses within the timelines set by city officials. Consequently, failing to meet the set timelines and regulations regarding the completion of their housing, some of the informal settlers are forced to sell the plot to other better-income people and return to the informal settlements. For example, a few years after the completion of the Burkina Faso upgrading project, the investigation showed that 50 percent of the original grantees had sold their plots, although the number of sellers was lower compared to other projects (Gulyani et al., 2002). The main problem here was the requirement in the regulations that the plot be developed within five years, otherwise, the plot would be returned to the government. As a result, the lack of affordability to build a house in time, forced many poor residents to sell their land (Gulyani et al., 2002). The sale of properties in an upgraded informal settlement is also a common phenomenon in the South African housing landscape. Studies done by Ntema et al. (2018), Marais et al., (2017, 2018), Marais et al. (2014), and Ntema and Marais (2013) show how beneficiaries of upgraded informal settlement projects in Freedom Square (Blomenfontein) and Thabong (Welkom) areas seemed to have engaged in what is termed 'extra-legal' land transfers; this, despite the housing policy prohibiting the sale of state-funded housing units within eight (8) years upon receipt. Such incidents may have countered the government's programme and progress in promoting home ownership in previously marginalised communities in poor neighbourhoods, including informal settlements.

Another common weakness is the lack of investment in basic infrastructure in these upgraded settlements. One such example is again from Burkina Faso, where it was found that upgrading initiatives through the development of ‘lotissements’, or settlements, were generally not accompanied by investment in adequate infrastructure (Gulyani et al., 2002). The other weakness of informal settlement upgrading and site and service programmes in several developing countries, is the absence of an adequate participatory approach, which particularly means failing to fully involve the informal settlement community. In this regard, Freedom Square’s case in Bloemfontein, South Africa, is a relevant example. According to Marais and Ntema (2013), the government's inclination towards centralisation was a limitation of the programme, which they argue was responsible for neglecting the initially existing community participation processes. There is an argument in the international literature, of that of Keivani and Werna (2001) and Turner (1976), that in a participatory approach, there is a significant assumption that a great deal of the upgrading activities would be undertaken using the dwellers’ labour, which, conversely, is referred to by Van Rensburg and Cloete (2014: p. 12) as "a principle that never applies to most upgrading projects, including the Freedom Square upgrading project". A similar argument was made by Ntema (2011) when he averred that contrary to commitments made in the project plan and design, beneficiaries of the informal settlement upgrading project in Thabong Township (Welkom), were eventually subjected to a state-driven housing project, instead of a self-built and people-driven housing project. The literature also indicates that there are cases where some settlement upgrading projects have negatively impacted the social cohesion within communities, particularly when people who settled on the new sites through these programmes came from different locational backgrounds. Consequently, this exercise is perceived to have damaged the strong social cohesion these people had in their former settlement community (see Chapter 6). Keivani and Werna (2001) further indicated that the duration of most programmes of informal settlement upgrading is not free from problems and, in general, took longer than expected at project commencement. The literature also states that the other weakness of upgrading schemes, is that such interventions are sometimes focused only on a few aspects of settlement improvement. For example, the main upgrading interventions in Kabul’s upgrading project, involved only the pavement of streets and the construction of drainage networks intended to improve the area’s physical environment (Nazire et al., 2016). Another weakness in most upgraded informal settlements is the absence of social amenities, such as local schools and

clinics. Residents travel an average of 20 minutes by car to access such facilities outside their upgraded settlement (Nazire et al., 2016).

Finally, it seems proper for this study to argue that while the implementation of upgrading projects for informal settlements seemed to have yielded mixed results, both successes and failures, none of the upgrading projects seemed to have adopted a comprehensive and holistic approach towards informal settlement upgrading. This means that they appeared to have failed to incorporate or involve, through a single project, all the components of socio-economic and spatial improvements in informal settlements (UN-Habitat, 2006; World Bank, 1993; Cernea, 1988). However, despite the many challenges still faced by upgrading projects in most nations in the developing world, the researcher is of the opinion that a policy on informal settlement upgrading is likely and has the prospect of providing a policy alternative to a failed conventional public housing policy in addressing the manifestation of housing shortages through, amongst other things, the proliferation of informal settlements. An alternative upgrading policy (of. informal settlement) mainly requires the political will to ensure that governments achieve their constitutional mandate of providing what JFC Turner (including UN-Habitat), refers to as an “enabling environment” so that, through in-situ upgrading informal settlers are enabled to achieve "adequate and affordable shelter" over a period of time (Turner, 1976; Pugh, 2001; UN-Habitat, 2010; 2015). Turner (1976) further suggests that not only political will will remain a key requirement, but governments’ willingness to embrace a changing role from that of being a sole provider and financier, to that of being an ‘enabler’ in housing development.

2.8 Conclusion

The chapter highlights the historical link between public housing policies and the housing shortage, particularly in developing countries. Poor households, mainly those residing in informal settlements, continue to face inadequate urban shelter and spatial exclusion. Despite being a common phenomenon in the housing landscape of most developing countries, it would seem that most governments, including city councils in big cities, have not devised mechanisms

and strategies to proactively prevent new development and the proliferation of informal settlement areas. Currently, most governments are still dealing with informal settlement areas in a more reactive than proactive manner, probably because they are seen as *'eye sores'* not worth the investment of governemnt's fiscal and human resources. Despite being exceptional, public housing provision in countries, such as Singapore, Saudi Arabia, and Hong Kong is not immune to some challenges faced by other poorly performing countries. The shortage of public housing is a global issue, and for the foresable future, informal settlements will remain an integral part of the housing landscape in developing countries. Hence, the researcher is of the view that the long-standing spatial and policy exclusion of informal settlements, and the informal settlement upgrading projects undertaken in these areas from mainstream public housing policy discourse, has denied developing countries an opportunity to deal with informal settlements more proactively. However, both informal settlements and settlement upgrading programmes face administrative, policy, and contextual challenges in the conventional public housing policy.

CHAPTER THREE: PROVISION OF LOW-INCOME PUBLIC HOUSING AND HOUSING NEEDS IN INFORMAL SETTLEMENT AREAS: EXPERIENCES IN ETHIOPIA

3.1 Introduction

In Chapter 2 focus was on an analysis of the evolution and performance of conventional public housing policy, including some of its unintended consequences in the housing sector across developing countries. In the main, the chapter has shown a continued mismatch between the conventional public housing policy and the housing need of residents in informal settlement areas. Therefore, the increase in the number of poor urban households residing in peripheral informal settlements, particularly in major cities did not come as a surprise. The focus in the section below now shifts to an analysis and discussion of a possible synergy between the growing low-income public housing shortage, particularly among informal settlers, and the government's housing policy and programmes in Ethiopia. Like elsewhere in developing countries, the shortage of housing, particularly among poor urban households in Ethiopia, continues to manifest itself through the ever-increasing number of informal settlements on the outskirts of almost all cities, including the capital city of Addis Ababa. It is the view of the researcher, that the inherent proliferation of informal settlements in Ethiopia is, to a large extent, indicative of the possible historic failure of the state's funded housing model and public housing policy to adequately respond to diverse housing needs among poor urban residents in informal settlements. Thus, the researcher is convinced that a possible sustainable solution for a growing number of households in informal settlements in most Ethiopian cities may be found, either through a review of current policy on public housing or a complete shift towards a policy alternative, particularly informal settlement upgrading.

Against the background information presented above, this chapter mainly focuses on providing a critical analysis and discussion of the extent to which conventional public housing policy in Ethiopia may have directly or indirectly perpetuated the spread of informal settlements on the outskirts of cities. To this end, the chapter shall be structured as below: first, an analysis and discussion will be given of the discourse of the housing policy evolution and an overview of the

provision of urban, low-income, public housing in Ethiopia. The second is a discussion and analysis of public housing policies and an overview of the augmentation of informal settlement areas in Ethiopia. Finally, the chapter presents the conclusion.

3.2 A historical overview of informal settlement areas in Ethiopia

The previous section focused on analysing the existing policy gaps, including the extent to which such gaps could be critiqued, using the theoretical writings of Turner, Abrams, and Mangin as lenses. The attention now shifts to an analysis of the proliferation of informal settlements, not only as a manifestation of the housing shortage but also in terms of their significance in the urban housing landscape in Ethiopian urban centres.

3.2.1 Socio-economic significance of informal settlements

In the previous sections, more focus was on the history and development of informal settlements, particularly their perceived failure to make any positive contribution to transforming a skewed urban housing landscape characterised by the housing shortage. The researcher is of the same view as those expressed in the theoretical writings of Turner, Abrams, and Mangin: there are some positives that could be associated with informal settlements in the Ethiopian context (Turner, 1976; 78; Mangin, 1967; Abrams, 1964; Fegue, 2007). For instance, from a social point of view, evidence from Ethiopian research shows that despite their own varied socio-cultural groupings, informal settlements are places where the residents are chiefly concerned with their priorities and needs, including playing a major role in sheltering themselves in a creative way (Adam, 2014). Dwellers in informal settlements are more likely to trust their neighbours as a result of living in close proximity with one another, which further results in limited mobility, given their minimal intention to leave their community. This was proved through the study findings in Addis Ababa, where about 97% of sample households in the study area were found to have lived in their informal settlement for over 10 years. This, despite the low level of access to education and the low level of service provision in their neighbourhood (Kassahun, 2015). Moreover, related to their contribution to sheltering disadvantaged people, local researchers believe that informal settlements would be the only viable alternative shelter for poor or low-

income people, in both cases where the formal provision failed to cope with the housing backlog (as about 47.5% of the urban low-income housing demands remain unmet in Ethiopia) and there is no hope of other housing options (Dadi, 2018; Baye, Wegayehu and Mulugeta, 2020). This was asserted by Lamson-Hall, and Angel et al. (2018), who state that "informality continues to be the main vehicle for land delivery in Ethiopia". Further confirming this, Mersha, Mulugeta and Gebremariam (2021), argue that in a situation of an inefficient and unfair land delivery system, informal land delivery and development evolved to take care of the poor. At the centre of such an evolution, is the manifestation of informal land delivery through the proliferation of informal settlements; the Ethiopian context is no exception. For instance, Gondo (2011. p11) emphasises that "the urban poor in Ethiopian towns have fundamentally depended on informal methods to get access to urban land." Worth noting in this connection is a study finding in Bahir Dar city that revealed the existence of a firm belief amongst informal settlers regarding the substantial contribution of informal settlements to resolving the housing shortages of the disadvantaged groups in cities (Dadi, 2018). For example, in 2015, in Bahir Dar city, informal settlements contributed 16,086 housing units, which is the second largest (23%) of the total housing stock, next to the private (owner-occupied) housing units that accounted for 31,692 (45.3%) of the total housing stock (Dadi, 2018). Further confirming the view, is a study finding in Addis Ababa by Mersha, Mulugeta, and Gebremariam (2021), which revealed the positive role of informal settlements in reducing the gap between demand and supply for residential land and housing. Accordingly, the above authors indicated that in 2018 about 24% of the overall housing stock in Woldia town was built informally, while about 80% of the total housing stock, specifically in the peripheral part of the town, was established by needy squatters who were unable to afford formal housing (Baye, Wegayehu and Mulugeta, 2020). As illustrated in Figure 3.3 below, the literature finding discussed above should not be surprising, as 30% of the total housing stock in Ethiopia is found in informal settlements (see Figure 3.1).

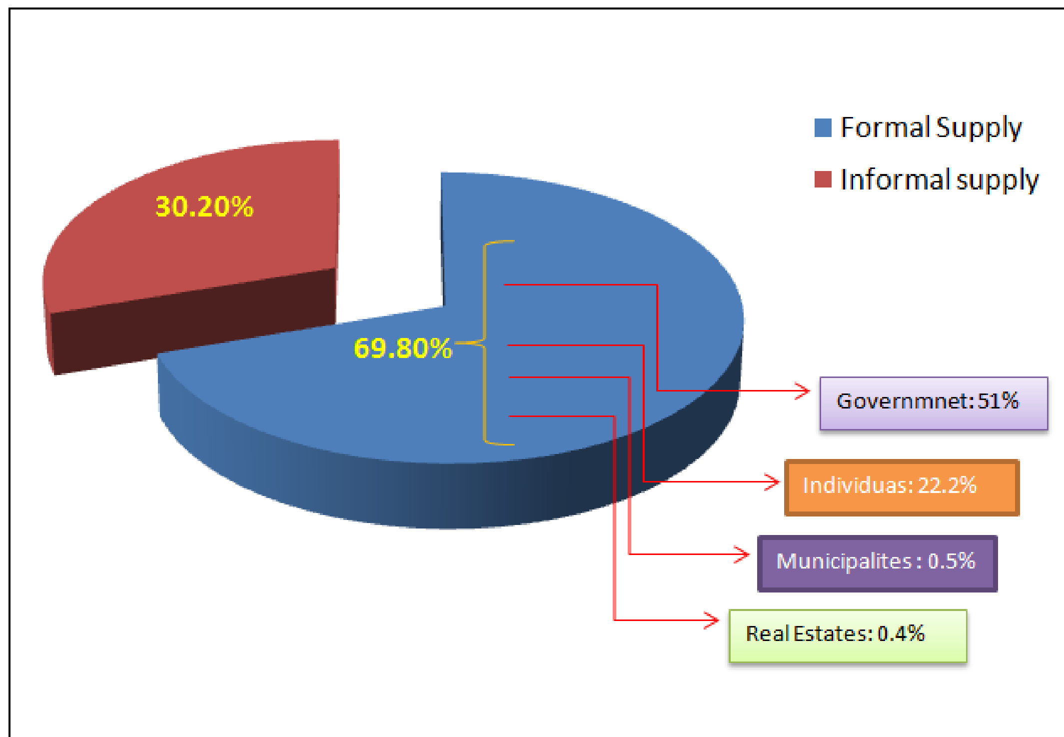

Figure 3.1: Contribution of informal settlements in Ethiopia's housing sector
Source: The Author, 2022.

The above discussion is supported by the further economic role of informal settlements, as stated below. Based on his separate study in Bahir Dar and Addis Ababa cities, Dadi (2018) came up with two findings that are complementary. He revealed on the one hand that 61% of the informal settlement residents in Bahir Dar city expressed their preference for living in informal settlements because of their low economic status. On the other hand, only about 36% of the registered households for public housing provision in Addis Ababa can fulfil (afford) the monthly savings and down payment requirements of the programme (Dadi, 2018). The common view amongst informal settlers in the city is that their informal settlement area(s) provide them with easy and undisputable access to economic opportunities, mainly found in the inner city (Dadi, 2018). Thus, the reviewed local literature in this chapter demonstrates that their (informal settlements) contribution as a temporary shelter solution for urban poor households is undisputable, although debateable. Conversely to the above, the local literature review further shows that the public housing provision has been ineffective as, so far, it has managed to produce

only an unaffordable and meagre number of housing units, compared to the demand and financial capability of the targeted households, at a very slow pace of construction. Moreover, the literature finding that shows over 30% of urban housing coverage at the national level, could be worth noting to witness the contribution of informal settlements. This is evidenced in the literature that informal settlements are a housing option for a significant number of poor urbanites, as they fill the gap in the government's performance with its urban public housing policy and provision programmes (see Figure 3.1).

3.2.2 Factors driving proliferation and growth of informal settlement areas in Ethiopia

There are various factors responsible for the proliferation of informal settlements in and around the peripheral, urban landscape in Ethiopia. The literature indicates that the degree to which rapid urbanisation, especially in the post-1990 era, seemed to have contributed towards the proliferation of informal settlements, was one of the unintended consequences (Wondimagegnehu, 2009; UN-Habitat, 2011; Girma, 2015; Sunikka-Blank, Abdie and Bardhan, 2021; Koroso, Lengoiboni and Zevenbergen, 2021). The evidence further shows the role played by the land ownership model in encouraging the growth and development of informal settlements, particularly in big towns and cities. For instance, a paradigm shift from a pre-1974 private landholding system to the current nationalisation of the urban land model saw a drastic increase in the number of informal settlements in most Ethiopian cities (Melesse, 2004; UN-Habitat, 2007, 2008). This sudden increase could, amongst other things, be attributed to rapid urbanisation, the imbalance between demand and supply for land and housing in key strategic locations, and a lack of efficient and proactive government response to the emergence of informal settlements (Melesse, 2004; Adam, 2014; Dadi, 2018). Driving this nationalisation of urban land was Proclamation 47/75 issued by the regime with the intent to nationalise urban land and extra houses, putting their administration and distribution under the stewardship of city authorities (Lirebo, 2006). Unlike private landlords, the government was less capacitated and somewhat politically unwilling to prevent land invasions, thus enabling illegal squatters to invade most open land on urban peripheries. The negative impact of this is that most of these informal settlements are usually located on expansion areas earmarked for different land uses or

development purposes, according to the city's structure plan (see Figure: 3.1; Lirebo, 2006; Haddis, 2001; Gondo, 2011).

From a housing policy perspective, the Federal Government of Ethiopia acknowledges that the development of informal settlements along urban expansion areas is not only a challenge but a hindrance towards achieving its progressive efforts in slum reduction in urban centres (MUDH, 2014). Consequently, it does not come as a surprise to see informal dwellers residing in Bahir Dar City which is not recognised by public authorities, police, and health authorities through their services, as an integral part of the city (Beyene and Dessie, 2014). Contrary to the notion of *"adequate housing for all"* as advocated by UN-Habitat, most of the urban poor in Ethiopia still live in informal settlements, which are essentially deprived of infrastructure and basic services, such as access to water supply, roads, electricity, and other basic social services, including health and education (Wondimagegnehu, 2009; UN-Habitat, 2011; Adam, 2014; Mengist, 2018; Dadi, 2018). Closely related to land ownership, particularly nationalisation, is the possible role played by inadequately serviced land provision in economically strategic locations in promoting the proliferation of informal settlements (MUDHC, 2014; Abnet et al., 2017; Gondo, 2011; Desta and Grant, 2018). As presented in Table 3.6, this was the case in towns, such as Arba Minch, Durame (Philipos, 2015); Tercha (Gubela, 2016); Weliso, Gondar (Abdu, 2019); Chagni, Robe (Hiko, 2019); Gimbi (Hunde, 2019); Dembi Dollo (Aweke, 2019); Mettu (Berhanu, 2019); Tilili (Genetu, 2019), and Welkite (Sefero, 2019), as well as Hosana (Abebe, 2019). For example, a study by Abebe (2019) shows that among informal dwellers in Hossaena town of the Southern Peoples Regional State, 73.2% was cited for inadequate land delivery as a significant problem in the town and one of the main reasons for their land invasion (Tesfaye, 2007; UN-Habitat, 2011; FSS, 2014; Dadi, 2018; Baye et al., 2020; Mersha et al., 2021). A similar experience was recorded in Mettu town, where about 90% of informal dwellers cited a shortage of land delivery for housing purposes as the main reason for their land invasion (see Table 3.1). The widespread scarcity of land, particularly the state-owned serviced land in strategic locations, led to a situation where the few available plots were charged at exorbitant prices, further encouraging land invasions as opposed to acquiring residential land through market prices. This is due to the government's inefficiency in its formal land delivery system to make land and housing accessible to the different income groups of urban society in an adequate and affordable manner

(Mersha et al., 2021). Confirming this are studies conducted in several towns and cities, with a study in Gondar city showing 21.60% of informal dwellers citing unaffordable market-related land prices as the main reason they chose land invasion (Abdu, 2019), while 33% and 87.9% of informal dwellers in Robe town and Gimbi town, respectively, cited high land prices as a factor contributing to the growth and development of informal settlements (Hiko, 2019; Hunde, 2019). Table 3.1 presents a list of the main reasons for squatting by informal settlement residents in 17 Ethiopian urban areas.

Table 3.1: Main Reasons for squatting by urban informal settlement residents in Ethiopia

Name of City/Town	Main Reason for squatting			
	Shortage of land supply	**High price of land**	**Low-income earning**	**High building standard**
Addis Ababa	✓	✓	✓	✓
Arba Minch	✓			
Woliso	✓			
Durame	✓			
Tercha	✓			
Gondar	✓	✓	✓	
Chagni	✓			
Robe	✓	✓	✓	
Gimbi	✓	✓	✓	
Dembi Dollo	✓	✓	✓	
Mettu	✓			
Tilili	✓			
Welkite	✓			
Hossaena	✓			
Bishoftu	✓			
Arb Gebeya	✓			
Nekemte				

Source: The Author, 2023.

Despite being a hindrance towards the effective provision of low-income housing, as shown in the previous discussion, high building standards attached to state-funded, low-income housing made these housing units unaffordable to some qualifying poor households, who were in turn, forced to resort to residing in various informal settlements (Philipos, 2015; Getachew, 2016). Such experience was evident, not only in big cities, such as Addis Ababa (Melesse, 2004), but in small towns, such as Bishoftu town (located 42 Km from Addis Ababa), where poor households qualifying but unable to afford construction costs associated with high building standards, were left with no choice but to take refugee in informal settlements (Bejiga, 2016). Hence, as argued by Abdu (2019), it is little wonder that most dwellers reside in one of the informal settlements in the city of Gondar, their being the poorest of the poor, with a household monthly income below 1000 Birr, with 17.28% citing poverty as the main reason for their decision to invade land and squat. Similarly, in an informal settlement on the periphery of Nekemte town, Begna (2017) found that 42.4% of informal dwellers earned between Birr 500 and 1000, while 29.60% earned between Birr 1001 and 1500. Other towns and cities with similar experiences where informal dwellers were found to be living on a monthly income below USD1 include, Tillili, Chagni, Arb Gebeya, Robe, and Dembi Dollo (Hiko, 2019; Fransen and van Dijk, 2008).

The other factor that seemed to have contributed to the mushrooming of squatter settlements on the peripheries of towns and cities in Ethiopia, is the failure of the government to recognise and thus, adopt concepts of site-and-service and informal settlement upgrading schemes as advocated by the World Bank and JFC Turner, respectively (Turner, 1978; World Bank, 1993; UN-Habitat, 2006). Furthermore, the literature shows that the mushrooming of informal settlements in most towns and cities across Ethiopia is broadly related to three factors concerning cities and towns: first, inappropriate policy or regulation or technical-related aspects; second, financial capacity-related aspects; and third, management- or administrative-related aspects. The above three broad aspects could further be broken down into the following details: severe housing need; high building standards of formal housing; low public rental housing provision; high and rising costs of private rental housing; low income level of residents; unaffordable price of land lease auction (land market); unaffordable public housing (housing market)(which specifically refers to down payment and monthly repayment requirements); a blocked saving account with a requirement to

deposit 20% to 50% of the total construction costs to obtain land supply service; low financial capacity of the government; weak government land administration and enforcement mechanisms to control squatting, and a lack of good governance and poor municipal performance, as well as land tenure insecurity, particularly amongst people who had resided for many decades occupying large areas of land in the peripheral parts of cities (which serve as potential source of the informal land market and land speculations) (Melesse, 2004; Philipos, 2015; Anulo, 2015; Mengist, 2018; Baye et al., 2020).

3.2.3 The attitude of the Ethiopian government towards informal settlements

Both the literature and research cited in this chapter show that the attitude of the Ethiopian government towards informal settlements varies from hostile to tolerant to a *laissez-faire* approach (Gondo, 2011). This is due to a lack of internal capacity and political will among politicians and policymakers, which in turn, contribute to a *laissez-faire* attitude (Mengist, 2018; Dadi, 2018; UN-Habitat, 2010; Croese, Cirolia and Graham, 2016). As stated in the literature, insufficient financial resources, particularly at the city and town administration level, such as, Bhir Dar, Dembi Dollo, Mettu, and Hossaena, have led to a lack of consistent and coordinated action against informal settlements (Gondo, 2011; Abebe, 2019). In some areas, such as Bahir Dar, Dembi Dollo, and Mettu, administrators seemed to have prioritised the eradication of informal settlements over other issues (Abebe, 2019). The local literature also indicates that although inconsistently and on an *ad hoc* basis, it seems that some local governments have recognised informal settlements as a basis for public low-income housing provision, with some towns, such as Adama and Jimma in the Oromia Region implementing formalisation through tenure security (ORBUDC, 2018). On the other hand, in Durame town (Philipos, 2015), partial regularisation was implemented, followed by Mettu and Burayu towns (Bekele, Jafri and Asfaw, 2014). The Addis Ababa city government took it a step further by enacting Regulation Number 1/2000 which was issued to deliver land tenure certificate to those households occupied urban land before May 1996 (Melesse, 2004; Lerebo, 2006).

Figure 3.2 (*a and b)*: Continued removal of informal settlement in Ethiopian towns/cities
Source: Adopted from 'Mereja Addis Standard' and Mereja TV, 2019.

As part of a mixed approach by the government to informal settlements, the literature shows instances where demolition was adopted. In most towns and cities in Ethiopia, this approach has often been exercised in the form of bulldozing illegal structures and the use of the law and the courts to evict illegal settlers (Gondo, 2011; Fasil, 2019; Getachew, 2016; UN-Habitat, 2008; Melesse, 2004). The demolition of informal settlements in Ethiopia could be confirmed by the experiences from the eviction and demolition of poor and low-income households residing in informal settlements in the following urban centres: in Adama town where 3751 informal settlers were demolished within a period of five years (Gondo, 2011, Abagissa, 2019); in Arba Minch town, where 1000 of 1,500 registered informal houses were demolished in the period between 2003 and 2007; in Ambo town where 1,050 informal structures were demolished, and in Robe town where 125 fenced informal settlement units were demolished in 2014 and 2015 (Hiko, 2019; Gondo, 2011). The total figure in Addis Ababa comes close to 25,800 informal structures that were subjected to demolition (Gebre-Giorgis, 2000; Gondo, 2011; Fasil, 2019; Getachew, 2016; UN-Habitat, 2008; Melesse, 2004).

Similarly, Kolfe Keranio and Nefas Silk Lafto sub-cities have conducted demolitions of 58 and 1000 housing units, respectively (Gondo, 2011). The government has been implementing these interventions in different areas of the city for 31 years, with 52% of the total demolition occurring in 2001 alone. Further evidence from the literature shows that in most of the country's towns and cities, particularly in Addis Ababa, random and sporadic demolition of informal settlements without provision of substitute land or compensation for their loss, has been a common practice of the government (Melesse, 2004; UN-Habitat, 2008; Mathema, 2004; Gondo, 2011; Meharu, 2015). Thus, as a result of the continued coercive action against informal settlements in Ethiopia, it is possible for the researcher to criticise the government's harsh action against existing informal settlements that shelter the urban poor. Therefore, by demolishing the existing informal houses built by the poor urban residents to shelter themselves, reduces the existing, already insufficient housing stock. Furthermore, removing these affordable units for the poor causes a socio-economic crisis and further aggravates the existing low-income housing problem in the country's urban areas (UN-Habitat, 2011). Furthermore, as suggested by the UN agency, demolition causes a net loss of housing units nobody can afford to replace and compounds the problem of housing shortages (UN-Habitat, 2011, p. 30a). Figure 3.2 above further demonstrates the tragic features of demolition measures against informal settlements in and around Addis Ababa. This government action continues beyond 2020 in and around the city of Addis Ababa. As a result, beyond its multitude of catastrophic consequences in terms of the social, economic, psychological, and political crises, among other things, one should also note the deep-rooted and unchanged negative government attitude towards informal settlements and their residents (see Figure 3.2 (*a* and *b)*; Section 5.8 in Chapter Five). The programme on demolition and the accompanying relocation in Addis Ababa, was more institutionalised than in other towns and cities. For instance, the city administration has gone as far as establishing an office for the revision of the Addis Ababa Master Plan, which is responsible for the operationalisation of recommendations on demolition and relocations (Melesse, 2004; Lirebo, 2006). Such an attitude seems to be inherent in the programmes of both local and national governments.

If the current trend in the Ethiopian urban housing landscape, particularly the growing number of informal settlements, is anything to go by, it may be appropriate to argue that neither demolition nor the subsequent Lease Proclamation No. 272/2002 succeeded in preventing the mushrooming of informal settlements. It is further the view of the researcher that continued informal settlement proliferation on the peripheries of the majority of urban areas in Ethiopia is, more than anything, indicative of either a policy vacuum or a policy failure. This is the reason why studies, such as the present one is worth undertaking, as they stand a reasonable chance of filling the existing policy and knowledge gaps in the area.

3.3 A historical overview of the provision of urban low-income public housing and housing policy discourse in Ethiopia

The available literature and research on low-income public housing provision in developing countries (see Chapter 2), show that most governments have, over time, remained key players in policy formulation, finance, and project management in housing development; the Ethiopian government is no exception. The evidence in the Ethiopian literature and research presents a well-documented account of the public housing provision, role of the government, and performance for over five decades. The discussion and analysis below provide a comprehensive reflection on the historical experiences in the Ethiopian urban housing landscape.

3.3.1 Evolution of public housing policy discourse and state of housing in Ethiopia

The focus now shifts to a discussion and analysis of the general performance of conventional public housing policy and related programmes in Ethiopia. Despite the transition from one political administration to another, the provision of public housing as one of the most basic human needs has remained an inherent and historical challenge in Ethiopia. To provide a balanced account of events, the discussion and analysis shall be over three distinct political periods or administrations in the history of governance and public housing-related policy in Ethiopia. Below, is a three-phased government period: the pre-1974 (the Monarchy) era; the

post-1974 (the military rule) era, and the post-1991 (the current Federal Democratic Republic of Ethiopia, (FDRE)) era.

3.3.1.1 Ethiopia and public housing policy discourse and landscape: Pre-1974 period

Haregewoin (2007) noted that Ethiopia's monarchical rule and politics in public governance led to a lack of strong institutions and housing departments until the late 1950s. The Ethiopian government began incorporating urban housing directives into its five-year national economic development plans in the early 1960s (UN-Habitat, 2007). The second five-year plan (1963–1967), focused on spatial development plans, while the first five-year plan focused mainly on socio-economic development aspects (UN-Habitat, 2007). The urban housing strategy of Ethiopia was included in the second five-year plan, aiming to launch large-scale, moderate-income, and low-income housing programmes. The plan stressed the importance of using locally manufactured, inexpensive building materials to address housing shortages in cities, such as Addis Ababa (UN-Habitat, 2007; Gebre-Giorgis, 2000). Despite a lack of strict public guidance or control over housing development, the government's flexible approach helped meet the housing needs of low-income households through private rental houses (UN-Habitat, 2007; Gebre-Giorgis, 2000). Despite the small and substandard housing units, the city did not experience an alarming housing shortage during the February 1974 revolution.

Like the second one, the third five-year plan (1968–1973) aimed to develop large-scale, government-sponsored, low-income housing in Ethiopia, with a target of 25,400 new dwelling units annually. About 91% of these dwellings were intended for low-income households (UN-Habitat, 2007). Ethiopia's fourth, five-year development plan, assessed urban housing needs and demand, recommending subsidised self-help housing programmes (UN-Habitat, 2007). However, these plans were not implemented due to regime changes, exposing low-income residents to private rental units which lacked basic housing services and facilities, resulting in

inadequate public housing provision during the monarchical era (UN-Habitat, 2007; Assefa, 2002; FSS, 2014).

The pre-1974 Monarchy era was dominated by private sector housing provision, and housing policy was not developed, leaving over 80% of the population, particularly low-income groups, with no alternative but to rent land from the privileged few (Haregewoin, 2007; Getachew, 2016; Girma, 2015; Tolon, 2008). The government did not significantly sponsor low-income housing programmes, as they were mainly operated by landlords and the Royal family. Public housing contributions to address low-income residents' needs were almost non-existent, with the only pre-1974, low-cost housing development being the 'Kolfe' programme in Addis Ababa (FSS, 2014). The gap between demand and supply for low-income housing widened during this period (see FSS, 2014). According to UN-Habitat (2007; 2011), the elite being less than 1% of the population, primarily controlled and owned more than 70% of the land and housing in Ethiopia. This led to low-income households renting housing, with over 60% of residential real estate being rental units (Tesfaye, 2016). The lack of effective government policy to address low-income housing pressure further widened the gap between demand and supply for formal-sector housing. The proliferation of informal settlements in Ethiopian cities and towns before 1974 can be attributed to administrative failures; lack of political commitment; lack of good governance; corruption, and poor urban land management systems (Baye, Adugna and Mulugeta, 2023). The government's failure to create public housing in cities and towns was a significant contributing factor to the housing crisis before 1974 (Girma, 2015; Tolon, 2008). Unfair policies, a shortage of funds, ineffective bureaucracy, and poor governance contributed to the ineffectiveness of the government's public housing programme (Bihon, 2007; Gebre-Giorgis, 1991). This led to overcrowded, inadequate housing, health issues, and social discontent in urban centres, ultimately leading to the fall of the government (Bonsa, 2012; Alene, 2022; Baye et al., 2023). The failure of public housing provision in the pre-1974 era suggests the potential of JFC Turner's self-help concept of "housing by people" as a potential policy idea to address low-income housing (Turner, 1976, p.78).

Turner's concept of "housing by people" (Turner, 1976) suggests that low-income people can build their own houses without relying on government funds or control. This encourages policymakers to consider sites-and-services schemes as effective solutions for meeting low-

income housing needs in cities (Haregewoin, 2007; Getachew, 2016; UN-Habitat, 2007). The government's dominant role as a direct housing producer or provider does not address the backlog of demand or informal settlements in urban Ethiopia. The World Bank suggests providing land, infrastructure, building materials, and bank loans as viable government roles for affordable housing provision (World Bank, 1993; Turner, 1976; 1978; Mangin, 1967).

3.3.1.2 Ethiopia and public housing policy discourse and landscape: Post-1974 up to 1991

As discussed above, the 1974 revolution led to the expropriation and nationalisation of urban land and rental houses by the government to free low-income households from oppression and exploitation. However, inadequate public rental housing production and private sector prohibition further exacerbated the housing shortage. The expropriated rental housing stock was damaged, due to a lack of maintenance (Gebre-Giorgis, 2000; Mulugeta, Asfaw and Yalew, 2004; Lika, 2007; UN-Habitat, 2007; Getachew, 2016). Two years later, the government established the Ministry of Urban Development and Housing (MUDH) to coordinate housing cooperatives, encouraging individuals to build and own their homes (Lika, 2007; Getachew, 2016).

The government's site-and-service scheme provides land to self-help and aided housing cooperatives, aligning with John Turner's "housing by people" and "progressive housing development" (Turner, 1976; 1978). This approach offers beneficiaries the freedom to build their own houses, promoting an enabling environment and self-improvement. The government's support, incremental housing development, and cooperatives' use of locally available materials align with Turner's key concept of "housing by people" (Abrams, 1964; Turner, 1976; Fegue, 2007). The government's housing standards, while supportive of cooperative housing programmes and pro-poor policies, deprive low-income house builders of their freedom to build their own shelters. These limitations conflict with Turner's theoretical concept of "housing by people" (Turner, 1976, 1978). Self-help home builders were allowed to complete their houses based on their financial capacity and using indigenous building materials (Turner, 1976, 1978).

However, had the government widened the scope of its support, which was inadequate compared to the magnitude of the housing problem on the ground, it could have made a significant contribution.

Moreover, the post-1974 military government in Ethiopia focused on public rental housing programmes, excluding private rental housing (Gebre-Giorgis, 2000; UN-Habitat, 2007; FSS, 2014). This approach was guided by ideological reasons, leaving ownership-oriented housing for individuals and housing cooperatives (UN-Habitat, 2007). The government Housing and Savings Bank began lending to cooperatives and public housing enterprises at 6% for purchasing and 4.5% for construction in 1986. However, this provision was better than the higher interest rates during 1975–1986, with bank loans to private housing developers or individuals between 7% and 8% (Getachew, 2016). This led to acute housing shortages, deteriorating conditions, and the expansion of informal settlements in urban centers (FSS, 2014). In general, during the post-1974 regime, Ethiopia produced 542,000 housing units, with housing cooperatives producing 7.5%, UDAs producing 2.3%, and AARH producing 0.46%. However, informal settlements contributed 89.7% of these units. Turner, Abrams and Mangin's self-help model effectively provided affordable housing to low-income individuals, involving end-users and government involvement. This approach addressed the growing number of informal settlements and the housing shortage (Turner, 1976; 77; 78; Abrams, 1964; Mangin, 1967; Fegue, 2007). Despite public provisions, low-income citizens and informal settlement residents faced a housing shortage due to the prohibition of private rental housing development and the inadequate production of public rental houses. This was partly due to the low monthly rent collected by Urban Dwellers Associations (UDAs) and the lack of maintenance of existing stock. In the above regard, Abnet et al. (2017) blamed the government's failure to maintain housing for the dilapidation of existing units and the expansion of new informal settlements in urban peripheries.

3.3.1.3 Public housing policy discourse and landscape in Ethiopia: Post-1991 period

Contrary to the previous administration, the Transitional Government, established in May 1991, focused on a free-market economic policy and maintained ownership of urban land (Gebere-Giorgis, 2000; UN-Habitat, 2007; Getachew, 2016). The transitional government further abolished financial subsidies and technical assistance for housing cooperatives, affecting access to housing for the poor. Ethiopian housing cooperatives during this period, seemed different from the conventional self-help housing cooperatives, as they did not involve low-income citizens due to affordability and high housing standards (UN-Habitat, 2011; Mukhija, 2001; 2002; Turner, 1979; Bromley, 2003; Konadu-Agyemang et al., 1994; Abrams, 1960; 1966; Abrams et al., 1967). The government's land lease policy in 1993 led to zero access to land amongst low-income households, and thus, affected the operations of the "Integrated Housing Development Programme" which was established with the sole purpose of providing state-funded apartments for the urban poor. Subsidies for land and infrastructure provision remained, while other aspects, such as house design, supervisory service, and subsidised building materials were eliminated (Mulugeta, Asfaw and Yalew, 2004). As advocated by both Turner and the World Bank, this subsidy was crucial for low-income residents to build affordable shelters at reduced costs (World Bank, 1993; Buckley and Kalarickal, 2004). However, this subsidy required the government to allow low-income residents to build their houses incrementally, as described in Turner's "progressive development" concept, Mangin's “creating an enabling environment for informal settlement upgrading," and Abrams's "self improvement" concept (Turner, 1976; 78; Mangin, 1967; Abrams, 1964; 1966; Fegue, 2007). In Ethiopia, where alternative building materials and advanced construction technology are limited, affordable housing is difficult to achieve for low-income people and the government (Wondimagegnehu, 2009; Getachew, 2016). Without creating an enabling environment through the provision of infrastructural services and land supply, including tenure security, it is impossible for the poor to build and own affordable houses (Robi, 2011; Turner, 1976; 1978; Abrams, 1964; 1966; Mangin, 1967; Fegue, 2007).

Sub-articles 8.1.1 to 8.1.4 of the country’s Economic Policy define the role of the government, with respect to urban land and housing (Gebre-Giorgis, 2000; UN-Habitat, 2007; Getachew,

2016). Accordingly, the sub-articles state that the government will: retain ownership of urban land but ensure its equitable distribution for those who want to construct houses, and create favourable situations to encourage people to benefit from the construction of their own houses (Gebre-Giorgis, 2000; UN-Habitat, 2007; Getachew, 2016). However, the urban poor have not adequately benefited from the policy since access to land for their own construction is far from reality. Contributing to this is several factors: first, is the requirement for poor households to save and contribute 20% of the construction cost in a block account; second, the land-lease policy in Ethiopia creates a mismatch between the policy and the reality of ensuring an equitable distribution of urban land. Furthermore, there is a mismatch between the above policy and Turner’s theoretical concept of "housing by people"; Mangin’s “creating an enabling environment", and Abrams’s theoretical concept of "self improvement" (Turner, 1976; Mangin, 1967; Abrams, 1964). The government claimed that the aim of the policy was to use the revenue from the land lease auction, mainly to provide infrastructure and low-income houses in urban centres. However, it has not adequately addressed the housing needs of informal settlements and those in inadequate backyard dwellings. The informal settlement residents are not benefiting from infrastructure provision services, leading to 60% of urban areas being considered slums (Gebre-Giorgis, 2000; Getachew, 2016; UN-Habitat, 2007). The policy also fails to address the basic services needed by informal settlement residents, such as safe water, paved walkways, storm drains, and sanitation (Beyene and Dessie, 2014).

3.3.2 Demand for low-income public housing and government’s approach

Like elsewhere in Africa, Ethiopia is not only faced with a growing shortage and backlog in the provision of low-income public housing but has, to some extent, failed to meet the 2015 Sustainable Development Goals (SDGs), previously known as the Millennium Development Goals (MDGs) in terms of the eradication of informal settlements. This government’s failure to meet the SDGs target is a result of its internal failure and inability to provide at least 225,000 targeted housing units annually (Robi, 2011; MWUD, 2007; Girma, 2015). Table 3.2 displays the urban housing backlog at the national and major city levels, including a few towns’ levels.

Table 3.2: Housing backlog in some major cities and at national level

Name of city	Administrative Status	Housing Backlog
Adama	Capital of Oromia Region	28,000 housing units (2018 data)
Gondar	Zonal Capital (historical city)	20,000 housing units(2018 data)
Bahir Dar	Capital of Amhara Region	50, 000 housing units (2018 data)
Dessie	Zonal Capital	14, 000 housing units (2018 data)
Dire Dawa	City Region (Chartered City)	40, 000 housing units (2018 data)
Hosanna	Zonal Capital	15, 000 housing units (2018 data)
Jimma	Zonal Capital	25,000 housing units (2018 data)
Mekelle	Capital of Tigray Region	25,000 housing units (2018 data)
Shire Endaselassie	Zonal Capital	15,000 housing units (2018 data)
Addis Ababa	National Capital (Chartered City)	900,000 housing units (2018 data)
Ethiopia	The Federal Republic	1,500,000 Million (in 2001), and 2, 250,831 (in 2020).

Source: The Author, 2023.

As presented in Table 3.2 above, the current national backlog on public low-income housing is estimated to be just over 2 million housing units (MEF and RK, 2018), with the majority of this found mainly in the big urban centres, particularly cities. For instance, Addis Ababa had around 900,000 housing backlogs in 2013, which continue to grow (see FSS, 2014). Similarly, the growing housing backlog is evident in the following cities: Dire Dawa, about 40000; Bahir Dar, about 50000; Adama, about 28000; Mekelle, about 25000; Bishoftu, about 25000; Jimma, about 25000; Gondar, about 20000; Shire Endaselassie, about 15000; Hosanna, about 15000, and Dessie, with an estimated housing backlog of about 14000 (see Cities Alliance, ECSU, and MUDHC, 2015).

The literature data presented in Table 3.2 revealed that there has been unanswered housing demand in the ten randomly selected cities listed in the table. Although the highest backlog was in Addis Ababa with 900,000 registered households a decade ago (in 2013), the current backlog

in Addis has reached over 1,000,000, while the national level data shows a backlog of 2,250,831 housing units (see Table 3.2). Similarly, the data of the other nine cities listed in the table indicate a housing backlog ranging between 14,000 in Dessie City and 50,000 in Bahir Dar City, which was even some five years ago (see Table 3.2). From the data analysis section above, it is noted that the government has not only been not able to respond to the demand but has also encouraged many of the city residents to resort to squatting. It would also seem possible to argue that this situation could be a potential reason for the relationship between the development of informal settlements and the failure or inadequacy of the public housing supply to meet the people's need for public housing units. This could further be linked to the housing supply shortage in the current housing policy discourse (Robi, 2011; MWUD, 2007; Girma, 2015; MEF and RK, 2018; FSS, 2014; Cities Alliance, ECSU, and MUDHC, 2015; Gondo, 2011; Weldesilassie et al., 2016). The growing housing demand and thus the public housing shortage have, for the longest period, manifested themselves in two ways in most Ethiopian cities: first, in inner city areas in the form of urban decay and associated urban slums, and the second, in the urban peripheries through the proliferation of informal settlements (UN-Habitat, 2011). As argued by Delz (2016) and Getachew (2016), complicating the situation is, amongst other things, the slow pace at which housing supply responds to the growing housing demand, with evidence showing that over a 15-year period (2001–2016), the city of Addis Ababa managed to provide only 210 000 housing units. When expressed in terms of ratios, housing backlogs in Addis Ababa remain high, with the latest figure for the housing demand ratio being at 361 per 1,000 population, while similar trends are recorded in other big cities, such as Semera City, with a housing demand ratio of 277 per 1,000 population, and Bahir Dar, with a figure of 272.4 per 1,000 population (Abnet et al., 2017). Worrying trends are also evident and emerging, even in some small towns. Confirming this, are the following figures on housing backlogs from various towns in the country’s largest region (in terms of both its population and land area size). Table 3.3 presents the distribution of population size and the respective housing backlog in the 11 small and big urban areas in Oromia Region.

Table 3.3: Housing backlog in selected small towns in Ethiopia, 2022

Name of towns/cities	Population Size	Housing Backlog
Sebbeta	37,267 people	2950 units
Nekemte	115,741 people	3560 units
Ambo	74,120 people	4592 units
Bishoftu	127,687 people	18,390 units
Mojo	43 500 people	3826 units
Asella	103,522 people	7846 units
Holeta	25,593 people	2109 units
Weliso	38,394 people	4829 units
Adama (The regional capital)	282,974 people	28,000 units
Jimma	128,306 people	12,722 units
Shashemene	133,252 people	5316 units
Total (of 11 towns)	1,066,856 people	83,727 units

Source: The Author, 2022.

As shown in Table 3.3 above, the least housing backlog was 2950 in Sebbeta town, which had a population of 37,267 in 2018, while the highest recorded demand or backlog was 28,000 housing units in Adama town, the region's capital, which also had the highest population size of 282,974 people in 2018. There is a significant housing backlog in the Oromia Region as well (see Table 3.3). This further strengthens the local literature review of finding a weak performance in the public housing provision in Ethiopia, both in terms of timely delivery and the quantity of housing units produced, in response to the growing housing demand amongst poor urban households (Gebre-Giorgis, 1991; Oromia Urban Development and Housing Bureau, 2018; Gondo, 2011; Weldesilassie et al., 2016; CSA, 2014; MEF and RK, 2018). The above finding would further strengthen the researcher’s hypothesis on the strong relationship between informality and ineffective public housing provision policies and programmes at city and country level. Therefore, it is necessary for the government to review the current policy with respect to its approach to public housing provision (Wondimagegnehu, 2009; Adam, 2014; Mengist, 2018; Dadi, 2018; UN-Habitat, 2011).

The growing housing backlogs in cities and towns are attributed to factors, such as urban population growth; demand and supply gaps for formal land and public housing; government inefficiency, and inadequate land and housing policies. Small towns also face housing shortages due to a lack of access to affordable formal land; rental housing, and affordable formal housing, as well as inadequate government attention and responsive policies. Noteworthy, is the fact that the growing housing backlog, especially among poor households, remains a national challenge, despite the government's shift from single-story detached state-funded rental housing to private homeownership condominiums (Berhanu and Nigatu, 2015). For instance, the literature shows that opposition to multi-storey building designs in cities, such as Fiche and Chiro, highlights the difficulty in meeting the housing needs of poor households, due to the high costs associated with compulsory down payments and monthly repayments (Oromia Urban Development and Housing Bureau, 2018). As a result, it is possible to argue that similar to rental public housing stock, a state-funded homeownership housing approach seems to have largely failed to respond adequately to the housing needs of poor households in most urban areas. This is probably due to the unaffordability associated with high costs for the compulsory down payment and monthly repayments. Other than the housing backlog, Ethiopia's urban housing landscape faces challenges due to the poor state of its existing housing stock, particularly in areas with poor households. Over 50% of the stock is categorised as substandard (Mulugeta, Asfaw and Yalew, 2004; Abnet et al., 2017), with over 80% of units in big towns and cities being substandard (Mulugeta, Asfaw and Yalew, 2004). Areas, such as Tigray and Dire Dawa[3] use stone walls, with 57.7% having earthen, dusty floors and 52% without ceilings (Kassa and Hagos, 2017; Cities Alliance, ECSU and MUDHC, 2015; Abnet et al., 2017). Even more compelling is the fact that about 73.9% of urban households in 2014 were found to be living in some form of slum, with over 50% requiring repairs or replacement between 2004 and 2015 (MEF and RK, 2018; Mulugeta, Asfaw and Yalew, 2004).

[3] Over 80 % of the wall elements in Tigray region and Dire Dawa city region are made of stone, with or without cement mortar.

Table 3.4: State of Ethiopia's current housing stock in major cities and towns

Housing Condition	
City Name	% of bad-conditioned housing
Adama	between 30% and 35%
Arba Minch	between 35% and 40%
Assossa	between 35% and 40%
Bahir Dar	between 35% and 40%
Bishoftu	28%
Debre Markos	over 40%
Dessie	over 40%
Dilla	between 30% and 35%
Dire Dawa	between 30% and 35%
Gambella	over 40%
Gondar	over 40%
Hossanea	between 30% and 35%
Harar	between 35% and 40%
Jimma	over 40%
Kombolcha	between 35% and 40%
Nekemte	15%
Shashemene	between 35% and 40%
Wolaita Sodo	between 30% and 35%
Addis Ababa	over 50%
Ethiopia	73.9%

Source: The Author, 2022.

As shown in Table 3.4 above, urban decay is evident in various Ethiopian towns and cities, with over 40% of the housing stock in some areas being inhabitable. For example, between 35% and 40% of the existing housing stock in cities, such as Arba Minch, Asossa, Bahir Dar, Harar, Kombolcha, and Shashemene is also in an uninhabitable state (Cities Alliance, ECSU and MUDHC, 2015). Moreover, in Bishoftu and Nekemte cities, 28% and 15% of the housing stock are also in bad condition, respectively (Cities Alliance, ECSU and MUDHC, 2015). This uninhabitable condition poses a challenge for poor urban households in Ethiopia (see Table 3.4). The housing conditions described above further contradict the stance by UN-Habitat in terms of what constitutes a proper and adequate shelter. According to UN-Habitat (2018), for housing to be adequate, beyond the walls and roof, it must, at a minimum, meet the following seven criteria: *"1. Legal security of land tenure, which guarantees legal protection against forced evictions, harassment, and other threats; 2. Availability of facilities, infrastructure, and basic services, including safe drinking water, adequate sanitation, energy for cooking, heating, lighting, food*

storage, or refuse disposal; 3. Affordability, as housing is not adequate if its cost threatens or compromises the occupants' enjoyment of other human rights; 4. Habitability, as housing is not adequate if it does not guarantee physical safety or provide adequate space, as well as protection against the cold, damp, heat, rain, wind, other threats to health, and structural hazards; 5. Accessibility, as housing is not adequate if the specific needs of disadvantaged and marginalized groups are not taken into account (such as the poor, people facing discrimination, persons with disabilities, and victims of natural disasters); 6. Location, as housing is not adequate if it is cut off from employment opportunities, health-care services, schools, childcare centres, and other social facilities, or if it is located in dangerous or polluted sites or in immediate proximity to pollution sources; and 7. Cultural adequacy, as housing is not adequate if it does not respect and take into account the expression of cultural identity and ways of life". Therefore, comparing the housing situation in Addis Ababa and most urban centres in Ethiopia, to the seven criteria formulated by the UN's organisation, it should be noted that a significant number of urban houses are in an uninhabitable condition for the owners or dwellers residing in them, this, despite such housing stock being categorised as formal houses (Abnet et al., 2017; Megento, 2013; Gilbert and Gugler, 1992; Takahashi, 2009). However, most of these houses, which are in a bad physical condition, are located in inner-city parts of cities and towns. This said, many of these low-rent houses have been administered by public agencies, including the local urban administrations called 'Woredas' and the Federal Housing Agency, since being expropriated, following Proclamation 47/75. In fact, the government intervention called the City Redevelopment Program' has been focused on these slums in the inner-city areas (MUDHC, 2005, 2014). Moreover, with regard to the type of construction materials used in building the existing housing stock, the flooring in almost half of the housing units in both the capital Addis Ababa, and most urban areas in the country is mud. Similarly, there has not been a significant difference in the roofing condition of houses in both Addis Ababa and in most towns/cities in Ethiopia, since over 95% of the units in the country have used corrugated iron sheet (CIS) roof covers. Although the majority (over 68%) of the housing units in both Addis Ababa and at the country's urban level are made of wood and mud, the extent of such units is significant in Addis Ababa, as 82.36% of the units in the capital have wood and mud walls, though in some of them cement-sand plastering has been used. It is further worth noting that the literature finding shows that over half of the urban housing units in both Addis Ababa and most towns/cities in Ethiopia

are in a bad physical condition. The available local literature shows the number of persons per room (the average household size) to be 3.8 at the national level, while the number of persons in the households in Addis Ababa at city level was 6 (Girma, 2015).

Figure 3.3: Part of an informal settlement site on the outskirts of Addis Ababa
Source: Adopted from Abbay Media, 2020.

By looking at the above figure of an informal settlement site in Addis Ababa, one can see, among others things, the type of materials used in the key elements of the houses, mainly in building the walling, using wood and mud plastered with a cement-sand mix, with the roofing made of a corrugated iron sheet (CIS). One can also clearly see that CIS is used in fencing the compounds of most of the informal houses. In addition, it is possible to see the settlement pattern, which depicts an absence of planning and a lack of infrastructure elements, including basic social services and amenities (except the informally built church, close to the top of the hill). Unlike slums, which are usually found in the inner-city part of the city, the informal settlement (as most households occupy relatively large plots), exhibits low housing density (number of housing units per unit area of land). In this regard, it is worth noting from Figure 3.3 that the physical characteristics in it represent the common features found in other informal settlements in Addis Ababa and in other Ethiopian cities and towns.

On the other hand, according to the literature findings and as physically observed by the researcher, there has been an improvement in the number of rooms in the urban housing units in cities and towns in Ethiopia between 1984 and 2016. The literature findings show that more than half (50.1%) of the total housing units in the country had only one room, while over 30% of them had two rooms. In other words, over 80% of the total housing units in Ethiopia had only one or two rooms, just five years ago. In this regard, it seems worth mentioning that the housing units in the country's urban areas with three rooms, were only a little bit higher than 13% (Haile, 2022). Similarly, the literature findings also show that of the total housing stock in Addis Ababa, 30% of them had only one room in 2017. Consequently, based on the analysis of the literature findings displayed in Table 3.4 and Figure 3.1, it is probable that, in addition to the significant, existing urban housing shortage in the country (see Section 3.2.3; Haile, 2022), including Addis Ababa, the state of the existing housing stock in terms of key aspects of housing quality, could be identified as totally uninhabitable from both national and international standards (see discussion under Section 3.2.3). Therefore, it is possible to understand the significance of both the self-help housing model and the informal settlements in filling the gap in demand and supply for low-income housing in cities and towns in Ethiopia, including Addis Ababa. Subsequently, from the discussion and analysis of the literature findings provided above, it is appropriate to emphasise the applicability of the six theoretical concepts by the three scholars previously named: "housing by people", "a shack as a house in process", “progressive housing development," and "security of land tenure," all by Turner, and "self improvement" and “creating an enabling environment," respectively (see Turner, 1976; Mangin, 1967; Abrams, 1964).

The literature shows that the public low-income housing shortage in Ethiopia is a historical legacy of the dark era and dictatorship that befell the African continent during the 19th century (Michalopoulos and Papaioannou, 2020; Ajayi, ed., 1989). The Italian occupation led to the destruction of housing infrastructure and a focus on the physical embellishment of towns, while neglecting social and economic problems (Zewdie, 2018; Pankhurst, 1987; UN-Habitat, 2007 and 2011; Weldemicael, 1973; Benti, 2016; Yitbarek et al., 2011; Wubneh, 2017; Alem, 2021).

The growing shortage of low-income public housing in Ethiopia is also influenced by skewed land ownership, which remained firmly in the hands of a few elite, instead of the government (Tolon, 2008; UN-Habitat, 2011), although Berhanu and Nigatu (2015) indicated that ownership of all urban land and extra houses was transferred to the government, following Proclamation No. 47/1975). This situation affected security of tenure and home ownership, particularly for the urban low-income population (Girma, 2015; Tolon, 2008). As a result, poor and low-income people relied on limited private and public rental housing, rather than building their own houses. This led to a housing shortage due to low production of new housing by the government or the private sector and the dilapidation of existing public rental units due to inadequate maintenance. Ethiopia's Lease Proclamation No. 272/2002 hinders access to low-income public housing, causing growing housing backlogs in cities, such as Addis Ababa, Gondar, Robe, Chagni, Gimbi, Dembi-Dollo, Mettu, Tilili, Wolkite, Tercha, Durame, and Baher Dar (Ambaye, 2011; Proclamation No. 272/2002; Gondo, 2011; Philipos, 2015; Gubela, 2016; Abnet et al., 2017; Hiko, 2019; Abdu, 2019; Hunde, 2019; Sefero, 2019; Genetu, 2019). The Ethiopian government's inability to address the growing demand for low-income housing, particularly during the 19th century, led to private sector-driven rental housing models, perpetuating housing shortages, especially among poor urban households (Haregewoin, 2007; FSS, 2014). Unaffordable rental housing and political instability associated with the Italian occupation during the 19th century may have contributed to the housing shortage experienced (Tesfaye, 2007; Wondimagegnehu, 2009; UN-Habitat, 2011; Haregewoin, 2007; Berhanu and Nigatu, 2015).

The growing challenge of the housing shortage has led to a government response being labelled as inadequate and exclusionary in nature, especially amongst poor households (Bihon, 2007; Abnet et al., 2017; see also MUDHC, 2014; MEF and RK, 2018; Haregewoin, 2007; UN-Habitat, 2008 and 2011). Government-driven redevelopment programmes, such as the removal of Kebele units in inner-city areas, often involve voluntary or forced relocation. For example, a 2009 study report by the IHDP shows that of the 1046 households occupying an inner-city site earmarked for redevelopment in the Lideta area (Addis Ababa), about 963 (92%) were forcibly relocated to the newly constructed public housing units (FSS, 2014). This effort aims to improve the image of cities (Yntiso, 2008; FSS, 2014), but it also faces challenges, such as the scarcity of

vacant land in inner cities and financial strain on beneficiaries, due to high transportation costs (File, 2017; Yntiso, 2008; UN-Habitat, 2011; Adam, 2014; Sunikka-Blank et al., 2021).

As argued by Mathema (2004), providing basic services to residents relocated from inner-city redevelopment areas into new public housing developments remains one of the challenges facing Addis Ababa city. As a result, around 40,000 completed houses remain vacant (Mathema, 2004), with 23,650 households evicted since 2015 and relocated to new public housing sites without effective resettlement plans (Teklu, 2020). Similar cases have been reported in Gondar (Alene, 2021), Bahir Dar (Ambaye and Ablenie, 2015), and Hawassa cities. The public housing programmes not only aim to address the housing shortage but also aim to reduce slums and create jobs (MEF and RK, 2018), but relocated poor households face challenges in new public housing areas due to a lack of basic infrastructure services and social service provisions (Abnet et al., 2017; File, 2017; Kassa, 2013; UN-Habitat, 2011). The above-mentioned intention of the integrated housing programme to increase urban density has been implemented at the expense of old houses, affecting the poor and reducing affordable housing (see Sunikka-Blank, Abdie and Bardhan, 2021). For example, the Addis Ababa 'Lideta Redevelopment Project' removed 1442 buildings, 99% of which were residential (FSS, 2014), and evicted households were relocated to new public housing units (FSS, 2014; Weldesilassie, Gebrehiwot and Franklin, 2016; File, 2017; MEF and RK, 2018). However, only 10% of national housing demand is met through state-funded provisions (Weldesilassie), leading to the proliferation of informal settlements (Weldesilassie, Gebrehiwot and Franklin, 2016; Dadi, 2018; World Bank Group, 2019). Poor performance by housing cooperatives further widens the gap between state-funded housing supply and growing demands, particularly among informal settlement dwellers (Tesfaye, 2007). The government's market-oriented approach to housing development, including the urban land lease holding proclamation, has been criticised as well (Tesfaye, 2007).

In addition to the proclamation of land leases, the Ethiopian government has removed subsidies on building material sales and set market rates for housing construction (Tesfaye, 2007). Other than qualifying individual households, even housing cooperatives are required to deposit 20% of the total construction cost in a block account, in order to receive land (Mathema, 2004; Baye,

Wegayehu and Mulugeta, 2020). However, these financial requirements and the inefficient service delivery by municipalities remain barriers to these housing cooperatives. For example, in Woldia town, only 50% of registered housing cooperatives were provided with land for construction (Baye, Wegayehu and Mulugeta, 2020). In general, both a lack of access to join a housing cooperative and the inability to form one, have been the key obstacles to low-income people and informal settlers, while a lack of efficient and adequate land supply has been among the main factors responsible for fewer cooperatives' role in solving the growing housing shortage, including informal settlements. If the above discussion and analysis is anything to go by, it may be appropriate to argue in this study, that the Ethiopian public housing model has failed to respond adequately to addressing either the housing shortage or the poor housing conditions facing low-income urban households. They are: those who live in a precarious situation in inner-city public rental houses; and those who live in inadequate private back yard dwellings, as well as many others residing in the urban peripheral informal settlements.

3.3.3 Hindrances and missed opportunities in the provision of low-income public housing

The evidence and discussion presented in the previous section show the extent to which Ethiopian cities and towns face housing-related issues on three fronts: poor conditions of existing housing stock; a growing housing backlog, and non-responsive government programmes. One major hindrance to low-income public housing provision in Ethiopia is misapplication or failure to implement progressive government programmes and housing policies (Lemanski, 2009; UN-Habitat, 2011; Hassan, 2011; Napier, 2002; Turner, 1968; Danso-Wiredu and Midheme, 2017; Du Plessis, 2005). The Integrated Housing Development Programme, based on room numbers, fails to meet the true meaning of "Integrated Housing Development," which requires a diverse economic and social status for targeted urban households (Huchzermeyer, 2004; UN-Habitat, 2011; Debnath et al., 2019a, 2019b; Lueker et al., 2020; Malik et al., 2020; Sarkar and Bardhan, 2020a, 2020b). Thus, as stated earlier, the integrated public housing programme is aimed at redeveloping the inner-city part of most urban centres, including the capital city, Addis Ababa, to provide affordable housing and create employment. Consequently, it would remove inner-city slums and improve housing conditions in informal settlements in peripheral areas (Abebe and

Hesselberg, 2013; Berhanu and Nigatu, 2015; Girma, 2015; Teklu, 2020). Yet, in reality, it would seem that improving the housing conditions or responding to the housing needs of informal settlements in the peripheral parts of the city, was not included in the stated government's programme (see Figure 4.1).

As mentioned in Section 3.2.2 above, since 2015, Urban Redevelopment Programmes (URPs) have relocated 23,650 households from demolished slum areas to new public housing units (Teklu, 2020). However, no research exists on informal settlement improvement programmes, such as those in the slum improvement areas, which are common in Addis Ababa. This has excluded informal settlement residents from the programme's targets for improvement and did not address the need for public housing provision in these informal settlement areas (Wondimagegnehu, 2009). This should come as no surprise, given the government's mixed attitude toward informal settlements, for it views them as potential obstacles both to the slum reduction effort and infrastructure development, and thus to urban development in general (Gebre-Egziabher, 1991; UN-Habitat, 2007; MUDH, 2014). A typical indicator would seem to be the deprivation of basic services, such as access to water supply, roads, electricity, and other social services, including education and health facilities, by the informal settlers. As evidenced from the related literature, in Bahir Dar City, informal settlements are not recognised as an integral part of the city (Ambaye, 2011). This leaves housing problems unresolved in Addis Ababa and other cities (Girma, 2015). An analysis of the Ethiopian literature, research, and application in policy discourse, makes it appropriate for the researcher to further make the following observations: The 'involuntary eviction(s)' following the slum redevelopment programmes (URPs) have involved the loss of home, livelihood, and a social network breakdown, including damaging citizens economic lives (Teklu, 2020). In Addis Ababa alone, similar damage occurred to about 23,650 households evicted from central areas and relocated to public housing sites on the outskirts. This is partly due to the fact that public housing in Ethiopia has undergone a shift from a single-storey detached dwelling to a multi-storey condominium, resulting in a loss of social interaction and economic impact (Mathema, 2004; Girma, 2015; Berhanu and Nigatu, 2015). The integrated programme has led to higher monthly bills and long-term loan repayments (Mathema, 2004). Housing quality issues, such as poor workmanship and

design failures, have also been observed (Girma, 2015). The integrated housing programme aims to create employment opportunities by supporting micro and small-scale enterprises but has been met with criticism for compromising quality in the main housing components (Girma, 2015). Issues, such as poor installations, problems with doors and windows, leakage, and poor roof cover work have led to conflict between neighbours (Abnet et al., 2017) and potential health impacts on residents (Megento, 2013). The IHDP programme in Ethiopia faces challenges due to a lack of political will and rapid urbanisation. Only 56 out of 927 urban centres attempted to implement it between 2006 and 2010, indicating a lack of political will (Gondo, 2011; OUDHB, 2018). Rapid urbanisation in Ethiopia, particularly in the construction, transport, and services sectors, has led to an influx of young homeless migrant workers to industrialised urban centres (MEF and RK, 2018; File, 2017). This has accelerated the need for large-scale, low-income housing projects, which are seemingly unaffordable by urban, regional, and national authorities (Kassa, 2013). Thus, as shown in previous discussions, it is no wonder to see the increase in the housing backlog from 900,000 in the early 2000s (Kassa, Zeleke et al., 2011) to just over 1.5 million in 2010, in Addis Ababa alone. Moreover, the literature review further noted that the national urban housing backlog in Ethiopia reached 2,250,831 units in 2020 (Weldesilassie, Gebrehiwot and Franklin, 2016), with the bulk of this backlog found in Addis Ababa, one of the industrial hubs in the country (Kassa, Zeleke, et al., 2011). Against the background discussion above, Figure 3.4 below shows government performance in its public housing provision programmes at the national and some city levels.

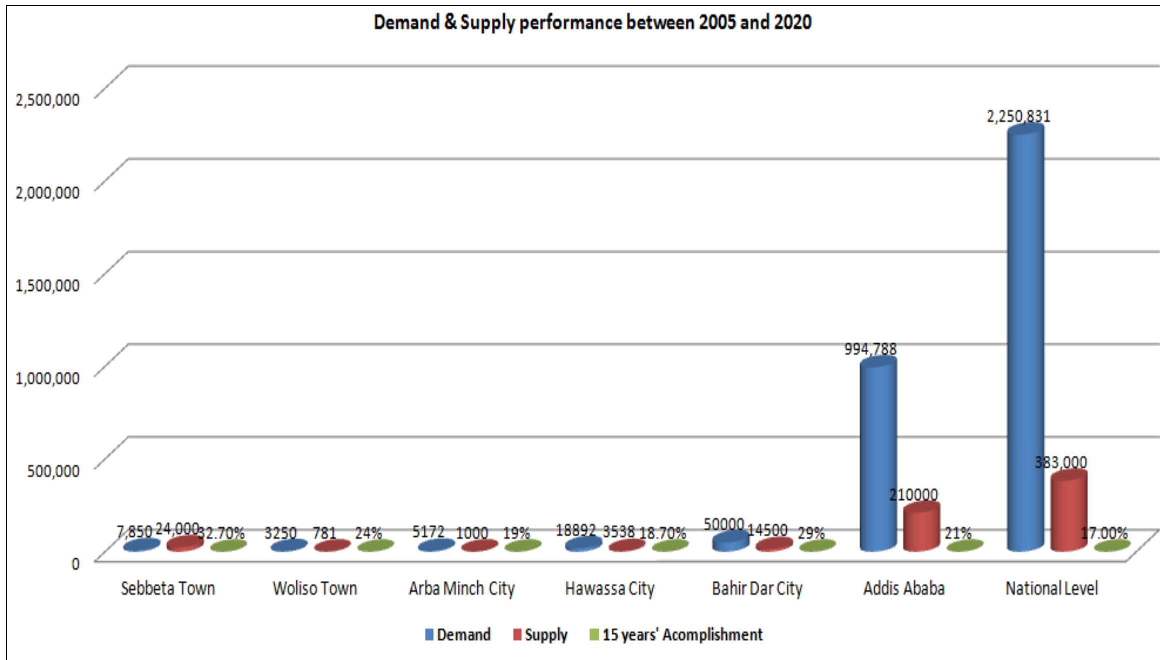

Figure 3.4: Performance of public housing provision in selected Ethiopian cities and towns
Source: The Author, 2023.

As displayed in Figure 3.4 above, evidence from the local literature shows that despite receiving a total submission of about 18,892 applications for low-income housing provision from poor urban households in Hawassa city for the 2015/2016 financial year, only 3,538 (18.7%) became beneficiaries of the public housing provision programme (Berhanu and Nigatu, 2015). Similar experiences were found in other cities and towns too. For instance, evidence in the literature shows that in Bahir Dar city, the current total housing deficit is around 82,000 units (Sunikka-Blank, Abdie and Bardhan, 2021), while until 2017, only 29% of the 50,000 demanded units were met through the public housing programme (Dadi, 2018). In Arba Minch City, in 2009 alone, there was a housing need of 5172 units, while only 1000 (19%) were met with the public programme until 2014 (EiABC, 2017). In Addis Ababa, there was a total housing need of 994,788 public housing units, but only 210,000 of the need was met until 2020, which is about 21% of the total demand (Dadi, 2018). In Woliso town, there was a demand for 3,250 public housing units until 2020, but only 781 (24% of the demand) were met. Similarly, in Sebbeta town, only 7850 (32.7%) of the total demand of 24000 units, was met until 2020 (see Figure 3.4). The literature findings in Figure 3.1 and the analysis above demonstrated the low performance of

the public housing model in cities and towns in Ethiopia, including the capital Addis Ababa. Consequently, the performance of public housing provision recorded by the six urban areas stated above, ranges only between 18.7% in Hawassa and 32.7% in Sebbeta town (see Figure 3.4). However, the performance of the public housing provision model during the past 15 years (from 2005 to 2020) in Addis Ababa and in Ethiopia is only 21% and 17% of the demanded amount, respectively (see Figure 3.4). Therefore, one should note at least three facts from the literature findings and analysis presented above. First, cities cannot respond to the housing demand for public housing by residents using the state-funded public housing model. Second, advocacy by the three scholars (Turner, Mangin, and Abrams) in favor of settlement upgrading through self-help housing, seems to be an aspect that needs the government's attention. However, though the term "self-help housing" seems to be the responsibility of individuals, in this case informal settlement dwellers, the concept should be understood as a package that encompasses the other six accompanying concepts, including "housing by people"; "a shack as a house in process"; "progressive housing development"; "land tenure security" (Turner, 1976; 1978; 1979); "the right for self-improvement" (Abrams, 1964, 1966); and "enabling informal settlement residents through upgrading" (Mangine, 1967).

Further hindering the effective provision of low-income public housing, particularly in urban areas across Ethiopia, is the twofold aspect of unaffordability: first, on the part of the government due to national budget constraints (File, 2017), and second, on the part of target beneficiaries who are generally poor, working class people, usually earning a meagre monthly income, and thus, unable to afford either compulsory down payment or maintenance of their existing, poorly built housing (Tesfaye, 2007; Wondimagegnehu, 2009; UN-Habitat, 2011; Adam, 2014; Girma, 2015; Berhanu and Nigatu, 2015; Dadi, 2018; Baye, Wegayehu and Mulugeta, 2020; Sunikka-Blank, Abdie and Bardhan, 2021). With regard to housing unaffordability from the government's perspective, the literature shows that the government's inability to mobilise adequate financial resources, coupled with inadequate budgeting, led to the widespread disqualification of poor households from the public housing programme. As argued by Ayele (2001), the national share of housing provision is just over 2% of the national budget, making it one of the lowest across all sectors. This is despite the annual growth rate in housing

demand amongst urban, poor households being at about 10% (UN-Habitat, 2011; Girma, 2015), which is mainly consistent with an annual 6.2% rate of urbanisation (Koroso, Lengoiboni and Zevenbergen, 2021). Other than housing projects being partly financed or subsidised in towns, such as Holeta and Fiche in the Oromia Regional State, evidence shows how sustainability and thus, the completion of housing projects remaining a challenge. Some housing projects remain incomplete, due to the government's failure to afford further financing for related projects, such as consultancy and supervisory services, recruitment, and capacity building amongst appointed contractors, as well as providing building materials (File, 2017; Berhanu and Nigatu, 2015; Ayele, 2001). Similar to the government, housing unaffordability remains a problem for poor households, particularly the working class (see Table 5.2). This highlights the impact of these factors on access to state-funded, low-income public housing, due to high unemployment rates and meagre salaries among the few employed individuals (Adam, 2014; Berhanu and Nigatu, 2015; Dadi, 2018; Baye, Wegayehu and Mulugeta, 2020). Consequently, the compulsory down payment (MUDHC, 2014), which constitutes between 10% and 20% of the total housing costs, is unaffordable for these households (FSS, 2014; UN-Habitat, 2011; Girma, 2015; Wondimagegnehu, 2009; Baye, Wegayehu and Mulugeta, 2020), as it constitutes 66% of their disposable monthly income (Tesfaye, 2007; File, 2017). This impediment to accessing low-income public housing is a significant challenge for this group. Consequently, about 80% of poor and inadequately housed households face unaffordable housing down payments and monthly payments, with high monthly expenditures on basic needs, such as food, clothing, and transport. In this regard, a study by Tesfaye (2007) shows that in big regional capitals, such as Mekele and Bahir Dar, households' expenditure on these basics could be as much as 70% and 80% (Tesfaye, 2007; UN-Habitat, 2016). For instance, in 2008, any qualifying beneficiary of a one-bedroom unit was required to pay Birr 26,014.08 (USD 969.59) as a down payment and Birr 130,070.39 ($4847.95) as the total payment (Begna, 2017). This leads to 90% of households in Mettu Town in the Oromia Region staying in informal settlements, and 78% and 47% of housing project beneficiaries in Addis Ababa having unpaid monthly repayments for at least one month and six months, respectively (Tesfaye, 2007; Weldesilassie, Gebrehiwot and Franklin, 2016).

In addition, the literature shows that unaffordable housing costs in Ethiopia are influenced by factors, such as a lack of locally produced and affordable building materials, as well as unaffordable imported materials (File, 2017; Baye, Wegayehu and Mulugeta, 2020; ORBUDC, 2018). Importing steel bars and cement is difficult, due to the unstable economy, government devaluation, and foreign currency shortages (FSS, 2014; Gebre-Giorgis, 2000; Dejen, 2017; UN-Habitat, 2011). This leads to exorbitant construction costs, which account for 70% of the total project costs (Wondimagegnehu, 2009), and unaffordable housing construction, due to high building standards determined by the government's legislative framework (File, 2017; Delz, 2014; Abnet et al., 2017; Wondimagegnehu, 2009). What is of interest regarding this is that the widespread notion of affordable low-income public housing in Ethiopia goes against Turner's and the World Bank's principles of affordability (World Bank, 1993). The World Bank argues that low-income households in developing countries can build affordable housing through an evolutionary process (World Bank, 1993). In line with the above argument, Turner's concept of "housing by people" also suggests that poor households can build or improve their houses progressively, leading to cost efficiency and lower costs, compared to public units (Turner, 1976, 1978; World Bank, 1993).

As displayed in Tables 5.2 and 5.5 and as discussed in Section 5.3.3, the evidence presented above further allows the researcher to argue that the Ethiopian government and targeted poor households face challenges in public low-income housing provision due to unaffordability. This also leads to low-income beneficiaries prematurely selling their homes (Mathema, 2004; Delz, 2014; Abnet et al., 2017; File, 2017). Similar incidents and tendencies were found in towns, such as Debre Berhan, Hossaena, Holeta, and Sebbeta (File, 2017; Abnet et al., 2017; Dejen, 2017), and this, despite the Condominium Law restrictions (Girma, 2015; Mathema, 2004; Delz, 2014; Abnet et al., 2017; File, 2017). Thus, beneficiaries' resort to informal and extralegal land transfers to bypass these restrictions, leading to a growing number of poor households seeking refuge in informal settlements, exacerbated by housing shortages (see Figures 4.1 and 4.2). As discussed earlier in this chapter, further hindering the effective provision of low-income public housing, is the skewed land ownership in Ethiopia (Berhanu and Nigatu, 2015; FSS, 2013), which is, that over 70% is owned by less than 1% of the population (Girma, 2015; Berhanu and

Nigatu, 2015), while 21% is under the church and 9% under the Monarchy (FSS, 2014). Proclamation No. 47/1975, enacted after the fall of the Monarchy in 1974, put all land under government ownership (Berhanu and Nigatu, 2015). This shift was aimed at enforcing a fair distribution of wealth across the country (Dadi, 2008). However, land ownership, particularly for low-income individuals, remains an illusion, due to limited access to land and housing. The literature emphasises the above argument as the land lease policy is crucial for preventing informal settlements from entering the land market, which poses threats to urban development (MUDHC, 2005) and government policy (MUDHC, 2014). Insecure land tenure negatively impacts residents' livelihoods and access to amenities (Adam, 2014). A lack of internal capacity, skilled government officials, and qualified human resources, also hinder public housing production and transfer to beneficiaries (Abnet et al., 2017). The shortage of qualified contractors has also slowed housing construction and delivery (MUDHC, 2014; File, 2017).

3.3.4 A critique of government interventions, programmes, and housing policy through the lenses of Turner's, Abrams's, and Mangin's theoretical concepts on the significance of informal settlements

This section provides a critical analysis and assessment of housing policy, government's strategies, interventions, and programmes in terms of their possible impact on the eradication of informal settlements in Ethiopia. It aims to determine whether the current housing policy conforms or negates principles guiding interventions, such as informal settlement upgrading, which emphasises the importance of sustainable, adequate, and affordable public housing (Turner, 1976; 77; 78; Ward, 1982; Pugh, 2001; Fegue, 2007; Ntema, 2011). Worth noting is the fact that across all various housing policies and proclamations legislated in different spheres of government in Ethiopia, they often focus on 'urban upgrading' or what is referred to as 'urban renewal' in other literature instead of 'informal settlement upgrading'. This approach focuses on improving dilapidated inner-city areas, rather than peripheral urban informal settlements. While upgrading some informal settlements in Addis Ababa is proposed in the city's structure plan, it lacks consistency and implementation with regard to housing policies, and is merely a lip service to date (Alemayehu et al., 2011; MUDCH, 2014). Similarly, housing policy and theoretical writings may be criticised for their application of the concepts of 'informal settlements' and

'informal housing'. The strategic planning document emphasises informal housing, while Condominium Proclamation No. 370/2003 advocates the Integrated Housing Development Program (IHDP) (Berhanu and Nigatu, 2015). Critics argue that the former aims to abolish private sector contributions through rental housing provision, while the latter emphasises the government's role as a housing developer and provider. Both approaches contribute to the reduction of affordable housing units, due to a lack of maintenance, while neither recognises the role of informal settlements, nor includes settlement upgrading. It is worth critiquing the 1986 policy objectives through Turner, Abrams, and Mangin's theoretical writings as lenses. For instance, the 1986 Ethiopian Housing Policy (Proclamation No. 292/1986), seems to contradict the idea of self-help housing for two reasons. First, it discourages and disregards the concept of public participation, which Turner encourages through 'housing by people'. Confirming this, is the policy stance which emphasises that "Residential housing shall be provided by the state and public institutions" (Proclamation No. 292/1986; Proclamation No. 370/2003; MUDCH, 2014; National Urban Development Policy, 2005; UN-Habitat, 2007). Second, promoting rigorous adherence to construction regulations in accordance with the policy, the housing policy emphasises that "All residential buildings shall be constructed in accordance with the building standards determined by the Ministry" (Proclamation No. 370/2003; MUDCH, 2014; National Urban Development Policy, 2005; UN-Habitat, 2007). This stance is, to some extent, at odds with both Turner's concept of 'housing by people' and 'flexibility' encouraged through 'progressive access to housing' by Turner, Mangin, and Abrams, in so far as their stance, which is in nature, pro-informal settlement upgrading (Turner, 1976; Mangin, 1967; Abrams, 1964, 1966). Turner, Mangin, and Abrams argue that self-help housing can transform informal settlements into housing solutions (Turner, 1976; 78; Mangin, 1967; Abrams, 1964; 66). However, Ethiopia's 1986 Housing Policy promotes non-public participation and a strict adherence to building codes, which contradicts this approach (Proclamation No. 292/1986; MUDCH, 2014; National Urban Development Policy, 2005). The policy may have regulated informal settlement growth to ensure planning and organisation, but it limits community involvement and makes it difficult for low-income neighbourhoods to access affordable housing.

Furthermore, the provision of standardised housing with a rigid approach as stipulated in the current Ethiopian housing policy, contradicts Turner's concept of "housing by people" as it deprives households' 'freedom to build' or improve their houses according to their needs and financial capacity (Turner, 1976; 1977; Pugh, 1994; Proclamation No. 292/1986). Hence, it is appropriate for a researcher to argue that the policy stance against 'self-improvement' and informal settlement upgrading, is due to the government-imposed, rigid building standards. These rigid standards require not only individuals but housing cooperative members as well to build their houses, together without considering differences in financial capacity, design preferences, or realistic timelines. Government-imposed, rigid building standards and regulations may also stifle innovation, as members may be less likely to develop original and imaginative housing designs, as possibly permitted through Turner's concepts of 'fredom to build' and 'housing by people,' including Abram's concept of 'self-improvement' (Turner, 1979; Abrams, 1964; 1966; Bromley, 2003). To ensure reasonable and applicable building standards, a thorough examination of government-imposed building standards is essential (Abrams, 1964; Mangin, 1967; Fegue, 2007).

On the other hand, although the policy allows co-dwelling with the intent to reduce housing shortages, it causes overcrowding in the households sharing the same room, in addition to possibly affecting their privacy. On the one hand, it prescribes a maximum floor area standard of 70 m2, while on the other, it encourages overcrowded dwelling situations. Subsequently, it would be possible to comment that the policy lacks internal consistency and pays more attention to the economic use of space, at the expense of the privacy and safety of households (Gebre-Giorgis, 2000). The latest policy is known as the 2014 Housing Policy or Federal Urban Housing Provision Strategic Framework. Amongst other things, this policy is no different from previous ones, as it emphasises the need for rigid standardised designs of low-income housing and the sourcing of support from development partners in delivering low-income housing. It also advocates a financing model, such as the one integral to the IHDP, where a down payment by beneficiaries is non-negotiable. Like the concept of IHDP, the current policy emphasis and advocacy of the concept of 'down payment' cannot go unchallenged or without critique. It is thus the view of the researcher that compulsory 'down payment' goes against the principles or stance

taken by Turner, Abrams, and Mangin in their theoretical writings on the significance and relevance of the concept of creating an ‘enabling environment’ by government, in its efforts to improve living and housing conditions in informal settlements (Fegue, 2007; Turner, 1976; Cavalcanti, 2017). However, in any of its articles, the policy did not mention exclusive housing provisions for informal settlement residents. Thus, it does not include any meaningful promise to respond to the unique housing needs of urban informal settlers. In general, from the perspective of housing provision, it would seem rational to argue that the current policy is not meant for the informal settlement residents; this, despite the three scholars, Turner, Abrams, and Mangin advocating a dispensation in which the government should accept informal settlements, both as a temporary solution to the problem of low-income urban housing (Fegue, 2007; Turner, 1976), and as a basis on which the poor households would, at a later stage, access formal and adequate housing through the accumulation of capital from their workplaces (Cavalcanti, 2017). The above arguments are firmly grounded on both Turner’s principle of "progressive development" (Turner, 1976; 1977; Pugh, 1994), the "self-improvement" principle by Abrams (Fegue, 2007; Abrams, 1964), and the principle of “creating an enabling environment" toward informal settlement upgrading by Mangin (Fegue, 2007; Mangin, 1967).

From policy and legislative frameworks, the following are some of the stances and concepts on which further critique by the researcher could be undertaken, using the theoretical writings of Turner, Abrams, and Mangin as lenses: First, the 2014 housing policy's key aims include addressing both the gap between demand and supply for housing and the proliferation of informal settlements in cities and towns (MUDCH, 2014). However, as discussed in the data analysis chapter (Chapter 5), the public housing policy approach and the subsequent public housing programmes have not helped to meaningfully narrow the wider gap between demand and supply for low-income housing, given the slow construction and supply process. It is even unable to satisfy the backlog and the continually increasing demand, which, in turn, contributes to the growing informal settlements in cities and towns (Dadi, 2018; Baye et al., 2020; Buckley and Kalarickal, 2005; Mehlomakulu and Marais, 1999).

It is notable from the above discussion, the linkage between the development of informal settlements, rapid urbanisation, and a lack of government responsiveness to the housing needs of the urban poor seems to receive inadequate government attention (Dadi, 2018; Baye et al., 2020; Buckley and Kalarickal, 2005; Mehlomakulu and Marais, 1999). However, like the policy approach adopted by many governments in developing countries in the 1950s and 1960s, the current Ethiopian housing policy still views informal settlements as eye sores to get rid of or to be demolished (MUDHC, 2014; Napier, 2002), instead of it as the basis for an urban version of infofrmal settlement upgrading through self-help housing (Turner, 1978; World Bank, 1993; Venter et al., 2015; Wakely, 2014; UN-Habitat, 2003; 2006; 2011). As discussed in Chapter 5, this indicates the unclear and mixed position taken by the Ethiopian government towards informal settlements (MUDHC, 2014). This argument has support from the literature findings, as Huchzermeyer also stated that a fundamental shortcoming of the current housing policy is its ambiguity on the question of informal settlements (Huchzermeyer, 1999b). The above author further noted that there is no policy clause that explicitly acknowledges the reality of 'squatting' (Huchzermeyer, 2004). In 2014, MUDCH issued a policy aimed at reducing and deterring illegal settlements in urban areas. The city of Addis Ababa recognises all illegally built houses in residential areas, as long as they are in accordance with the city's land-use plan. However, the policy also acknowledges that urban informal settlements affect infrastructure provision and urban plan implementation. The policy also states that any illegal house built after the lease proclamation will be demolished without preconditions or compensation. As argued by Huchzermeyer (1999b), the ambiguity of the current housing policy on informal settlements is a fundamental shortcoming, as there is no policy clause explicitly acknowledging the reality of squatting or considering forms of intervention (MUDCH, 2014; Proclamation No. 370/2003; Land Lease Proclamation No. 721/2011; Huchzermeyer, 1999b, 2004). Moreover, the regulations and directives successively issued by the Addis Ababa City Administration emphasise a coercive approach and action against most of the informal settlements in the city (Regulation No. 1/2000). In fact, the main government strategy to deter informal settlements in Ethiopian urban centres, including Addis Ababa, seems to be coercive action (MUDHC, 2014; Regulation No. 1/2000).

Consequently, the current policy approach in Ethiopia does not comply with any of the following six theoretical concepts used in this study: Turner's "housing by people", "a shack as a house in process", "land tenure security", Abrams's "self improvement" and Mangin's "creating an enabling environment." Worth mentioning here is that all the above theoretical concepts are pro-informal settlements (Turner, 1965; 68; 72; 76; 78; Abrams, 1964; 66; Mangin, 1967; Fegue, 2007; Lemanski, 2009). Consequently, it would be reasonable for the researcher to argue that the current policy would promote a further growth of informal settlements in Ethiopia, since informality would remain the only viable option for affordable shelter for those poor or low-income people (Hove et al., 2013; Turner, 1976; 1977; 1978; Fegue, 2007; Abrams, 1964; 1966; Mangin, 1967). The literature supports the above argument; for example, both the UN agency (UN-Habitat, 2003) and Danso-Wiredu and Midheme (2017) argue that the creation of informal settlements should be seen as a result of failed policies and a fundamental lack of political will on the part of the states involved. In addition, the UN's historical overview of informal settlements in Ethiopia highlights the need for effective policies and strategies to address these issues (Danso-Wiredu and Midheme, 2017; UN-Habitat, 2003; Hove et al., 2013; Turner, 1971; Povoa, 2017; Okeyinka, 2014; Koroso et al., 2021; Avis, 2016). The section below provides a historical overview and further critical analysis of each of the six concepts by the three scholars.

3.4 Conclusion

The study findings in this chapter indicate that like elsewhere in developing countries, Ethiopian cities and towns are faced with a growing shortage and backlog of low-income public housing. A manifestation of this housing shortage through the proliferation of informal settlements and growing urban decay through slums, is a common and dominant phenomenon in the urban housing landscape in and around Ethiopian cities and towns. Other than being without a housing policy dedicated to addressing the proliferation of informal settlements and thus, failure to respond to the housing needs of informal settlers, the Ethiopian cities and towns, seem to have prioritised programmes on urban renewal, targeting rather inner city decay (slums), instead of informal settlement upgrading on urban peripheries. This, despite both the proliferation of informal settlements and urban decay through slums being the biggest hindrances to the possible

attainment of adequate and affordable low-income public housing in Ethiopia. The lack of policy on informal settlement upgrading does not only create a policy gap and uncertainty but sends a mixed message where government's response to informal settlements seems to be on an *ad hoc* basis, from demolition to tolerance to a *laissez faire* approach. However, neither random demolitions nor subsequent land lease proclamations succeeded in preventing the proliferation of informal settlements. Thus, based on the above discussion, it could be appropriate to conclude that there is a relationship between the growing shortage of low-income public housing among informal squatters, and housing policy and programmes in Ethiopia. Therefore, reviewing the current land and public housing policies towards maximising the role of poor households in progressively constructing their own house and adopting an alternative policy, particularly informal settlement upgrading, would be a possible sustainable solution. Other than the policy gap on informal settlement upgrading, another possible hindrance and driver of the growing shortage of low-income public housing amongst those residing in informal settlements and inner-city slums to some extent, is a compulsory payment of unaffordable down payment set as a prerequisite to access state-funded housing.

CHAPTER FOUR: RESEARCH METHODOLOGY

4.1 Introduction

The focus of this study is to investigate the possible impact of the socio-economic background of informal settlers and conventional public housing policy in Ethiopia, on the provision of low-income public housing. The study focuses on the lived experiences of residents of informal settlement areas in Addis Ababa as a case study area. Like any scientific and academic study, this study has adopted a particular research methodology. A research methodology is a way of systematically and scientifically solving a research problem under investigation. It is a blueprint of how the research study should be conducted. The research methodology also details the methods followed in the research activities, starting from problem identification to the presentation of the final study findings. To achieve the above, this methodology chapter is designed in a way to ensure its alignment with the research aim and questions. To this end, the chapter is structured as follows: (1) A brief introduction section; (2) a detailed discussion of the research design, further classified into twelve core design elements: a) the research philosophy; b) the research type; c) the selection of case study areas; d) the selection method of the target population; e) the research strategy; f) the time horizon; g) the sampling strategy; h) the data sources and instruments; i) the data collection methods; j) the data analysis methods and techniques; k) ethical considerations of the research; l) validity and reliability. (3) a discussion of methodological limitations; and (4) brief concluding remarks.

4.2 The study design

This section provides a detailed descriptions of the nine research design components adopted in this research. This section is a key component of the methodology chapter; a detailed justification of all the key design choices is provided. As discussed in Chapter One, the purpose of the study is to critically analyse both the public housing policy and the state-funded housing provision programme intended for low-income households, with particular emphasis on informal settlement residents in the Bole and Yeka case study areas in Addis Ababa.

As suggested by Bryman (2012), the term "survey" is reserved for research that employs a cross-sectional research design in which data are collected using survey questionnaires, including in-depth interviews with qualitative schedules. Macfarlane (1997) also noted that as its name denotes, a descriptive survey helps to describe, analyse and interpret existing situations, thereby adequately understanding the main factors responsible for the failure of both the public housing programmes and housing policies, in achieving their objectives of responding to the housing needs of the targeted groups. In general, the chosen research design is believed to be an enabler for the researcher to achieve the main research objectives of critically analysing the impact of government intervention. It involves the overall process of housing development, consisting of the provision of programmes, the government's attitudes and activities against informal settlements, and the housing needs of informal settlement residents in particular. Through this methodology, the study will also be able to generate data that could contribute to the body of knowledge in the field of study and the implications of the research findings for the chosen conceptual framework. Suggestions of policy recommendations to the government should follow by responding to the unique housing needs of urban low-income residents, particularly those residing in informal settlements in cities and towns in developing countries, and in Ethiopia in particular.

4.2.1 The research Philosophy

The positivist paradigm is more restrictive than interpretative paradigm. The positivist paradigm needs researchers to believe that reality is objective and knowable, whereas the interpretative paradigm requires them to believe that reality is socially produced (Antwi and Hamza, 2015; Kivunja and Kuyini, 2017). In a mixed-method study, it may be challenging to blend methods from these paradigms due to these presumptions (Bryant and Charmaz, 2007). As opposed to the other two paradigms, pragmatism is more adaptable and flexible, since it enables researchers to employ a range of techniques and strategies to address their research issues (Dawadi et al., 2021; Opoku et al., 2016). The same strict presumptions about the nature of reality or knowledge are not present (Bryant and Charmaz, 2007). In other words, it enables researchers to select the techniques that are most appropriate for their research questions and the environment in which they are being carried out (Queirós et al., 2017). This is crucial in mixed-method research since

the method selection can significantly affect the findings. Furthermore, the pragmatism paradigm does not impose any ontological or epistemological presumptions on researchers. Because of this, it is also suitable for mixed-method research, which frequently combines techniques from many paradigms (Bryant and Charmaz, 2007). In addition, compared to the other two paradigms, pragmatism places a greater emphasis on problem-solving and pragmatic results. In other words, it is more interested in problem-solving than it is in merely generating knowledge (Morgan, 2014). This qualifies it for mixed-method research, such as this one, which frequently seeks to combine the advantages of qualitative and quantitative approaches to address challenging research issues. This is consistent with the objective of mixed-approach research, which is to use a variety of methods to gain deeper knowledge of a study problem (Bryant and Charmaz, 2007). The positivist paradigm, on the other hand, is more concerned with testing theories and generating predictions (Laudan et al.,1988), whereas the interpretative paradigm is more concerned with interpreting the meaning of people's experiences (Alase, 2017; Cuthbertson et al., 2020). These two perspectives can coexist harmoniously, or they can be perceived as antagonistic. For instance, integrating the results of qualitative and quantitative methods can be challenging (Bryant and Charmaz, 2007), which poses a problem. However, the researcher in this study used both qualitative and quantitative methodologies to address this issue by merging the information gleaned from the home survey's structured, unstructured, and semi-structured instruments with that from the in-depth interviews during the analysis phase. In order to help the researcher and this study to fully comprehend the study problem, pragmatism is a more open-minded paradigm that can accommodate both qualitative and quantitative methodologies (Bryant and Charmaz, 2007).

4.2.2 The research type

The research type adopted in this study is a mixed-method research approach in which qualitative and quantitative research strategies are employed separately (during analysis of each respective set of data), and together (during the development of inferences and findings). Related to their historical overview of mixed method research, Creswell and Hirose (2019) stated that over time, probably during the mid-1990s, the idea began to form that mixed method was collecting and analysing both quantitative and qualitative data, and that additional insight might

be gained from combining or integrating the two databases and linking them in a creative way. Some researchers may find it more economical and timesaving to employ only quantitative or qualitative research. This said, surveys combined with mixed-method research leverage two useful approaches (Creswell and Hirose, 2019). Thus, qualitative research explores phenomena, while quantitative research explains the results of tests of hypotheses or research questions (Creswell and Hirose, 2019). Combined, the mixed method provides the insight of both exploration and explanation (Creswell and Hirose, 2019). Moreover, there have been calls by authors in the Built Environment for the use of a mixed methodology, in order to combine the benefits inherent in qualitative and quantitative methods while minimising their disadvantages. This shift towards mixed-method research methodology in Construction Management is even more appropriate for studies such as this, which investigates housing related issues, and is a multi-disciplinary field of study (Van Wyk and Taole, 2015). Based on the above, the research approach adopted in this research was the mixed method approach, located in the pragmatic paradigm (Mayoh and Onwuegbuzie, 2015). While highlighting the benefit of mixed method research, Wheeldon (2010) also stated that pragmatism relies on the flexibility of the approach instead of relying on either deductive reasoning or inductive reasoning before reaching a conclusion. Consequently, in mixed-method research, both quantitative and qualitative approaches would be integrated to maximise the benefits of both methods combined, while reducing the limitations of each method. As indicated by Amaratunga et al. (2002), mixed-method research has several advantages within the Built Environment. Similarly, since housing is a multi-disciplinary field of study that also forms part of the Built Environment, mixed-method research could also be considered a suitable design choice for this study.

Furthermore, Johnson and Onwuegbuzie (2004) outlined the following eight key strengths of the mixed method approach: The greatest strength is its ability to combine the strengths of both the qualitative and quantitative approaches, thereby limiting their individual weaknesses. Different types of research questions could be asked, as it is not limited to one approach; textual evidence can be used to give credence to measurements and vice versa; the result of one method could form a basis for the start of another method and vice versa; the conclusions reached could be enriched as the result of one aspect can complement or corroborate the other aspect. The

quantitative aspect of the study can be used to increase the generalisability of the study; the overall study could be enhanced in that the possibility of omission is reduced as against when a single method is used. When the two approaches are used together, they give a deeper knowledge in which to further understand theory and practice. As a result of the identified strengths listed above, mixed-method methodology is used in this study.

4.2.3 Methods for selecting the study areas

As displayed in Figure 4.1, although informal settlements exist, more or less, in nine of the ten sub-cities (excluding the Arada sub-city) in Addis Ababa, five of those nine sub-cities have been known to experience the highest prevalence of informal settlements in the city (see Figure 4.1). These five sub-cities have been the particular focal points for squatters and informal development due to their location in the peripheral areas, far from the sight of government officials, and, above all, the possibility for expansion around them (see Figure 4.1). However, as explained in the sections above, it is impossible, due to resource limitations, to include all five sub-cities in the study (see the study scope section in Chapter One). Therefore, only Bole and Yeka sub-cities were chosen as study areas for this research (see Figures 4.1 and 4.2). The selection of the two sub-cities was also made considering the extent of identified/registered informal settlers; the land area size of the sub-cities; the frequency of demolition/eviction experience compared with the other three sub-cities ('Nefas-silk lafto', 'Kolfe keranio' and 'Gulele'), and the subsequent social crisis the poor victims suffered, as well as their convenience related to their relative proximity to the researcher's place of work and residence. These two sub-cities are adjacently located to each other, and from the security issue that the researcher, and in particular the research assistants, could presumably have faced had, for instance, Nefas-silk lafto[4] sub-city had been included (which was a unique threat in the area, during the data

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[4] A few years ago, a conflict arose in the area; people were killed, including the Local Administration Administrator and a Police Officer. One of the Officials at the sub-city informed the researcher that even he did not dare go there, despite having a gun to protect himself.

collection activity). The frequent coercive measures taken by the local governments in the two selected sub-cities were due to both the increasing informal settlement development in these areas, driven among other things by the rapidly increasing in-migration; their relative attractiveness in connection with their abundance of vacant land; their relative proximity to the city centre (though both of them are among the peripherally located five sub-cities), and the lack of an adequate controlling mechanism against informal development in the two areas.

4.2.4 Methods for selecting the target population

Some of the literature indicates that an estimated 60,000 informal houses existed in the peripheral parts of Addis Ababa, accommodating around 300,000 people, most of them in those five peripheral sub-cities mentioned below (see Figure 4.1). On the other hand, a reliable 2015 publication by Cities Alliance, Ethiopian Civil Service University, and the Ministry of Urban Development Housing and Construction also reported that the city's total number of informal settlement households (houses) was 44,547 (Cities Alliance, ECSU and MUDHC, 2015). Since then, however, the successive eviction measures taken by the respective sub-city administrations have been believed to further reduce the above-stated numbers. As a result, according to the Addis Ababa City Administration Land Management and Development Bureau, the estimated total number of existing informal houses (households) in the city (except in the Arada sub-city), is 25,279 (ACLMDB, 2014). Figure 4.1 shows the extent of recorded informal houses (households) in the ten sub-cities of Addis Ababa in the year 2020.

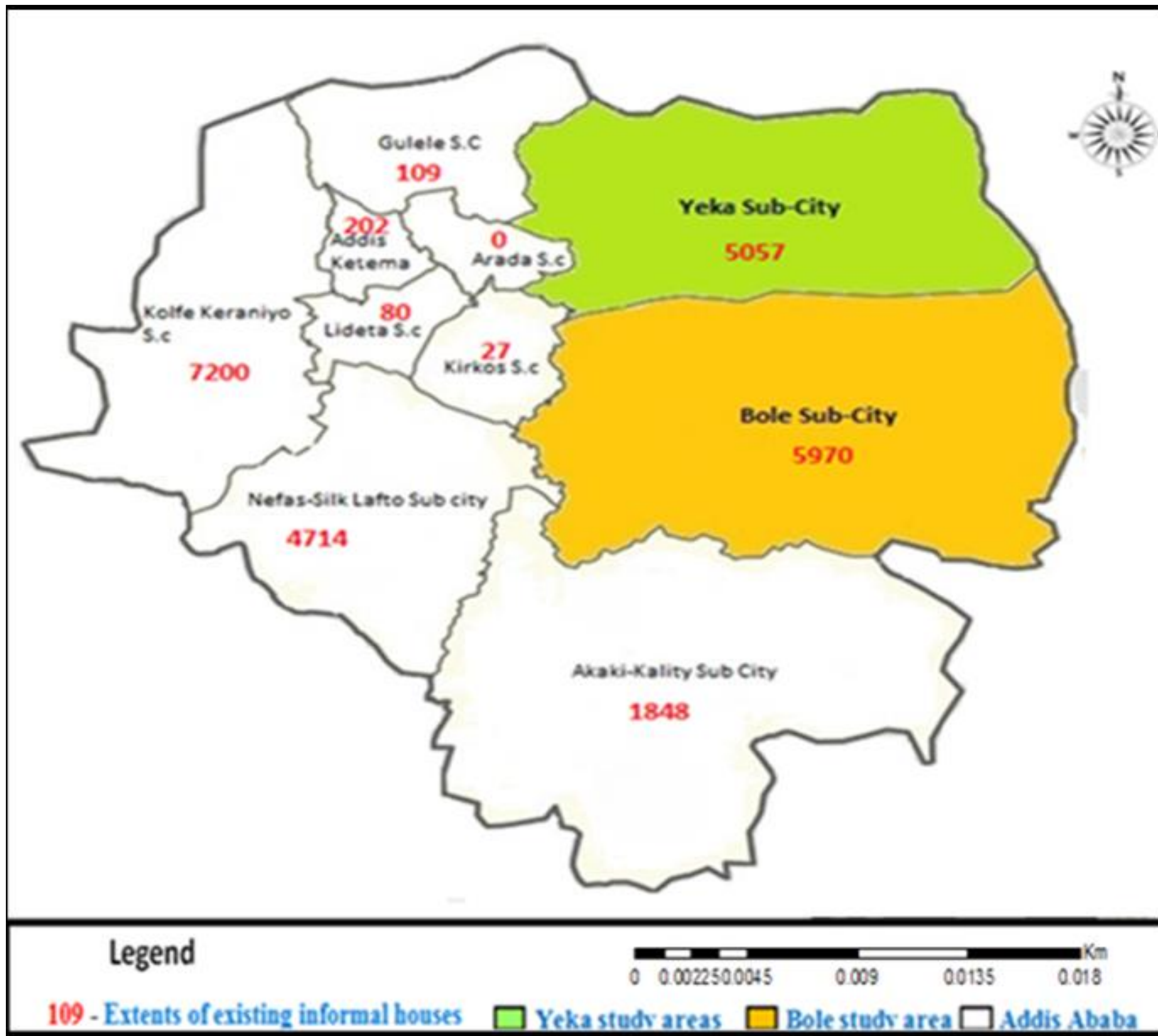

Figure 4.1: The size of Addis Ababa's informal settlement dwellers in 2020
Source: The Author, 2020.

As displayed in Figure 4.1 above, in the year 2020 alone, there were a total of 25,207 informal houses in nine out of the ten sub-cities in Addis Ababa. The sub-city where a relatively higher number of informal houses existed was Kolfe Keraniyo, while Bole and Yeka sub-cities had 5970 and 5057, respectively, which was 43.75% of the city's total informal houses (see Figure 4.1). Thus, Bole and Yeka, including Kolfe Keraniyo sub-cities, ranked 1st to 3rd in their extent of informal houses (informal settlement), while conversely, there was no registered informal house in Arada sub-city (which could partly be explained by its densely built-up area location in

the central part of the city, and the high scarcity of vacant land to attract squatters, where, relatively, most of the slum areas are found). Supporting the above argument seems to be the literature finding that indicates only 1.2% of the total number (25, 207) of informal houses is found only in the four centrally located sub-cities (Addis Ketema, Lideta, and Kirkos sub-cities, including the Arada sub-city) out of the total of ten sub-cities in Addis Ababa. Once again, considering the extent of informal settlements, residents in Bole and Yeka alone represented close to half of the total number of informal houses in the city. It is worth noting the reason for selecting the two sub-cities as the case study areas in this study. Therefore, the informal settlement residents, particularly those who resided in these 25,279 informal housing units in 2020, formed the target population for the study.

4.2.5 The research strategy

The strategy adopted in this study is in the main, a 'survey research'. With regard to its basic principles, Creswell and Hirose (2019) stated that survey research is a quantitative approach to social science research. They added that survey research designs are a set of research procedures in which investigators administer a survey to a sample or to the entire population of people to describe the attitudes, opinions, beliefs, perceptions, behaviours, or characteristics of the population (Creswell and Hirose, 2019). The participants who fill in a survey are individuals in a specific population (e.g., squatter households in this research study). Thus, the researchers select a sample from this population to identify individuals to complete the survey (Creswell and Hirose, 2019). The above authors also indicated that, in this procedure, survey researchers collect quantitative (numbered) data using questionnaires (e.g., mailed questionnaires) or interviews (e.g., one-on-one interviews) and statistically analyse the data to describe trends about responses to questions and to test research questions or hypotheses. Researchers also interpret the meaning of the data by relating the results of the statistical test back to past research studies. Worth noting from this research point of view, is that Creswell and Hirose (2019) further suggested that although surveys typically involve quantitative items, researchers might include qualitative open-ended questions as well (Creswell and Hirose, 2019). Consequently, this is what this researcher

adopted in this study. Although both survey methods and mixed-method research are distinct methodological approaches in social science studies, they can be combined in a single mixed-method study with careful and appropriate planning and thought about their combined use (Creswell and Hirose, 2019). To bring surveys into mixed method research, researchers can use or choose between the following four options: *as the initial data collection in a mixed methods study,* or *as a follow-up data collection in a mixed methods study, either as confirming evidence in a mixed methods study,* or the last one*, as an adjunct to larger processes in research* (Creswell and Hirose, 2019). Consequently, though there was a possibility of adopting the first three options, the researcher chose the first out of the four approaches to bring surveys into mixed-methods research. Therefore, to further explain the first (the chosen) option in this strategy, *as the initial data collection in a mixed methods study,* surveys, as a quantitative approach to research, can begin a project and then be followed up by open-ended data collection, such as in-depth interviews or focus group discussions. In this way, the researcher can further explore the results of the survey, to dig deeper into the data (Creswell and Hirose, 2019). As mentioned above, in this study, too, the researcher first conducted a survey, and despite its main nature, not only as a quantitative approach to gather quantitative data but simultaneously to gather qualitative data as well, as suggested by Creswell and Hirose (2019).

As a result, in this cross-sectional study, the researcher implemented the survey strategy by dividing it into three phases. Thus, during the first stage of the survey, as stated above, one-on-one interviews (survey) were administered with randomly selected sample households to gather both qualitative and quantitative data. Later, in the second stage of the survey, again, one-on-one interviews were administered, but in this case, they were with purposively selected representatives from government and non-government agencies to gather qualitative data. In the third stage of the survey, the researcher went out to conduct observation at some informal settlement sites selected from the Bole and Yeka study areas. This was again administered to gather qualitative data about the physical state of the informal houses and the physical environment, as well as to look at the general situation of infrastructure and social amenities in the sample areas that were believed to represent the whole settlement. As discussed in Section 9 of this chapter, the analysis of the data gathered through qualitative and quantitative approaches was conducted separately to reach the study findings.

4.2.6 Time horizon

The other issue to cover in the research methodology chapter is the time horizon. There are two options: cross-sectional and longitudinal. In other words, whether the data for the study are collected at one point in time (cross-sectional) or collected at multiple points in time (longitudinal), the choice to make here again depends on the research aim and research questions. For example, if the research aim is to assess how a specific group of people's perspectives regarding a topic change over time, one would likely adopt a longitudinal time horizon to examine the same people's perspectives at multiple points in time. Another important factor to be mindful of is practical constraint; whether you have the time necessary to adopt a longitudinal horizon approach, which could involve data collection over multiple months, years, or even decades. Consequently, most studies force researchers to adopt a cross-sectional time horizon. In mixed-methods research, cross-sectional surveys are frequently used, therefore, in this study too, since it is mixed-methods approach, cross-sectional surveys were administered at one point in time, as opposed to longitudinal surveys over time.

4.2.7 Sampling Strategy

This section provides a detailed description of the sample size determination procedure adopted in this study. It begins by briefly describing the sample frame and sampling unit in this study, followed by an in-depth explanation of the sampling procedure. The section also provides a list and description of the sample informal settlement areas (see Tables 4.1 and 4.2), the sample survey participants drawn from the two study areas (Bole and Yeka sub-cities), as well as the in-depth interview participants drawn from various government and non-governmental organisations at national, city, sub-city, and local area administration levels (see Figure 4.1).

Sampling frame: The sampling frame for this research was formulated based on the total list of informal settlement residents in the two (Bole and Yeka) case study areas alone, which encompassed a total of 10,847 households (see Figures 3.2 and 4.2). It is important to mention

that the focus of the research was on those households that settled in areas non-conforming to the city plan. The intention behind this was to avoid time wastage on temporary issues, as the researcher knows there are informal settlers in the same case study areas that have the prospect of regularisation, according to the current policy and accompanying regulations (see Chapter Three). Prior information from the existing regulations indicates that informal settlements that comply with the proposed land-use plan of the city's structure plan, will be regularised. As a result, 8,801 households among the 10,847 ones fulfilled the above criteria as they were declared to be in conflict with the city plan. As a result, these 8,801 households formed the sampling frame of the study. ***Sampling Unit:*** In this case study research, an individual household residing in an informal settlement (in Bole or Yeka sub-cities) who took part in the 2020 survey was considered the sampling unit of the study. ***Sampling procedures***: In this section, the description of the sampling strategies adopted in the study is provided in detail. In any research methodology chapter, there is the need to discuss the sampling strategy, including "how" to collect data and "who" to collect it from. There are two main categories of sampling: probability sampling and non-probability sampling. Probability sampling involves a random selection of participants from a population, whereas non-probability sampling entails selecting participants in a non-randomised manner (Schreuder et al., 2001; Etikan and Bala, 2017). For example, a non-probability strategy could involve selecting participants based on ease of access by using "convenience sampling". However, worth noting in this regard, is that the right sampling approach depends largely on what the researcher is trying to achieve in their study, specifically whether they are trying to develop findings that are generalisable to the population or not. As a result, practicalities and research constraints play a significant role, and above all, it largely depends on the research aims and questions, as well. Thus, in this study, both probability and non-probability sampling strategies were adopted. Consequently, probability sampling was used to randomly select individual participants in the two study areas (Bole and Yeka), while the non-probability sampling strategy was also used in determining the sample size, both in the overall study area and at the two sub-site levels. Similarly, the same non-probability sampling was adopted also in determining the size and selecting the type of participants needed for the in-depth interview (to decide 'who' and 'which' agency to use) (Schreuder et al., 2001; Etikan and Bala, 2017). Moreover, this method was also used to select the number and location of appropriate informal settlement sites for the observation to be conducted, to see the physical condition of the

selected parts of the areas. As a result, convenience sampling, or rule of thumb, was used both in determining the total sample size, and in deciding the appropriate sample size for each sub-city by dividing the total sample size. As mentioned in the study scope section in Chapter One and in this section too, it was necessary to determine a manageable sample size of respondents for the survey because of two main reasons: the resource limitation and the mixed methods methodology adopted in this study. As a result, of the total target population of 8,801 (informal households), the sample size needed for the survey was determined by using the 'convenience sampling' method, as discussed in detail below, rather than using a formula. Thus, the sample size for the study was determined to be 100 (survey participants). Then, the total sample size of 100 was equally divided into the two (Bole and Yeka) study areas, as explained in detail in this section below (see Figure 4.2).

As stated by Van Voorhis and Morgan (2007), the use of statistics in research is to examine the relationships between dependent and independent variables. Added by the above authors regarding the number of participants in the survey, although there are more complex formulae, the general rule is no fewer than 50 participants for a correlation or regression, with the number increasing with larger numbers of independent variables (IVs) (Van Voorhis and Morgan, 2007). With five or fewer predictors (this number would include correlations), a researcher can use Harris's (1985) formula to yield the absolute minimum number of participants. Thus, Harris (1985) suggests that the number of participants should exceed the number of predictors by at least 50 (i.e., the total number of participants equals the number of predictor variables plus 50), a formula much the same as Green's, mentioned above. As a result of the above, the determined sample size of 100 is adequate for this study, as the number of predictors or independent variables (in this study, equivalent to the number of research questions), is not more than 5. For example, even if one assumed five independent variables, the total sample size would be determined using the very simple formula stated above. Thus, the total number of survey participants equals the number of predictor variables plus 50, which will be (5 + 50) = 55 participants. Even if we use the following more comprehensive formula, "total number of participants equals the number of predictor variables multiplied by 'm' plus 50", which could be used both for correlation and regression, the result would be as follows: Number of participants:

5m + 50 This means 5*5 + 50 = 75. Since 100 is greater than both 55 and 75, the sample size of 100 determined, using the rule of thumb is adequate for this study.

In addition, the sample size per sub-city was determined to be 50 (by dividing the total 100 into two equal parts). This could also be justified by at least two of the six rules of thumb by Zhang (2014). Consequently, the six rules of thumb listed below are meant for determining sample size and statistical power. Thus, Rule of Thumb number 1: a larger sample increases the statistical power of the evaluation; Rule of Thumb number 2: if the effect size of a programme is small, the evaluation needs a larger sample to achieve a given level of power; Rule of Thumb number 3: an evaluation of a programme with low take-up, needs a larger sample; Rule of Thumb number 4: if the underlying population has high variation in outcomes, the evaluation needs a larger sample; Rule of Thumb number 5: for a given sample size, power is maximised when the sample is equally split between the treatment and control groups; and Rule of Thumb number 6: for a given sample size, randomising at the cluster level as opposed to the individual level, reduces the power of the evaluation (Zhang, 2014). Consequently, out of the six rules of thumb listed above, the researcher found the 5th and 6th rules to be appropriate to justify the procedure used in determining the sample size per each study area by dividing the total sample size by 100 equally. Even so, it would be worth indicating at this point that the allocation of an equal number of sample sizes to each of the Bole and Yeka study areas, regardless of their difference in population size (Bole sub-city had 2343 and Yeka 6458 informal settlement dwellers), as a result, the population in Bole was given a relatively higher chance of being included in the sample size than the one in Yeka, despite having a larger population than Bole. As stated above, in line with this decision, Zhang (2014), in his "Rule of Thumb No. 5," suggested that for a given sample size, power is maximised when the sample is equally split between the treatment and control groups. Similarly, determining an equal sample size of 50 for each study area, also conforms to "Rule of Thumb Number 6", as randomising at the individual level as opposed to the cluster level increases the statistical power of the evaluation (Zhang, 2014). Further justification for the non-randomised equal sample size determination for each study area, would be that the literature finding in 2020 showed Bole sub-city had an average population density of 2694.1 persons per Sq. Km, whereas that of Yeka was 5588.5 persons per sq. km. The above significant

difference in terms of density between the two study areas, shows that the informal settlement population in Bole is located far apart from one another, compared to that in Yeka. Thus, the variation between the spatial distributions of the research population in the two study areas still required adopting the convenience sampling strategy to determine the sample size in these areas. Regarding ‘sample size’ and ‘effect size’ for survey research, Van Voorhis and Morgan (2007) argued that a reduction of the overlap of the distributions of two samples increases power. In both study areas, the issue of overlapping is lessened as individuals or households are located farther from one another, although the settlement pattern of the population in Bole seems less dense than in Yeka. On the other hand, the informal settlement population in Bole is distributed in 16 informal settlement areas, while the one in Yeka is in 39 different areas. This also indicates that although there is less chance of overlapping respondents, the population in Bole was more settled, compared to the one in Yeka. Consequently, this situation of less variation requires even more sample size in Bole than in Yeka, given the less variation. That was why the sample size for Bole (which had a relative smaller population than Yeka) was determined to be the same (50) as for Yeka. Therefore, as discussed above, at least in this research context, it is not just the sample size that matters but rather, the statistical power of the response, which depends on the settlement pattern (population density or distance between households), that would also influence the result. Zhang (2014) emphasised the above; as he argued, the ability of an evaluation to detect a meaningful impact of a programme is determined both by the sample size and the statistical power of the population evaluated.

The researcher’s choice of the "rule of thumb" in the sampling, was based on three reasons, which are explained below: ***The first reason*** was the type of the chosen research. Although for this research topic only a ‘mono’ research method, either a qualitative (word-based) or quantitative (number-based) method, would have been adequate to meet the research aim and objectives, the researcher chose a mixed methods methodology, in order to benefit from both approaches by minimising the limitations in each method (Eckhardt and DeVon, 2017). The limitations of each of the two approaches are highlighted as follows: According to Castrol et al. (2010), the limitations of the qualitative approach are the point of entry in proving its uniqueness; measurement is removed from the real world given its subjectivist orientation, as

well as the difficulty of making quantitative predictions. In other words, in this method, the ability to draw strong conclusions is limited. On the other hand, the limitation of quantitative research is that this method of research can be overly focused and fail to capture the full complexity of a situation (Castrol et al., 2010, p. 343). The other reason worth mentioning related to the study type seems to be that the instrument developed for the household (one-on-one) survey, was significantly comprehensive. This was intentional, for the survey instrument was designed to include items intended to gather both quantitative and qualitative data at one point in time. The special reason for the above was the inability to conduct the FGD, due to the government decree that prohibited a gathering of any kind between more than four persons, followed by the global pandemic of COVID-19. Subsequently, each household survey instrument consisted of 13 pages with more than 100 items, which forced the field assistants to use many hours per participant. As suggested by Sutrisna (2009) in this regard, within a research methodology, various research tools may be used to accomplish the aim and objectives of a research project (Sutrisna, 2009. p. 51).

The second reason, as a result of the above, was the meagre[5] resource allocated for such vast field work and the time needed for administering each one-on-one interview (questionnaire survey), even though the data collection from the 100 sample size was fully completed. As a result of all the challenges predicted above, it was important to be practical with the sample size, to avoid a possible reduction in the number of sample participants. ***The third reason*** to determine the sample size by using the 'rule of thumb' was both the problematic situation of detecting the place of residence of each respondent and the related distance to cover as a result. This was again, mainly because of the dispersed distribution and relatively far-apart locations of the respondents from one another, due to the sampling interval between the selected participants obtained by the systematic random sampling method. Similarly, as part of the non-probability sampling method, participants for the in-depth interview were selected through the use of the

[5] Especially in 2020, the only fund allocated for the field work by the organisation I work for (which sponsored the entire tuition fee for my PhD study) was 45,000 Ethiopian birr, or 21,000 ZAR.

researcher's judgement (purposive sampling), to ensure the inclusion of participants from concerned government and non-government agencies. On the other hand, as mentioned above in this section, once the sample size was determined at the sub-city level by using the rule of thumb method, the selection of individual survey participants was also done using the probability sampling technique. Creswell and Hirose (2019) suggested in conformance with this method that the most rigorous form of survey sampling is probability sampling, where each individual in the population has an equal chance of being selected. The idea is that the researcher draws conclusions from this sample to make conclusions about the entire population (Creswell and Hirose, 2019). Thus, systematic random sampling using the probability sampling method was adopted, as detailed below.

The 50 sample households that participated in the survey were drawn from the total number of 55 informal settlement areas in both the Bole and Yeka study areas by using a systematic random sampling technique, as illustrated below. This was done using a sampling interval (obtained by dividing the total number of informal settlement resident households that existed in each study area by the sample size determined for each study area) (see Table 4.1). Thus, the sample interval value for each case study area was obtained using the following simple formula:

- Sample Interval = Total Number of HHs / Total Sample Size. Thus:

- The Sample Interval for the Bole study area is 2343/50 = 46.86 = **46**.
- The Sample Interval for the Yeka study area also equals 6458/50 = 129.16 = **129**.

Since the total number of informal households that existed in the two case study areas varied, different sampling intervals were obviously used for each study area, so as to ensure proper randomisation. Finally, each interval value was used to mark the name of each identified sample respondent on the list, which was randomly selected for the household survey administered in both the Bole and Yeka case study areas.

Table 4.1 below, presents, among other things, the specific names of the 55 informal settlement sites, the names of their local area, known as Woreda, and the size of the sample survey participants. Included, are the age values of the corresponding sample size, selected from each informal settlement site in the Bole and Yeka study areas.

Table 4.1: Sample responders from the combined Bole and Yeka informal settlements

List of informal settlement areas and size of sample respondents in Bole study area						
Name of sample informal settlement areas	**Study Area**	**Woreda[6] Code of sample settlement site**	**Sample size**	**%**	**Valid %**	**Cumu. %**
Giyorgis	Bole	01	2	4.0	4.0	4.0
Gorgorewos	Bole	01	3	6.0	6.0	10.0
Husein Gebi	Bole	01	2	4.0	4.0	14.0
Nedaj Mehber	Bole	01	2	4.0	4.0	18.0
Ketna-4	Bole	06	1	2	2	20.0
Shawl Sefer	Bole	06	1	2.0	2.0	22.0
Ketna-2 (Efoyta)	Bole	07	7	14	14	36.0
Ketna-1 (Selam Sefer)	Bole	09	1	2.0	2.0	38.0
Efoyta sefer	Bole	09	4	8	8	46.0
Meri	Bole	10	2	4.0	4.0	50.0
Ketna-2 (around Semmit Condominium site)	Bole	11	1	2	2	52.0
Rifente	Bole	12	3	6.0	6.0	58.0
Waraganu	Bole	12	11	22.0	22.0	80.0.0
Ketena-5 (Selam Sefer)	Bole	13	5	10.0	10.0	90.0
Ketna-1	Bole	13	3	6.0	6.0	96.0
Tsehay Gibat	Bole	14	2	4.0	4.0	100.0
Total areas in Bole = 16		9 Woredas	50	100.0	100.0	
List of informal settlement areas and size of sample respondents in Yeka study area						
Name of the sample informal settlement area	**Study Area**	**Woreda Code of sample settlement site**	**Sample size**	**%**	**Valid %**	**Cum. %**
Ferensay Girar	Yeka	01	1	2.0	2.0	2.0
Girar Sefer	Yeka	02	1	2.0	2.0	4.0
Lideta kahin Sefer	Yeka	05	1	2.0	2.0	6.0
Lambert Werda9 Tid sefer	Yeka	05	1	2.0	2.0	8.0
Enqu Sefer	Yeka	05	1	2.0	2.0	10.0
Abay Ketena	Yeka	05	1	2.0	2.0	12.0
Abo Medhanialem Tabiya	Yeka	05	1	2.0	2.0	14.0
Tiru Edir Sefer	Yeka	09	1	2.0	2.0	16.0
Wendimamachoch	Yeka	09	1	2.0	2.0	18.0
Ankorcha Ketena	Yeka	10	4	6.0	6.0	24.0
Ankorecha Taxi Mazoriya	Yeka	10	1	2.0	2.0	26.0

[6] Lower level local administration next to (under) sub-city.

Apple Sefer	Yeka	10	1	2.0	2.0	28.0
Chelelenqo Ketena	Yeka	10	3	6.0	6.0	34.0
Chelelenqo Geberiel Sefer	Yeka	10	1	2.0	2.0	36.0
Chelelenqo Taxi Mazoria	Yeka	10	1	2.0	2.0	38.0
Danse Layignaw	Yeka	10	2	4.0	4.0	42.0
Danse Tachigaew	Yeka	10	1	2.0	2.0	46.0
Danse(Worda 10)	Yeka	10	1	2.0	2.0	48.0
Goh Tabiya	Yeka	10	1	2.0	2.0	50.0
Hana Mariyam	Yeka	10	1	2.0	2.0	52.0
Mehal Ankorcha	Yeka	10	2	4.0	4.0	56.0
Shed Sefer	Yeka	10	1	2.0	2.0	58.0
Nib Erbata	Yeka	11	1	2.0	2.0	60.0
Nib Erbata Qetna13/14	Yeka	11	1	2.0	2.0	62.0
Tid Sefer qetena 10	Yeka	11	1	2.0	2.0	64.0
Tid Sefere	Yeka	11	1	2.0	2.0	66.0
Wereda 01 Neja sefer	Yeka	11	1	2.0	2.0	68.0
Yeka Mikael	Yeka	11	1	2.0	2.0	70.0
Mesalemiya Ketena	Yeka	12	1	2.0	2.0	72.0
Happy Village	Yeka	12	1	2.0	2.0	74.0
Kara Ketena	Yeka	12	1	2.0	2.0	76.0
Fanuel Ketena	Yeka	13	1	2.0	2.0	78.0
Misrak Luque	Yeka	13	1	2.0	2.0	80.0
Meri Ketena	Yeka	13	3	6.0	6.0	86.0
Tafo Ketena	Yeka	13	1	2.0	2.0	88.0
Laga-jila Ketena	Yeka	13	1	2.0	2.0	90.0
Abado Ketena	Yeka	14	3	6.0	6.0	96.0
Abado Adma 2	Yeka	14	1	2.0	2.0	98.0
Abado(Mikayiel Church)	Yeka	14	1	2.0	2.0	100.0
Total areas in Yeka=39		9	50	100.0	100.0	

Source: The Author, 2020.

Thus, as indicated in Table 4.1, a total of 55 informal settlement areas were included in the household survey from the 18 sample Woredas selected from the two study areas (see Table 4.1; Figure 4.2). Consequently, 16 and 39 informal settlement areas from Bole and Yeka, respectively, were included in the household survey conducted in a total of 18 Woredas, in 9 out of the 14 Woredas in each of the Bole and Yeka sub-cities. Consequently, a total, equal number of 50 (n) participants (respondents) were randomly selected from each of the study areas by using their respective sampling intervals displayed above, which makes the total number of respondents 100 in both study areas too. Furthermore, as displayed in Table 4.1, because of the

variation in population size in the 55 informal settlement sites in the two study areas, the sample size for each settlement area was also determined proportionally, which resulted in a varied sample size of participants in each area (see Figure 4.2). Figure 4.2 below, displays a map of the spatial distribution of the randomly selected 18 Woredas in Bole and Yeka sub-cities, where the 55 sample informal settlement sites exist and the 100 sample respondents are drawn from.

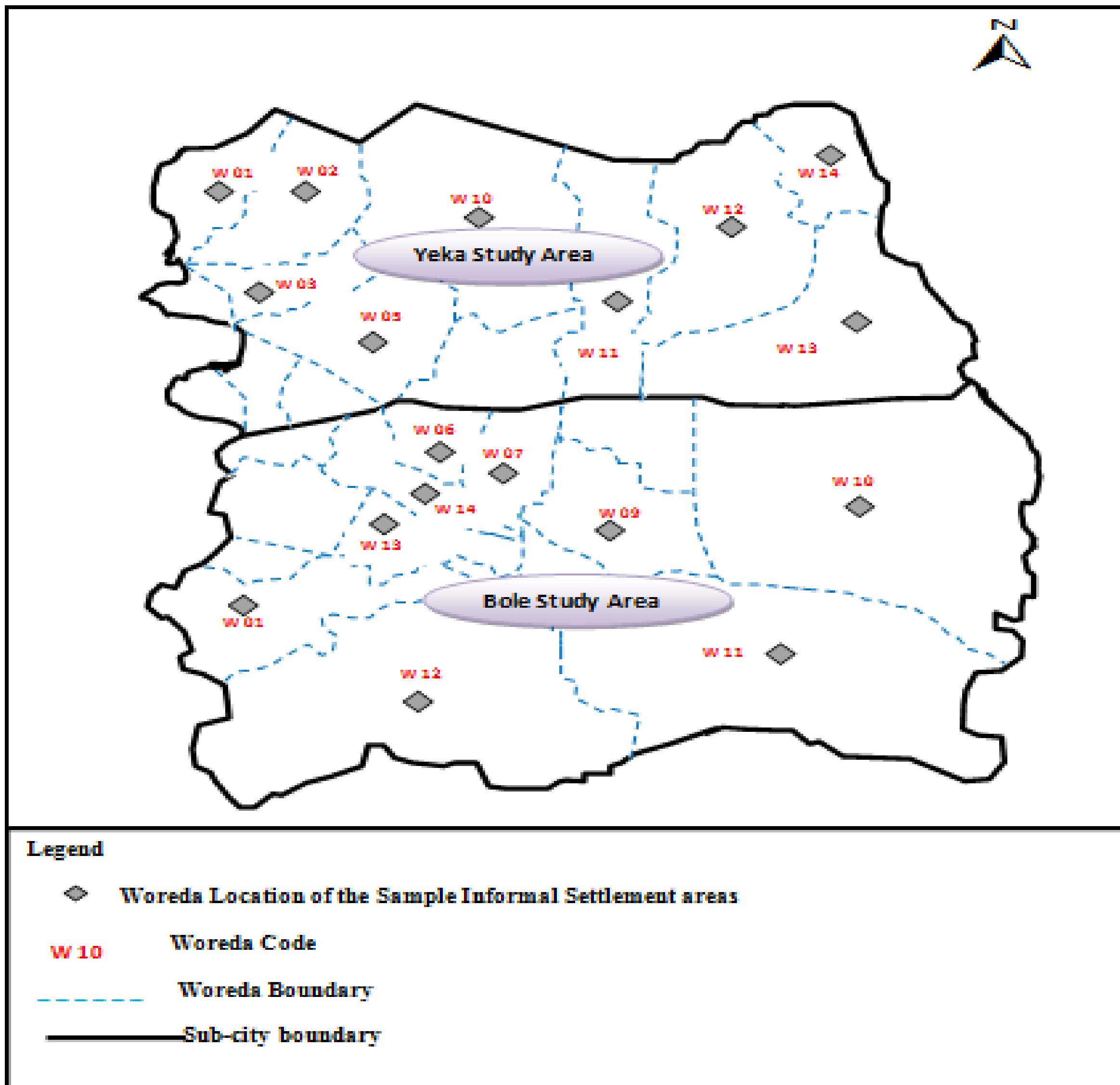

Figure 4.2: Location map of the 18 sample Woredas that were selected for the respondents in the Bole and Yeka research areas
Source: The Author, 2020.

As described in the section above, in addition to the survey, in-depth interviews were also administered with 12 officials, representing ten various government organisations at the national, city, sub-city, and local area (Woreda) levels, including two local NGOs operating in the two sub-cities (see Table 4.2). Consequently, two higher officials from the Federal Ministry of Urban Development Construction and Housing; two officials from each of the Addis Ababa City Administration's Bureau of Housing Development and Management and Bureau of Land development and management; one official from each of the Bole and Yeka sub-city Land Development and Management Bureau, from Plan Commission Branch Office; from both of Yeka and Bole Sub-Cities Work Process Unit for Land Tenure Documentation, Verification, Regularisation and Certifying; two officials from the Peace and Security Office of Bole Sub-city's sector for crime prevention and law enforcement in informal trade and development; two officials from local NGOs (one representing Social Affairs for Women and Youth at the Bole Sub-city and, the other one representing Dwellers Forum of the Yeka sub-city); including one official from a purposely selected Woreda Administration Office were interviewed, which makes a total number of twelve (12) in-depth interviews.

Table 4.2 List and composition of the in-depth interview participants

Name of respondents' organization	Number of participant
Standing Committee for Women and Youth Social Affairs of the Bole Sub-City (NGO)	1
Land Development and Management Bureau of the Addis Ababa City Administration	1
Addis Ababa City Administration Housing Development and Management Bureau	1
Housing Development and Administration Bureau at the Ministry of Urban Development…	1
Bureau of Policy Advisory at MUDCH	1
Main Work Process Office for Bole Sub-City Land Tenure Verification, Documentation, Regularization and Certification	1
Yeka Sub-City Land Development and Management Bureau	1
Dwellers Forum of the Yeka Sub-City Administration (NGO)	1
Plan Commission of Addis Ababa City Administration, Yeka Sub-City Branch Office	1
Sector for Prevention of illegality, Code enforcement and Community Participation, Under the Peace and Security Office of the Bole Sub-City,	1
Sector for Monitoring, Controlling and Code enforcement Under the Peace and Security Office at the Bole Sub-City	1
Administration Office of Woreda 14	1
12	12

Source: The Author, 2020.

4.2.8 Data sources and instruments

Both primary *and* secondary data sources were employed to collect relevant information. *Primary data sources* included informal settlement residents (survey participants); various officials of national, city, sub-city, and local-level organisations and administrative offices; representatives of NGOs, as well as the physical environment of the informal settlements in the case study areas. *Primary data collection methods* included household surveys (see Annex D), semi-structured schedules for the in-depth interviews (see Annex E), and structured schedules for the on-site observations at selected informal settlement sites in the case study areas. *Secondary sources* mainly included organisational reports; research and study papers; books, policy documents, city plans and maps, and various websites. *Secondary data collection* methods also involved document review, including both printed and online materials downloaded from relevant websites on the internet. The ***in-depth interview:*** as expressed by Kvale (1996), interviews are powerful tools for obtaining knowledge and a proper understanding of the problems of the population studied (see Annex E). As a result, in the study, 12 face-to-face, in-depth interviews were conducted with representatives of various government and non-governmental organisations, to get a detailed perspective on the effectiveness of the state-funded housing policy and programmes in responding to the housing needs of low-income people in general and those informal settlers in particular. Moreover, as shown in Tables 4.2 and 5.7, conducting in-depth interviews with selected officials in the organisations was intended to gather information concerning the government's attitude and approaches towards informal settlements and dwellers in them. ***Scaling procedure:*** the purpose was to scale the data based on the measures of the respondents' subjective and non-subjective judgement. Regarding the scale construction technique, a 5-point Likert (rating) scale was used. Thus, responders specified their level of agreement with a statement, typically in five points. The above type of scale was chosen because it is known, widely used, more reliable, relatively easier to construct and takes less time to construct.

4.2.9 Data collection technique

This sub-section deals with explaining the data collection procedure adopted in this study. The choice of data collection methods also depended on the type of data collected. As a result, since the study adopted a mixed methods methodology, the data collection also involved both qualitative, word-based data and quantitative, number-based data. Both the quantitative and qualitative data relied on in-person collection methods. Thus, the quantitative data collection was undertaken through one-on-one interviews at household level, whereas the qualitative data collection was also conducted through one-on-one interviews with the same households that took part in the survey simultaneously, during the quantitative data gathering and also through in-depth interviews one-on-one with the selected officials and experts at office level. The qualitative data collection was also conducted through on-site observation by the researcher to gather qualitative data on the physical condition of the informal settlements in the selected areas. Therefore, there was a strong link between the data collection and the chosen research design presented in this chapter. As described in the beginning, this research was designed to employ a mixed strategy. Thus, as regards the quantitative data collection method, a household survey was administered involving 100 sample households (50 from each of Bole and Yeka). These households were also selected from the 18 Woredas (local administrations), nine each from Bole and Yeka. The 100 sample respondents were also picked from a total of 55 informal settlement sites (16 from Bole and 39 from Yeka). The door-to-door (household) survey was also administered by the five fieldwork assistants that consisted of four data collectors (two per case study area), and a coordinator who served as a bridge between the four data collectors and the researcher to facilitate support, in case of problems they faced. As a result, the challenge related to difficult bureaucratic procedures was overcome patiently during the fieldwork, with the help of the researcher's social capital. Moreover, with most of the sample respondents being occupied with their jobs during the weekdays and the data collectors being postgraduate students, the only convenient times for both to conduct the survey were the weekends.

In the data collection process, different approaches were adopted in each of the study areas. For instance, in the Yeka study area, the researcher was fortunate enough to get the cell phone

numbers of the sample respondents and those of the local councillors, locally called "Ketena Leaders", which helped the data collectors set up appointments in advance with each respondent before the survey. Contrary to the above, in the case of the Bole study area, it was impossible to get the phone numbers of the sample households. Therefore, the assistance of the experts at the Building Permit Office at the nine Woreda Administrations was remarkable, as they provided the X/Y Coordinates of the sample respondents' houses, which in turn, enabled the researcher to detect and mark them through navigating the local area maps and then use those pieces of maps as guides to reach the actual location of each of the selected houses. The researcher was fortunate enough that the data collectors were postgraduate students in the urban development field, which helped them overcome the above technical challenges, assisted by the researcher's orientation. Prior to the data collection, especially the household survey, the researcher conducted an intensive pre-fieldwork orientation and training for the field assistants who carried out the household survey. The training included an explanation of key terminologies in the content of the survey instrument (questionnaire) and concerning the appropriate approach, what they should pursue during their encounter with each sample respondent, as well as with the informal settlement community in general. To achieve the research objectives by collecting the needed data, a pilot test (pre-test) was undertaken. Subsequently, corrections and clarifications were made by the researcher during a feedback and discussion session related to issues raised by the data collectors, before commencing the main household survey.

4.2.10 Methods and techniques for data analysis

This sub-section describes the analysis methods and techniques the researcher used to analyse the data gathered once the collection was done in the field and in the offices at various agencies. After completion of the survey, initial preparation, including compiling, checking, and verifying, including removing duplicates and identifying incomplete responses, was conducted for each specific study area. Then, a data gap-filling activity was also carried out by making phone calls to the concerned respondents in respect of specific missed data. Brink (1993) suggested that a descriptive approach assists in presenting the measures of households' satisfaction, while at the

same time, summarising a collection of data into an organised, visual representation of data in a number of ways to draw meaning from the data. Thus, for the quantitative analysis in particular, descriptive statistics and inferential statistical techniques were used both in the data presentation and in the reporting of the study findings. Authors, such as Marshall and Rossman (2014), Bryman (2008), and Babbie (2011) all commended the relevance of SPSS as being (probably) the most widely used computer software for quantitative data analysis for social scientists. As a result, once the preliminary activities, including gap-filling of the incomplete data mentioned above, had been done, the quantitative data were encoded into the developed data and variable view formats of the SPSS program, separately developed for the Bole and Yeka study areas. Once the dataset was created, in a bid to ensure the securement of a complete data set, further checking and verification work was conducted before producing the final output dataset (database) for each of the two study areas needed for further quantitative analysis and even as necessary to complement the qualitative analysis, as applicable (given the mixed methods research). Then, based on the complete data set, *descriptive statistics* were also used to analyse the quantitative data. Similarly, the qualitative data gathered both in written and audio recording form during the in-depth interviews was also prearranged, transcribed, coded, and categorised into the set of major themes, based on the research objectives and questions. Consequently, a combination of analysis methods was employed in which the qualitative data collected through in-depth interviews and observation were analysed using the qualitative analysis method. This included both content and thematic analysis using narration and with the help of the application menu in the Microsoft Word program. As mentioned above, various window applications in Microsoft Word and Excel were used as subordinates, while GIS software and the Google Earth online application were also employed in the spatial data analysis and presentation, such as in the preparation of the location and other spatial maps related to the two study areas, as indicated in all of Chapters One, Two, and Five.

4.2.11 Ethical Considerations of the research

According to Babbie (2011), research ethics is typically associated with morality and deals with both right and wrong issues. Accordingly, in the data collection process, the study involved key research ethics before, during, and after the fieldwork, and as such, properly considered and applied the necessary ethical elements throughout the data collection process. Thus, the following section presents a description of the ethical aspects applied in the research process. The ethical aspects included: briefing the research participants (all respondents and interviewees) about the significance and potential benefits of the study; soliciting their informed consent; providing the participants with the right to refuse to participate or withdraw from the study whenever they felt uncomfortable about continuing, and ensuring that there were no punitive measures taken against them. Moreover, they were informed of their right not to answer questions when they felt the information was too personal to disclose. The participants' right to full disclosure was guaranteed, by explaining to them the nature of the study, the responsibilities of the researcher and those of the participants, as well as the risks and benefits involved in participating. All these ethical elements were made clear to the participants, both before administering the survey and during the in-depth interviews. Similarly, as stated by Babbie (2011), 'anonymity' denotes that the researcher cannot identify a given response with a name or any form of identification of the respondent, while 'confidentiality' also implies that the researcher cannot share the details or information given by respondents with any other person or institution, other than himself and the institution undertaking the study. Therefore, participants' anonymity and confidentiality were among the key ethical aspects to ensure. Thus, all the above aspects were carefully implemented in the study.

As a requirement and as part of the ethical protocol, before the commencement of the fieldwork to conduct the household survey and the in-depth interviews, prior contact and submission of copies of the letters of introduction, both from the academic supervisor and the employer organisation were necessary to get support letters from the two sub-city administrations to the 18 Woreda Administration Offices. In addition to the above, dispatching support letters was

essential from those Woreda administration offices to each one of the 55 Ward Councillors of the sample informal settlement communities, locally known as 'Ketena' leaders, prior to the household-level data collection process. During the fieldwork, both the researcher and the data collectors conducted a briefing for each in-depth interview and survey participant about the purpose of the research. All but one of the 100 survey participants and the 12 in-depth interview participants signed the consent letter (one person was not interested in signing, but they willingly responded to the questions).

4.2.12 Validity and Reliability

Both Mouton (2001: p. 12 and Calmeyer et al. (2011: p. 23) explain validity and reliability: "There is one of two options: you either use existing instrumentation or you design and construct your own". Thus, in this research, the researcher used the second option, which was to use several self-designed and adapted data collection schedules (see the types of instruments listed above). This single research project was undertaken in two case study areas (Bole and Yeka), but a common theme also helped the researcher ensure the integrity and quality of the measuring instrument in the process. ***Reliability*:** the instruments devised in the study for measuring the variables qualitatively and quantitatively were carefully designed in accordance with the research objectives and to ensure the consistency and stability of the measures in achieving the research aim (see Annexes D and E). ***Validity*:** In a bid to ensure the validity of the research, multiple techniques were used in measuring the variables. Consequently, carefully designed sampling procedures, appropriate statistical tools, and reliable measurement procedures were followed, as detailed in the sections above. Furthermore, the accuracy of the instruments was verified (as discussed above), by conducting a pre-test survey to see if they measured as they were intended to. Employing such measures enabled the researcher to ensure that the findings truly represented the measured facts (see Annexes D and E).

4.3 The methodological limitations

As a consequence of their inability to make appointments with the respondents in advance, data collectors accomplished extremely tiresome work through frequent travel to each household (see Chapter One). As a result, although the survey consisted of 100 households, the fieldwork took more than four months to complete, due to the vast land area of the two sub-cities (2nd and 3rd largest out of the ten sub-cities in Addis Ababa) and the dispersed location of the randomised successive sample respondents, which forced data gatherers to travel relatively long distances to reach the next survey participants. A lack of access to transport to reach the sample participants in the study areas was the other main methodological challenge. The main reason for this was that the bulky instrument consisted of over 100 questions intended for both the qualitative and quantitative data, making it impossible to conduct a telephone survey. Besides, only the phone number of the participants in one of the sub-cities was available at the time, let alone the impossibility of doing that, due to the vast number of questions. Online surveys were completely unthinkable in informal settlements. As a result, the data collection was time-consuming, as the research assistants had to travel on foot from one end of the area to the other to cover the large distances. Moreover, identifying each sample participant was highly problematic. This was due to the absence of a properly organised list of residents in the informal settlements at the concerned government offices, except at the sub-city office level. Moreover, no one appears to know the exact total number of informal settlements in the city; only approximations are available. Besides, in the case study areas, households had no house number to easily track the exact location of their shack on the ground, especially in the Bole case. Consequently, only one of the research approaches, especially the qualitative one, would have been adequate. However, since one of the qualitative data collection strategies (the Focus Group Meeting) was excluded, due to the COVID-19 pandemic, the household survey was deemed necessary, given its benefits outweighing the challenges, as part of the adopted mixed methods research. Moreover, to overcome the above-mentioned communication challenge due to the lack of phone numbers of the sample households, which was a particular case in the Bole study area, printed-out local area maps were used to reach the exact spot of each household. Despite all the above challenges, the survey research was conducted and completed successfully without any undesirable impact on

the research output, as the researcher managed to finally gather the needed information from the survey to be able to answer the research questions as intended and thus reach the study findings.

4.4 The concluding remarks

This chapter discussed the research methodology used in the study, building on a reflection from Chapter One. The discussion focused on an explanation and rationalisation for the use of multiple research methods in examining the factors influencing the provision of public housing in Addis Ababa and to some extent, other urban areas in Ethiopia, with respect to the housing needs of informal settlement residents, taking two sub-cities in Addis Ababa as a case study. The chapter started with ontological and epistemological, philosophical assumptions and adopted both a deductive and an inductive nature. The study type is a mixed-methods methodology that combines qualitative and quantitative approaches. Random sampling of the probability sampling, as well as 'rule of thumb' or 'convenience sampling' of the non-probability sampling strategy was adopted as the design choices in the study. Survey research was the study strategy adopted in this research. Both quantitative and qualitative data were gathered from primary and secondary sources. The quantitative data (gathered through the survey) was analysed using descriptive statistics, whereas the qualitative data were also analysed using thematic and content analysis techniques. Regarding the time horizon, the study in general, adopted a cross-sectional design. Figure 4.3 illustrates the steps employed in the research methodology for the study. In general, among other things, the mixed-methods methodology adopted in this research was found to be relevant in assisting the research in achieving its aim and key objectives, while holding fast to the necessary ethical principles.

Figure 4.3: Research Framework

Source: The Author, 2020.

In the subsequent chapter, the centre of attention will shift to the analysis of the empirical results obtained through the operationalisation of the research methods in the study areas.

CHAPTER FIVE: HOUSING NEEDS AND PERCEPTIONS OF INFORMAL DWELLERS IN BOLE AND YEKA INFORMAL SETTLEMENTS

5.1 Introduction

The literature on low-income housing and informal settlements from the global and local (Ethiopian) contexts presented in Chapters Two and Three, respectively, indicates a continued failure of the conventional housing policy and programmes to appropriately respond to the housing needs of residents in informal settlements across developing countries, Ethiopia included. This, despite the decision by governments in these countries to assuming the role of the main decision-maker and financier of development issues, such as public mass housing provision and upgrading projects in informal settlements. From both the literature and policy perspective, evidence shows that Ethiopia is no exception to the rest of the developing world in this regard. Against this background, the primary focus of this chapter is to analyse both the lived experiences and perceptions of informal dwellers and how the Ethiopian public housing policy and programmes responded to the housing needs of low-income people residing in the Bole and Yeka informal settlements in Addis Ababa. To achieve this, the chapter is structured under the following sections: historical overview of the case study areas; socio-economic background of the respondents; level of social cohesion and place attachment; perception and satisfaction level of the current nature and state of housing; perception of the accessibility of basic municipal services and social amenities; perceptions of factors responsible for the origin and development of informal settlements; and perceptions of the government's attitude towards informal settlements. The end is the conclusion of the chapter.

5.2 A historical overview of Bole and Yeka informal settlement areas

Evidence in the Ethiopian literature and research shows that squatter settlements form an integral part of the urban housing landscape in the country, particularly in the capital city of Addis Ababa (Adam, 2014; Dadi, 2018; Baye et al., 2020; Mersha et al., 2021). There are currently five such

large, illegal settlements on the outskirts of Addis Ababa (Yitbarek et al., 2011; Gebre-Giorgis, 1999). Two of the five largest informal settlements are Bole and Yeka. The following are worth noting in terms of the origin and history of these two informal settlements. First, the available literature estimates that they have been around since 1974, when the EPRDF government came into power. This can be verified by the related literature, which indicates that in Addis Ababa, housing informality began after the nationalisation of the country's urban land and extra houses in July 1975, confirming the period stated above (Yitbarek et al., 2011; ORAAMP, 2000; Figure 5.1). The earlier squatting was started by war-displaced people from Eritrea because of the regime change there. This was followed by the 1974 revolution, and the phenomenon has continued until the present day, mainly due to people migrating to Addis Ababa from across the country. The empirical data in Table 5.1 shows that 88% and 68% of the respondents in Bole and Yeka, respectively, came from outside Addis Ababa (see Figure 5.1). According to the local literature, Bole and Yeka peripheral areas have a potential vacant land resource that is easy to occupy and attracts most squatters because it is located out of 'sight' of government officials (Gebre-Giorgis, 1999). Both Bole and Yeka sub-cities share long common borders and most parts of them are found on the periphery of Addis Ababa. However, it seems that Bole is a relatively closer distance from the main geographic centre of the city, as it also shares borders with the central sub-city, among the ten sub-cities. In terms of land area size, Bole has a land area of 11,849.49 hectares (118.49 Km2), while Yeka has 8,213.11 hectares (82.13 Km^2). This puts Bole in second place compared to the other nine sub-cities, covering 22.8% of the city's total area (AACAILIC, 2014; Seyoum, 2015). In terms of population size, Bole has 309,012 people, which puts it in 4th place among the ten sub-cities, while Yeka has a population of 420,231, which also places it in 2nd place in the city (IDPR, 2015).

The 2015 unemployment rate in Bole was 12.9 while in Yeka it was 11.0 (IDPR, 2015). This indicates more unemployed people in Bole than in Yeka, consistent with the 2020 empirical data. In terms of poverty, Bole and Yeka have 7.8 and 9.6 poverty levels, respectively (IDPR, 2015). As shown in Table 5.2, this contradicts the 2020 empirical finding that Bole has a higher unemployment rate. However, the literature shows only the average poverty level of the two areas at the sub-city level and should not be considered an exclusive indicator of the poverty

level of informal settlement residents (see Table 5.2). The perception of Bole as a well-to-do area is also a concern. Yeka's poverty level has shown a consistent decreasing trend over the past ten years, with higher than average income levels in Yeka, indicating lower unemployment rates (see Table 5.2). Despite the little difference between the residents in Bole and Yeka, informal settlements as described above, both are known as resorts for poor people, with households remaining at similar poverty levels, according to the global standard set at USD1.9 (Berhanu and Mesfin, 2012; Weldesilassie, Gebrehiwot and Franklin, 2016). The international literature supports this, as informal settlements are places for poor people migrating from rural areas, seeking better lives in cities (Fieuw, 2011; Tshikotshi, 2009; Povoa, 2017; Avis, 2016; Ingram, 2011). The 2020 empirical study found an average household per-day income of USD 1.28[7] in Bole and USD 1.76 in Yeka, based on the dollar-to-birr exchange rate in 2020.

The above finding is consistent with the existing situation in terms of the unemployment rate in the two areas (see Table 5.2). However, the finding in the two study areas is no different from the situation in most cities and towns in developing countries, where informal settlements are most often dwelling places for the poor and low-income people (Fieuw, 2011; Tshikotshi, 2009; Povoa, 2017; Trujillo, 2015). Currently, an estimated 24,274 people live in 5070 informal houses in the Bole sub-city, while about 27,792 people reside in 5,790 informal houses in the Yeka sub-city (see Figures 3.2 and 4.2). Although in Addis Ababa the informal development often involves people from all socio-economic statuses, including speculators, the squatting in the two informal settlements mostly involved poor people (see Table 5.2), with a significant proportion having migrated to the city from outside of Addis Ababa (see Table 5.1). As discussed in Section 5.7, access to formal land and housing is a big challenge for these migrants, shortly after they arrive in the city. As they remain without other affordable formal housing options, they are often forced to resort to squatting by informally buying plots of land from peripheral farmers at a relatively fair price.

[7] The analysis was based on the dollar-to-birr exchange rate in 2020: US$1.00 was equivalent to Birr 32.15.

5.3 Socio-economic background of respondents in Bole and Yeka informal settlements

This section attempts to briefly discuss the socio-economic profile of the respondents from Bole and Yeka informal settlements. Thus, the three sub-sections below present the biographical profile, migration pattern, and socio-economic status of the respondents.

5.3.1 Biographical profile and household information

This subsection provides biographical information and a description of the respondents in terms of their household size, gender, marital status, age, educational level, origin, settlement time, and interest in staying in the area. These aspects are reflected in Table 5.1 below.

Table 5.1: Biographical profile and household information of respondents in Bole and Yeka informal settlements, 2020

Criteria	Bole informal settlement	Yeka informal settlement
Average household size	7.76	4.5
Percentage of female respondents	62%	28%
Percentage of male respondents	38%	72%
Percentage of married respondents	42%	78%
Percentage of widow respondents	56%	16%
Average age of the respondents	48	50.54
Percentage of HHs qualified only primary education or below	60%	54%
Percentage of respondents whose origin is outside Addis Ababa	88%	68%
Percentage of respondents having an interest in staying in the area	58%	92%

Source: The Author, 2020.

Based on Table 5.1, the researcher would make the following remarks: despite both Bole and Yeka being peripheral informal settlements in Addis Ababa, it would seem that there are far more (62%) female respondents in Bole informal settlement, compared to the 28% in Yeka. In light of the fact that the interviews were conducted during the daytime on working days and that this is not a comparative study, it may be possible to attribute these differences to the high rate (60%) of unemployment in Bole (see Table 5.2), which is consistent with international trends

(Tsinda et al., 2013; Brown-Luthango et al., 2017; Hosseini et al., 2023; Mutisya and Yarime, 2011), where mostly women are the face of unemployment and poverty in informal settlements. While Bole informal settlement largely represents the current status quo globally, particularly in terms of poverty and unemployment, fewer (28%) female respondents in Yeka is worth noting, as it signals a possible break away from the norm and international trends regarding the employment rate (rate of household income contributor) amongst women in informal settlements. The 28% female participation rate (see Table 5.3) in Yeka informal settlement, makes this area one of the few rare studies where there are fewer female participants. Consequently, it would seem proper for the researcher to argue that while the demographic profile of the respondents and the employment situation in the Bole informal settlement seem to confirm current international trends, the one in the Yeka informal settlement shows the difference that could be made by a high rate of employment in the profile of the usual respondents, who in most cases, would be females. Despite the differences stated above, there are a few similarities shared by these two informal settlements (see Table 5.1). In both Bole and Yeka informal settlements, more than half of the respondents (88% and 68%, respectively), originate from areas outside Addis Ababa. This, as shown in Table 5.2 below, could, among other things, be attributed to the perception of these migrants about Addis Ababa as an economic hub offering job opportunities and better living conditions.

It is also worth noting that in both areas, more than half of the respondents could be classified as illiterate, since they have only primary-level education or below, which may have implications from an employment perspective, considering their perception of the city as a hub for high-paying job opportunities. In this regard, the empirical findings that revealed the presence of many unemployed households in both informal settlements should not come as a surprise (though the highest rate is in Bole, at 60%). It seems worth mentioning in this regard that despite the residents in the two informal settlements not being legalised, more than half of the respondents expressed unwillingness to leave the areas. These could possibly be attributed to two things: first, their low-income status, which does not allow them either to rent a private house in the other parts of the city or buy or even build their own new houses, due to the existing unaffordable and non-inclusive land supply and policy in the city (Adam, 2014; Lamson-Hall et

al., 2018; Dadi, 2018). Second, their deep sense of belonging, or what is being referred to as 'place attachment', in the literature and research on housing studies The focal point of the following section will be a discussion of the respondents' migration patterns in the Bole and Yeka informal settlement areas.

5.3.2 Households and the migration pattern of respondents in Bole and Yeka informal settlement areas

The discussion now turns to the analysis and discussion of the mobility level among respondents in Bole and Yeka informal settlements. The literature indicates that the comparative concentration of jobs and education opportunities rendered Addis Ababa, as the country's major magnet for migration (see Table 5.1). For instance, as indicated in the result of the 1994 National Population and Housing Census, migrants accounted for 46.7 percent of Addis Ababa's total population (Gebre-Giorgis, 1999). Subsequently, the development of informal settlements often occurs in the city's peripheries, where most areas are either vacant or covered with forests and farming lands. Figure 5.1 below shows the specific, period interval of the respondents' first arrival in the Bole and Yeka informal settlement areas.

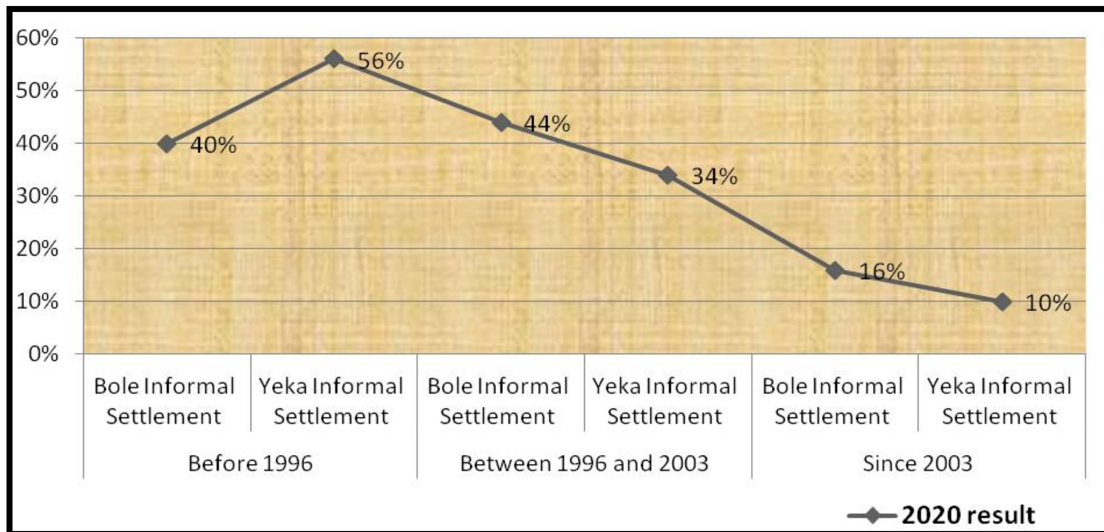

Figure 5.1: Respondents' first arrival time in the Bole and Yeka informal settlements, 2020
Source: The Author, 2020.

Figure 5.1 shows that both Bole and Yeka informal settlements experienced household migration dating as far back as previous to 1996, though at varied rates of 56% in Yeka and 40% in Bole. The migration phenomenon had also shown a fluctuating trend for a short while, between 1996 and 2003, as it increased in Bole informal settlement, while decreasing in Yeka (see Figure 5.1). In contrast to the above trend, however, the migration trend has been declining in both areas since 2003, although at varied rates of 16% (Bole) and 10% (Yeka). Worth noting, considering the international experience (as discussed in Chapter Two), however, is that migration continued in both areas from pre-1996 to date (2020), although with decreasing patterns as observed in Figure 5.1. For example, the 2020 empirical evidence indicates that 2% of the respondents from each of Yeka and Bole's informal settlements migrated to the areas between 2010 and 2015. As argued in Tilaki et al. (2011), Nazire et al. (2016), Amao et al. (2017), Marutlulle (2017), and Pojani (2009), this continued migration from other parts of the country to the city in general and to the two informal settlement areas in particular, could not only be seen as a similar phenomenon experienced in other developing nations, but could also be a potential factor both for the increasing housing need and the development of informal settlements in the city, as some of the unintended consequences. This was verified by the empirical finding in Table 6.1 that shows more than 67% of the respondents in Bole and Yeka have their origin outside of Addis Ababa.

As mentioned above, the continued proliferation of informal settlements and the associated migration pattern in developing countries, including Ethiopia, is driven by the urbanisation process in these countries (Avis, 2016; Ingram, 2011; Povoa, 2017). Further worth mentioning is the fact that more than half of the respondents in both informal settlement areas, have lived for more than two decades in their respective areas. Their stay in the area for such a long time without being legalised could mainly be linked to the lack of other affordable, formal housing options (including rental ones, given their low economic status, in the main), and this further implies the government’s inability to meet the housing needs of most of the migrants (only about 25% and 21% of the demand for low-income housing at the national and Addis Ababa levels, respectively, have so far been met through the public housing programme (Gondo, 2011; Weldesilassie et al., 2016; Delz, 2016; Bejiga, 2016). Although debateable, it could also be

attributed to a possible notion of 'place attachment', as argued earlier in this chapter. Worth noting in this regard, is the high number - more than half (58%) and 92% of the respondents in the respective areas of Bole and Yeka informal settlements who expressed their interest in staying in the same informal settlement (see Table 5.1). As argued by Wekesa et al. (2011), Khalifa (2015), and Lizarralde (2014), this government failure could also be considered the main reason for the development and expansion of informal settlements in the study area and, as discussed in Chapter 2, in other developing countries' cities, as well. On one hand, this study finding justifies the urgent need for the Ethiopian government, including administrators in Addis Ababa, to consider a policy alternative which is informed by Turner's concepts of "housing by people," and "freedom to build" including Abrams's concept of 'self-improvement'. On the other, it raises an interesting debate on Turner's concept of informal settlement as a 'temporary solution' to the urban housing shortage. It would seem that after two decades, there are some residents in these two informal settlements that have expressed satisfaction about access to certain basic services infrastructure but yet, no significant improvement in their housing conditions.

Origin of the Respondents: according to the empirical findings of the study and as mentioned earlier, the significant majority (88%) in Bole and (68%) in Yeka, are from outside of Addis Ababa (see Table 5.1). This has the literature support from international experience, particularly in developing countries, and is also supported by the theoretical view of Turner. In line with the above empirical finding, as argued in Cavalcanti in 2017 and 2019, informal settlements should be seen as an entry door for migrants to the city. Similarly, it would be worth mentioning that 12% and 32% of the respondents from the Bole and Yeka settlements, respectively, are originally from Addis Ababa. Consequently, as presented in Table 5.1, it would be appropriate to remark that the lack of access to affordable housing provision is a challenge not limited to migrants but to all low-income people, including those who were born and raised in a city, forcing them to engage in subsequent informal development activities to obtain shelter (see Figure 5.1; Girma, 2015; MEF and RK, 2018; Gondo, 2011; FSS, 2014; Weldesilassie et al., 2016).

Reasons for migration: according to the empirical finding of this study, about 78% of respondents in Bole and 77% in Yeka mentioned "job opportunities and better living conditions" as their main reason for moving to Addis Ababa (see Table 5.2). Hence, it would be possible to further argue that the socio-economic challenges faced by the migrants, including the inability to find both good-paying jobs and affordable shelters they had expected, would possibly force them to turn to squatting, as their only affordable housing option. Worth mentioning in this regard, would also be the empirical finding that indicates 60% and 33% of the respondents from Bole and Yeka informal settlements respectively, are unemployed (see Table 5.2). The above argument is evidenced by the local literature, as Gebre-Giorgis (1999: p. 12) also emphasised the finding and corresponding argument above: "migration has resulted in a large population that requires shelter provision while the city's resources were not enabling to meet this need".

5.3.3 The economic and employment status of the respondents in Bole and Yeka informal settlement areas

Research, including those conducted in Ethiopia, shows how low-income groups in Addis Ababa have been marginalised by the formal housing provision (Gondo, 2011; Weldesilassie et al., 2016; Venter et al., 2015; Wekesa et al., 2010; Turner et al., 2014; Green et al., 2016). For example, as discussed in sub-section 5.3.2, multiple studies in Ethiopia indicate that the financial status of the low-income people does not allow them to afford to either buy or build their own house, due to the government's strict building standards and unaffordable compulsory down payment; they cannot even afford to rent a decent private house (Gondo, 2011; Buckley and Kalarickal, 2005; Weldesilassie et al., 2016). Based on the above theoretical background, the section below focuses on the analysis and discussion of the empirical findings of the study, particularly the key economic variables, based on the respondents in Bole and Yeka informal settlements. Table 5.2 shows the findings on the respondents' socio-economic status corresponding to the variables.

Table 5.2: Respondents' socio-economic status in Bole and Yeka informal settlements, 2020

Statements	Bole Informal Settlement	Yeka Informal settlement
Percentage of respondents unemployed	60%	33%
Percentage of respondents moved to Addis Ababa for job and better living	82%	74.51%
Average monthly income of respondents per person	Birr 2035	Birr 2798
Percentage of respondents where only one member contributes to the monthly household income	46%	72%
Percentage of respondents who cannot afford to pay the monthly municipal services bill	86%	56%
Percentage of respondents who consider their shack as their only and main asset	98%	87.72%

Source: The Author, 2020.

Based on the information in Table 5.2 above, it would be possible for the researcher to make the following comments: it would seem that the high rate of unemployment remains a serious problem amongst heads of households in both informal settlement areas, Bole and Yeka. Despite their differences (as also discussed under sections 5.3.1 and 5.3.2, above), the 60% and 33% unemployment rates in Bole and Yeka informal settlements, respectively, are by all measures of indicators quite significant and should be a cause for concern. The generally high unemployment rate in both areas could provide a possible reason and explanation for why there is a significant number of respondents in both areas that do not see any other alternative accommodation than their current informal dwellings (see Table 5.2).

As seen in the literature discussion, any other accommodation or housing outside the informal settlement sector comes with affordability issues for poor households. Hence, the situation in the two areas should not be surprising. Related to this finding, could also be the fact that almost all the respondents in both areas live below the poverty line (see Table 5.2), making most of them unable to pay even their monthly bill for their consumption of basic services, such as electricity,

be it government-supplied or accessed through private informal connections (see Table 5.2). In addition, the great majority (more than 87%) of the respondents from each of the case study areas, count on their shack as their main economic asset (see Table 5.2). As discussed above, this should come as no surprise, given both the low average household income level in the two informal settlements and, above all, the existing levels of unemployment in both areas (see Table 5.2). As a result of the above reasons, and as seen in many developing countries, it would be unreasonable to expect these people either to build, buy, or even rent a standardised formal house in the city (Buckley and Kalarickal, 2005; Madzidzela, 2008; Wekesa et al., 2010; Turner et al., 2014; Green et al., 2016). However, it may be possible to progressively build themselves shelter, if the government created an enabling environment, as argued by JFC Turner, Abram and Mangin in their theoretical writings. Moreover, the researcher is of the opinion that the socio-economic situation amongst the informal settlement residents in the two areas, should be recognised as the factor that has afforded those people no other formal option that fits their circumstances and enabled them to gain easy access to affordable shelter; to get a roof over one's head, other than through squatting (Gondo, 2011; Weldesilassie et al., 2016; ACC, 2015). In the next section, discussion and focus will shift to the level of social cohesion and place attachment amongst the respondents in Bole and Yeka informal settlements.

5.4 Level of social cohesion and place attachment in Bole and Yeka informal settlements

Social cohesion and place attachment are not new concepts in housing-related research studies. However, if the evidence in the literature review is anything to go by, it may be appropriate to argue that these two concepts are not only well documented but more synonymous with the theoretical writings on the topic of informal settlement upgrading projects, than is the case with writings on squatters residing in informal settlements (Marais et al., 2008; Ntema, Anderson and Marais, 2021). Despite displaying similar and the usual socio-economic characteristics that are common in all informal settlements across developing countries, what is unique about the Bole and Yeka informal settlements, could be the high level of social cohesion and place attachment amongst the squatters, who formed part of the respondents. Further discussion and analysis on the level of social cohesion and place attachment will be based on the empirical evidence presented in Table 5.3 below.

Table 5.3: Respondents' perception and state of life in the informal settlements in Bole and Yeka study areas, 2020

Statements	Bole Informal Settlement	Yeka Informal Settlement
Respondents who perceive the area as a 'good' neighbourhood	84%	94%
Respondents who perceive goodwill within the community	94%	80%
Respondents who prefer the area as their permanent residence	66%	70.45%
Respondents who perceive the life in the settlement as exactly as they thought or even better than they expected it would be	68%	52%
Respondents who feel 'good' personal safety in the areas	40%	78%

Source: The Author, 2020.

With the evidence presented in Table 5.3, the researcher makes the following comments: First, the key to understanding the concept of social cohesion and place attachment in the context of the Bole and Yeka informal settlements, is evidence of two variables: 'perception of the settlement as a good neighborhood' and 'perception of goodwill amongst residents, in the informal settlement'. As shown in Table 5.3 above, no less than 80% of the respondents in both Bole and Yeka informal settlements have confirmed the presence of 'goodwill' with their neighbourhoods. A similar confirmation has also been evident amongst the respondents from the two informal settlements in terms of the 'goodwill' that exists in their communities. In expressing and confirming what the researcher views as more than just goodwill and a good neighborhood but social cohesion, some of the interviewees made remarks such as ***"there is unity and cooperation amongst community members"*** and ***"community members are understanding and tolerant of one another,"*** while another respondent also commended her local community on being able to ***"be relied upon through good times and bad times"*** and also being able to ***"effect positive behavioural change in her personal life"*** (see Annex. F).

In informal settlement contexts, the intention to stay in the area and the quality of life there influence the place attachment amongst dwellers. As shown in the empirical evidence presented in Table 5.3 above, over 60% of the respondents expressed their intent to permanently remain in the area, believing their lives were as they initially thought. However, there are challenges faced by residents, such as low satisfaction with house size, construction material, and access to electricity. Further empirical findings show that over 50% of respondents expressed low satisfaction with the number of rooms in their house (see Figure 5.2), while 48% and above expressed dissatisfaction with the size of their house (see Figure 5.3). In addition, only 45% of respondents in the two informal settlement areas had access to electric power supply services (see Figure 5.7). These problems are similar to those in other parts of the city, the country, or developing countries, as informal settlements often lack basic infrastructure, social amenities, and secured tenure (Nazire, 2017; Amao, 2012; Abunyewah et al., 2018; Adam, 2014; Mengist, 2018; Dadi, 2018).

As shown in the research findings, over 65% of respondents, prefer their current area as their permanent residence (see Table 5.3), while over 57% in both Bole and Yeka study areas express interest in staying in their respective informal settlements (see Table 5.1). This strong place attachment could possibly be attributed to a sense of community, shared social and cultural identity, and affordability of shelter in the informal settlement setting (Fattah, 2020; Liu, 2019; Li and Wu, 2013; Waters and Adger, 2017; Hutama, 2018), as well as the affordability of the shelter they live in (Gondo, 2011; Girma, 2015; Desta and Grant, 2018; Abenet et al., 2017; Lombard, M., 2014). An additional empirical finding also confirmed the above finding and argument that more than 50% of the respondents from Bole and Yeka replied that their current life in the informal settlements was not something they did not expect. Consequently, as also argued in the literature, including Turner (1978), low economic status and the relative affordability of housing options are factors that could possibly influence a sense of place attachment among informal settlement residents (Turner, 1978; Napier, 2002; Takahashi, 2009; Hove et al., 2013; Köhn and von Pischke, 2011; Bekele et al., 2014; Venter et al., 2015; Abenet et al., 2017).

One of the factors that may have possibly contributed to the strong sense of place attachment amongst the respondents could be "***access to formal sanitation services in the communities,***" which was indicated by a significant proportion (96% in Bole and 84% in Yeka), of the respondents (see Table 5.5). Expressing some of the possible reasons for their sense of place attachment, most of the respondents from the two informal settlement communities (33 from Bole and 31 of them from Yeka), commonly stated the following: "***...the diversified culture amongst the informal settlement community members creates a sense of affection for the neighbourhood, despite existing deficiencies in terms of basic social services***"; "***the similar economic status amongst the majority of households also creates a high sense of unity and a feeling of resemblance, which creates cooperation in terms of various needs and, subsequently, a sense of belongingness in the community***"**.** Another respondent mentioned that "***despite the absence of social amenities in the settlement, most of us prefer to stay in the neighbourhood and use our spare time to chat with community members, instead of going to the city centre***".

As a result of the empirical finding narrated above, the presence of social cohesion and place attachment in informal settlements is a unique phenomenon that has not been documented in the existing literature (Marais et al., 2021). Although it seems surprising, this study found that social cohesion among residents in informal settlement communities does not significantly correlate with the lack of basic infrastructure. Challenges faced by poor people in urban, informal settlements do not significantly impact place attachment. These residents use their social capital as a resource and are often seen as illegal actors and threats, as in the Ethiopian case, to urban development and government (MUDHC, 2014). In the next section, discussion and focus will shift to the analysis of respondents' satisfaction levels with the current features and state of housing in the Bole and Yeka informal settlement areas.

5.5 Satisfaction levels on the current nature and state of housing in the Bole and Yeka informal settlement areas

This section analyses respondents' satisfaction levels in the Bole and Yeka informal settlements with their housing. It is argued in the literature that high satisfaction levels are more likely when dwellers feel they have actively participated in the building process (Huchzermeyer, 2004), rather than a completed unit granted by another party, as is the case in the current state-funded housing programme of Ethiopia (Haregewoin, 2007). The study examines respondents' satisfaction with key aspects of their houses, including room size, building material, work quality, and construction method (see Figures 5.2, 5.3, and 5.4). It also examines the locational suitability of their houses for social amenities and economic activities in the surrounding areas.

Level of satisfaction with the number of rooms: Against the above background, Figure 5.2 shows the satisfaction level of respondents with the current number of rooms in the Bole and Yeka informal settlements.

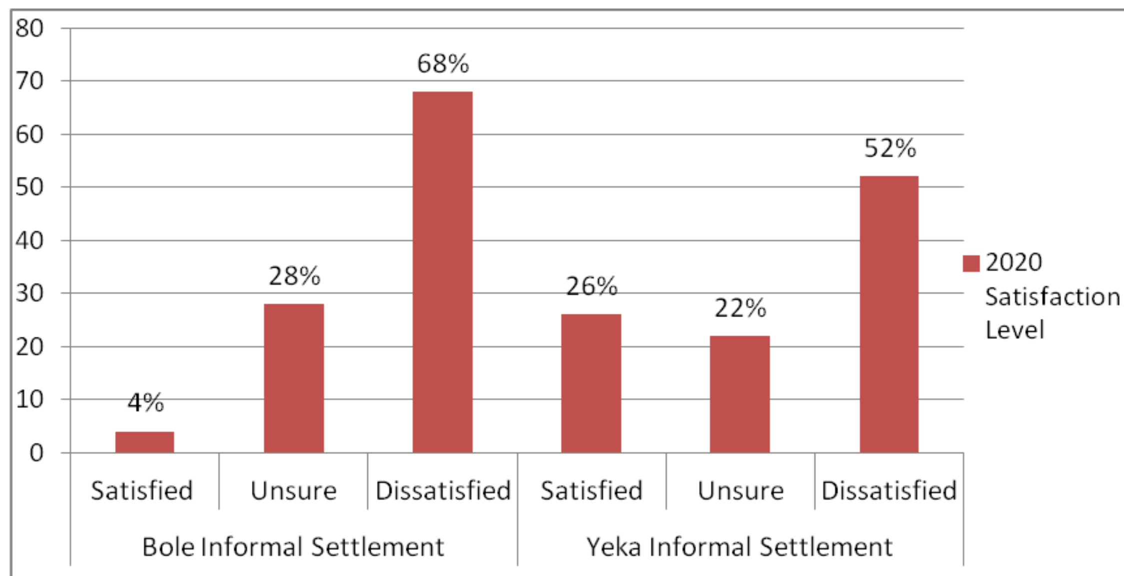

Figure 5.2: Satisfaction with the number of rooms in the Bole and Yeka study areas, 2020
Source: The Author, 2020.

According to evidence in Figure 5.2 above, over half (68% and 52%) of respondents in both the Bole and Yeka informal settlements respectively, are dissatisfied with the number of rooms in their houses (see Figure 5.2), which are insufficient to properly accommodate the household members of these respondents. However, is worth noting that about 88% and 90% of the respondents in both the Bole and Yeka informal settlements respectively, had only either one or two rooms in their houses when they first arrived in the area, while currently 70% and 64% in these two settlements respectively, have either four or more rooms in their housing. Despite the high level of dissatisfaction, this could be tangible proof of both Turner's theoretical concepts of "progressive housing development" and "a shack as a house in process" (Turner, 1976; 1978), as well as Abrams's "self improvement" (Abrams, 1964; 1966), in that informal settlements are houses in an incremental process of physical improvement so as to become adequate housing.

The literature findings in other developing countries' contexts also show the issue of inadequate or few rooms in a house, remains the main feature of informal settlements in these countries (Ward, 1982; Takahashi, 2009; Keivani and Werna, 2001a; Rahman, 2012; Marais and Ntema, 2013). As a result, the dissatisfaction level seems to be not merely due to the number of rooms alone but mainly due to the insufficiency of the available rooms to accommodate the respective households. This could also be linked mainly to the lower 'room-to-person ratio[8]'. The above argument has support from the related literature (Ingwani et al., 2010). According to the United Nations Human Settlements, if more than two people share a room, the room is overcrowded and not comfortable to live in (Ingwani et al., 2010). Thus, despite the decline in the number of residents with only one or two rooms in their house, residents of the Bole and Yeka sub-cities are still living in inadequate rooms. In other words, the majority of the residents in the Bole and Yeka informal settlements are still residing in overcrowded conditions, though there has been an increase in the number of households and the number of rooms in their houses (Ingwani et al., 2010).

[8] According to the existing standard in the Addis Ababa's context, a house is said to be sufficient when three or fewer people share a room in it.

Moreover, on the basis of the finding provided above, it would seem proper for the researcher to argue that the incremental housing improvement experienced by the respondents in the Bole and Yeka informal settlements, seems to conform with the complementary concepts of Turner's "progressive development" (Pugh, 2001; Turner, 1976), and Abrams's concept of "self-improvement" (Abrams, 1964; Fegue, 2007), as both concepts are demonstrated in the accomplishment by a significant number of respondents in Bole and Yeka in their progressive housing improvement efforts (Abrams, 1964; Turner, 1968; 1976; Pugh, 2001). Furthermore, it would be possible to argue that the achievement by those respondents in building their own house could be a tangible proof of the applicability of Turner's concept of "housing by people", while their gradual improvement in the number of rooms in their house would further indicate the practicality of his other complementary concept, "a shack as a house in process" (Turner, 1965; 68; 72; 76; 1979; Napier, 2002; Biitir, 2009; Mehlomakulu and Marais, 1999). Therefore, it would be possible for the researcher to remark in general, that not just the number of rooms in itself would suffice to attain the satisfaction level of households in an informal settlement, but it could be related to other factors, such as household size in the dwelling unit. This could further lead to the conclusion that higher satisfaction levels of households in their house can be influenced by and have a direct correlation with both the number of rooms and the family size in the house (see Figures 5.3, 5.4, and 5.8). The section below and Figure 5.3 also focus on analysing the satisfaction levels of the participants, based on the current size of the rooms in their house in the Bole and Yeka informal settlement areas.

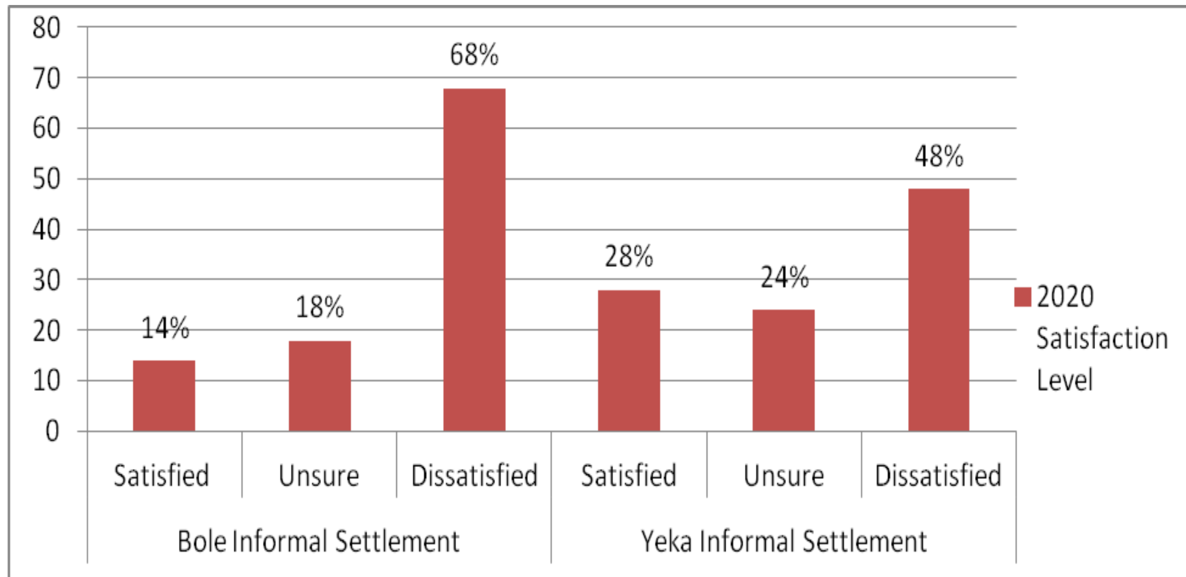

Figure 5.3: Level of satisfaction with the size of rooms in the Bole and Yeka study areas, 2020

Source: The Author, 2020.

Level of satisfaction with the size of rooms: the empirical evidence in Figure 5.3 above makes it appropriate for the researcher to make the following comments: In both informal settlements (Bole and Yeka), more than 48% of the respondents expressed their dissatisfaction with the size of the rooms in their houses, though at varied rates (68% and 48%, Bole and Yeka, respectively). The dissatisfaction level indicated by the empirical findings in this study, should not be surprising given the congested living conditions in the houses, which are confirmed by the literature and empirical findings presented in Figure 5.2 above. As evidenced in the literature, the lack of sufficient room size for daily activities, such as living, dining, sleeping, cooking, and sanitation, makes a house insufficiently adequate according to both Ethiopian and international standards (Hosseini et al., 2023; Opoko et al., 2015). Consequently, the dissatisfaction level expressed by respondents in this study does not come as a surprise. More than anything else, these findings further confirm the urgency required by the Ethiopian government in partnership with the Addis Ababa administration, to create an ‘enabling environment’ for these infornmal dwellers so that they can embark on a settlement upgrading programme guided by the principles of "housing by people", "self improvement", and "progressive development".

Level of satisfaction with building materials: In this sub-section, the focus will now shift to a discussion and analysis of the building materials used in building informal houses, as well as aiming to examine the satisfaction level of the respondents in this regard. The discussion and analysis will also be informative about the current state of the physical condition of the houses in the Bole and Yeka informal settlements in general. Thus, Figure 5.4 displays the empirical finding in the above regard, and it will also serve as the basis for the related analysis presented below.

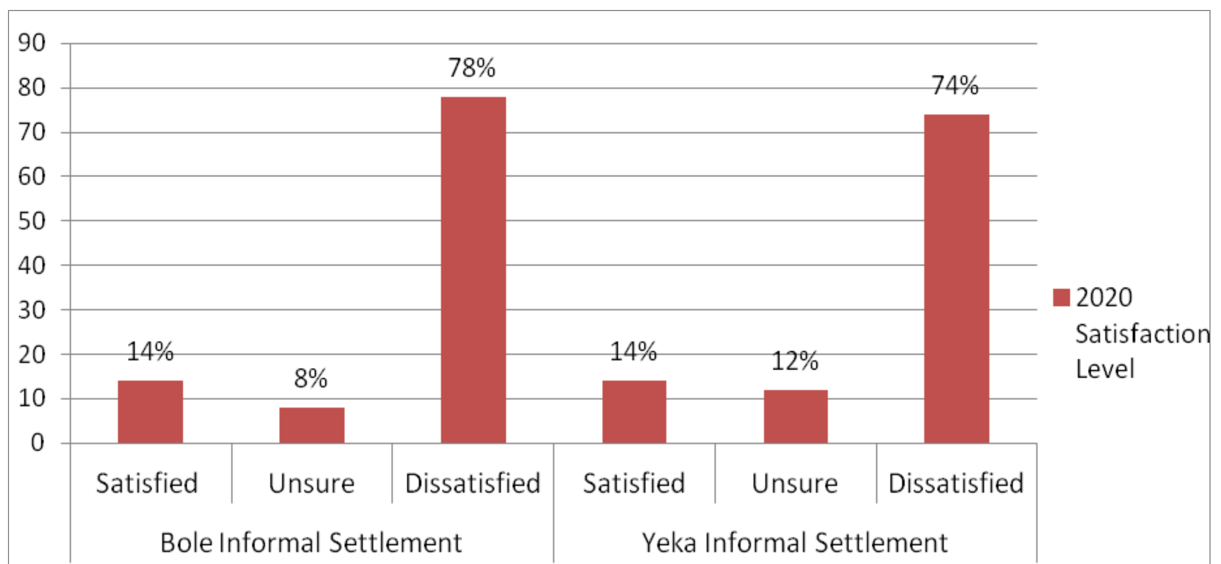

Figure 5.4: Level of satisfaction with the materials used in the Bole and Yeka study areas, 2020
Source: The Author, 2020.

The study's findings indicate that over 70% of respondents in both settlements expressed dissatisfaction with the quality of the building materials used in their housing. According the study findings, over 60% of respondents used indigenous materials, such as wood, mud, and straw, particularly in the construction of the wall part of their houses (see Figures 5.4 and 5.1). A further 66% and 64% of respondents in Bole and Yeka, respectively, expressed dissatisfaction with their housing, due to the traditional materials used in wall construction. As presented in Table 5.2, this high level of dissatisfaction should not be surprising, as it could also be attributed to the high level of unemployment which in turn, makes procuring quality building materials

unaffordable (see Figure 5.5: a, b, c, and d; Tesfaye, 2007; MUDHC, 2014; Girma, 2015; File, 2017; Baye et al., 2020).

Figure 5.5 *a*, *b*, *c*, *d*: Typologies of housing units in the Bole and Yeka informal settlements
Source: The Author, 2020.

Level of satisfaction with housing quality: The study analyses the satisfaction level among respondents in the Bole and Yeka informal settlements regarding housing quality. The findings show a significant level of dissatisfaction with the quality of work in their housing, with 74% and 66% of respondents in Bole and Yeka respectively, being dissatisfied (see Figure 5.5, a, b, c, d). This high level of dissatisfaction about their overall housing quality may be due to factors, such as building materials, room size, and the number of rooms on which, as seen in the section above, they expressed a similar low satisfaction level. Once again, the low-income status of the respondents, including the general poor physical conditions in the entire neighbourhood, may also have contributed to the low level of dissatisfaction. As evidenced from the literature in this study, and as shown in Table 5.2, the average income in the two informal settlements is USD1.7 per household per day, which is below the poverty line, according to the global standard, and as

discussed in sections 5.2, 5.3, and 5.3.3. The existing significant unemployment level does not allow those people to improve the quality of their housing (see Figures 5.4; 5.5: a, b, c, d). Furthermore, the study highlights the low satisfaction among respondents regarding their house quality, indicating that a lack of land tenure security may also impact their willingness to make physical improvements. In this regard, the study evidenced that many respondents were discouraged from using standard building materials, due to their low financial capacity and possibly, uncertainty about their future. This is because permanent housing construction or improvement is allowed only with a building or maintenance permit from the local government, which requires land tenure security. Subsequently, over 77% of respondents from the two informal settlements identified security of land tenure as their top priority (Berger, 2006; Danso-Wiredu and Midheme, 2017). Tenancy security can motivate households to improve their housing quality, aligning with Turner's view that maximising satisfaction and promoting informal settlements as a basis for a sustainable solution to urban housing shortage, would require prioritisation of "tenure security" by the government (Turner, 1976; Turner and Fichter, 1972). Therefore, in general, it is possible to argue that the general quality of a house is influenced by the household's economic status, construction material, and method, all of which impact satisfaction levels. Most importantly, secured land tenure is crucial for the successful application of key principles, such as "housing by people," "progressive housing development," "self-improvement", and "creating an enabling environment" for informal settlement upgrading (Fegue, 2007; Turner, 1976; Mangin, 1967; Abrams, 1964).

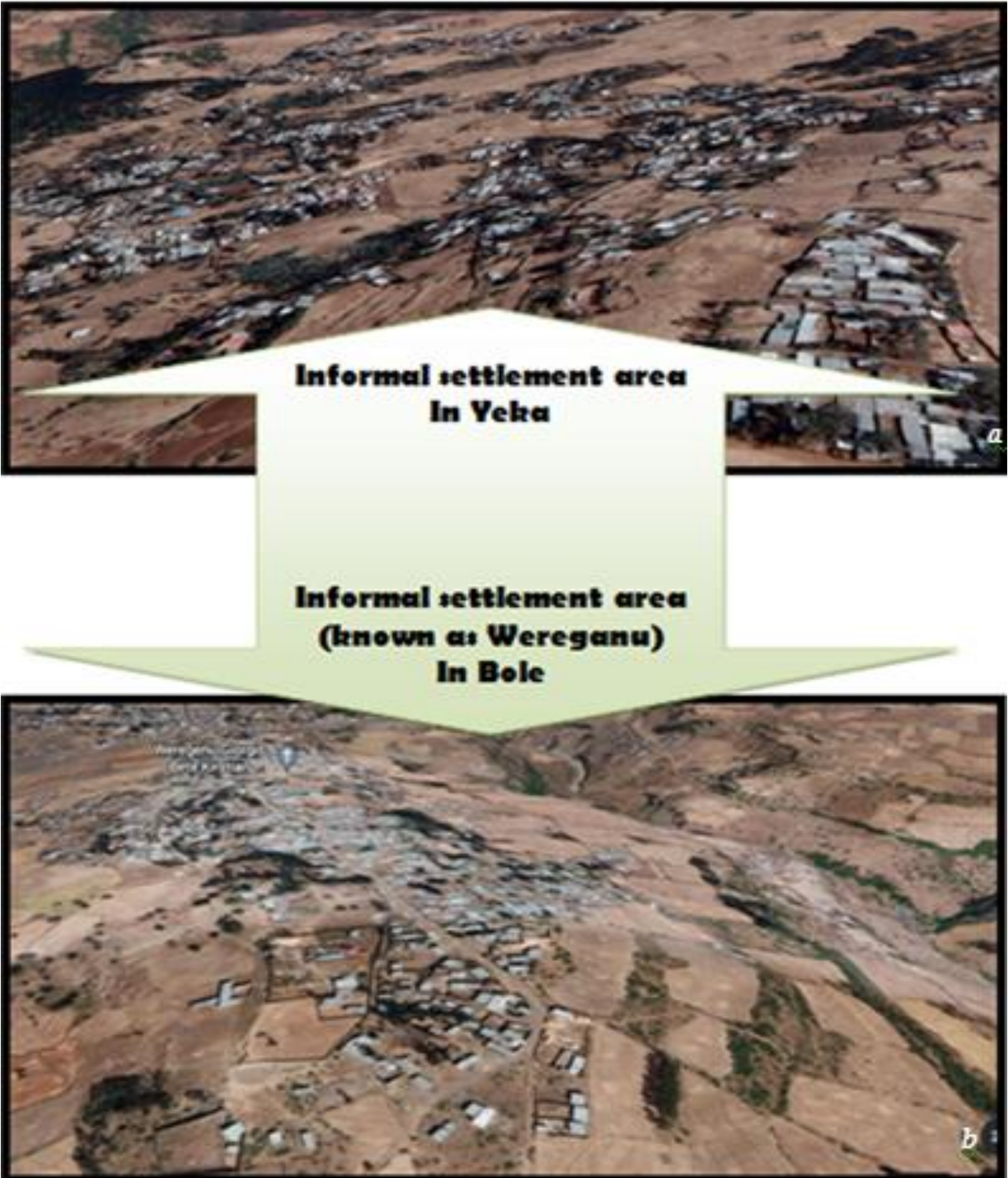

Figure 5.6: ***a and b*****: Parts of the informal settlements in the Yeka and Bole study areas**
Source: The Author, 2022.

5.6 Perceptions on the accessibility of basic services and social amenities in the Bole and Yeka informal settlement areas

In this section, the focus is on the analysis and discussion of the respondents' perceptions of the accessibility of essential services in the Bole and Yeka informal settlements. Basic infrastructure services are crucial for residents' daily lives (Peterson and Muzzini, 2005), and adequate housing correlates with access to these services (Lasserve and Selod, 2009; Pariente, 2017; UN-Habitat, 2019). The analysis examines the basic services and social amenities in these areas, using empirical findings and key informants' remarks (see Figure 5.7).

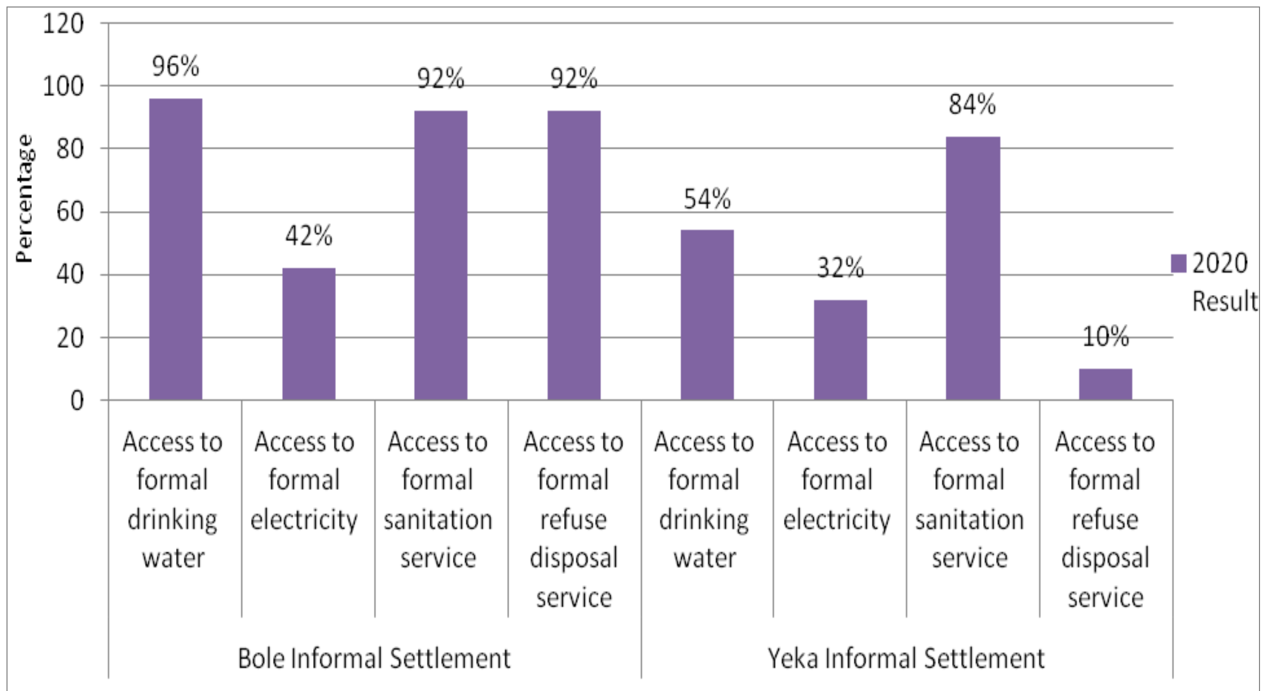

Figure 5.7: Respondents' Perceptions of basic service accessibility in the Bole and Yeka informal settlements 2020
Source: The Author, 2020.

From Figure 5.7 the following are worth noting: Over 60% of respondents in the two informal settlements use informal connections to electric power lines. The empirical finding also indicated that most of respondents are poor and live below the poverty line due to the high (60%)

unemployment rate (see Table 5.2). Consequently, over half of the respondents struggle to pay their monthly consumption bill for municipal services (see Table 5.2). With regard to access to drinking water, the empirical finding shows that over half of respondents in both informal settlements have access to drinking water, despite 18% using nearby rivers (see Figure 5.7). Similar empirical findings in this study show that 92% have access to formal mechanisms, though there are households using open fields for refuse disposal (see Figure 5.7). As evidenced from the local and international literature, a lack of access to basic services and infrastructure remains a key characteristic of informal settlements in developing countries, such as Ethiopia (Trujillo, 2015; Muhajir, 2011; Wekesa et al., 2011; Adam, 2014; Mengist, 2018; Dadi, 2018). However, this lack may be linked to the government's attitude towards informal settlements, which continues to hinder their provision in Addis Ababa and other cities and towns in the country (see Table 5.6). In terms of the level of access to social amenities in both the Bole and Yeka informal settlements, Figure 5.6 and Table 5.4 show that over 65% of respondents are far from schools and health facilities, while over half complain about the absence of police stations nearby. The dissatisfaction of most of the respondents appears, among other things, to be due to the absence of these basic social amenities within reasonable walking distance from their housing. To a large extent, this further shows a lack of commitment by both the city's administration and the national government in creating an 'enabling environment' for these informal dwellers, to progressively improve their housing and living conditions. It also shows a lack of recognition of these informal settlement areas as a basis and possible solution to poor social and environmental conditions, usually associated with low-income and poor neighbourhoods in urban areas, across developing countries, Ethiopia included.

Table 5.4: Respondents' perceptions of the availability of social amenities in the Bole and Yeka study areas, in 2020

Statements	Bole Informal Settlement	Yeka Informal Settlement
Percentage of respondents who perceive a lack of access to social amenities as a key community issue	32.32%	55%
Percentage of cases indicated that social services/amenities as key issues at both household and community level	51.91%	42%

Source: The Author, 2020.

Accessibility to basic social amenities: Based on the empirical findings of this study, as shown in Table 5.4, it was noted that a lack of basic services and social amenities was indicated as a problem in both the Bole and Yeka informal settlements (see Figure 5.7). The above finding is also consistent with the literature findings (Tshikotshi, 2009). Consequently, the lack of basic social amenities and the lack of basic infrastructure elements caused the dwellers to live on the outskirts of the city, close to farmlands (see Figures 5.6 *a* and *b*; Figures 5.7). Despite the lack of access to social amenities, as shown by the study findings, there is currently no explicit term in the current policy documents, pointing or making reference to the provision of basic services and social amenities to informal settlements in general, except the one in the federal urban land lease holding act of Proclamation No. 721/2011 (Wondimagegnehu, 2009; Adam, 2014; Mengist, 2018; Dadi, 2018). However, worth noting is some of the uncoordinated, random and politically motivated government's provision of some basic services to some parts of the squatter settlement areas, despite being settled illegally like the rest, and above all, despite their settlements being declared illegal, as they are not conformant to the city plan (see Proclamation No. 721/2011; MUDH, 2014). Thus, it would be possible to argue that such service provision could implicate the government's indirect recognition of those informal settlers among the dwellers (Serbeh-Yiadom et al., 2008; Danso-Wiredu and Midheme, 2017). It might also have some unintended consequences, such as encouraging further development of new informal settlements, as well. However, the paradox in this regard seems to be that local government agencies refused to grant the security of land tenure to these people, who have already been formally supplied with government services. Regarding the government's intentional provision of the three basic services, including drinking water, electricity, and refuse removal services, to parts of the settlement areas, an interviewee said: **"*Unlike the urban poor squatters, speculators often squat in residential zones that are in conformance with the city plan. This could be using their informal network to access some land-use and planning-related information, most likely through corruption. As a result of their plot's alignment with the city plan, utility-provider organisations would deliver basic services, such as electricity and drinking water*"** (in-depth interview No. 4, 7/29/2020, MUDH). The interviewee further remarked, **"*...subsequently, those individuals, who most often engaged in the informal (illegal) land market, would demand legalisation of their landholding, referring to the formal service provided to them by the government."***

The city administration's land-use and land management regulations allow residents to access basic infrastructure services, including piped water and electric power, if their landholding conforms to zoning regulations (see Directive No. 18/2014; Directive No. 17/2014; Regulation No. 65/2014; Regulation No. 1/2000). This practice generally implies that not only land and housing speculators but also squatters, have the same right to claim formal service delivery. Consequently, it would be possible to make at least two remarks. First, the government’s controlling mechanisms against informal settlement development seem rather weak. Second, because of its poor controlling mechanism, the government will be obliged to deliver basic utility services to settlements or households settled without its prior approval; this, to a large extent, could be equated to the government’s unintended settlement upgrading. Third, this unplanned city expansion by original, informal settlers would further require a huge amount of government expenditure for the development and delivery of infrastructure services, which affect, at least, its urban growth management. However, contrary to the general remark by the above interviewee (a government official), most poor squatters are often considered speculators, despite their intention to obtain shelter, rather than make land business. This is based on the researcher's pre-assessment procedure, which indicated that all respondents were squatters, forced to move through housing problems. Service delivery and tenure security for informal settlement dwellers are determined by the way they settled or occupied the land, rather than where they settled. This means that access to basic services and regularisation for informally settled citizens are highly influenced by zoning regulations in city planning, regardless of whether land occupation was legal or illegal. Survey participants also confirmed the lack of good governance in affected agencies (Danso-Wiredu and Midheme, 2017). Furthermore, as demonstrated in the conceptual framework of the research problem in this study and as discussed in Section 5.7 below, the development of informal settlements in Ethiopia, particularly in Addis Ababa, is due to housing problems and social inequality among the urban poor (Tsenkova et al., 2008; Fransen and Van Dijk, 2008; UN-Habitat, 2011). The lack of proper governance, including effective land management, contributes significantly to these settlements (Serbeh-Yiadom et al., 2008; Danso-Wiredu and Midheme, 2017; Cities Alliance, MUDHC, and ECSU, 2015; Gondo, 2011). Insufficient governance in government agencies, including land management and code enforcement offices, leads to significant budget requirements for infrastructure provision in informal and unplanned settlements. The empirical results support the views of Turner, Abram and Mangin on informal

settlement upgrading as a possible policy alternative to a failed public housing policy that seemed non-responsive to the plight of informal dwellers, in the two informal settlement areas (Turner, 1967; 1976; 1978; Mangin, 1964). Furthermore, this is consistent with the argument that informal settlements represent the best residential opportunity for the urban poor, by addressing their survival strategies and basic needs (Hove et al., 2013; Turner, 1967; 76; 78; Mehlomakulu and Marais, 1999). Moreover, although it could not be stated as a total absence, it should be noted that the study also found that over 90% of the respondents in both case study areas, complained about inadequate access to social amenities, such as playgrounds and parks. Similarly, more than 70% of the respondents also complained about the lack of adequate access to public transport services, while 60% also stated the absence of adequate access to social facilities, such as schools in the respective, informal settlements of Bole and Yeka (see Figure 5.8). The above finding is supported by the related literature findings (UN-Habitat, 2011; 2013; Dadi, 2018; Adam, 2014; Wondimagegnehu, 2009; Mengist, 2018). As discussed in this chapter and in Chapter Three, government officials associate a lack of access to basic services in informal settlements to land use and planning regulations, but the government's failure is not surprising, given the illegal establishment of the settlements and their low economic capacity (Linn, 1983; Kimm, 1987; Baken and Van der Linden, 1993; Keivani and Werna, 2001; Buckley and Kalarickal, 2004). However, what remains undisputable is that all sectors of government have not responded both to the growing need for housing and basic service infrastructure in the Bole and Yeka squatter settlements, as well as in other parts of informal settlements in Addis Ababa (Adam, 2014; Mengist, 2018; Dadi, 2018). This is likely to continue for as long as government's policy declares informal settlements illegal and ineligible entities that cannot be recognised as part of the urban housing fabric (see Proclamation No. 721/2011). In general, the lack of basic social services and amenities in these areas may be attributed to government policy failure and negative attitudes towards informal settlements (see Table 5.7). The next section deals with the perceptions of respondents on factors responsible for the mushrooming of informal settlements in Addis Ababa.

5.7 Perceptions of factors responsible for the origin and development of informal settlements in the study areas, and in Addis Ababa

In Chapter Two and Chapter Three, it is argued that the government's failure to provide land for housing is among the major factors for the origin and development of informal settlements in Addis Ababa (Tesfaye, 2007; FSS, 2014; Lamson-Hall et al., 2018; Mersha et al., 2021). Consequently, as argued in Chapter Three, this seemed to have affected the housing market by pushing the price of housing (including rentals) upward. Hence, low-income households could not afford either buying or building their own house, mainly due to the high building standards (Bekele et al., 2014; Sisay, 2016; Begna, 2017; Hiko, 2019). Against the above literature and theoretical background, the empirical findings presented in Table 5.5 below, including other evidence from the 2020 survey, serves as a basis for the analysis of respondents' perceptions of the main factors responsible for the origin and development of informal settlements in Addis Ababa (see Table 5.5).

Table 5.5: Perceptions of respondents regarding the causes and effects of Addis Ababa's informal settlements in 2020

Statements	Main Reason		Partly a Reason		Not a Reason	
	Bole	Yeka	Bole	Yeka	Bole	Yeka
Government failure to avail land for self-housing construction	70	72	30	12	0	16
Financial inability to build own house formally	68	94	24	6	8	0
Financial inability to rent formal private house	58	88	36	12	6	0
Unaffordable down payment for public housing	54	62	30	24	16	14
Unaffordable monthly payment for public housing	18	42	36	34	46	24

Source: The Author, 2020.

The empirical result displayed in Table 5.5 above, makes it possible for the researcher to make the following comments: These key factors discussed below seem to be linked to both individuals and the government.

The lack of formal access to housing land: the empirical findings displayed in Table 5.5 above, reveal that a significant number (over 70%) of respondents in the Bole and Yeka informal settlements replied that the government failed to provide land required for formalisation of informal settlement areas, such as their areas. Government's failure should (to a large extent), be understood within the context where both Addis Ababa city council and national government seems to have failed to adopt a policy and legislative framework that are responsive to land and housing needs in these two informal settlements. It may also be attributed to government's failure to recognise informal settlement areas (Bole and Yeka included), as integral parts of the urban housing fabric and a basis on which government could launch informal settlement upgrading, as a possible policy alternative to the current conventional public housing policy. It further demonstrates and confirms the inability and lack of political will by government to use informal settlements as a platform to create an 'enabling environment' for informal dwellers in Bole and Yeka, to initiate informal settlement upgrading through amongst other things, 'self-help housing' and 'self-improvement' initiatives, (see Table 5.5; Turner, 1978, Mangin, 1964; Lamson-Hall et al., 2018; Mersha et al., 2021). This finding also shows weaknesses in the rigid government land-use regulation. In conclusion, the government has failed, and despite the bulk of land being under state ownership, the government has seemed unable to curb unaffordable land market competition in cities, such as Addis Ababa (see Proc. No. 721/2011). This has led to the development of informal settlements in peripheral areas, such as Bole and Yeka (see Tables 5.1 and 5.2). As displayed in the empirical findings in Table 5.5, the affordability of formal housing provision in the Bole and Yeka informal settlements could possibly be linked to the economic capacity of respondents. For example, the empirical findings indicate that over 65% of respondents in both areas could not afford to buy their own house, while over 55% could not rent a private house in the city centre. This is due to a low-income status and unemployment rates among respondents (see Table 5.2). Moreover, over half of the respondents from the Bole and Yeka informal settlements could not afford the compulsory down payment. Despite the government's declaration in its 2014 National Housing Development Strategy that it is pursuing a comprehensive housing policy, its public housing scheme called the "Integrated" Housing Development Programme (IHDP) (see Proc. No. 370/2003), aimed at meeting the housing needs of low- and middle-income citizens, has been unable to meet over 25% of the demand. This has led to the great majority of people still being on the waiting list, some of them since 2005. Hence

comments, such as this one from government's officials should not come as a surprise: "***The integrated public housing programme was originally intended to benefit low-income households. However, the government realised afterwards that the targeted people had not in the main, been the poor households initially targeted"*** (In-depth Interview No. 4, 7/27/2020. Another government official further claimed that "***So far, the public housing provision is not affordable both for the targeted low- and middle-income urban residents".*** Furthermore, in general, 60% of the respondents from the Bole and Yeka informal settlements opined that they could not afford the public housing provision, even if they had the chance (see Table 5.2). Related to affordability issues, an interviewee claimed that **"*...among other things, the public housing construction is a time-consuming project. As a result, the inflation would cause a continuous increase in the material price and workers' wages, which would also cause an increase in the cost of construction, which, in turn, would increase the price of completed housing units. This is also raising the affordability issue as it has been affecting the intended beneficiaries"*** (in-depth interview No. 5, 7/29/2020). As shown in the discussion in Section 5.3.3, this should not come as a surprise, given the low financial status (an average income of Birr 2,416.5 or USD 62.81 per person per month), and the high unemployment rate among respondents in the two study areas (see Table 5.2). One should also note the significant possibility that the above factors could pose affordability hurdles for the respondents to pay the down payment and the monthly repayment for the public housing provision (see Table 5.2). Overall, it seems paradoxical, considering the very objective of the public housing programme is "benefiting the low-income residents", whereas in practice, the public provision is unaffordable for the targeted group. In fact, it has mainly benefited the better income groups (UN-Habitat, 2011).

These study findings makes it possible to argue that the housing policy has not adequately addressed the urban poor's housing needs in Addis Ababa and Ethiopia by extension. Despite the poor performance and slow production rate of the public housing programme over the past 15 years, many individuals are unable to afford down payments and monthly repayments (see Table 5.2), thus forcing them to informally transfer their chances to those who can afford to buy, often housing speculators. As a result, government action is needed to change the current housing

policy (Begna, 2017; Delz, 2016; Abnet et al., 2017). The available literature supports the empirical findings on the financial inability and unaffordability of public housing (Delz, 2016; Abnet et al., 2017). As shown in Table 5.2 and argued by Delz (2016) and Abnet et al. (2017), the down-payment requirement is unaffordable for poor targeted beneficiaries (Berhanu and Nigatu, 2015; Begna, 2017). For example, in 2019, a poor target beneficiary of a studio public housing unit was expected to pay Birr 13,534 (USD 351.72) as a down payment[9] which seemed unaffordable then in Ethiopia (Begna, 2017). Thus, when one compares the respondents' average monthly income of USD 49.58 to the actual monthly payment of USD 38.48 for the one-bedroom unit, the beneficiary should spend 77.61% of their monthly income on public housing (see Table 5.2). Besides, the high cost of living in cities also requires additional spending on basic needs, such as food. Consequently, it is obvious that the burden is on poor urban residents, as a result of the unaffordability of public housing, among other life concerns. Possible causes include total government control and management of the construction process, rather than involving the target group end-users being included in the decision-making of the material type. This results in procuring expensive and standardised material, which in the end leads to high unit prices (Fransen and van Dijk, 2008; Venter et al., 2015; Mehlomakulu and Marais, 1999; Takahashi, 2009). These factors contribute to the unaffordability of public housing. In contrast to the above, however, as discussed in Section 5.6 above, Turner argued that housing would be affordable to the target people only if the total housing construction process was left to be managed and controlled by the end-user, the people themselves (Turner, 1976; Ntema, 2011; Harris, 2003).

Furthermore, as presented in Table 6.1, the empirical findings that over 75% of the respondents in Bole and Yeka were migrants without affordable housing, suggests the inevitability of their ending up residing in informal settlements in Addis Ababa (Tesfaye, 2007; FSS, 2014; Lamson-Hall et al., 2018; Mersha et al., 2021). In line with the above, worth noting are the two theoretical concepts of Turner. First, Turner's view of "informal settlements as an entry door for migrants to cities" highlights the link between migration and the development of informal settlement

[9] In 2019/20 (at the 13th round transfer), the down payment per unit was: Birr 13,534 or USD 351.72 for a Studio unit; Birr 49,624 or USD 1,289.60 for a one-bed room; and Birr 67,669 or USD 1,758.55 for a two-bed room unit.

(Turner, 1976: p. 192; Cavalcanti, 2017). The second one is that Turner highlighted in his argument that "governments in developing nations fail to meet the needs of low-income urban households" for affordable housing (Turner, 1968: p.191; 1976; Mehlomakulu and Marais, 1999). This justifies the value of informal settlements' upgrading as an alternative to the failed public housing model (Mehlomakulu and Marais, 1999; Pugh, 2001; Alao, 2009).

Based on the analysis and discussion of the empirical and literature findings, it should be noted that all five variables presented in Table 5.5 are identified as the main factors which contributed directly and indirectly to the development of the Bole and Yeka informal settlement areas and others in Addis Ababa. The major factors include: low economic status; the government's supply of unaffordable land and housing for low-income households; a lack of affordable housing options, including the existing housing policy, which still relies on the public housing model, rather than housing by people to address the housing needs of low-income people. In addition, the public housing programmes in Addis Ababa and Ethiopia have been unsuccessful in meeting the housing needs of poor people, particularly those residing in informal settlement areas, such as Bole and Yeka (see Tables 5.2, 5.5, 5.6; MUDHC, 2014). However, as opposed to the unaffordable public housing discussed in the above section and in both Chapter Three and Chapter Two, Turner, in his concept of "housing by people," argues that a squatter with a suitable building plot and secure land tenure can build a house at under half the cost of a government agency house (Turner, 1967; 1976; 1978; Napier, 2002; Ntema, 2011; Harris, 2003; Mehlomakulu and Marais, 1999).

Table 5.6: Respondents' perception of the government's responsibility for the growing informal settlements, 2020

Participants' Opinions and Reasons		Bole and Yeka	
Respondents' opinion whether or not the government is responsible for the growing informality		**Yes**	**No**
		84%	16%
Statement of participants who stated "Yes"	***Percentage in Bole***	***Percentage in Yeka***	***Percentage in Bole and Yeka***
Failure to deliver affordable land/housing	31.86	33.8	32.83
Failure to respond to the informal settlers' need for housing	19.91	45.69	32.80
Pursuing demolition approach, rather than controlling mechanisms	24.71	15.29	20.00
Non-inclusive land/ housing policies	23.52	5.22	14.37
Total	100	100	100
Statement of participants who stated "No"	***Percentage***	***Percentage***	***Percentage***
The government has tried to control, but failed to stop it	66.66	42.86	54.76
Stopping informality is beyond the government's power	33.34	57.14	45.24
Total	100	100	100

Source: The Author, 2020.

As discussed in Chapter Three and indicated in Table 5.6 above, 84% of respondents in the Bole and Yeka informal settlements believe the government has played a role in the growing informality in the Bole and Yeka informal settlements, as well as in the city of Addis Ababa in general (Berhanu and Nigatu, 2015; Haregewoin, 2007). For justification, over 65% of respondents cited the government's failure to deliver affordable land or housing and a failure to respond to the informal settlers' housing needs as their reasons. Moreover, over 70% of the respondents from both study areas also confirmed the government's failure to supply land for self-help housing by low-income residents. Over half confirmed the unaffordability of the government's housing provision as their main reason for justifying their blame on the

government's role in informality (see Tables 5.6, 5.7; discussion in Section 5.8). In addition to the one presented in Tables 5.5, 5.6, and 5.7, a further finding of the study shows a significant number (91.66%) of respondents in both areas who cited both the "government's low attention to the housing needs of informal settlement residents" and the "lack of good governance" as the reasons for justifying the government's role in the growing informality in the study areas and the city. This is further corroborated by the following comment, ***"The government should have recognised the housing needs of the urban poor and low-income people and responded accordingly".*** In a further reflection, particularly related to the government's lack of attention to housing needs amongst poor households, another participant from the Yeka informal settlement stated: ***"The right of citizens to adequate shelter is not properly recognised by the government"***. Consequently, it could be argued that the growing informality could be attributed to both the government's inability to adequately respond to the housing needs of poor residents, and to government's weak controlling mechanisms to deter informal development. Therefore, it seems fair to argue that informality is not simply a matter of illegality, but is also caused by extenuating factors, such as 'the need for quick and affordable shelter' by poor people, which is a reality that seems conveniently ignored by the government. Therefore, the analysis and discussion in this section generally implies that government's failure to respond to the housing needs of existing informal settlement dwellers, will lead to further informal development, which could contribute to the growing informality in the study areas and in the city at large.

5.8 Perceptions of government's attitude towards informal settlements in Addis Ababa

The focus in this section shifts to an analysis and discussion of the respondents' perceptions of the government's attitude towards informal settlement residents in and around Addis Ababa. As discussed in Chapter Two and Chapter Three, in all his publications from 1968, 1976, and 1978, Turner argued that "informal settlements can solve more problems than they create as a mechanism for housing low-income households and communities" (Napier, 2002: p. 13). Considering the above theoretical view, this section will provide an in-depth analysis of some aspects that would help to understand whether the government sees informal settlements, as suggested by Turner, Mangin, and Abrams, as part of the urban housing fabric or, conversely, as

an 'eye sore' that needs to be condemned and eliminated. Together with other findings, Table 5.7 displays the empirical results obtained from the sample respondents in the Bole and Yeka informal settlements that serve as a basis for the analysis of the government's attitude towards informal settlements and its response against them.

Table 5.7: Perception of government's attitude towards informal settlements in Bole and Yeka, 2020

Respondents' Statements	**Bole Informal Settlement**	**Yeka Informal Settlement**
It neither shows us respect nor considers us as part of the citizenry, except during election campaigns	90.00%	98.00%
Always treated us with respect, made us feel part of the broader citizenry	10.00%	2.00%
Total	100	100

Source: The Author, 2020.

The empirical findings in Table 5.7 above makes it possible to arrive at the following comments: In both the informal settlement areas, Bole and Yeka, a significant number (more than 90%) of respondents claimed that *"the government neither respects nor considers us as part of the citizenry, except during election seasons"*. Similarly, there is just over 80% of respondents in these two informal setlements who further indicated that *"the government has not been interested in either discussing with us or properly listening to and responding to our questions"*. Emphasising the above view, one of the respondents remarked, ***"We had only a few discussion events with the government, but the main focus was a political agenda, giving us only empty promises regarding our future***" while another interviewee said, "***The local government officials always threaten us with eviction and favourably treat only a few households who are willing to bribe them***". The responses above confirm and proves the following points: first, the absence of a policy and legislative framework that could guide and regulate government's response to the proliferation of informal settlements, such as Bole and Yeka in and around Addis Ababa. Consequently, informal dwellers in Bole and Yeka found themselves being at the mercy of

politicians for the survival of their neighbourhoods. Second, a talk around the upgrading of informal settlements, such as Bole and Yeka, was being used for political expedience and convenience, rather than one which is principled and informed by a policy stance and discourse. Hence, it may be appropriate for the researcher to argue that even the provision of selected basic services (as seen in previous sections), and political rhetoric and lip service about future upgrading of informal settlement areas (Bole and Yeka) are, in the main, driven by a deliberate intent amongst politicians to score political points and currency, which have nothing to do with Ethiopian national housing, policy discourse. These observations to a large extent, show how, through political will rather than political rhetoric, the Ethiopian government, working in partnership with the city of Addis Ababa, could be able to formally recognise the upgrading of Bole and Yeka, and other informal settlements through a properly legislated informal settlement upgrading policy and programme. This researcher's view should be understood within the context of the following remarks made by a politician serving as a government official in Addis Ababa, **"The *government didn't officially recognise the existing informal settlements, but the reason why it does not totally remove them is in connection with understanding their role as affordable housing options for poor households*. *Also, it is to avoid a social crises; hence, the government has been dealing with the issue carefully"*** (in-depth Interview, No. 5, 7/27/2020). Further confirming the political rhetoric and lip service the community usually endured from politicians, one resident complained that, ***"government officials always politicise the issue of informal settlements as they try to link it to speculators, which is an intentional strategy to intimidate the poor squatters, in a bid to take demolition measures rather than recognising the issue as a consequence of a housing problem"*** (in-depth Interview, No. 1, 7/26/2020). In what could be a justification of inconsistency and a mixed approach of the government towards informal settlements, another government official said: "***Since land is a scarce public resource, the government principle is that the acquisition of urban land should be through a legal procedure rather than invasion... that is why we are often against informal settlements***" (in-depth Interview No. 6, 7/27/2020). Confirmed by all the study findings in this section is a *'mixed attitude'* by the Ethiopian government towards informal settlements, which consists of tolerance, *laissez-faire*, and hostility, where it is politically convenient. Both the Addis Ababa city council and the national government seeme to have adopted a more *'reactive'* instead of *'proactive'* approach, towards the proliferation of informal settlements, such as Bole

and Yeka. Such is confirmed by the following remarks by a local politician: ***"Whenever we come across any squatting activity, we ask them to show us their legal documents, including landholding certificates and building permits; if they fail to provide that evidence, we would inform them to remove the illegal building within three days; while, if it is a large informal settlement, we usually allow them 15 days of submission, before total removal of the structures"*** (in-depth Interview No. 10, 8/5/2020). Expressing a similar sentiment, another politician serving as a senior government official mentioned that: ***"The government has a firm conviction to deter informality; that is why we neither encourage nor compromise any informal developments because we firmly believe informality should not be tolerated…Nevertheless, we also believe that the government should give priority to preventive measures***" (in-depth Interview No. 5, 7/27/2020). All these demolitions are happening, despite Turner's advocating that informal settlements should be embraced as "a creative activity by people to house themselves" (Turner, 1968: p. 120) and subsequently suggests that "they should be seen as part of the solution rather than as the major urban problem" as perceived by many city officials, including those in Addis Ababa (Turner, 1976; 1977; Napier, 2002; Lemanski, 2009). Furthermore, Turner (1976: p. 187), in his theory of "a shack as a house in process", expressed informal settlements as "a temporary solution to the problem of urban housing and as a solid basis for progressive housing development rather than 'as eye sore'" (Turner, 1965; 1972; Napier, 2002; Cavalcanti, 2017; Biitir, 2009; Ntema, 2011; Mehlomakulu and Marais, 1999). While Abrams on his part, advocated that "Informal settlements should not be seen as the locus of urban ills but instead as a rational step on the way to self-improvement (Abrams,1965: P. 153; Hove et al., 2013; Napier, 2002). Mangin, likewise, in his principle of "creating an enabling environment for informal settlement upgrading" through facilitating access to basic infrastructure" (Mangin, 1967: p. 37.; Fegue, 2007), suggested the government's supportive measures towards informal settlements (Pugh, 2001; Fegue, 2007; Mangin, 1967; Turner, 1967; 76, 78; Turner and Fichter, 1971; Ward, 1982; Payne, 1984; Pugh, 2001; Fegue, 2007; Biitir, 2009). More than anything else, Turner subsequently suggests that "the primary step by governments to eradicate informal settlements should be providing security of land tenure rather than demolishing them" (Bassett et al., 2003: p. 14; Danso-Wiredu and Midheme, 2017; Berger, 2006; Adam, 2014).

The study results have shown that both the government's action and attitude toward informal settlements contrast with the views and theoretical concepts of prominent housing scholars, including Turner, Mangin, and Abrams.

The government's hostile attitude towards informal settlements may be due to its longstanding position to consider them as a potential threat to urban development and government (MUDHC, 2014), rather than as a viable solution to low-income housing problems (Povoa, 2017; Buckley and Kalarickal, 2005; Sastrosasmita and Amin, 1990).

5.9 Conclusion

According to study findings in this chapter, there are residents in the Bole and Yeka informal settlement areas who have been living in these areas for more than two decades. Also worth noting, is the fact that these residents have expressed a strong sense of place attachment and some degree of social cohesion. All these are the case, despite the shortage of housing, basic services, such as water, sanitation and electricity, including social amenities, such as schools, clinics and transport systems amongst other things. Findings in this chapter have shown that the attitude of the Addis Ababa city council and the Ethiopian government at large towards informal settlements, is no different from one usually displayed by city councils in other developing countries. Like elsewhere in developing countries, the response by the Ethiopian government towards informal settlements is characterised by several inconsistencies, ranging from a hostile to tolerance to a *laissez-faire* attitude. The continued proliferation of informal settlements in Addis Ababa could be attributed to a twofold scenario: first, a lack of legislative and policy framework on informal settlement upgrading. Second, a more *'reactive'* instead of *'proactive'* approach towards the development and proliferation of informal settlement areas, such as Bole and Yeka. Consequently, it is not surprising to see informal settlements being used as platforms by politicians to launch their political expedience and rhetoric during election seasons, as opposed to launching a genuine and principled, informal settlement upgrading programme, guided by a legislative and policy framework; neither did random and sporadic demolitions by government agencies, nor acute shortages of basics, such as water, electricity, sanitation, schools, clinics and proper roads and transport systems amongst other things, deter the proliferation of

informal settlements on the peripheries of Addis Ababa. Therefore, it is possible to conclude that sustainable and permanent solutions to informal settlements as manifestations of the housing shortage lies possibly in an informal settlement upgrading policy, and not in governemnt's sponsored demolitions and current, conventional public housing policy in Ethiopia.

CHAPTER SIX: THE STUDY FINDINGS AND KEY RECOMMENDATIONS

6.1 Introduction

The main objective of the study was to critically analyse the possible impact of both the socio-economic background of households and the government's housing policy and programmes on the provision of adequate and affordable shelter for residents, in two informal settlement areas of Yeka and Bole, in Addis Ababa, Ethiopia. The study essentially investigated the extent to which the selected theoretical concepts; first, by JFC Turner, which are "housing by people", "a shack as a house in process", "freedom to build" and "progressive development" and "security of land tenure"; second, by William Mangin which is creating an "enabling environment" for informal settlement upgrading; and finally, by Charles Abrams which is "self-improvement". All of these could serve as a lens through which one could critique the relevance and responsiveness of the current public housing policy towards the housing needs of informal settlement residents in Addis Ababa, particularly those residing in the Bole and Yeka informal settlements. Based on the above-mentioned selected key theoretical concepts and other related arguments and suggestions from the literature (national and international), and the empirical findings, the principal aim of this chapter is to present the study's main findings and suggest key recommendations.

6.2 An overview of the main findings

Although several findings have emerged from the study, the section below provides only the main ones, based on their strong relationships with the key study objectives and research questions. It has been shown in this study that both the government housing policy and its attitude towards informal settlements in many developing countries, including Ethiopia, do not conform to the theoretical concepts and principles by Turner, Mangin, and Abrams stated above (Turner, 1968; 1976; 1978; Mangin, 1967; Abrams, 1964; 1966; Fegue, 2007). Consequently, informal settlements have been generally viewed as being operated by illegal speculators and as threats both to government and to urban development (MUDHC, 2014). This, despite their (informal settlements) contribution to reducing housing shortages for low-income people in the

country's cities and towns. Against this background, below is a presentation of the main findings of the study:

6.2.1 Public mass housing is still a dominant aspect of the low-income, public housing landscape and policy discourse in developing countries - Ethiopia included

In answering a key research question on what government policies and mechanisms in developing countries (including Ethiopia), show regarding a response to low-income housing shortages, the literature presents interesting findings. Evidence presented in both Chapter Two and Chapter Three of this study, shows that the current efforts by governments in most developing countries (Ethiopia included), to address a growing housing shortage particularly amongst urban low-income residents residing in informal settlement areas, is still driven mainly by conventional public housing policy discourse. Like elsewhere in developing countries (see Chapter Two), the proliferation of informal settlement areas in Ethiopia (see Chapters Three and Five), is one of unintended consequences of this conventional public housing policy. This is largely due to the non-responsive nature of the public housing policy and programme towards the housing needs of the poor urban residents, particularly those residing in informal settlement areas, such as Bole and Yeka in Addis Ababa. Consequently, the mismatch and non-responsiveness of the conventional public housing policy continue to manifest themselves through the growing housing shortage and the proliferation of informal settlements on the peripheries of most urban centres across developing countries. Subsequent to a lack of any policy alternative outside of a failed conventional public housing policy, most governments in these developing countries, Ethiopia included, respond to the growing proliferation of informal settlement areas by resorting not only to *ad hoc* measures but to a mixed approach that comprises, amongst other things, hostile (demolitions), to tolerance, to a *laissez-faire* attitude. In summary, the response of governments in the developing countries, Ethiopia included, is more *'reactive'* than *'proactive'* towards informal settlements.

6.2.2 The main drivers behind the proliferation of informal settlements in Addis Ababa are the poor socio-economic background of the informal dwellers and the lack of appropriate policy alternative to current public housing policy in Ethiopia

The study findings and evidence presented in Chapter Five and Chapter Three, to some extent, have shown that most residents in the Bole and Yeka informal settlements are originally from outside Addis Ababa. They migrated to Addis Ababa seeking both housing and job opportunities. Owing to unforeseen circumstances, neither proper shelter nor decent job opportunities were secured by most of these economic migrants. Consequently, the majority of them are now, for more than two decades, trapped in urban poverty as they are jobless and thus, unable to afford any type of formal housing in the city. High unemployment and poverty levels in the Bole and Yeka informal settlements not only make it impossible for these informal dwellers to afford improvement on their housing, but also made it difficult to afford the down payment required by the public housing policy before qualifying for state-funded, low-income housing. Such a policy requirement seems to have led to the exclusion of most households in both Bole and Yeka, due to their poor socio-economic background. Thus, it is appropriate for the researcher to argue that the current public housing policy in Ethiopia is not responsive to the housing needs of residents in informal settlements, such as Bole and Yeka in Addis Ababa. Consequently, resorting to informal settlements, such as Bole and Yeka became the only option available to these poor and unemployed households.

6.2.3 Despite poor housing conditions, lack of basic services and social amenities, there is a strong sense of 'place attachment' amongst informal dwellers in Bole and Yeka informal settlements, Addis Ababa

Contrary to previous studies and research conducted in informal settlement areas, the evidence presented in Chapter Five has shown that the residents in Bole and Yeka expressed a strong sense of belonging, which is referred to as *'place attachment'* in other literature sources. This, despite their neighbourhoods being synonymous with social ills and the general poor living conditions, ranging from a lack of adequate shelter, basic services, such as water, sanitation, electricity and social amenities such as schools, clinics and transport system. It is the view of the

researcher that the possible rationale and explanation for this strong sense of place attachment amongst informal dwellers could be twofold. First, it maybe due probably to their perceived lack of any prospects for obtaining formal housing in a formal setting, with the basic service infrastructure, in the foresable future. Second, it is probably the long period (over two decades), that most of these informal dwellers have been forced to spend in these two informal settlement areas. It is an experience which over time, might have created the perception that, that which they initially thought was a *'temporary solution',* as argued by Turner (1976), has now become a *'permanent solution'* to the low-income urban housing shortage they were subjected to, when they first arrived in Addis Ababa.

6.2.4 In practice, the fundamental low-income housing aspects of accessibility, affordability and responsiveness are most likely to be attained in 'informal self-help housing' than in state-funded 'public housing'

Answering another key question is to what extent the government's public housing policy and programmes conform to selected theoretical concepts by Turner, Mangin, and Abrams? In order to achieve accessibility, affordability, and responsiveness to the housing needs of informal settlers in cities and towns, the study presents the following findings: Both the evidence presented in Chapter Three and the study findings in Chapter Five, show that the Ethiopian government maintains its dominant role as a housing provider, primarily for low- and middle-income urban residents (Adam, 2014; Berhanu and Nigatu, 2015; Baye et al., 2020; Delz, 2016; Bejiga, 2016; Gondo, 2011; Weldesilassie et al., 2016). However, state-funded housing provision is inaccessible and unaffordable for low-income people, due to the high standards required in public housing projects. This has made the public housing model unresponsive to the housing needs of low-income people, especially those in informal settlements. Furthermore, the concept of "housing by people" has been confined to high-income segments of the urban community, rather than poor and low-income households. As a result, the government's policies and programmes have failed to meet the objectives of low-income housing provision because more emphasis is paid to efficient land use and high-rise building designs, than meeting the housing needs of poor people, including informal settlement dwellers. Therefore, this approach by the

Ethiopian government contradicts the fundamental theoretical concepts of "housing by people" espoused by Turner; "self improvement" by Abrams; and “creating an enabling environment" by Mangin, where low-income people take full control of the design, planning and actual construction process (Turner, 1976; Harris, 2003; Mehlomakulu and Marais, 1999). In general, the study findings show that the grassroots housing strategy through ‘self-improvement’ could possibly surpass ‘public mass housing’ in terms of affordability, accessibility, and responsiveness towards housing needs in informal settlements, such as Bole and Yeka.

6.1.5 Living in an informal house cannot guarantee an owner’s attainment of housing needs and high satisfaction

In answering the question of the extent to which informal settlement residents met their housing needs and were satisfied with their existing residence, the findings of the study are provided below. Evidence from the literature presented in both Chapter Two and Chapter Three of this study, shows that dwellers feel more satisfied when they actively participate in the process of building their own house, than when they receive completed units from another party (Sheng, 1990; Nientied et al., 1990; Ebekozien, 2020). In addition, empirical evidence from the Bole and Yeka informal settlements also shows that respondents feel satisfied due to factors, such as social aspects, strong interaction, goodwill, and positive feelings about their lives. The study results also show that, despite poverty and unemployment, a significant proportion of respondents intend to stay permanently in the area. On the other hand, the study reveals dissatisfaction among respondents from Bole and Yeka, due to inadequate access to basic services, insufficient room sizes, poor material quality, and poor construction work. Over 64% of the respondents used traditional materials for wall construction, while over a quarter had natural or earthen floors. In addition, over 85% of the respondents believed that the settlements were inappropriately located far from their workplaces. These factors contributed to the overall dissatisfaction of the inhabitants. Above all, land tenure security is a crucial factor in meeting the housing needs of informal dwellers, with 77% of respondents stating that it is the most important need. This is because it hinders households from making durable, physical improvements to their houses. The high level of dissatisfaction should also be understood within the context of Ethiopian public

housing policy, which seems incompatible with the socio-economic status of targeted households; it is not formulated to address the growing informality issue in Addis Ababa and other cities.

6.3 Key study findings and critical reflections on the significance and relevance of selected theoretical concepts

In this section and its discussion, the focus now shifts to using both the literature and empirical findings as a lens through which a researcher could do a thorough analysis of the selected theoretical concepts for this study. The study has been grounded in selected theoretical concepts that are mainly informed by views on informal settlement upgrading through "self-help housing" as advanced by JFC Turner. Thus, central to the critique undertaken in this section are Turner's concepts of "housing by people"; "a shack as a house in process"; "progressive development"; “freedom to build” and "land tenure security". These are further complemented by both Charles Abrams's concept of "self-improvement" and William Mangin's concept of "creating an enabling environment for informal settlement upgrading" (Turner, 1968; 76; 78; Abrams, 1964; 66; Mangin, 1967; Fegue, 2007). As seen in previous discussions of this study, their complementary nature lies mainly in their views, focus, and position on grassroots housing strategy, including the need for the recognition and regularisation of informal settlements. Moreover, the relevance of all these concepts to this study, particularly its focus on housing needs in informal settlements, has been tested through a critical analysis of the empirical findings in Chapter Five. All these chosen theoretical concepts and principles have in the main, enabled the researcher to comprehend the inability of the state-funded housing model to meet the needs of informal settlers and other low-income households in developing countries, Ethiopia included. This remark is supported by the literature findings. As Pugh (1991: p. 73) argued, "the way housing is practised in its operational dimensions also depends upon the understanding of the theoretical and professional principles that prevail". With the help of these theoretical concepts, this study has, to a certain extent, also managed to confirm the willingness and capability of poor people demonstrated in their self-driven and skilled effort, to gradually improve their housing conditions by using their own local resources. For instance, Abrams’s concept of "self-improvement”

provides a more nuanced understanding of self-help housing than Turner, by recognising the diversity of informal settlements, and highlighting the importance of government policies. He recognises the importance of both individual and collective action in the housing process, making it more realistic than Turner's concept of people's housing. Moreover, like Turner, Abrams acknowledges the limitations of dweller participation and the need for external support (Harris, 2003; Gyger, 2013; Fegue, 2007; Choguill, 1999). Mangin's concept of "creating an enabling environment" for informal settlement upgrading provides a practical framework for upgrading informal settlements, emphasising the importance of community participation; highlighting the need for government support; and providing a framework for understanding the role of the state and other actors in the informal settlement upgrading process. He recognises the need for a combination of government intervention and dweller participation (Takahashi, 2007; Venter, 2021; Malaque, 2017; Iovene, 2018).

However, these theoretical concepts should not be considered perfect nor immune from constructive criticism. Turner's theoretrical concepts on informal settlement upgrading through self-help housing have been criticised for overemphasising the positive aspects of self-help housing, while failing to adequately address the structural constraints that limit the ability of low-income residents to improve their housing, as well as not being feasible in all contexts (Pyla, 2007; Thompson, 2020). Looking at the main criticism of each of the four theoretical concepts by Turner, first "housing by people" can be criticised for being too idealistic. It assumes that people have the resources and skills to build their own homes, which is not always the case (Mathéy, 1991; Pugh, 2001; Ntema and Marais, 2013). In addition, it can lead to the creation of informal settlements that are not up to code standards and lack basic services (Huchzermeyer, 2003; Tamés, 2004; Smit, 2017; Kellett and Napier, 1995; Berner, 2001). His other "shack as a house in the process" is also criticised for being too optimistic because it assumes that people will eventually be able to improve their shacks into permanent homes, but this is not always the case. Moreover, it can lead to the creation of slums in cities and towns that are congested and unsanitary (Ntema, 2011; Mathebula, 2021). "Land tenure security": this concept can be criticised for being too narrow, as it focuses on the legal right to land, but there are other factors that also contribute to the security of tenure, such as social and political stability

(Varley, 2002; Kiddle, 2010; 2011; Mukhija, 2002). “Progressive housing development”: This concept can be criticised for being too linear. It assumes that people will always move from simple to more complex housing, but this is not always the case. Moreover, it can lead to the creation of slums that are never upgraded (Fiori and Brandao, 2010; Uleme, 2021). Overall, Turner's four concepts of self-help housing have been influential, but they have also been censured for being too idealistic and optimistic (Bromley, 2003; Harris, 2003; Marais, Van Rensburg and Botes, 2003; Sengupta, 2010; Ntema, 2011). Abrams’s concept of “self-improvement” could be decried for being too deterministic, suggesting that self-help housing is always the best option for low-income residents. It can also be seen as too bureaucratic, it might not be effective in all contexts, and does not always give enough power to the poor. Moreover, it is criticised for failing to capture the dynamism of informal settlements (Harris, 2003; Fegue, 2007; Choguill, 1999). Mangin's concept of “creating an enabling environment” for informal settlement upgrading, could be slated for being too simplistic, suggesting that the state can simply ‘enable’ self-help housing, without addressing the structural constraints that are not directly related to housing and yet, have potential to limit the ability of low-income residents to improve their housing. It has also been criticised for being too complex and for being difficult to implement in practice; it can be seen as too paternalistic; might not be effective in all contexts, and does not always give enough power to the poor (Takahashi, 2007; Venter, 2021; Malaque, 2017; Iovene, 2018; Sithole, 2015; Beier, 2019). It is important to consider the criticism presented above when implementing informal settlement upgrading through self-help housing programmes.

Figure 6.1 below illustrates the relationship between the six fundamental theoretical concepts by Turner, Mangin, and Abrams, within the new concept of 'supported self-help housing' as a framework.

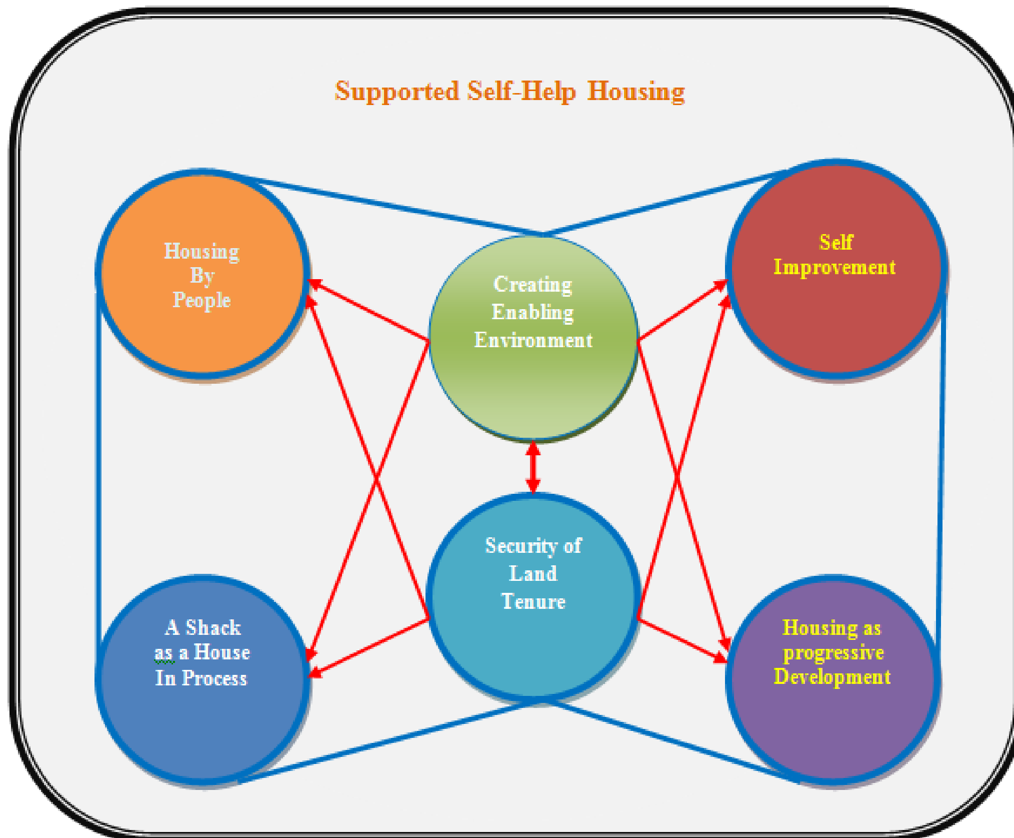

Figure 6.1: Relationship between the six theoretical concepts of this study
Source: The Author, 2022.

6.4 Proposed alternative housing provision model[10]

As part of the main outcome of the study, based on the objective, research questions and the theoretical framework, the researcher has provided a low-income housing provision model, to further emphasise the key recommendations presented below. Along with key recommendations below, the researcher also developed this model to be considered or possibly used, as a guide by the concerned government agencies and other potential stakeholders, in an effort to meet the housing needs of urban informal settlement residents (see Figure 6.2).

To begin with introducing the elements of the model, first, on the left side of the model is a principle suggested for government to recognise the capability of the poor and low-income people in housing themselves; secondly, under the subheadings of 'suggested broad actions' and 'suggested specific actions', are the four major actions and the twelve actions corresponding to the four ones. Each of the four broad principles for action is preceded by three specific principles. On the right side of the model is another principle calling for the government's participatory action.

[10] Lines connect model components, indicating relationship and interaction, while arrows indicate interaction.

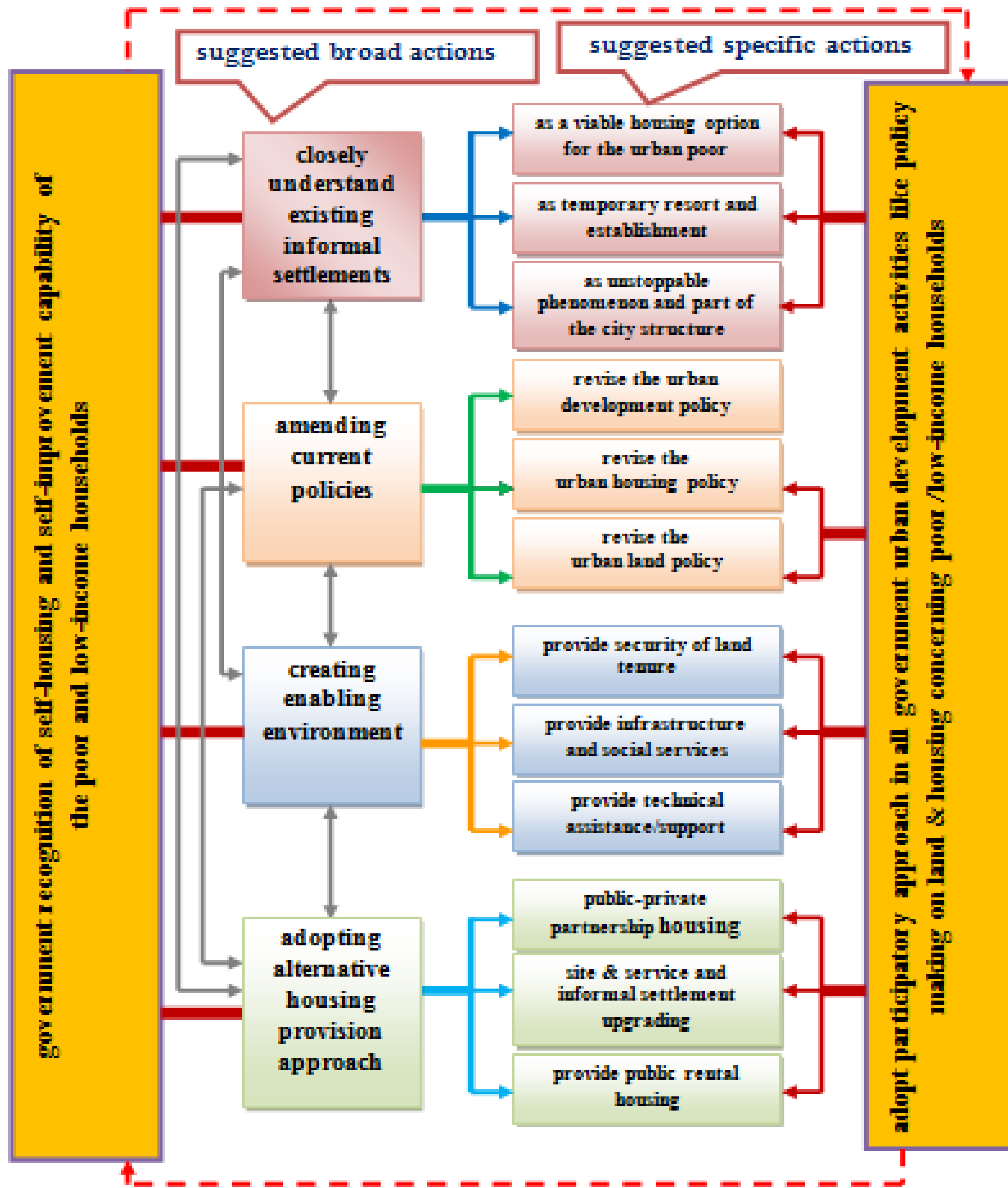

Figure 6.2: A low-income housing model proposed to address the current informal settlements, while discouraging new development.
Source: The Author, 2022.

The proposed model is intended to adopt various practical and compatible housing development and provision schemes. These schemes are intended to meet the housing needs of poor. urban households, particularly people residing in informal settlements. Thus, based on the proposed model as an alternative housing provision strategy, a further discussion of each of the model sub-components is provided as follows: the first principle and also one of the two pillars of the model is, namely, the '***Government's recognition of poor people's self-help housing capability'***. This proposed principle also suggests that the government recognises the willingness and capacity of the urban poor in general and those residing in urban, informal settlements in particular, to house themselves or improve their current housing on their own, along with the government's enabling and supportive role. This concept is in alignment with the suggestion by the UN agency that recognition of existing informal settlements is a first step on the way forward (Turner, 1976; 78; Mangin, 1967; Abrams, 1964; 1966; Fegue, 2007).

The model suggests '***understanding existing informal settlements'*** to encourage attitudinal change in the government's attitude towards low-income housing solutions. It suggests considering informal settlements as viable housing options for poor households, recognising them as temporary establishments, and seeing them as part of the city structure. These strategic principles align with Turner's views on settlement upgrading through "self-help housing" and his complementary concepts, as well as Abrams's concept of "self-improvement". The third main principle, termed ***'amendment of current policy',*** also suggests that the government revises existing policies that have affected low-income households in general, and those residing in informal settlements in particular. Worth mentioning in this regard is an aspect of the empirical finding in Chapter Five of this study, in which the respondents opined that "the current policies are not totally meant for the poor". This component also has three corresponding suggestions for the government's *policy amendment*, which include: *'revising the current urban development* policy' in respect of easing the housing provision for poor and low-income people in general, and for informal settlements in particular; '*revising the current housing policy'* in a way to meet the unique housing need of the poor households forced to reside in urban informal settlements; and '*revising the current land policy'* both to avoid the significant and long-standing obstacle in the settlement upgrading, through self-help housing and self-improvement effort by the urban

poor households and to embrace all existing informal settlements. Like the other suggestions described above, it is also accompanied by three specific actions, including to: '*provide tenure security'*, '*provide infrastructure and basic social services'*, and '*provide technical assistance'*. As detailed in Chapters Two, Three, and Five, all the suggestions presented in broad and specific terms are crucial elements for the successful implementation of the "self-help housing and self-improvement" activity by the poor and low-income, urban informal settlement residents, including other people found in similar socio-economic circumstances and facing housing problems. The fifth suggested component of the model is termed '***adopting alternative housing provision schemes'*** and encompasses the following three sub-components, described as follows: This conforms to the recent modest beginnings in Addis Ababa, Ethiopia, and to the 'social housing' experience in many developing countries. While '*site-and-service and informal settlement upgrading'* is a key sub-component of the model from the perspective of meeting the housing needs of the existing informal settlement dwellers, the other two suggested actions are exclusively intended for those existing, informal settlement residents who were, by chance, located in areas reserved for such key land-use elements, such as road networks and social services, as well as buffer zones, such as those sites being under dangerous (high-tension) electric power grids and other environmentally sensitive areas, such as river shores, areas prone to landslides, etc. Particularly regarding the '*Public Private Partnership Housing'* component of the model, it seems worth providing a brief or detailed description, particularly concerning the partnership between the government and the potential low-income households mentioned above. This concerns the implementation mechanism and the separate roles expected from each of the above-mentioned parties in the housing construction process. Furthermore, this sub-component (suggestion) of the model could also embrace both those prospective relocatees from existing informal settlements on the basis of their willingness and affordability to take part in this scheme, instead of being moved to public rental units and any other interested low-income people who are struggling with a housing problem. As a result, they tend to resort to informal settlement in the peripheral parts of cities or towns.

The partnership scheme aims to involve governments in the construction of major building components, including substructures and superstructures, as well as basic utility installation works. This crucial government role is applied to all housing typologies, including low-rise buildings with G+1 to G+3 storeys; medium-rise buildings with G+4 to G+12, and high-rise buildings with G+12 storeys. As part of its support for the low-income partners who are supposed to build their share of the construction process, the government should not dismantle or keep all the temporarily constructed formwork structures in place for future use by end-user households. Subsequently, part of the construction process intended to be undertaken by end-user households includes: building all the external and internal walls (partitions); all the internal and external doors and windows; all the finishing work in the internal and external walls (façades), and the finishing works, including all the painting work; the pointing, plastering and/or rendering works; ceramic works in the kitchen and in the toilets/bathroom facilities; all the flooring work; all the installation works, including the electrical, water supply and sanitary lines, and fitting works of sanitary equipment as per the project specification and bill of quantity, and as indicated on the design of the respective unit. Equally important to mention, is allowing end-user households (housing construction partners), to complete their shared responsibility for the construction part over a long period of time. For example, these supports could include allowing or facilitating the use of industrialised building parts, such as prefabricated wall panels and columns (pillars), among other things. The sixth and last, but not the least principle, which is placed as the right-hand pillar of the model, is termed '***adopting the participatory approach in all urban development activities, including policy-making processes***'. This includes, for example, participating with informal settlement dwellers during the making of 'housing policy' and 'land policy' issues among other things. Moreover, as also indicated in the principle header, the government could make use of the participatory approach in development and redevelopment projects, such as the upgrading of informal settlement areas, among many other activities. By doing so, the government, in addition to meeting the basic human needs and human rights of the poor urban citizens, including housing, might also help the government to build trust among the people. The aspects that are indicated in the alternative model in Fig. 6.2 and in the key recommendations in Section 6.3 are intended to be considered by the government at various levels, in short- to long-term periods. Accordingly, the researcher believes that the implementation of both sets of suggested actions and principles, would have a significant and

tangible impact on the housing needs of existing residents of informal settlements, as well as deterring the formation of new informal settlements in cities and towns across the country, including Addis Ababa.

6.5 Key Recommendations

In line with the main findings of the study, this section presents key recommendations that focus on two main aspects. One is addressing the housing needs of the existing informal settlement residents; the other is minimising the growing informality of structures in cities and towns, including Addis Ababa, in the future. However, the recommendations are not intended to prescribe these measures to government bodies at various levels (local and national); rather, they attempt to provide alternative housing provision ideas by linking theory to practice in low-income housing policies and mechanisms adopted in developing countries, particularly in the context of informal settlement residents' housing needs. Most importantly, as described in Chapter One, it is hoped that the recommendations will contribute to policymakers concerned to promote the establishment of their work in relevant international experiences and, most importantly, by acknowledging poor households' capabilities in housing and improving their housing conditions, as well as by considering the actual housing needs and economic status of the target population, for which the policy is meant.

6.5.1 There is an urgent need for the Ethiopian government to consider informal settlement upgrading as a possible alternative to a failing, current public housing policy, in order to respond to housing needs in the Bole and Yeka informal settlements

Tackling the issue of the proliferation of informal settlements in and around cities, such as Addis Ababa, there is a need for the Ethiopian government to recognise informal settlement areas as part of the urban housing fabric rather than an 'eye sore'. Instead of struggling with the public housing model for homeownership, which has failed in many developing countries, including

Ethiopia, adopting informal settlement upgrading as an alternative housing provision approach, would be vital to meeting the housing needs of those residing in informal settlements. The government should consider playing a facilitator and supportive role, through the provision of land and basic infrastructural services, technical assistance services, such as preparing affordable and phased house designs, supervision, and service, during the construction process, which should be undertaken incrementally, as well as facilitating long-term and low-interest loans (as needed). It is through this policy review process that the Ethiopian government could even consider incorporating some of principles suggested in the recommended housing model on "supported self-help housing" in the previous section. As broadly indicated in the alternative model, this policy revision should be done in a participatory way, by involving the targeted people.

6.5.2 The Ethiopian government and Addis Ababa city council need to reconsider their hostile and reactive attitude in favour of a more participatory and proactive approach towards informal settlements

The evidence presented in Chapter Three and Chapter Five makes it appropriate for the researcher to argue that unless the government in Ethiopia adopts a more proactive approach towards the proliferation of informal settlements, this phenomenon will remain a permanent part of the housing landscape in the country, including the city of Addis Ababa. No amount of hostility and a demolition campaign by the government will halt the future development of informal settlements on the peripheries of big cities, such as Addis Ababa. Implementing participatory, informal settlement control and deterring mechanisms would be one of the most effective solutions, if executed on a regular basis. This mechanism should involve various government agencies, including the Police Force; the Code Enforcement Offices; the Woreda Administrations; the Land Management Offices at various hierarchies of the City Administration, and the community at large. The help of an automated land database system could play a significant role in detecting new formations of informality, using spatial data analysis. Furthermore, governance issues, such as a lack of commitment, integration, consistency, and corruption in the land management structure need serious government intervention in the fight against new informal development.

6.5.3 Informal settlements should be seen by the government as both viable housing solutions for poor, urban citizens and as transitory establishments in the process

Although there might be a few land speculators involved in the informal development activity, as the empirical evidence in this study confirms, the government should also acknowledge the reality on the ground that many poor households would be forced to seek affordable shelter informally, due to the growing urban housing problem. Therefore, the study suggests that rather than having a blended view towards all squatters, there is a need for the government, before taking coercive action against informal settlements, to be based on socio-economic assessments conducted in informal settlements. Such coercive action against informal settlements, such as demolition, would only aggravate the housing shortage and crisis amongst the poor urbanites, as well as have the potential to cause social and political instability. Most importantly, government officials need to also recognise that a significant number of poor and low-income people, most of them migrants, would be forced to turn to informality, due to the government's inability to provide adequate and affordable land and housing in urban areas. As a result, local, city, and national-level government officials should recognise informal settlements as a viable alternative to meet the housing needs of low-income people in an environment where access to affordable housing is lacking. Moreover, city, regional, or national-level government officials should also acknowledge the dynamism taking place in informal settlements, in which today's simple shack would, through a progressive improvement process, become an adequate house.

6.5.4 There is urgent need for the Ethiopian government to reconsider the inclusion of 'down payment' as integral part of the public housing policy

The evidence presented in Chapter Three and Chapter Five makes it appropriate for the researcher to argue that inclusion of a compulsory down payment as a prerequisite for accessing the state's housing subsidy, remains a hindrance, rather than an enabler. Through lived experiences of informal dwellers in informal settlements, such as Bole and Yeka in Addis Ababa, it has been proved in this study that the high rate of unemploynment and poverty remain a challenge for a significant number of households. To these unemployed and poverty-stricken informal dwellers, providing for their household needs, are more of a priority, than saving or raising a loan in order to afford a compulsory down payment required by the public housing

policy, before a qualifying household can be allocated state-funded housing. It may be advisable for the Ethiopian government to ensure that future alternative policies, such as informal settlement upgrading, do not advocate a down payment as part of the qualification for subsidised public housing.

6.6 Future research areas

As stated in Chapter One, the main objective of this study was to investigate the possible impact both of households' socio-economic backgrounds and government's housing policies and programmes on the provision of public housing to poor inhabitants in urban, informal settlements in Ethiopia, using Bole and Yeka informal settlements in Addis Ababa, as case study areas. Nevertheless, the researcher is of the opinion that the following topics suggested below deserve further research in future:

- The evidence in this study has shown that despite the bulk of land being under ownership of the state in Ethiopia, access to strategic and affordable land for low-income housing development remains a hindrance to the attainment of adequate shelter for poor, urban households, particularly informal dwellers residing in informal settlements. Therefore, further research needs to be conducted on how to make land practically accessible and affordable for state-funded, low-income housing development in urban areas across Ethiopia.
- This study was limited to the lived experiences of informal dwellers residing in informal settlements (Bole and Yeka) located in the capital city of Addis Ababa. It is the view of the researcher that the situations and experiences of informal dwellers found in small towns across the country may be different, given their geographical context and access to resources. It is in light of this view that the researcher recommends a further study focusing on informal settlement areas located in urban areas, other than the big cities, such as Addis Ababa.

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Annexes

Annex -A

Letter of Introduction

UNISA

DEPARTMENT OF DEVELOPMENT STUDIES

Tel: +27+12-429-8060
email: cornwl@unisa.ac.za

5 December 2019

To whom it may concern

Re: Letter of Introduction: Fieldwork Research for PhD Study Project

This serves to confirm that Mr Demeke Haile Abshir (student no: 58554033) is a PhD student under academic supervision of Prof LJ Ntema in the Department of Development Studies at the University of South Africa. He is conducting fieldwork for his study project titled: **"Public housing policy and housing needs of residents in informal settlements in Ethiopia: The case of Addis Ababa".** We kindly request your cooperation and participation in the study. Any queries regarding the study can be directed to Prof LJ Ntema at 040- 602 2633 or lntema@ufh.ac.za

Yours faithfully

Academic Supervisor: Prof LJ Ntema

....

PhD Coordinator: Prof L Cornwell

....

Open Rubric

Annex -B

CONSENT BY THE HOUSEHOLD SURVEY PARTICIPANTS

Date: ______________________________

Dear ______________________________

You are being invited to participate in a research study on Housing need of residents in informal settlements in Ethiopia, the case of Addis Ababa. In particular, the interest is in the impact of socio-economic background of residents in informal settlements in urban Ethiopia on the provision of public housing to those households.

This research will need not more than 20 to 30 minutes of your time. During this time, you will be asked about your experiences in housing problem and your perception of the ongoing public housing program. The survey will take place at your home.

There are no expected risks related to this research. The person questioning you is an assistant to the researcher and shall beforehand show you the support letter from the concerned body.

You may also find the survey to be satisfying, as you contribute to the solution of residential housing shortage of the urban poor. By participating in this research, you may also benefit others by helping people to better understand poor people's life of in the informal settlements in general and their housing related problems faced by these low income citizens in particular.

Several steps will be taken to protect your anonymity and identity. While the survey sheet will be destroyed once they have been processed and analysed, the analysis or final publication will not include your name. The survey data sheet will also be access only by the main researcher. Finally, all information will be destroyed after completion of the study. Your participation in this research is completely voluntary. However, you may withdraw from the study at any time for any reason and all information from you will be destroyed.

The results from this study will be presented in writing in journals; read by academics, researchers and housing policy makers to help them better understand the situation. The results of the study may also be presented in person to local and national officials.

If you require any information about this study, or you would like to speak to the researcher, please call- *Demeke Haile Abshir* at *0911 414767,* in Addis Ababa.

If you have any other questions concerning the research ethics, please call the Research Ethics Office on- 8302 3723 or via e-mail at humanethics@unisa.edu.au.

I have read (or have been read) the above information regarding this research study on the Housing need of residents in informal settlements, and consent to participate in this study.

____ (Name)

____ (Signature)

____ (Date)

Annex-C

CONSENT BY THE IN-DEPTH INTERVIEW PARTICIPANTS

Date: ______________________________

Name of the Interviewee: ______________________________

Name of the Institution you represent: __________________________________

Responsibility: ____

Study Title: Public Housing Policy and the Housing Need of Residents in Informal Settlements in Ethiopia: the case of Addis Ababa

Researcher: Demeke Haile Abshir; St. Nr. 58554033; E-mail: dmkhaile@yahoo.co

Dear ______________________________, before agreeing and signing to participate in this study, we encourage you to read the explanation below regarding this study. Please be informed that this study has been approved by the Higher Degree Committee of Department of Development Studies of UNISA.

Explanation of Procedures

This study is intended to study and analyse the relationship between the housing need of low income urban residents in informal settlements in urban Ethiopia and the state driven housing provision policy. This study is chosen to be undertaken to learn more about the research problem for there has been a limitation in literature on the particular topic. Participation in the study involves a face-to-face interview, which will last for approximately half-hour to one hour. The interview will be conducted by the researcher, audio-taped and later transcribed for the purpose of data analysis. The interview will be conducted in your office or in the place of your choice.

Risks and Benefits

There are no risks or discomforts that are expected from your participation in the study.

The anticipated benefit of participation is the opportunity to discuss feelings and concerns related to the experience of the housing problem of informal settlement residents and public provision programs and efforts, and hence to contribute to the understanding of the government's approach in planning, implementation and provision of low income housing.

Confidentiality

The information collected during this study will be kept confidential in secure places during this study. Only the researchers will have access to data and information of the study. There will not be any identifying names on the interview transcripts as they will be coded. Your names and any other details identifying you will never be exposed in future publications of the results of this study. While the interviews will be tape recorded, the tapes will be destroyed at the completion of the study. The results of the research will be published in thesis form, or may partly be published in various professional journals or presented at professional meetings.

Withdrawal without Prejudice

Participation in this study is voluntary; you may withdraw from the study at any time for any reason. Refusal to participate will involve no prejudice. You are also free to say no to answer any question you might be asked by the researcher.

Further Questions and Follow-Up

If you have other questions or concerns about the study please contact the Research Ethics Office of the University of South Africa on- 8302 3723 or via e-mail at humanethics@unisa.edu.au

I, ___________________________, have read the above explanation. I freely agree to participate in this study representing the institute/organization I work for.

____ ________________________

Participant's Signature **Date**

1-3

Annex- D

QUESTIONNAIRE ON PERCEPTION TO PUBLIC HOUSING PROVISION, GOVERNMNET ATTITUDE and ACTIVITIES TOWARDS INFORMAL SETTLEMNTS IN ADDIS ABABA and OTHER CITIES

Stand/Plot number _ _ _ _ _ _ _ _ _ _

Telephone number of respondent: _ (preferably the owner of the house / or the head of the household / the person making the main financial decisions in the household)

Name of Area? :

A. BIOGRAPHIC/DEMOGRAPHIC PROFILE

1. Gender:

Female	1	Male	2

2. Nationality: (specify country)

   _ _ _ _ _ _ _ _ _ _ — _ _ _ _ _ _ _ _ _ _ _

3. How old are you? (in years)

   _ _ _ _ _ _ _ _ _ _ — _ _ _ _ _ _ _ _ _ _ _

Marital Status:

Never married	1	Married	2
Divorced / Separated	3	Widowed	4
Living together with partner	5	Other: Specify:	6

Highest Academic qualification obtained by the household head (sample respondent):

Never attended school (none)	1
Pre Primary level –(Only writing and reading ability and some numbers)	2
Primary School -First cycle (Grade 1 to 4 - according to the New education policy);	3
Primary School -Second Cycle (Grade 5 to Grade 8 - with the New education policy);	4
Junior Secondary School level (Grade 7 to 8 - according to the old education policy)	5
Secondary School level -(Grade 9 to Grade 10-according to the old education policy);	6
Secondary School level-(Grade 11 to Grade 12-according to the old education policy);	7
Senior Secondary school- (Preparatory level, Grade 11 to Grade 12);	8
Secondary School-(Grade 12 completed);	9
TVET: Level-I; II;III;IV;V (Plus COC with each respective level), Please specify:_ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ ;	10
Other (eg. passed COC Level-I; or Level-II; or Level-III; or Level-IV); Please specify the COC level reached or passed (eg. COC Level-I, _ _ _ _ _ _ _ _ _ _ _	11
Certificate from Old Technical and Vocational School	12
Certificates for formal training on certain skill or vocation	13
TTI or TTC diploma	14
Tertiary education (Diploma, Degree, etc); Please specify: _ _ _ _ _ _ _ _ _ _ _ _ _ _ No. of years _ _ _ _ _ _ _	15

B. MIGRATION

1. When did you first come to live in this informal settlement?

Before 1989	1	1989	2
1990	3	1991	4
1992	5	1993	6
1994	7	1995	8
1996	9	1997	10
1998	11	1999	12
2000	13	2001	14

2002	15	2003	16
2004	17	2005	18
2006	19	2007	20
2008	21	2009	22
2010	23	2011	24
2012	25	2013	26
2014	27	2015	28
2016	29	2017	30
2018	31	2019	32

2. Where did you live before you came to this informal settlement? (name of place/area)

_ _

2.1 What was your Two main reasons why you moved to this particular informal settlement?

……………………………………………………………………………………………………
……………………………………………………..………………………

2.2 Give Two reasons why did you decide to come here and not wait for a formalized government housing development here or elsewhere in Addis Ababa?

……………………………………………………………………………………………………
…………………………………………………………………………………………………

2.3 Why did you move to Addis Ababa in particular?

……………………………………………………………………………………………………
………………………………………………………………………………

3. Do you intend to remain in this particular informal settlement area permanently?

Yes	1	No	2	Do not know	3

3.1 If not, where do you intend or where would you like to move permanently?

…………………………………………………………………………………………

C. SOCIAL INTERACTION OF INFORMAL SETTLEMENT COMMUNITY

What do you think are Two best things about this community/informal settlement area?

……

1.1 What do you think are Two worst things about this community/informal settlement area?

……

1.2 What are the Two most important needs that as a community, you still have?

……

1.3 Second most important:

………..

2. What are the Two most important needs that as an individual or household, you still have?

Most important:

…….

Second most important:

……

On whom do your household members rely mostly in difficult times?

Neighbors	Family/Relatives	Church members	Family Friend(s)	Others….specify
1	2	3	4	5

6. Are you or any member of your household an active member of….?

6. 1 A church /Mosque	Yes	1	No	2
6.2 Savings group	Yes	1	No	2

6.3 Stockvel/ Social club	Yes	1	No	2
6.4 Soccer club/Youth group	Yes	1	No	2
6.5 An NGO/CBO	Yes	1	No	2
6.6 Other…..(specify)	Yes	1	No	2

Please rate the following out of five (one (1) being very bad, five (5) being very good)

Statement	When you first settled in this informal settlement area					Currently/Today				
7.1 The level of goodwill within the community	1	2	3	4	5	1	2	3	4	5
7.2 Standard of living in your household	1	2	3	4	5	1	2	3	4	5
7.3 Relationship with ward councilor	1	2	3	4	5	1	2	3	4	5
7.4 Level of personal safety you experience	1	2	3	4	5	1	2	3	4	5
7.5 Relationship with your neighbors	1	2	3	4	5	1	2	3	4	5

Is your life in this informal settlement the way you thought it would be when you first came to live here?

It is exactly the way I thought it would be	1
It is even better than I thought it would be	2
It is not as good as I thought it would be	3
It is much worse that I thought it would be	4
I have never really thought about it (do not know)	5

8.1 If you answered that your life is not as good (3) or much worse (4) than you thought it would be, please motivate your answer:

…………………………………………………………………………………….

…………………………………………………………………………………

8.2 If you answered that your life is exactly the way (1) or even better (2) than you thought it would be, please motivate your answer:

……………………………………………………………………………….

……………………………………………………………………………….

D. TYPE AND CONSTRUCTION QUALITY OF INFORMAL DWELLINGS

How many completed rooms do your house/shack currently have?

Number:_ _ _ _ _ _

How many completed rooms did your house/shack have when you first moved in here?
Number: --------------------

What is the main material used for the roof; walls and floor of your dwelling currently?

Type of dwelling	3..1 Roof	3.2 Walls	3.3 Floor
BRICKS		01	
Cement block/concrete	02	02	
Corrugated iron/zinc	03	03	
Wood	04	04	04
Plastic	05	05	05
Cardboard		06	06
Plastered or Rendered with cement and sand mix		07	
Mud and wood		08	
Tile	09		09
Mud			10
Thatching	11	11	
Asbestos	12	12	
Cement Screed			13
Bamboo or Palm tree leaf woven	14	14	14
Other (Specify)...	15		15

Currently, how satisfied are you with the following:

VS= Very satisfied; S= Satisfied; U= Unsure; D= Dissatisfied; VD= Very dissatisfied

	VS	S	U	D	VD
4.1 The number of rooms in your house/shack	1	2	3	4	5
4.2 The size of the rooms in your house/shack	1	2	3	4	5
4.3 Type of material used to build your house/shack	1	2	3	4	5
4.4 The layout of your house/shack	1	2	3	4	5
4.5 The quality of the work done during construction	1	2	3	4	5
4.6 The size of your stand/plot	1	2	3	4	5

Is the dwelling…..?

Owned squatting	1
Rented Squatting	2
Other, specify	3

If is rented squatting, how much is your monthly payment?

Birr…………………..

If is your own squatting, how did you build it?

By myself and family members	1	Hired a community builder/contractor	2	In collaboration with neighbors/friends/relatives	3	Other (specify…………	4

Do you think as a community you are being adequately consulted by government regarding the future of households in this informal settlement?

Yes	1	No	2

8.1 Fully explain your answer in 8 above

…………………………………………………………………………………………………
…………………………………………………………………………………………………

E. LOCATIONAL SUITABILITY OF INFORMAL DWELLING SITES

In your view, is the following service within a walking distance from your house/shack?

1.1 Job opportunities	Yes	1	No	2
1.2 Primary school	Yes	1	No	2
1.3 Secondary school	Yes	1	No	2
1.4 Clinic	Yes	1	No	2
1.5 Police station	Yes	1	No	2
1.6 Municipal offices	Yes	1	No	2
1.7 Public transport	Yes	1	No	2
1.8 Playing grounds and parks for children	Yes	1	No	2
1.9 Shops/ supermarkets for monthly groceries	Yes	1	No	2

Which of the following are some of reasons why your household was forced into slums/squatting? (Tick All Options)

Factors forced household to squatting	Not a reason	Partly a reason	Main reason
2.1 Government's failure to avail land for new public housing for home ownership purposes	1	2	3
2.2 Government's failure to avail land for new rental housing development	1	2	3
2.3 Financial inability to build my own formal house	1	2	3
2.4 Financial inability to afford formal rental housing	1	2	3

2.5 Unaffordable down payment required by government	1	2	3
2.6 Unaffordable monthly loan repayments	1	2	3
2.7 Lack of information on how to apply for state's subsidized public housing	1	2	3
2.8 Any other factor (specify):	1	2	3

F. ACCESS TO FORMAL LAND AND HOUSING PROVISION

Are you a member of any housing cooperative?

Yes	1	No	2

If Yes, give Two main reasons why you joined a housing cooperative

…………………………………………………………………………………………………
…………………………………………………………………

If No, give Two main reasons why you did not join any housing cooperative

…………………………………………………………………………………………………
…………………………………………………………………

As part of future provision of affordable formal housing for your community, do you think you may need to organize yourselves into housing cooperatives?

Yes	1	No	2

Give Two main reasons for your answer in 1.3 above:

…………………………………………………………………………………………………
………………………………………………………………..

Have you ever registered or applied for state's subsidized housing?

Yes	1	No	2

(If Yes, go to 2.1 to 2.4; If No, go to 2.5)

If Yes, in which year did you apply? ………………………

Since applying, what feedback have you received?

……………………………………………………………………………………………………
…………………………………………………..

For which purpose or housing option did you apply?

State's funded Home ownership scheme	1
State's funded Rental housing scheme	2
Private sector (Bank loans, etc…) funded home ownership scheme	3
Other……(specify)	4

Should your application be successful, where would you strongly prefer to have your house build?

Same spot/site I currently occupy	1
Anywhere in the same neighborhood/area	2
Anywhere else in Addis Ababa	3
Outside Addis Ababa (please specify):	4

Despite your personal preference, which area is being suggested officially by government for your housing development?

Same area/neighborhood we currently occupy	1
A different area/neighborhood elsewhere in Addis Ababa	2
No clear indication of a specific area by government so far	3

If No, give Two main reasons why you did not register/apply?
....
.... If government were to successfully provide informal settlers with adequate affordable formal housing, which of the following mechanisms would you recommend-(choose only one).

Subsidies/loans to qualifying households through housing cooperatives	1

Subsidies/loans directly to qualifying individual households for self-building purposes	2
Subsidies/loans to qualifying households through state-appointed building contractors	3
Do not know	4

2.8 Do you think the state's funded housing projects for home ownership in general fulfils any of the following aspects?

Where: SD=Strongly Disagree; D=Disagree; N=Neutral (neither agree nor disagree; A=agree; SA=strongly agree (Tick All Options)

Aspects of stats funded housing	SD	D	N	A	SA
2.8.1 Are always located in areas closer to jobs and economic opportunities	1	2	3	4	5
2.8.2 Are easily accessible to informal settlement residents	1	2	3	4	5
2.8.3 Are affordable to informal settlement residents	1	2	3	4	5
2.8.4 Provide access to adequate basic services and social amenities	1	2	3	4	5
2.8.5 Provide housing of acceptable quality and standard	1	2	3	4	5
2.8.6 Provide housing of acceptable number of rooms	1	2	3	4	5
2.8.7 Provide housing of acceptable size of rooms	1	2	3	4	5
2.8.8 Target beneficiaries are able to make inputs that influences project planning and type of housing outcomes	1	2	3	4	5

2.9 Do you think the state's funded rental housing scheme/projects in general fulfils any of the following aspects?

Where: SD=Strongly Disagree; D=Disagree; N=Neutral (neither agree nor disagree; A=agree; SA=strongly agree (Tick All Options)

Aspects of stats funded housing	SD	D	N	A	SA
2.9.1 Are always located in areas closer to jobs and economic opportunities	1	2	3	4	5
2.9.2 Are easily accessible to informal settlement residents	1	2	3	4	5
2.9.3 Are affordable to informal settlement residents	1	2	3	4	5
2.9.4 Provide access to adequate basic services and social amenities	1	2	3	4	5
2.9.5 Provide housing of acceptable quality and standard	1	2	3	4	5

2.9.6 Provide housing of acceptable number of rooms	1	2	3	4	5
2.9.7 Provide housing of acceptable size of rooms	1	2	3	4	5
2.9.8 Target beneficiaries are able to make inputs that influences project planning and type of housing outcomes	1	2	3	4	5

Do you think government is in any way responsible for the growing number of informal settlements in Addis Ababa and other cities in the country?

Yes	1	No	2

Give Two main reasons for your answer

…………………………………………………………………………………………………
……………………………………………

2.11 How would you describe the government's attitude towards existing informal settlements including yours (choose only one option):

Always treated with respect and made feel part of broader citizenry in the city of Addis Ababa	1
Shown respect and engaged as part of broader citizenry only during election seasons	2
Never shown any respect and never made feel part of broader citizenry in the city of Addis Ababa	3

2.11.1 Give Two practical examples for your answer in 2.11 above

…………………………………………………………………………………………………
…………………………………………………………………………………………………
What are Three main things you suggest government do differently to avoid future development of informal settlements in Addis Ababa

…………………………………………………………………………………………………
…………………………………………………………………………………………What are Three main things you suggest government do in order to appropriately respond to housing needs of the households currently residing/living in informal settlements here in Addis Ababa

…………………………………………………………………………………………………
…………………………………………………………………

G. BASIC SERVICE INFRASTRUCTURE: QUAITY AND ACCESS

1. What is your main source of supply of drinking water for your household?

By government through communal taps	1
By government through on-site taps	2
Through illegal connections by community themselves	3
Through river/dam	4
Water-Carrier/Tankers	5
Others……(specify)	6

2. What is your main source of supply of electricity for your household?

Formal supply by government and/or state agencies	1
Illegal connection by community themselves	2
Others…..(specify)	3
No electricity at all	4

3. What is your main source of supply of sanitation for your household?

Water borne/flushing toilets (communal)	1
Water borne/flushing toilet (on-site)	2
Pit latrines (communal)	3
Pit latrine (on-site)	4
Bucket system (communal)	5
Bucket system (on-site)	6
Open field	7
Other….(specify)	8

4. What is your main source of refuse removal for your household?

Regular collection by government	1
Regular collection by community-based organization(s)	2
Illegal dumping	3
Others…..(specify)	4

Do you think your household could regularly afford full monthly payment of municipal basic services such as water, sanitation and electricity?

Yes	1	No	2

H. SOCIO- ECONOMIC PROFILE

1. How many of the people living in this house contribute to the household income every month? (You included)

Number: _ _ _ _ _ _ _ _ _ _ _ _ _ _ _

2. What is the total sum of money (net income) this entire household receives every month? (all persons included – after tax deductions- including grants)

		Household income
A	No income	01
B	Birr1 – Birr 500	02
C	Birr 501 – Birr 750	03
D	Birr 751 – Birr 1 000	04
E	Birr 1 001- Birr 1 500	05
F	Birr 1 501 – Birr 2 000	06
G	Birr 2 001 – Birr 3 000	07
H	Birr 3 001 – Birr 5 000	08
I	Birr 5 001 – Birr 7 500	09
J	Birr 7 501 – Birr 10 000	10
K	Birr 10 001 – Birr 15 000	11
L	Birr 15 001 – Birr 20 000	12
M	Birr 20 000 +	13

N	(Refuse to answer)	97

Where do you work most of the time?

Do not work at all	1
At home (self employed)	2
Away from home (in other parts of my neighborhood)	3
Away from home (in the inner-city of Addis Ababa)	4
Away from home (in other parts of Addis Ababa)	5
Away from home (outside Addis Ababa)	6
Other (explain)	7

Do you or another household member operate a business or render services for money from your house/shack?

Yes	1
No	2

Please imagine a six step ladder where the poorest household in Ethiopia stand at the bottom (first step) and the richest household stand on the highest step (sixth step).

On which step was your household when you first settled in this informal settlement area	1	2	3	4	5	6
On which step is your household today	1	2	3	4	5	6

Mention Two main assets you would NOT have achieved had it not been for your stay or move into this informal settlement area specifically:

…………………………………………………………………………………………………
……………………………………………………………………………………………

Mention Two main investments (financial or otherwise) you would NOT have made had it not been for your stay or move into this informal settlement area specifically:

……………………………………………………………………………………………………
…………………………………………………………………………………

How many People sleep in this house every night?

(Including yourself)

Number: _ _ _ _ _ _ _ _ _ _ _ _ _ _

2.1 How many of the following ages sleep in this house every night?

0-17	
18-59	
60+	

Annex- E

QUESTIONS FOR IN-DEPTH INTERVIEW WITH GOVERNMENT OFFICIALS FROM NATIONAL MINISTRY AND CITY/SUB-CITY and WOREDA ADMINISTRATION OFFICIALS AND NGOS

- Name of Interviewee ___________________________________
- Position of interviewee: ________________________________
- Telephone number of interviewee: _______________________
- Name of interviewer: __________________________________

Questions

1. An informal settlement is a global challenge especially in developing countries. How would you describe the situation in Ethiopia?
2. Taking Bole and Yeka in Addis Ababa as examples, what would you cite as reasons for these informal settlers or illegal land invaders to reside in informal housing instead of cheap rental housing in a formal settlement or some form of home ownership in a low income or low cost formal housing? Give at least, FOUR reasons.
3. Do you think both central and city governments have clear plans on how to prevent informal settlements before they could even develop or be established by informal settlers? If they have plans, why do we continue to experience growing number of informal settlements in cities such as Addis Ababa? Explain your answer fully.
4. What is the usual response of government (both city and central governments) to the existing informal settlements such as Bole and Yeka in Addis Ababa (eg. demolition, relocation, upgrading, sites and services, etc…) Why this response? Explain fully.
5. Does government recognize existing informal settlements such as those in Bole and Yeka as a possible basis for provision of affordable low-income housing? Explain your answer fully.

6. What are some of practical measures put in place by government in ensuring that they work together or involve informal settlers in improving and formalizing their own housing conditions?
7. Does government has policy on how to respond or deal with housing and infrastructural development needs for informal settlers such as those in Bole and Yeka?. If Yes, what are some of plans? If No, why and what are implications for provision of low-income housing?
8. What would be your response to those who blame development of informal settlements on the failure by (1) public housing policy to respond to housing needs in informal settlements, (2) failure by government to invest enough resources (money, personnel, etc…) in housing needs of urban poor households? Explain your answers fully.
9. How would you describe the intergovernmental relations between city and central governments when it comes to collective planning for provision of low-income housing for urban poor in informal settlements?
10. What are some of intervention measures put in place by government to ensure that public housing becomes affordable and accessible to poor urban households in informal settlements? Explain each intervention in details.
11. Does government have database of existing informal settlements and number of households residing in these informal settlements? If so, how is database kept and updated regularly? If no, why not?
12. What are Three main things you suggest government do differently to avoid future development or establishment of informal settlements in Addis Ababa
13. What are Three main things you suggest government do in order to appropriately respond to housing needs of the households currently residing/living in informal settlements here in Addis Ababa

Annex- F

PART OF THE RESPONSES PROVIDED BY IN-DEPTH INTERVIWEES

C.8.2 Reason for Life as exactly the way it was expected or even better than expected	Frequency	%	Valid %	Cumulative %
Remarkable positive change in behavior and improved social life in the settlement	25	69.44	69.44	69.44
Because of being relived from continuously increasing rental payment	7	19.44	19.44	88.88
Living in own house is much better than being a tenant in both freedom and satisfaction	2	5.56	5.56	94.44
The high cost of living was normal in Addis Ababa in general and here specifically	2	5.56	5.56	100
Total	36	100	100	

Annex- G

PART OF THE RESPONSES BY SURVEY PARTICIPANTS ABOUT GOOD WILL AND RELATIONSHIP IN THE INFORMAL SETTLEMENT COMMUNITY

Question 9: On whom do your household members rely mostly in difficult times?

Frequencies

Statistics

N	Valid	50
	Missing	0

Person relied-on by the Household

Response		Frequency	%	Valid %	Cumulative %
Valid	Neighbors	36	72.0	72.0	72.0
	Family/Relatives	6	12.0	12.0	84.0
	Church Members	2	4.0	4.0	88.0
	Family Friend(s)	6	12.0	12.0	100.0
	Total	50	100.0	100.0	

Sub-Question 7.6: Current level of good will within the community

Frequencies

Statistics

N	Valid	50
	Missing	0

Current Level of good will within the community

		Frequency	%	Valid %	Cumulative %
Valid	Very bad	1	2.0	2.0	2.0
	slightly bad	2	4.0	4.0	6.0
	good	14	28.0	28.0	34.0
	slightly good	21	42.0	42.0	76.0
	Very Good	12	24.0	24.0	100.0
	Total	50	100.0	100.0	

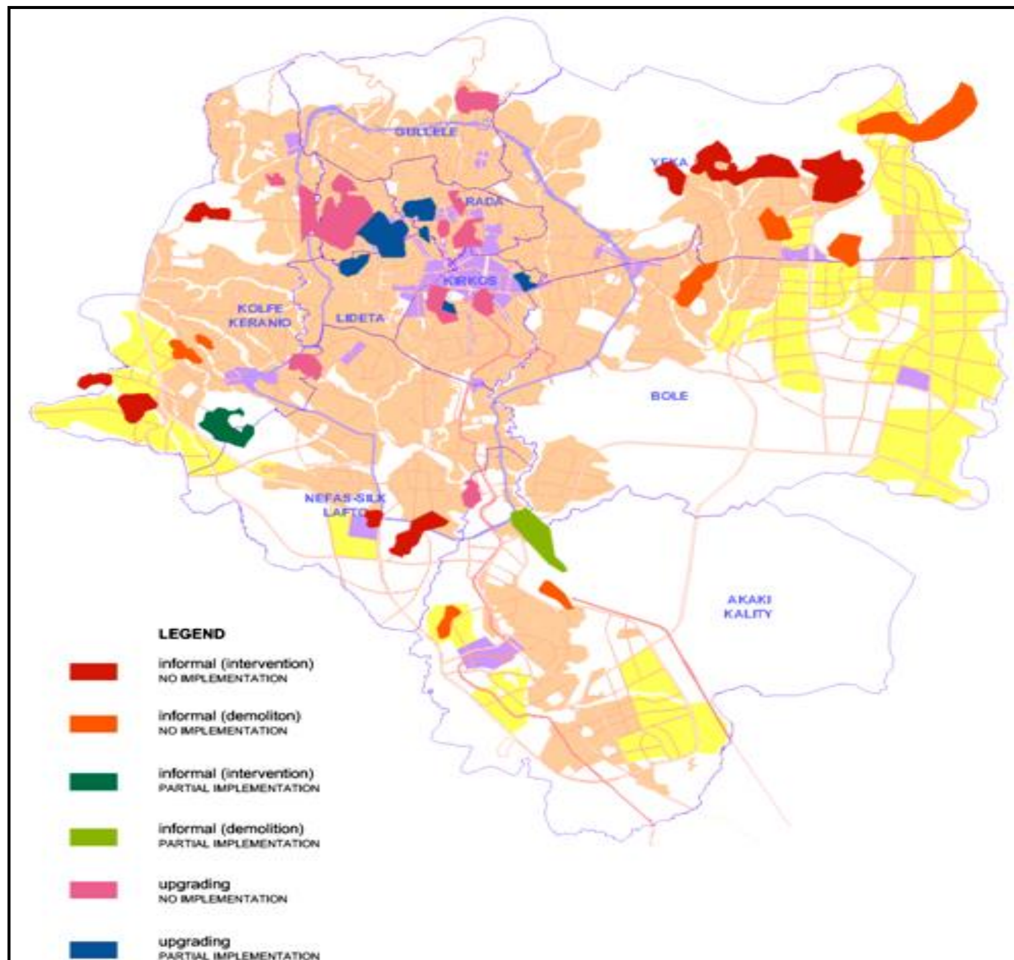
Annex- H

SCHEDULE FOR ONSITE OBSERVATION AT THE INFORMAL SETTLEMENT SITES OF THE BOLE and YEKA CASE STUDY AREAS

- Housing Condition (physical appearance and building material used)
- Locational suitability of the informal settlements
- Availability and Quality of basic Infrastructure
- Accessibility of the settlement to public transport service
- Environmental condition and Sanitation
- Sense of safety and security

Annex- I:

Map indicating proposed informal settlement and slum areas intended for various government intervention activities such as regularization, upgrading, and demolition on the city plan of Addis Ababa



Source: AACILIC, 2014