A Review of Housing Policies and Their Relevance to Vulnerable Households in Sub Saharan Africa

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Abstract

This study reviews critical social science and policy documents on human settlement research to assess the practicality and relevance of the existing housing policy frameworks to urban households headed by vulnerable persons. Specifically, this study intends to justify the significance of vulnerable households' classification and segmentation when in policymaking. Furthermore, the paper investigates the different omissions and stereotypes in the policymaking that have hindered adequate housing provision for the vulnerable households in sub-Saharan Africa. Several catchy strategies adopted by the various housing policies have been reviewed in this paper. These include; empowerment of the rental housing tenure, particular emphasis on low-income groups/households like the case in Tanzania, proposals for tenant-to purchase housing schemes, densification of the urban areas (Zimbabwe), delegation of house development to the private sector and the governments taking a back seat and assuming enabling roles among others. The various policies appear promising on paper but with limited or no tangible results regarding housing provision for low-income urban households. This paper avers that policy strategies like a special strategy for the low income and vulnerable households remain on paper with no streamlined strategies to achieve it.

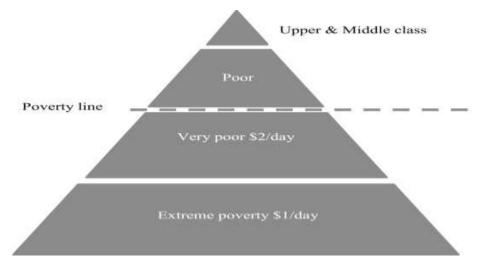**Keywords:** *Urban Housing; Low-Income Housing; Female-Headed Households*

Introduction

Whenever cities of the developing world grow, the poor and vulnerable urbanites increase in the same measure. Amidst the steadily growing urban population influenced by rural-urban migration, inter and intra urban mobility, comes an unavoidable need for affordable housing, especially for the majority poor and vulnerable households (Dettori et al., 2020; Rondinelli, 1990). Amidst the high housing demand and limited affordability, low-income households are limited to less than adequate housing options in the city, characterised by derelict facilities and services, overcrowded and little or no security of tenure.

Among the sub-Saharan countries, the issue of housing backlog trends has been trending over the recent past. Notably, there has been a consistent housing backlog-demand mismatch, characterised by policymakers focusing on prioritising sections of the population that are not necessarily in the direst of adequate housing needs hence excluding the majority. Among the notable examples are; Zimbabwe with a deficit of 1.25 million units (GOZ, 2020), Tanzania with more than 3.0 Million units and the backlog growing at about 200,000 units per annum (Moses & Mosha, 2020; URT, 2000), Kenya at 2.0 million units, Nigeria at 17.0 units and Uganda at 1.6 units (GOU, 2016). Ironically, the backlog statistics are largely averaged together with limited focus on which socio-economic groups of urbanites are most hit by the housing crisis. Without particular segmentation of households based on their levels of vulnerability, it would be an uphill task for the respective governments to devise feasible solutions to the ever skyrocketing housing crisis in sub Saharan Africa.

There is a history of housing policies of sub-Saharan Africa being misdirected with unfeasible misconceptions. Tipple (2015) avers that such assumptions veer the policies away from the actual policy targets and instead focus on the non-fundamentals, like advocating for the housing needs of the upper-middle class and the formally employed households. Jonash, Anderson, and Patel (2012) ably illustrate a generalized housing affordability pyramid for Sub-Saharan Africa, where the extremely poor and very poor households comprise the majority below the poverty line. In contrast, the poor and the upper-middle class make up the minority occupying the tip of the illustrated pyramid.

The housing policies are supposed to critically interrogate the vulnerabilities of the city populations vis a vis their Housing Affordability problem. For instance, for whom is the existing affordability? On what standard of affordability? For how long? What is the problem? Is it high rent/land prices or low income among households? Is there a need for a housing subsidy? What type of subsidy is needed? Are tax incentives workable? Failure to contemplate these fundamental questions has necessitated the limited or absent feasibility of the housing demand primarily segmented based on the socio-economic characteristics of the households.

A house and its immediate environment impacts the individuality and self-respect of a household amongst peers. Even with that, in sub-Saharan Africa, housing has never received such high political priority (Collier & Venables, 2013). In a way, the role of housing in economic development is perhaps not sufficiently recognized (Boyle, Gibson, & Curran, 2004). Direct public investment in housing construction is often regarded with disquiet amongst sub-Saharan economies due to its association with speculative property bubbles and financial instability. Yet, in developed economies, housing for whatever class is perceived significantly as an important tangible asset (Collier & Venables, 2013). In the absence of market imperfections, the cost of land should be determined predominantly by three fundamentals: its distance from the city centre, the population of the city, and per capita income (Bertaud & Malpezzi, 2003). However, sub-Saharan African cities abound in market imperfections for urban land. Therefore, with no prior prioritisation of the adequate ways of housing such households, the intended development of such urban areas could be headed in jeopardy

With income flows not stable for financing homeownership acquisition, the most feasible options for the majority of vulnerable households and new migrants or household entrants is renting. Despite the challenges associated with the rental market, like arbitrary evictions, unethical practices of estate agents (Markoc & Cizmeci, 2021) etc, Rental submarkets are more stable than sales submarkets (Hu, He, & Su, 2022)

The potential for urban housing can be unleashed only by a coordinated push across a wide range of policy teams. Notably, across sub-Saharan Africa, several housing policies have been enacted since colonial times, which have reported similar results. Whereas they all front the correction of mistakes/shortfalls of previous policy documents and systems, with catchy themes like 'provision of adequate housing for all', their particular successes are scarcely recognisable. Notably, this paper contends that the housing policies across sub-Saharan Africa have fallen short of delivering the inclusivity of "all" urban dwellers, especially the urban poor and vulnerable households. The vulnerable households that expectedly participate in the housing market include; Child headed households; Female headed households, PWDs headed households and HIV affected families among others. Additionally, little is known about how female-headed households & other vulnerable groups engage with the urban property market, the constraints on their engagement, or the market's anticipated effects on their land access (Whitehead & Tsikata, 2003).

The accommodation and inclusivity of the vulnerable urban households in sub-Saharan Africa complies with SDG 11, regarding making cities and human settlements inclusive, safe, resilient and sustainable. SDG 11 acknowledges that more than half the world's population now lives in cities, and that figure will go to about two-thirds of humanity by the year 2050. Cities are getting bigger and more crowded. In 1990 there were ten "mega-cities" with 10 million inhabitants or more(Girardet, 2004; Krzyzanowski et al., 2014). Further forward, in 2014, there were 28 mega-cities, home to 453 million people (Mberu, Béguy, & Ezeh, 2017; Obia, 2016). In Uganda, for instance, the recent approval by parliament of 15 new cities was projected to also lead to the growth of the urban population for the period July 2020 to July 2023 during their cluster operationalisation. During the 2014 National Population and Housing Census, there were 7.3 million households. They were projected to be about 9.0 million households by mid-year 2020 (GOU, 2020). However, cities are often centres of extreme poverty(Yap & McFarlane, 2020). To make cities sustainable for all, we can create suitable, affordable public housing. We can upgrade slum settlements. We can invest in public transport, create green spaces, and get a broader range of people involved in urban planning decisions, including the vulnerable. That way, we can keep the things we love about cities and change the things we don't.

1. Understanding the Housing Paradigms for the Vulnerable Households

The concept of housing paradigms is highly regarded as fundamental in explaining the various housing dimensions in theory, policy and practice. Iglesias (2010) notes that housing paradigms are valuable in assembling principles that shape the whole range of housing dynamics.

Literature provides five distinct and stable housing paradigms deeply embedded in housing policy and law, which eventually influence current housing law and policy through an ongoing social dialogue. The paradigms include; Housing as an economic good, Housing as a home, Housing as a human right, Housing as providing social order, and Housing as one competing land use in a functional system.

This paper focuses on two paradigms relevant to vulnerable households, i.e. housing as a home and housing as a human right. The housing as a home paradigm which (Waegemakers Schiff & Schiff, 2014) term as 'housing first', concentrates on the fact that homes are *special* places for the people who live in them. There they create their lives, their families, and their very selves. Therefore, this special space must be protected and expectations deriving from it *should* receive legal recognition. This paradigm is expressed in a wide range of laws and policies generally benefiting current housing residents. However, there are important questions to ponder in adopting this paradigm. For instance, how do vulnerable households access and retain affordable but adequate housing? What types of settlement clusters emanate when vulnerable households occupy a settlement, and what influences them?

The housing as a human right paradigm, according to Iglesias (2010), postulates that adequate, safe, and affordable housing is vital to appropriate human development. Such housing enables individuals to be healthy, take advantage of educational opportunities, take advantage of educational opportunities, be productive members of the workforce, and form nurturing families. Because housing is fundamental to proper human flourishing, this paradigm urges that all people should have rights to housing protected by law. The right to adequate housing is also rooted in international law. As specified under article 25 (1) of the Universal Declaration of Human Rights, the right to adequate housing has been further embedded in other international treaties which are crucial to human rights. These rights are segmented into fourteen elements. Khanam and Begum (2013) classify elements as security of tenure, public goods and services, environmental affordability, habitably, accessibility, location, cultural appropriateness, freedom from dispossession, information, capacity and capacity-building participation and self-expression, resettlement, safe environment, security and privacy. The human rights paradigm is expressed in the widespread adoption of the implied warranty of habitability and more selective adoption of rent control policies and requirements for just cause when evicting tenants and enforcing rent control policies (Collins & Stout, 2021; Moons, 2016). That notwithstanding, some scholars are sceptical on classifying housing as a human right. They instead perceive it as a matter of subjectivity, enhanced by consensus and the persons/households fulfilling specific parameters before actual access to the housing itself, especially in the urban realm (Pradolin, 2020). Even with the criticism, the housing as a human right paradigm is instrumental in guiding judicial and policy structures relating to housing access and distribution of the vulnerable households.

Methodology

This paper followed a critical literature and policy review approach to ably aid understanding of the housing policy lacuna within the context of sub-Saharan Africa. Several scholarly literature has been surveyed in addition to policy literature. Specifically, the paper has critically reviewed Housing (human settlements) policies for; Uganda, Tanzania, Zimbabwe and Nigeria. Other policies that offered a sub-Saharan Africa benchmark for review were Kenya, Rwanda and South Africa. Additionally, we have surveyed official governments and internationally acknowledged statistical and policy documents like national poverty and population statistics of the reviewed countries, world bank, and UN reports, and the

sustainable development goals. The intention of reviewing such sources was to adequately position this study in the global dialogue and thus ensure the relevance of its findings to solving the sub-Saharan and global urbanisation challenges.

2. Housing Policies in Sub-Saharan Africa: Similar Targets and Shortfalls

Housing policies and trends in the sub-Saharan context operate in different socio-political and tenure systems but are associated with similar shortfalls.

Generally, in sub-Saharan Africa the number of poor people continues to rise despite a slow decline in the poverty rates (WorldBank, 2016). The World Bank further indicates that 40% of the population lived below the US$1.90-a-day poverty line in 2018, and Sub-Saharan Africa accounted for two-thirds of the global extreme poor population (Andam, Edeh, Oboh, Pauw, & Thurlow, 2020; Salecker, Ahmadov, & Karimli, 2020). This signals the susceptibility of the poor and vulnerable households to fail to obtain adequate housing unless customised and well segmented housing policies protect them.

Housing Tenure: housing policies in sub Saharan Africa have been challenged with what appropriate housing tenure to implement across the board. The most dominant contentious tenures are Rental versus Homeownership. In Uganda, for instance, the Rental housing sector is a dominant tenure, particularly in urban areas, with Kampala at 62.9% (Uganda Bureau of Statistics, 2014). This coupled with the ever-increasing land prices in the Kampala metropolitan area (Mukiibi, 2012; Sabiiti & Katongole, 2016), makes land purchase for housing development for vulnerable households a nightmare. Even then, the National Housing Policy instead advocates for homeownership even, contrary to the prevailing trends. No wonder some scholars have advocated that dualist tenure systems, despite their challenges, are necessary for guiding housing policies (Adams & Turner, 2005; Nuwagaba, 2006; Renner-Thomas, 2010). Such circumstances have increasingly necessitated the crafting of inclusive housing policies for which even the poor and vulnerable urbanites have sustainable provisions guaranteeing housing accessibility.

Tanzania

Tanzania operates the national human settlements development policy. The theme for the policy has been to provide adequate housing to the citizens. Solving the housing problem, especially for the poor in Tanzania, has historically undergone several policy strategies. After the earlier colonial initiatives and the *Ujamaa* strategies of the 1960s, the Government enacted the National Housing Development Policy of 1981. The key objectives of the policy were:

(1) To build more new low-cost houses and rehabilitate those existing to improve the quality and quantity of both urban and rural housing conditions;

(2) To place particular emphasis on housing programmes for low-income groups and to ascertain that the new houses are manageable by those who occupy or own them:

(3) To mobilise and facilitate the easy acquisition of building land, finance and materials;

(4) To encourage and assist individual efforts aimed at building or buying houses;

(5) To encourage the production of local building materials and to integrate the production of the same in rural development programmes to reduce house construction costs and avoid the use of foreign exchange funds

Notably, the policy strategies up to the 1981 housing policy lacked fit-for-purpose ingredients that could make them relevant for the poor and vulnerable households. Much as the second objective of the policy focused on low-income households, Kalabamu (1984) and Burian (1997) contend that such provisions were simple rhetoric and generally appeared simply a paraphrase of the previous documents.

The lacuna becomes even more apparent when the low-income categories concerned are households headed by women.

Another critical component of the policies has been the 'tenant purchase' schemes through the National Housing Corporation (NHC) and the Registrar of Buildings (ROB)(URT, 2000). In addition to the employee housing, the tenant–purchase schemes and their respective financing strategies targeted the formally employed. Yet, these constituted the minority, especially of the households with the greatest need for housing. The tendency to construct houses for people, with limited or no consultation at all has proved a misnomer. Eventually, the constructed houses were perceived to be outside the consumer preferences, monotonous and lacked value for money. Kalabamu (1984) further observed that the policy emphasis on mass house construction strategy was a misguided approach and a return to a vicious cycle of policies abandoned by the Government in 1972.

The policy also advocated for the housing cooperatives to ensure feasible housing access. The strategies that were laid to implement this were, however, lacking and thus proven unsuccessful. The fluctuations in the fortunes of housing cooperatives is not unique to Tanzania (Huba, 2016; Maghimbi, 2010). Similar experiences have been reported in Uganda (Kalema & Kayiira, 2008; Kyazze, 2010), Zimbabwe (Chirisa, Gaza, & Bandauko, 2014; Paradza & Chirisa, 2017) and South Africa (Okem & Lawrence, 2013). However, the common denominator is that the effectiveness of the cooperatives throughout has been affected by limited feasibility studies to ensure fit-for-purpose and misdirected prioritisation of the respective governments to ensure the sustainability of the schemes.

The enactment of the Rent Restriction Act No.17 of 1984 was also a key segment of the housing policies in Tanzania. The cardinal intentions of the legislation were three, i.e. regulating the landlord-tenant relationships, creating a legal system for handling disputes related to house rents, and setting up a mechanism for computing house rents for public and private developments. However, despite the seemingly promising intentions of the Act, it was perceived to be lopsided towards tenants and eventually discouraged private investments (Kironde, 1992). The sustainability of housing, especially for the vulnerable groups, needs to be inclusive of both housing market players. Such interlink can enhance symbiotic interdependencies between landlords, tenants, and other players, achieve sustainability of tenancies, and empower social capital, which is vital for the participation of vulnerable households in the urban housing markets.

Zimbabwe

The Zimbabwe national human settlements policy (2020) was initiated to clear the deficiencies in the National Housing Policy of 2012. The policy firstly acknowledges that amidst a housing backlog of 1.25 million by 2020, the country's population was 32% urban (with 35%, 1 in 3 urban residents being in Harare). The key focus areas for adoption in this paper are as follows:

The policy had a special focus on densification. In this way, it provides that at least 40% of land for human settlements development shall be reserved for the development of high-rise apartments (GOZ, 2020). Furthermore, the subdivision of low density stands shall be permissible and encouraged to curtail the wastage of urban plots. In this way, the policy advocates for a cap on the maximum residential stand sizes, the principle is that land is a finite resource and has to be preserved for posterity(Anand & Sen, 2000). The high-rise concept however did not come without mixed reactions from the targeted users— some view flats as alien to their culture. Much as several households agree towards well-planned and well-governed sustainable human settlements, their attitudes in favour of individualized stand-alone houses still remains because they expect to have a backyard garden and purported "privacy"(Fisher, 2010; Grant, 1996). Such cultural stereotypes made the high rise concept of the policy a challenge to readily implement.

The focus on supporting the rental market was another key focus of the policy. Unlike Tanzanian and Ugandan national housing policies, the Zimbabwe's policy committed to resuscitating and prioritisation of the rental housing market (GOZ, 2020; Manyeruke & Hamausw, 2013). Such prioritisation was in addition to the social housing that targeted the vulnerable households. However, even with such a strategy, the Government decided to take a back seat role and encouraged the private sector to pursue the initiative.

The enhancement of Institutional housing was another key policy item that the Zimbabwean housing policy prioritised. The sustainability of housing for the government employees was to be ensured with the government pool properties and institutional housing. Specific controls were put to ensure that pool houses allocated to government employees are neither acquired by the employees on a permanent basis nor disposed of. In this way, the policy provided sustainable availability of the employee housing and avoided repetitive costs for fresh accommodation of new staff. On the other hand, the policy advocates for Equitable land and housing access, effective use and security of tenure without an over-emphasis on individual ownership (*kuva nepangu/ukuba lendawo yami*)(GOZ, 2020). This was a reversal to the rampant Government inspired rural and urban land evictions of low-income houses to give way to new development schemes. Mass evictions of urban households had previously become a common culture.

The new Zimbabwean housing policy and the new Zimbabwean housing policy provisions give an impression that the intentions are for inclusivity of all urbanites. For instance, the performance of settlement-related functions, provision of services (including those relating to economic activities) and the financing of settlement activities was hoped to adhere to the Constitution regarding equality of men and women, the rights of older persons, youths, children and persons living with disabilities.

Nigeria

The Nigerian State is charged by Section 16(1)(d) of the 1999 Constitution under the Fundamental Objectives and provisions of State Dogma: "to provide suitable and adequate shelter for all citizens"(Garba & Nuhu, 2021; Ndeche, Ezeudu, & Okafor, 2020). Regrettably, this objective of State Policy is simple rhetoric and presently not actionable in law as no citizen can enforce it as a right.

The Nigeria National housing policy of 2011 was drafted principally to help remedy the previous policies and legislation's shortfalls. Such policies have been metamorphosing since 1985 when the first policy was contemplated. Since then, the fortunes of the policy have undergone various shifts based on the politics of the time. While acknowledging that the housing deficit of Nigeria stands at averagely 17 million units, majority of which are for the low-income groups, it was important that the federal Government established measures to enhance sustainable yet affordable housing to reduce that deficit. One of the cardinal intentions of the policy was to achieve affordable housing by raising homeownership to about 50%, in tandem with vision 2020(Adu-Gyamfi, 2020). However, homeownership provision and development was transferred to the private sector, the Government took a back seat, leaving the private sector to be governed by the laws of demand and supply and the competitive market dynamics. Eventually, house acquisition ended up being a preserve of those who can compete in the free housing market.

The Nigerian Vision 2020 was a key guiding document in implementing the housing policy. The Vision 20:2020 Implementation Plan states that: "…10 million new houses to the national housing stock should be added by building an average of 1 million new homes every year; and ensure that at least 50 per cent of the new homes are built in the urban centres and the remaining in the rural areas, and provide incentives to encourage Public Private Partnership (PPP) in mass housing development". Unfortunately, such a target proved unrealistic for a government that had taken a back seat role. The only practical venture in these initiatives was the provision of sites and services to open up new areas and momentarily ease the pressure on the urban core settlements.

As an inclusive venture for the low income and vulnerable households, the policy encouraged the development of social housing. The strategy was to design appropriate platforms and incentives to facilitate homeownership for the no-income, low and middle-income groups under social housing and cooperative housing schemes. The strategies to achieve this were partly by implementing pilot schemes and control projects. As a result, the social housing provision for the 'No and Low' income earners has exhibited potential for success(Ihuah & Eaton, 2014). This is because it is tailor-made to significantly improve the well-being of the poor and the vulnerable, the needy and other vulnerable groups in the society, such as women, single mothers, the elderly, widows and widowers, the physically challenged, the homeless, and a critical mass of the citizens who fall into this cohort.

Uganda

The National Housing Policy (2016), similar to some of the other sub Saharan African cases was drafted to correct the shortfalls of earlier policy strategies and initiatives. The policy replaced the National Shelter Strategy (NSS) adopted in 1992 as a policy framework to guide housing development in the country, with its implementation to be within ten years. Still similar to other sub-Saharan experiences, the housing policy traces its evolution from colonial times. Over time, however, the various housing initiatives have targeted people employed in the formal sector and a few with steady income flow.

The central theme of the Ugandan housing policy is not unique from other sub-Saharan countries. The policy follows a similar theme of reducing the housing deficit in the country (Garba & Nuhu, 2021; GOU, 2016; GOZ, 2020; URT, 2000). Specifically, the policy strategized to increase the production of adequate housing for all income groups, from 60,000 to 200,000 housing units per annum to meet the housing need by 2022. Notably, at the inception of the Uganda National Housing policy (2016), the national housing deficit stood at 1.6 Million Units, out of which about 210,000 units were in urban areas. There is also an estimated backlog of 900,000 housing units due to sub-standard houses and structures that were never meant for human habitation. Such deficit and the requisite annual supply was never segmented regarding the socio-economic categories of the population, making it a nightmare to trace how the vulnerable households are incorporated. However, neither has the annual supply target been met nor has the housing deficit been resolved. This, therefore, necessitates a recast of the existing policies to ensure that they are practical and achievable for the housing access to be more guaranteed to the majority of the population, which belongs to the vulnerable segment.

One of the key provisions of the Ugandan housing policies Since 1962 was the inception of the National Housing and Construction Corporation (NHCC). The key aim of the NHCC was to provide affordable and low-cost housing to the population(GOU, 2016; Kalema & Kayiira, 2008). Recent experiences have shown that the NHCC's concept has proven lopsided in the housing demand market, whereby as much as they focus on 'low-cost' housing provision, it is far from affordable, especially to the low-income households, and yet they are the majority. The current supply of houses has been overwhelmed by demand (Mayer, 2011). This shows an apparent lacuna between who urgently needs the housing and to whom it was provided/targeted.

Another key strategy of the Uganda national housing policy was the promotion of institutional /employer housing, particularly in hard-to-reach areas and new districts for specific categories of staff such as those in the armed forces, teachers, and medical professionals. This was a 'cut-and-paste' provision with Zimbabwe, Tanzania, and Nigeria policies, in which formally employed and government civil servants' households are prioritized in the housing delivery and financing. Such categories constitute the minority of the population in dire need of housing. Even in that ring-fenced category, prioritising the vulnerable further like the female-headed households, PWDs or HIV-affected households. Without such segregation, the vulnerable are exposed to the unfair competition and dynamics of the open property market.

Further, regarding housing for the vulnerable, the policy shows how the took a 'back seat' with largely immeasurable strategies. Policy statement 11, for instance, indicates, "Undertake interventions aimed at housing the vulnerable. (ii) Sensitize professionals and other stakeholders involved in the housing delivery to appreciate the special needs of vulnerable groups when designing housing projects and programs. (iii) Encourage vulnerable groups to participate actively in all housing schemes by strengthening relations with community-based organizations and by promoting the formation of self-help groups like cooperatives etc." However much the strategies appear relevant and seemingly helpful for the vulnerable households, practically, they are unmeasurable and unenforceable. Almost six years since the policy was launched, these provisions have remained mere rhetoric. The sensitisations and few housing cooperative schemes have remained largely under the ambits of the private sector with Non-Government Organisations and Civil Society organisations taking the lead as the Government enjoys the back seat role.

The key strategies to boost the rental housing sector, as explicitly stated in the policy, have also remained as rhetoric. For instance, the policy advocated for developing a national rental housing program. Yet, much as this was a relevant suggestion, no deliverables have been reported six years down the road. The policy is further dedicated to Promotion of Public, Private Partnerships in housing, noting that the private sector is a critical player in housing delivery. However, it affirms the responsibility of housing delivery, both for owner-occupier and rental, rests with individuals. At the same time, the Government performs its residual role of policy v formulation, implementation, monitoring and evaluation, standard-setting and resource mobilization. Whenever a residual role is maintained by Government, the particular housing needs of the vulnerable households will not be taken care of and will vanish in the general housing statistics.

It should, however, be noted that the National Housing Policy lacks provisions and strategies on access to housing by the marginalised/poor section of the population, including women who head households. The impacts of housing policies on socio-spatial differentiation, housing provision to the urban poor, opportunities for social inclusion and the risk of social exclusion of larger urban populations have been investigated in recent studies (Hanka, Ambrosius, Gilderbloom, & Wresinski, 2015; Kabisch, Haase, & Haase, 2012). It is after appreciating the actual unique factors that influence women heads of households to select some housing locations over others that such policy strategies can be practical. Ugandan existing policy framework gives a vague provision for gender equality. This, however, makes particular groups like female-headed households disappear into the equality debate, yet their uniquely differing attributes and preferences for housing are vital for fit-for-purpose housing and urban land management planning to be achieved

The sub-Saharan African housing policies that have been reviewed in this section have disregarded the unique and segmented nature of urban settlements and their inhabitants. Several scholars attest that initially, most African urban settlements developed on tribal lines (Banton, 2018; Limbumba, 2010; Owusu, 2008). As more metropolitan the cities got, the social ties amongst households either loosened or reoriented to other social network clusters, especially for the low income and vulnerable households. This is occasionally caused by the in-city mobility that occurs over time. Households thrive on relationships, and social capital in the absence of economic capital. However, because of the neighbourhood mixture, they develop symbiotic relationships between low income and high-income households, which gives birth to unique urban clustering within most sub-Saharan cities. Furthermore, the urban poor base their survival and progress on living in or near locations, which maximise their livelihood opportunities (Tacoli, McGranahan, & Satterthwaite, 2015). At the same time, the areas preferred by the urban poor tend to be the most competed economically because much of the land is located near the city's main business hubs. This, therefore, implies that the housing policies need to be crafted and focused on the particular attributes, demands and expectations of the different socio-economic classes of urban dwellers if their impact is to be felt.

Conclusion and recommendations

This paper has brought to the fore the outstanding shortfalls of the housing policies in sub-Saharan African countries, especially regarding the exclusion of the vulnerable urban households. The paper has critically assessed the policies and systems of four sub-Saharan countries, including Uganda, Tanzania, Zimbabwe and Nigeria, extensively sharing relevant lessons and respective shortfalls. The housing policies and trends in the sub Saharan context operate in different socio-political and tenure systems but are associated with similar shortfalls.

Several catchy strategies adopted by the various housing policies have been reviewed in this paper. These include; empowerment of the rental housing tenure, particular emphasis on low-income groups/households like the case in Tanzania, proposals for tenant-to purchase housing schemes, densification of the urban areas (Zimbabwe), delegation of house development to the private sector and the governments taking a back seat and assuming enabling roles among others. The various policies appear promising on paper but with limited or no tangible results regarding housing provision for the low-income urban households. This paper avers that policy strategies like a special strategy for the low income and vulnerable households simply remain on paper with no streamlined strategies to achieve it.

Differentiated policies should be formulated for regulating housing sales submarkets and rental submarkets in order to enhance housing affordability (Hu et al., 2022). We recommend further that housing finance, cooperatives, use of local building materials, development of infrastructure, policy implementation and review of the housing policy be done as possible solutions to the housing crisis in sub-Saharan states. The message to Africa's housing policymakers is not necessarily the need for deregulation but the need for policy specificity to the needs and expectations of the vulnerable urbanites. For instance, unit construction costs must be low enough to be affordable by ordinary urban households, with the legal title to land secure, marketable, and support collateral and rental arrangements. Finally, the existing Housing Policies and other legislation can be regarded as some of the 'victims' of the trend in 'high-sounding statements and dismal achievements'. This is because their provisions, strategies and relevance do not trickle down to the individual vulnerable households.

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