



AFFORDABLE HOUSING DEVELOPMENT AND PROVISION PRACTICES IN
HAWASSA CITY, SIDAMA NATIONAL REGIONAL STATE.

M.Sc. THESIS

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HAWASSA UNIVERSITY, HAWASSA ETHIOPIA

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A THESIS SUBMITTED TO THE INSTITUTE OF TECHNOLOGY, FACULTY
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ADVISORS' APPROVAL SHEET

(Submission Sheet-1)

This Is To Certify That The Thesis Entitled Affordable Housing Development And Provision Practices In Hawassa City, “*In Sidama National Regional State: The Case Of Hawassa City*” submitted in partial fulfillment of the requirements for the degree of **Master's** with specialization in **Department of Urban Planning and Development**, the Graduate Program of the Department of Urban and Regional Planning, and has been carried out *by Diriba Danse Ribiso Id.No GPUrRPR/0009/14* under my/our supervision. Therefore I/we recommend that the student has fulfilled the requirements and hence here by can submit the thesis to the department.

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We, the undersigned, members of the Board of Examiners of the final open defense by *Diriba Danse Ribiso* have read and evaluated his/her thesis entitled “Affordable Housing Development and Provision Practices in Sidama National Regional State: The Case of Hawassa City”, and examined the candidate. This is, therefore, to certify that the thesis has been accepted in partial fulfillment of the requirements for the degree in urban and regional planning in the area of urban planning and development.

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DECLARATION

I, *Diriba Danse Ribiso*, supposed to declare that the thesis work entitled “affordable housing development and provision in the Hawassa city”, submitted to the department of urban and regional planning, Hawassa University institute of technology, for partial fulfillment of requirement of the master’s Degree of science in urban planning and development, it is my unique effort, that all sources of materials used for this thesis has been acknowledged and I seriously declared that this thesis work may not be obtainable for the prize of any other degree, diploma, communion or other similar titles, in any other university or institution.

DIRIBA DANSE RIBISO

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Diriba Danse Ribiso was born on 12, june 1990 in Sidama National Regional State, former under Aleta wendo woreda Currently Aleta Chuko Woreda, Loko -Dama Kebele. He attended elementary school in loko Hayitala Primary school(1th-6th), and high school education at Chuko Secondary school (7th -10th) and Aleta Wond school (11th and 12th) then he joined Hawassa university institute of technology under civil engineering department program of irrigation and water resource engineering BSC graduated With DISTINCTION LIST by 2013 ,and he joined MSc Hawassa university institute of technology under civil engineering department program of Hydraulic engineering and graduated as ‘ masters of engineering in Hydraulic engineering” by 2019, he continued his studies in a Master of Science (MSc) Program at Faculty of Civil and built environment at Department of Urban and Regional Planning, Institute of Technology of Hawassa University in Urban Planning and Development.

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LIST OF /ACRONYMY/

ADP	Asian development bank
DMC	Developing Member Country
ETB	Ethiopian Birr
FGD	Focus Group Discussion
FUPI	Federal Urban Planning Institute
FDRE	Federal democratic republic of Ethiopia
IDP	Integrated Development Plan
CLT	Community land trust
CLCLT	City of Lakes Community Land Trust
MUDC	Ministry of Urban Development and constructions
MNPHA	Massachusetts Nonprofit Housing Association
SDG	Sustainable Development Goal
SNNPRS'	South Nations Nationality Peoples' Regional State
SPSS	Statistical Package of Social Sciences
UDCB	Urban Development and Construction Bureau

Abstract

Housing affordability is one of the key issues at global scale for which either Ethiopia or Hawassa cannot be exceptional. This is because housing for human beings is not only a matter of sheltering but also a protection from natural and social dangers. Accordingly, this study aims to examine the extent and seriousness of the housing affordability and prevailing practices in Hawassa City, Ethiopia. Primary data was collected from the study area through questionnaire surveys, structured and semi-structured interviews, observations, focus group discussions and through desk review based on the sources for secondary data. Besides, quantitative techniques were used to analyze the collected data. The study results suggest that there is a need for effective policy intervention and an inclusive housing system, as well as cooperation and partnership between major interest groups, as tools for future policy development to tackle the housing problem in the study area. Government intervention through sound housing policies is necessary to ensure housing provision for citizens in the nation.

Keywords: Affordable Housing, Housing Provision, Housing Development

CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

Shelter is necessary for all living things to provide healthy environment and protect from unwanted dangers and essential for development and to ensure its sustainability. Accordingly, housing is one of basic necessity for human beings in order to live in, raise children and have rest after long work environment. As stated in Article 25 of the Universal Declaration of Human Rights, "Everyone has the right to have an adequate living space for themselves and their family." However, due to multiple factors related to resources, policy environment and mismanagement, many people are unable to have their own houses. This challenge also applies to house providers, especially in developing countries. As a result, a quarter of the world's urban population is living in slums and informal settlements (UN Habitat, 2015:2). The recent examples of negotiated agreements for affordable housing contributions in South Australia appear to represent important new models for consideration in other urban renewal and greenfield development contexts, particularly where the land is publicly owned or significant rezoning is required (Gurran et al., 2007).

Having an affordable and adequate housing is becoming a difficult processes for many of residents which is further exacerbated by ever increasing urban growth. UN estimates suggest that Africa needs around 4 million housing units per year (UN-Habitat, n.d.). Currently, about 40% of the continent's one billion people live in cities and towns, and it is projected that in the coming years, some African cities will be home to as much as 85% of their country's population. The youth population, which accounts for 50% of the total population and a high population growth rate, puts pressure on the demand for housing. It is not just the construction of new houses that burdens Ethiopia, but also the fact that only 30% of the country's total housing stock is in fair condition, with the remaining requiring replacement. Hawassa is a city that is experiencing rapid growth. The construction of a new Industrial Park in 2017, designed to provide 60,000 jobs and boost apparel exports, has attracted tens of thousands of new arrivals, mainly young women, to the city. This demographic and political change has prompted new policy makers and officials to consider how to address various policy areas, including the demand for housing. Lessons from Hawassa are relevant not only nationally but also regionally. While Hawassa has been the center for former government administrations which was extended from Sidamo Province to newly established Sidama Regional State. Since, the city is entertaining rapid growth of population and high level dynamism in industrial development, it is apparent that demands for housing will definitely increase. The research proposal

acknowledges the importance of contextual specificity while aiming to respond to the wider national and regional interest in learning from the Hawassa experience.

In the housing delivery system, there is a list of actors involved throughout the entire process. Each of them has their own role and function to ensure the successful implementation of housing development. The government plays a crucial role in approving procedures and overseeing the process at every stage.

1.2 Statement of the Problem

As Hawassa's population rapidly expands to accommodate thousands of new workers in the Industrial Park, demand for shelter is acute. The city's residents and authorities are experimenting with different shelter models, ranging from cooperative housing associations to incentivizing construction of additional bedrooms and expanding informal settlements. With a new political settlement being forged nationally and locally, there are opportunities to prioritize shelter as an issue. Housing and urban development policy, including equitable compensation for relocations, construction of affordable housing, and citizen-state dialogue, could make a major contribution to new social policy.

Constraints associated to land provision is directly reflected to problems of housing affordability. City and regional governments struggle to provide enough land due to limited financial resources. Compensating farmers for their land and settling ownership claims is complex and expensive. The topography of Hawassa, with its lake, swamp, and mountains, limits expansion towards the west and south. The Master plan also restricts the allocation of large tracts of land to housing. To address the scarcity of land, the Hawassa government has developed a mandatory multi-story model for new government and housing cooperative buildings. Problems associated to low capacity to afford housing via land management, purchase or rent is among immense problems in the study area. The high cost of land leases for private purchase and development is a major barrier. The bid price for housing construction has reached alarming rates, leading to a decrease in the number of people bidding for private residential land. In 2012, Hawassa had a population of 436,992 and a high annual growth rate. Ethiopia is highlighted as a prominent example of the challenge of insufficient affordable urban land and housing provision in the UN-Habitat publication (UN Habitat, 2011:4). This study is devoted to highlight problems related to housing affordability and fill gaps of research regarding this matter.

1.3 General Objective

The general objective of the study is to analyze the practices of affordable housing Development and provision in Hawassa city.

1.3.1 Specific Objectives

- ✓ To analyze the prospects of housing development programs for the low-income households in the study area.
- ✓ To examine the likelihood of effectiveness and sustainability of government housing programs for low-income households.
- ✓ *To evaluate* housing provision for the low-income group in Hawassa City Administration.
- ✓ To identify the factors that can influence the provision of affordable housing.

1.4. Basic Research Questions

While undertaking this research, the major research question which considered is:

- ✚ What are the prospects of housing development programs for the low-income households in the study area?
- ✚ What are the extents of likelihood effectiveness and sustainability of the government Housing programs for low-income households?
- ✚ How to evaluate affordability of provided houses especially to the low-income group?
- ✚ What factors that can influence the provision of affordable housing?

1.5 Significance of the Study

The finding of this study will expect to be significant for the government and other concerned bodies. From the analysis after the study, constructive finding will discoverer in order to supply urban housing efficiently and effectively.

The study will intend to help the municipality administration to take corrective action in order to bring efficient and effective provision of affordable housing as well as to promote inclusive public participation in all urban housing and town development.

So, the finding and recommendation of the study gives chance to manage and administer the infrastructure provision challenge to benefit all the resident of the town in equitable manner, the study also serves as input for those interested individual and organization to conduct studies in the town wise regard to informal housing and housing provision.

1.6 Scope of the Study

The thematic scope of the study is about housing affordability. The spatial scope of the research is Hawassa city in Ethiopia. The study sought to assess housing development and its affordable housing provision in Hawassa city in eight sub cities which needs to access the institution and organization capacity challenge of authorities to effectively deal with the aggravating problem of housing provision and affordable housing development.

CHAPTER TWO

2. Literature Review

2.1 Conceptual and Theoretical Review

Housing (Shelter) is unarguably one of the basic necessities of man. It used to be ranked second after food in the hierarchy of man's needs but according to Ebie (2009) it is the first and most important of all rights. According to him, because of the importance attaching to provision of housing and coupled with the fact that housing in all its ramifications is more than mere shelter since it embraces all social services and utilities that go to make community or neighborhood a livable environment, it is now a right. (Ugonabo & Emoh, 2013)

Housing: - any building or construction which is mainly built to serve a single household or family for residential purpose (Aina, 2005).

Affordable Housing: - adequate in quality and location and does not cost so much that it prohibits its occupants meeting other basic living costs or threatens their enjoyment of basic human rights. (UN-Habitat 2011). Urban Housing is one of those basic social conditions that determine the quality of life and Welfare of people and places. Where homes are located, how well designed and built, and how well they are merged into the environmental, social, cultural and economic fabric of communities. Housing is a very important aspect in life. It is a multi-dimensional concept. It has been defined differently by different people depending on the emphasis and focus of analysis. The basic definition is housing as shelter and the provision of human needs.

The United Nations however elaborated the very concept of housing not simply as shelter, but also as a means of creating communities, giving great emphasis on the functions which housing has to perform (United Nations, 1978). According to the United Nations, housing is a means which should perform a double function: the interior, one of providing a place where a household of different age, sex, education, occupation, intellectual modes and values can meet in harmony; and the exterior, one of providing meeting grounds for groups of households and for the healthy and enjoyment enrichment of their lives and the life of the community. In many developing countries a higher rate of population growth is considered to be a major problem and reducing it is a primary policy goal." The Solow growth model shows the relationship between population growth and a country's level of development. The model described the increase in the workforce reduces the capital-labor ratio. Which means the new steady-state output per worker and consumption per worker will diminish as well.

A committee of experts on the public health aspects of housing convened by WHO defined housing as ‘the residential environment, neighborhood. Assessment of Affordability of Private Residential Developments in Addis Ababa micro-district or the physical structure that mankind uses for shelter and the environments of that structure, including all the necessary services, facilities, equipment’s and devices needed or devised for the physical and mental health and social well-being of the family and the individuals (United Nations, 1977). Rapport (1968) highlighted the concept of housing from a different perspective. According to him, the house is an institution, not just a structure Created for a complex set of purposes. As building a house is a cultural Phenomenon, its form and organization are greatly influenced by the cultural milieu to which it belongs. In economic terms, housing is considered as a commodity which has a market value and can be bought and sold. Through housing is reflected a person’s economic standing and his affordability to attain a certain level of quality of life. Housing is also considered as a security which a person owns for the benefit of one’s future.

2.2 Theoretical Discussions and Operational Definition of Key Terms

Housing Development: One of the most fundamental human needs is a house. While urbanization occurs tremendously in the cities of Ethiopia, the middle-income groups living in the urban areas are facing greater challenges in house ownership. The middle-income households continuously experience issues of affordability, access to finance and availability. When we talk of housing development, provision and management in developing countries, it is rare that the social, cultural, environmental and economic facets of housing are addressed there in an integrated policy. That means the sustainability aspect is always missing in their policy and practice In many developing contexts, the so-called pro-poor housing programmers often provide accommodation of poor standards, in remote locations, with little consideration to the residents’ lifestyle and livelihood strategies. In others, rapid housing developments create amplified carbon footprint and further negative impacts on the environment. Yet in most developing cities, decent and safe housing remains a dream for the majority of the population, while government considers affordable housing as merely a social burden. Hence, governments should consider the sustainable housing policy and approaches to address the social burden. Housing Development as an instrument of urban economic growth (Local economic development)

In this study, an assessment of affordable housing delivery system was conducted by examining the urban middle-income group in relation to the process of affordable housing provision. The study therefore aims at examining the current affordable housing policies and delivery system, with the focus on the middle-income group, which concentrates on assessing house buyers' experience and perception in relation to the practice

of providing affordable housing for the middle-income. Using a mixed-method approach, the study employs a quantitative and a qualitative technique in conducting the study.

Results demonstrated that there are many constraints in the delivery system from the qualitative analysis and the respondents' perspective. The experience by the house buyers can be useful for authorities and other providers in the future development. The study focuses on housing condition of the low played IP workers, unlike different studies made were related to industrial parks development economic impact and health related issues. It assessed the physical, economic and social aspect of the housing condition of industrial park operation workers and analyses the socio-economic impact of the housing condition on the lives of these workers. The study finally forwarded possible solutions to the problems identified. The housing study was made on two purposively selected case sites (Adis Katama and Dato Odahe areas of Hawassa industrial park employees living in both case study sites were interviewed and key informants; Federal, regional and Zonal officials related to the study, landlords, Hawassa city administration, SMFI, the local micro finance institution were primary data sources to get an all-rounded data. The study found out that the workers live in rental houses borderline affordable, however the housing scheme that is currently providing for HIP workers, aside from it.

2.3 Concepts of Housing Affordability

One can trace the root of academic studies on housing affordability to the 19th century studies of the household budget which generally argued for “one week’s pay for one month’s rent” (Hulchanski, 1995, p. 471). That is, it was envisaged that families can and should spend about one-fourth of their income for shelter. Housing affordability is more than just a personal trouble experienced by individual households. It has implications not only for housing but also for employment, health, labor market performance, finance, community sustainability, economic Development and urban and regional development (Michelle et al, 2005). Various types of housing affordability conceptions can be identified. Among these, two are prominent (Quan & Robert, 2009). According to the first conception, affordability is concerned with securing some given standard of housing at a price or Assessment of Affordability of Private Residential Developments in Hawassa city a rent which does not impose, in the eyes of some third party (usually government), an unreasonable burden on household incomes. This approach is more frequently employed. The second type defines housing affordability by the adequacy of the residual income remaining for other household needs after deducting housing expenditures. This is residual income approach. In the residual income approach, housing is considered Affordable when people can adequately consume both housing and non-housing goods. Quan & Robert (2009) further breakdown affordability and view it in at least three different ways. Accordingly, distinction is drawn between the concepts of purchase affordability, repayment

affordability and income affordability. Purchase affordability considers whether a household is able to borrow enough funds to purchase a house. Repayment affordability considers the burden imposed on a household of repaying the mortgage. Income affordability simply measures the ratio of house prices to income. It is important to recognize that a proportion of dwellings are actually available for sale or for rent at any given time, plus newly built dwellings coming on stream constitute housing supply. Equally, a proportion of households plus newly forming households who are actively seeking a home at any one point in time constitute effective demand – those who want and are able to afford to rent or buy.

There may also be ‘pent-up’ housing demand, from people who would like to rent or buy a home but are unable to do so. The main reason for this is affordability, although there can also be housing on the market that is affordable to a range of households but is not desirable or suitable (Cambridge Centre for Housing and Planning Research, 2009).

2.4 Affordable Housing

Affordable housing is adequate in quality and location and does not cost so much that it prohibits its occupants meeting other basic living costs or threatens their enjoyment of Basic human rights. It is often used to describe a type of housing for low-income people, which has a variety of other names for instance social housing, public housing, and lowcost housing. (UN-Habitat 2011). The challenge of providing and maintaining a healthy supply of affordable housing, both ownership and rental, has communities large and small wrestling to address the needs of their residents. This challenge is not limited to a specific income bracket or age demographic; it exists across a broad spectrum of community residents. The affordability of housing is one of the main elements in the social, economic and environmental health of a region. It is a key indicator of smart growth and implicates the local government, transportation, economic development, environment, and shelter sectors in the need to improve quality of life. Ensuring a range of housing options and prices is a key smart growth strategy. By using our land more efficiently, building homes closer to employment, shops and learning institutions, we are creating more complete communities that reduce the need for driving, expanding costly infrastructure, and using up valuable green space. (Wake & Vu, 2007).

Affordability is measured in terms of disposable income and affordable housing is categorized in terms of cost of a house, as a proportion to the total income of a household. For the urban poor, the cost of affordable house should not exceed five times the household gross annual income and the rent should not exceed 30 per cent of the household’s gross monthly income. (UN-Habitat 2011). Like many other fast-growing cities in developing countries, there is a severe shortage of affordable formal housing in Ethiopia.

2.5 Housing Provisions

Past, Housing provision is a physical process of creating and transferring a dwelling to its occupiers, its subsequent use and physical reproduction and at the same time, a social process of dominated by the economic interests involved. Government intervention through good housing policies is needed to deliver the housing provision for the nation, either by private sector or public sector means. What is needed in housing policies and their implementing mechanisms is to make a fundamental switch from a concern about housing as an output to housing inputs. Meanwhile , to achieve an understanding of current housing policy, it is necessary to analyses and comprehend policy historically(Sulaiman et al., n.d.) . Present and future housing needs will also be reviewed from the various government policies and documents. This paper examines the practice of housing provision in Hawassa. Further papers will examine and compare the general differences between housing provisions and affordability. Based on the current rate of growth (3.02%), the population of Ethiopia is expected to double in the next 30 years and cross 210million by 2060 implying a higher demand in housing needs. It is learnt from the trend of housing development in Addis Ababa that reducing the housing backlogs has been challenge to the Ethiopian city administration. Following the change of government in 1991, the Addis Ababa City Administration has considered private real estate sector to be one of the actors in housing development. The government encourages public private partnership in housing development and therefore, private sector such as developers has now contributed in the provision. Since year 2005, Ethiopia has been implementing an ambitious government led low and middle-income housing program. The program involves a radical shift from the single-story detached housing typology (government owned rental housing) to a new condominium typology (private homeownership). According to the program, all slums would be cleared within ten years. To make the program feasible, the state transferred the overall responsibility for the housing sector to the regional administrative level. At the regional level, the Bureau of Works and Urban Development (BWUD) is responsible for urban management and development issues.(Regassa & Regassa, 2015) In addition, the government now also focuses in delivering low-cost houses for the low-income group as well the affordable house for the middle-income group especially in the urban areas. In general, housing delivery is a system to complete and deliver housing units to the house buyers. It comprises of a process and key players involved in the housing process. In order to successfully deliver affordable house to the citizens, it should consist of a system that is practiced by each agency. Through the system, the role of the parties involved and the process undertaken can be the indicators in measuring the effectiveness in delivering affordable houses. Based on the housing industry perspective, a delivery system forms one of the cornerstones of customer satisfaction .(Jamaluddin et al., 2016) The city of Hawassa is growing fast, driven by the recent construction of a flagship industrial park which is expected to attract up to 60,000 workers by 2021. As the population

expands, Hawassa's shelter needs are becoming ever more acute: existing housing stock and government housing programmers and policies do not match demand. While informal settlements expand to absorb increasing demand from migrant workers and others, sustainable housing solutions are urgently needed for the city's hundreds of thousands of residents. This briefing summarizes findings of recent research into the shelter challenges faced by low-income and vulnerable groups in Hawassa and provides policy recommendations for relevant stakeholders across government, local communities, business and the donor community.

2.6 Urbanization

The historical development of urban centers is referred as old as significant number of centuries though rapid development of the same is highly attached to industrial revolutions and economic dynamisms. Urban areas are becoming the drivers of economy, and rural-urban migration is accelerating the processes. According to a report from World Bank, cities are generating about 80% of global GDP (World Bank, 2017). In the past 50 years, urban population has increased dramatically and this trend will continue for the coming 30 years due to the fact that increasing people that born in cities and rural-urban displacement (UN-HABITAT, 2003). Today, more than half (54%) of the world population resides in urban areas (UN-HABITAT, 2016). Referring According to scholarly sources, major factors for rapid urbanization include the rural-urban migration and migration of people from smaller urban areas to the bigger ones due to poverty in rural areas and due to low agricultural productivity, aggravated by demographic growth (Mohammed, n.d.) which holds true particularly for developing countries.

In many countries of the world, a tremendously large majority of their population will soon be living in urban centers. Ethiopia is the least urbanized country in the world. However, today, Ethiopia's urban population growth is among the highest in the world. This is accompanied by increasing poverty, a high unemployment rate, low governance capacities, weak infrastructure and poor municipal finance in cities. Nevertheless, Ethiopia's urbanization is not only a challenge, but is also an opportunity. It offers huge potential for the development of the country as a whole: well-managed cities contribute to reduce poverty through economic diversification and innovations, growing markets and the potential for urban -rural linkages. In this regard, there is a growing awareness in Ethiopia about the challenges associated with urban poverty.(Kassahun & Tiwari, 2012) It was only 3% and 14% of the world's population resided in urban areas in 1800 and 1900 respectively .

In the history of Hawassa's urbanization, the years 1960, 1995, 2003, 2005 and 2011 are significant landmarks. They exhibit years when significant political decisions were passed and policy changes

happened and shaped the city's urbanization as summarized in the following four phases, each depicting peculiar spatial characteristics which reflect the effects of policy dynamics.

Phase-I: 1960–1995 (the city's establishment to the Transitional Government). This period comprises the settlement of the first migrants, the establishment of the municipality and the relocation of the sub-regional administration to the city. The current inner city and its periphery (current Mehal ketema, Bahel-Adarsh, Haik Dar and some parts of Addis-Ketema and Meneharia sub-cities) were mainly occupied by these settlers.

Phase-II: (1995–2003) this period began with the establishment of Federal Democratic Republic of Ethiopia (FDRE) and the subsequent formation of ethnic based federal states and the introduction of the market economy. The city was assigned as the seat for the SNNPRS. As a result, a massive influx of new residents wealth of basically unskilled labor with low purchasing power.(Kassahun & Tiwari, 2012) (FDRE, 2011).

Phase-III: (2003/04–2011) this was the most dynamic period of Hawassa's urbanization. Following the national urban reform in 2003, under the Public Sector Capacity Building Program for Ethiopia, a decentralized form of self-administration was introduced. Hawassa acquired a city administration as an ULG, in which the administration and municipal functions were separated. The new city administration expropriated the land distributed to the farmers with highly criticized expropriation procedures, that is, none or limited compensation, and rationed it for urban use. Large-scale land distribution through administrative rationing with a fixed lease price was commenced for residential and commercial purposes.

Phase-IV: (from the 2011 land lease law to the present) this period is known for the restricted delivery of urban land and the introduction of competitive leasehold as the primary mode of urban land supply (FDRE, 2011). The land lease price increased sharply. Informal land markets in the peripheries mushroomed and rural farm land within the administrative boundary was rapidly transformed into built-up areas. The city administration's attempt to demolish the structures built on the farm lands were strongly resisted by farmers who primarily owned the land. The regional government was forced to introduce a 'regularization' campaign based on the prevailing political objectives. 'Regularization' was adapted as a new urban land development strategy through which many have been provided with title deeds (FDRE, 2011; SNNPRS, 2015). (Kinfu et al., 2019)

Hawassa was a relatively small town until 1992, when its future was transformed. It was designed as the regional capital of the newly formed Southern Nations and Nationalities Region. Growth has intensified following the construction of an industrial park, completed in 2016. The federal government developed the park to increase clothing exports and generate jobs (primarily for women) (World Bank 2018), thereby reducing dependence on aid and strengthening national sovereignty. 29 Tens of thousands of migrants,

mainly young women, have been drawn to the city and the population has increased from 36,000 in 1984 to about 350,000. Ethiopia's annual economic growth has averaged 9.9 percent in the last decade.³⁰ In a referendum in November 2019, local people voted overwhelmingly for a new region for the Sidama ethnic group. Migrants have been accommodated through the development and expansion of informal settlements on the urban periphery. The expansion of the city's boundaries done for political reasons (see below) – may have exacerbated the growth in informal land transactions (Kinfu et al. 2019: 79). In the absence of state provision for housing, farmers have sub-divided land and sold plots to individuals. To assist with upgrading, city authorities have regularized 17,000 plots, but many remain informal. The government has promised infrastructure investment in these areas, but officials are reluctant to install networked services in neighborhoods which may need to be preplanned. (Mitlin, 2020)

2.7 Population Growth

Rapid growth of urban population is related to rural-urban migration, urban-urban migration and due to natural increase which in turn calls for equivocal increase in housing stocks. Studies in housing sector have shown that the rate of growth in urban housing demand is much faster than the rate of production of housing stocks. The increase in population growth results for an increase in demand and the demand attracts more investment which leads to economic growth. This enables to take the advantage of the economies of scale. However, the more the number of people joined the labor force, the lower the wage become (Kuznets (1930)). The decrease in wages minimizes spending and investment which starts the downward phase of the economic cycle (Pressman, 2006). The future increase of natural population growth and rural-urban migration. This adds additional Demand for affordable housing. informal settlements are proliferating around the outskirts of the city. Often referred to as “illegal settlements” in the Ethiopian context, these have existed in Hawassa since the 1980s, but are now increasing rapidly in size and number as the city's population expands and in the absence of viable, planned alternatives. In particular, the policy of rural kebele annexation post-2005, driven by political representation objectives as much as the objective of acquiring land for urban development purposes, has been a catalyst in the rapid growth of these peri-urban settlements. Demand for housing in Hawassa has grown at speed while housing supply is hardly increasing. Since 2015, the construction and thereafter staffing of the industrial park has had a significant impact on the demand for shelter in Hawassa. The city cleared a large area of land for the site itself, and has attracted tens of thousands of workers from the wider region to live and work in the city. Most HIP workers are young women, arriving without families or dependents, and living off very low wages (the average monthly salary of new arrivals is approximately 900 Ethiopian birr (ETB), or US\$ 25, according to the park workers). Many of these workers are currently renting accommodation in informal settlements, given that other

housing options are either insufficient for a number of reasons or unaffordable. Current efforts to develop the housing stock were described by one local official as “fetching seawater with a spoon”. UN-Habitat suggest a housing deficit in Hawassa of approximately 32,400 units (based on population estimates and excluding informal housing). With supply failing to progress in step with demand, challenges of overcrowding and affordability have become more acute.(Hassan et al., 2020)

2.8 Informal Settlement

The informal sector is unable to provide affordable houses due to administrative and regulatory burdens it has. As a result, the informal economy is the best choice of many people in the developing world. This leads people to live in dangerous and poorly constructed houses. The development and expansion of informal settlements (often referred to as ‘illegal settlements’ in the Ethiopian context) is not so much a solution as the default option that occurs in the absence of viable, planned alternatives. Rental costs in the city have increased dramatically to unaffordable levels – pushing people (especially women, reportedly) to the outskirts of the city where informal settlements are proliferating. Generally, farmers sub-divide their land into smaller plots and sell them individually to private citizens. In response, the city has regularized some 17,000 households – although large but unknown numbers remain non-formalized. In some un-regularized areas, the land tax owed is paid by the farmers who are the assigned lease-holders of the land. Infrastructure provision is supplied to informal settlements at a reduced rate but may not be easily accessible. Officials acknowledge a tension between supplying services to informal settlements (“a problem for us in the long run”) which may subsequently need to be re-planned – and the regional state directive to the effect that citizens should not be obstructed from accessing water. Households are meant to have access to a water fountain within a 1.5km distance. However, households who can afford to have door-to-door water supply may pay privately for their own water pipes to be installed.

According to Karol Boudreaux (2008), different African government involvements in the housing sector make houses unaffordable. This is through monetary policies that raised inflation, through fiscal policies that increased interest and through land policies that nationalized land. “In most large cities in the developing world, the formal market for land and housing serves only a minority of the population. It is estimated that between 30 and 70% live in ‘irregular’ settlements and that up to 85% of the new housing stock is produced in an extralegal manner, with severe social and environmental consequences.” (Berner, 2007) Similarly, the formal sector is not able to provide the housing need in Ethiopia. Housing Shortage Estimates for Ethiopia for 2013 is 1,000,000 which mean the country needs additional 225,000 backlog/year (World Bank, 2015). In Ethiopia, Informal unplanned housing provision Constitutes a considerable proportion of the total housing supply. Informal housing is especially prevalent in Hawassa city.

As the informal sector is playing a significant role in providing houses, increasing number of people are living in slums. In 2003 UN-HABITAT report on the Challenge of Slum states that: “In 2001, 924 million people, or 31. Percent of the world’s urban population lived in slums. The majority of them were in the developing regions, accounting for 43 percent of the urban population, in contrast to 6 percent in more developed regions. Within the developing regions, sub-Saharan Africa had the largest proportion of the urban population resident in slums in 2001 (71.9 percent) and Oceania had the lowest (24.1 percent). In between these were South-central Asia (58 per cent), Eastern Asia (36.4 per cent), Western Asia (33.1 per cent), Latin America and the Caribbean (31.9 percent), Northern Africa (28.2 percent) and Southeast Asia (28 percent) It is almost certain that slum dwellers increased substantially during the 1990s. It is further Projected that in the next 30 years, the global number of slum dwellers will increase to about 2 billion, if no firm and concrete action is taken.” and the Widely Practiced Wrong Solutions. As the population expands, Hawassa’s shelter needs are becoming ever more acute: existing housing stock and government housing programs and policies do not match demand. While informal settlements expand to absorb increasing demand from migrant workers and others, sustainable housing solutions are urgently needed for the city’s hundreds of thousands of residents.

2.9 Factors Affecting or Impeding the Development and Provision of Affordable Housing.

The challenge of affordable housing remains front and central not only in developing but also in established economies. It is however more pronounced in the former than the latter countries given the economic hardships faced by a relatively higher population. However, despite government efforts, there are still over 2.2 million households without affordable housing. The author appreciates that such mainstream factors as inaccessibility to bank financing, prohibitive cost of building materials and government taxation are well researched. However, the impact of factors such as access to alternative financing options, use of nascent building technologies and unconventional government interventions, remain unaddressed.

Six factors emerged as most pivotal to the provision of affordable housing general factor, financial factor, building factor, income factor, accessibility factor, market factor and location factor. Financial factors were cited as the second most prominent determinant with issues cited under the factor including unavailability of credit and a lack of financing options outside mainstream financing provisions. This study therefore highlights the pivotal role of alternative financing methods as a contributor to provision of affordable housing.(Kamau-Machuki, n.d.)

The financial factors, income, property price, and supply of affordable housing are deemed insufficient in addressing the needs of the market. This study employed a descriptive approach in analysis and arrived at similar conclusions to the foregoing one – specifically, that financial factors play a crucial role in

determining provision of affordable housing hence the need for alternative sustainable approaches to the sourcing of funds. Among the highlighted alternatives is community-based funding.(Kamau-Machuki, n.d.)

Modern building technologies: Multiple modern building technologies have been suggested in a bid to lower expenditure of housing construction. They majorly center on alternative building materials. The premise behind sourcing of cheaper building materials is that cost-effective sourcing of materials would result in more affordable houses that would thus offset the needs of financially marginalized populations. Modern building technologies cover a wide range of techniques and practices that encompass the latest developments in materials technology, design procedures, quantity surveying, facilities management, services, structural analysis and design among others. Modern technology can increase levels of quality, efficiency, safety, sustainability, and value for money. These factors involve assessment of – Cost savings associated with alternative materials (e.g. filler slabs, wood, and soil cement blocks), comparative long-term cost effectiveness, training costs, and socio-cultural shifting costs. (Kamau-Machuki, n.d.)

Government interventions: These factors considered under government interventions include Direct interventions through building scheme, tax lowering, subsidies for lower-income-based constructions, and facilitation of multisector and NGO partnerships. Possible interventions by the government focus on the rates associated with land ownership, subsidization of building inputs and direct involvement in the creation of housing projects aimed at addressing the needs of those seeking affordable housing. the housing policy’s purpose was to: facilitate the access to land and security of tenure for all socio-economic groups; to facilitate the availability of finance in the domestic market; and find ways of mobilizing capital from investment groups. It also encouraged the participation of private sector and other development partners in the planning, development, and management of housing programs.(Kamau-Machuki, n.d.)

2.10 Housing Demand and Supply

In most cases, government’s effort to supply land in efficient and equitable way is not success full in developing countries. The involvement of many actors in the land development often gives rise to coordination problems, long delays, time and cost overruns. Because of the wide gap between demand and supply, the land market is prone to irregularities which most governments are unable to control (Bedaso, 2011).

According to (Wilson, 2010) Housing supply is not keeping up with demand. Reasons for rising demand include improved life expectancy rates and a growing number of one-person households. Poor housing impacts directly on residents’ health and educational attainment, while difficulties in accessing affordable

housing can also limit the ability of people to move to find work. The need to increase the supply of housing and tackle affordability issues is a key housing policy issue. Yet despite the critical social and economic role that housing plays, it has tended not to have the same political profile as, say, health and education.

Housing demand is also negatively related to the price of housing. Given that high prices drive down demand, it is assumed that high prices ‘nearby’ will cause demand otherwise attributable to nearby locations to be displaced, spilling over into. We refer to this as a displaced demand effect. However, housing supply is also to be accompanied by an expansion in employment, the outcome is that there will be both an increase in supply and in demand for housing (Fingleton, 2008).

According to (Wachter et al., 2018), in developing countries, housing inequality is an even more severe problem. As noted, insufficient public and private investments in housing in the face of rapid urbanization over the years has resulted in the development of crowded informal settlements, sometimes in vulnerable areas, often without title or ownership rights. Ownership rights become a problem as house prices increase with economic development. The potential is for the creation of a have-not class of urban dwellers who do not benefit from rising house prices. Over 1 billion people live in inadequate housing, in places which lack access to basic infrastructure (transportation, electricity, water, sanitation), urban services (education, health) and public space (space for parks and community facilities such as schools, health care centers) with negative consequences for human development. Going forward, there will be 2.5 billion new urban dwellers by 2050. Without sufficient public and private investment in housing, many of the new residents will end up living in substandard conditions. This is why the effective implementation of SDG 11, which calls for access to adequate housing and basic services and the upgrading of slums, and the housing component of the NUA are imperative, and why housing policy and its implementation must be a focal point in the NUA.

2.2 Empirical Literature

This section provides an insight into literature put forward by different authors assessing the dynamics of affordable housing in different contexts. The purpose of the section is to provide a backdrop of findings upon which the current study is built and to highlight the research gap that the researcher seeks to address. This section takes a more profound look into the various factors alternative financing, modern building technologies, and government interventions and their effects on provision of affordable housing.

2.2.1 Affordable Housing Provision in the Netherlands.

Netherlands is chosen as the country from which lesson learned can be drawn for the case of Ethiopia for study area Hawassa city. It is quite well known with its success in affordable housing provision for low-income groups. Even Netherlands has small size and limited land availability including for housing sector,

government of Netherlands has managed to make use the available land efficiently to meet the needs of people on housing, particularly in urban areas. The intervention of government has taken large portion in housing sector development in the Netherlands. Effective social housing provision and management in the Netherlands have contributed to the absence of slum area in that country. Theoretically, low-income people that get access to live in social housing pay the house rent below the market rate because they only need to pay for the building maintenance and operation cost and other parties (such as government) will cover the other cost.

The intervention of government is needed in housing provision while there is mismatch between supply and demand side in housing sector as well as there are low-income groups that cannot afford decent housing. However, the effectiveness of affordable housing provision in a country in effort to anticipate slum areas has many things to do with social and economic characteristic of the population. Although Netherlands is developed country that the major population works in the formal sector and does not have many difficulties in getting access to housing mortgage, there are still low-income groups that cannot afford decent housing without government's support. Land use regulation in the Netherlands has major influence in housing supply which is inelastic in the short-run that stimulates the rapid increasing of housing price. Through the policy and legislative framework of the national government, social housing has become the major components in the provision of affordable housing in Netherlands.

2.2.1 Affordable Housing Provision in USA

Affordable housing cooperatives in the United States helps us understand the general history of American affordable housing policy. The affordable cooperative movement has evolved from ethnic and union groups which developed self-help cooperatives in the 1920s, through the federal funding of low-income cooperatives in the 1960s and 70s, to local nonprofit organizations using ad hoc packages of funds to organize cooperatives during the 1980s and 90s. Community Land Trust (CLT) is an organization that provide plethora of benefits by making the poor people able to access the affordable and secure housing who are unable to afford in the private market. While the CLT work as community-based organization with no intentions for profit making. But on the other hand, the primary focus of the private sector is to make profits rather providing social service to the market. CLT make the housing affordable for the poor people by purchasing the land within the particular areas to permanently own it while they sell the structure of house on the land with minimum profit options. A lease agreement with specific period of ownership is being done between the CLT and home owner. Whereas, agreement also specify that if the home owner want to resell the house, he should prefer to sell it to land trust or to low-moderate income family. CLT also insure the occupancy of the vacant parcel of land within the territory for the effective utilization of land. With of these measures, CLT helps to create the

housing reasonable for poor folks by creating the communities ready to gain the management over the land and by reducing the traveler possession.

2.2.2 Affordable Housing Provision in Minnesota

the City of Lakes Community Land Trust (CLCT) is one of the non-profits making organization that works to make the housing affordable for the poor people while working with the developers. Multiple types of the homeownership are being provided by the CLCLT such as condos, town houses or single-family houses that remain affordable for future tenure as well. This use to minimize the financial burden of homebuyers and to mitigate the land speculation in real estate market. While CLCLT works in close relation with the poor people to address their true housing need. Homebuyer Initiation Program (HIP) was the program that was initiated under CLCLT to make the poor people able to buy and sell the home on affordable rates along with the affordability grant and rehab grant.

2.2.3 Affordable Housing Provision in Massachusetts

Massachusetts Nonprofit Housing Association (MNPHA) initiated a program, named as Homes of Good, to make the housing affordable for penurious segment of the society in which few associations and their member, having contract with the Massachusetts Department of Housing and Community Development, monitor the sales of properties that have been developed by using commonwealth resources. The main objective for initiating this program to keep the housing market affordable and available for low to moderate income group. Whereas, each household has an agreement which has to be applied during the sale of property to maintain the affordability at same level.

2.2.4 Ethiopian Experiences of Housing Policy

Article 41 of the constitution FDRE imposes the obligation to allocate ever increasing resources to provide social services, which include housing services; it gives the right to equal access to such services to every Ethiopian national. Moreover, article 90(1) requires that there be a social policy aiming at the provision of access to housing to all Ethiopians so far as the country's resources permit.

(Grant et al., 2019) eight different housing delivery mechanisms of which the first 4 are carried out with Government support or coordination; these are:

1. Low-income housing,
2. Condominium Housing,
3. Housing Savings program,
4. Housing Construction for Special Function (Industrial parks, university staff, etc.),

5. Housing Cooperatives,
6. Housing Provision by Real Estate (for high-income groups),
7. Housing Provision by individuals and
8. Housing Provision through Public Private Partnership

Since the study is focusing on the evaluating of land delivery system for housing development of the city, land related professionals and officials are key informants to get the right information.

2.2.3 Hawassa Housing Development Experiences

According to Hawassa Structural plan Report 2020, Hawassa city has experienced to delivery of land as the table1 below indicates, out of 85,000 total housing stock in city there were 45,000 formal residential houses were existed since city was established which counts 52.9%. From this 33,952 were private owned through individual (33,246), cooperative (626) and real estate developer (80). Whereas the governmental low-cost houses account 6,573 housing stock, from which 2008 Kebele hoses, public rental 997, and 3,588 are Condominium houses. On other hands, 40,000 housing units were informal housing units (47.1%) created in the city. out of total informal settlements 17,000 were regularized in 2008 E.C, and the remaining 23,000 were not regularized.

Table 1: Estimated housing stock, Hawassa (2019)

No	Types of house	Number of houses	%
1	Formal housing units	45,000	52.9
1.1	Built by government	6,573	
1.1.1	Condominiums	3,588	
1.1.2	Resettlement houses/public rental	977	
1.13	Kebele houses	2008	
1.2	Built through private development	33,952	
1.2.1	Individual	33,246	
1.2.2	Cooperative houses	626	
1.2.2	Real estate	80	
2	Informal housing units	40,0000	47.1
2.1	Total housing unit in Hawassa	85,0000	100

Source Hawassa Structural Plan Report 2020

2.2.4 Lessons Learned from Review

According to the above detail review of each country experiences, I agreed that, either developed and developing countries have nearly similar housing development and provision practice polices applied so far with few differences. The housing shortage is majorly dependents on the supply of urban land and its delivery system for different housing schemes withier it's by self-sponsorship to construct a house or by the

government public housing and or by private real estate developers. Therefore, the case is clearly needing legal support especially for the middle- and low-income citizens of the countries taken as a sample experiences above.

Institutional capacity development problem is also taken as from the major challenges that these countries were faced. This was because, the urban land development and management practices should be supported with skilled man power, information technology and detailed authorized organizational structure and making an enabling environment to serve the respective citizens accordingly. Therefore, in developing countries there is skilled man power shortage, information communication technology and poor land administration strategies.

Financial sources are also taken as the major problem that developing countries are still facing. In countries where land is owned by the state, it may be a little bit good to acquire urban land for free or with less cost. Still, it was very difficult to those who are grouped as lower middle-income groups and low-income groups to afford the urban land lease and housing construction cost in aggregates. There is a problem of informal settlement in most developing countries, which is taken as the major problem caused by poor urban land delivery system that countries are following.

Housing problem is not only an economic problem but also a social problem; to set up a reasonable housing policy system is still a goal that many governments aimed at. Through implementing various affordable housing development models in different countries, we can find out that affordable housing is not a perfect solution but it is an effective one to the housing problem.

In general, as researcher findings Hawassa city is not an exception to this problem. Because of the combined effect of rapid urbanization, increasing rate of migration to the city from surrounding countryside, inadequate residential house supply, and other factors the housing price both rental and cost of buying a private home is gone unaffordable.

2.2.5 Research Gaps

Reviews made so far have already shown that there is mismatch between housing demand and supply where demands have been surpassing the rate of demands for housing stocks. Actors in supply of housing are few in number as well as they are institutionally with weak capacities. Lack of private sector to involve themselves in housing sector has been aggravating the problem of shortage of housing which leads to housing affordability problems. Though many works have shown the existence of mismatch between housing demand and supply, they failed to look into solution side of the problem whereby this research

proposed to address such gap. The apparent effectiveness of the various prescribed approaches to affordable housing (e.g. through alternative financing as compared to traditional financing) are context specific and therefore interventions should be as such. This study sought to assess the specific factors peculiar to the market in Ethiopia regarding the provision of affordable housing.

Besides, as understood from reviewed literature, there is no study that has been done focusing on factors influencing low-cost housing provision strategies in Ethiopia in generally in Hawassa City particularly. This study therefore seeks to fill the existing research gap by determining factors influencing provision of low-cost housing in Ethiopian County, special in Hawassa city.

The topic of affordable housing is not well researched in Ethiopia. Thus, further research needs to be undertaken to give the chance for the authorities to enact effective policies that enable producing enough affordable housing units to meet the demand. Further research into the constraints which affect the delivery of affordable units by the private sector should also be considered as this may help to establish solutions to the barriers and find effective ways to overcome them.

CHAPTER THREE

RESEARCH METHODOLOGY

This study is made to evaluate provisions and practices of affordable housing in Hawassa City. Research methodology for this study includes research design, research approaches, types of data and sources, methods of data collections and analysis. The methodology also includes sampling, sample size and sampling techniques.

3.1 Research Design

This study used descriptive methods to describe existing situations and practices of affordable housing in Hawassa City. The descriptions are based on the data collected from primary and secondary sources including desk review. Primary data is gathered by consulting household survey, conducting key informant interviews and researcher observations.

3.2 Description of the Study Area

Founded in 1959 as one of a handful of planned cities in the country, Hawassa is a medium-sized city located 285 kilometers south of Ethiopia's capital, Addis Ababa. The latest estimates suggest that Hawassa's urban population was around 335,508 in 2017. The city's annual population growth rate was estimated at 4 per cent. However, both the total population and growth rate are likely to be much higher since the advent of the HIP, inaugurated in 2016. The overdue national census is key to providing more reliable data but was once again postponed from its scheduled April 2019 rollout. Hawassa is bounded by Lake Hawassa in the west and Oromia Region in the north, which constrains its physical expansion. The city is divided into eight sub-cities, which are further divided into 32 kebeles. These kebeles include both urban and rural neighborhoods', and density varies according to three settlement types.

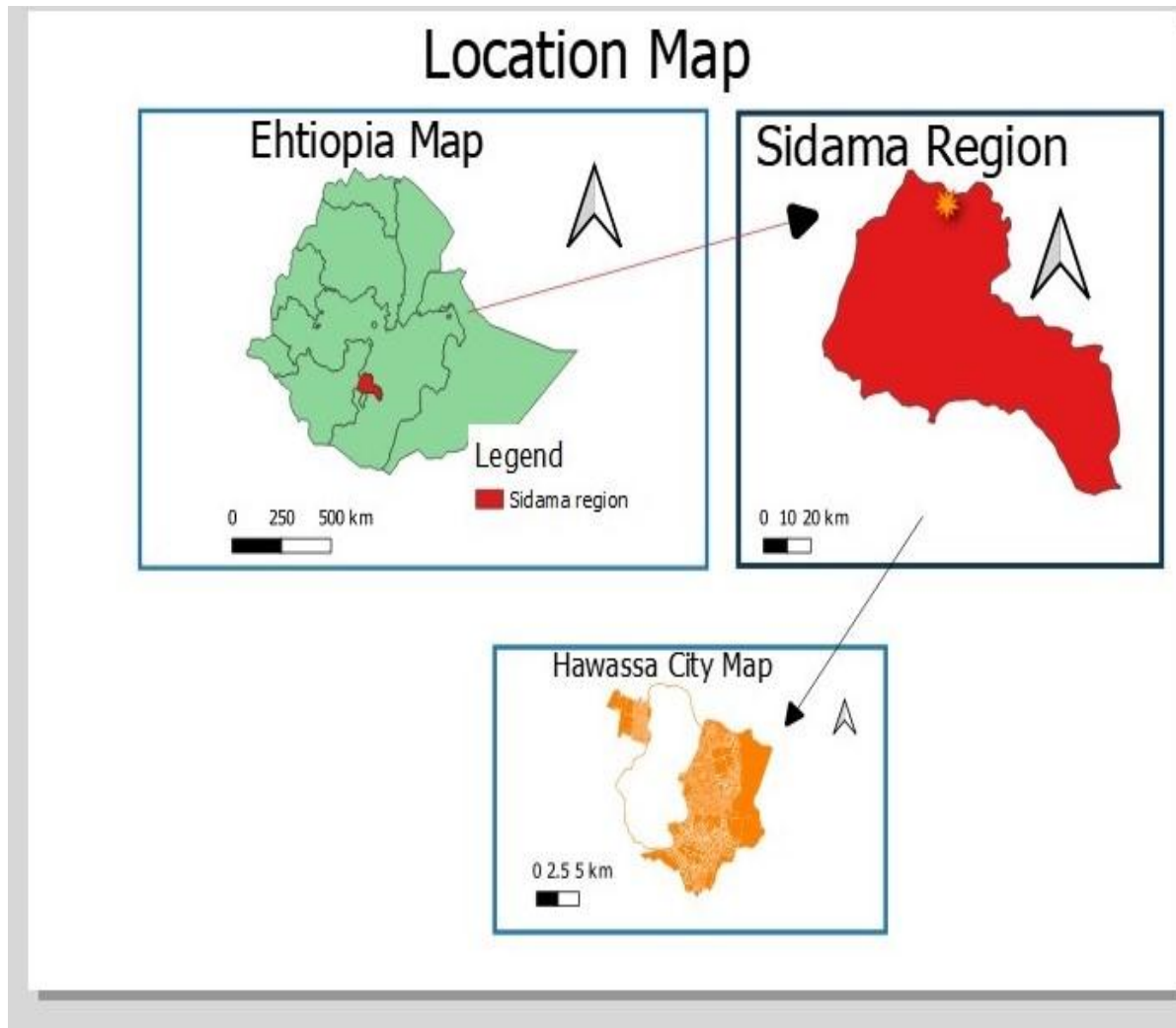


Figure 1: Study Area location Map.

Source: Hawassa City Administration

Due to its average elevation of 1890 meters above sea level and lake Hawassa, Hawassa has a suitable climate and moderate weather conditions respectively. Besides, for political and administrative reasons, the city is made to be structured at three tiers: City Government at the top, 8 sub cities Administrations in the Middle, and thirty-two kebele administrations at the bottom (Hawassa city administration vital event, 2015)

Tula and menharia sub city were one of 8 sub cities of Hawassa. It has a total population of 201,713 (CSA, 2007). Its geographical area covers 9.18 KM² (Ibid). It is situated at the north of Hawassa and bounded by Oromia region by tkuri wuha in the south, hawella woreda administration in the West by tabor sub city - mehal and sub city in the east.

3.3 Sources of Data

The study was used both Primary and secondary Data Collection Tools. The Primary Data Collection Tools such as questionnaires, focus group discussion and observation in order to obtain adequate qualitative data, both closed and open-ended questions was prepared. To maintain the questionnaires' consistency, it was prepared in English and later was translated to Amharic languages in order to respondents easily understand and respond as intended. Secondary data was reviewed from housing development and housing development policy framework, Hawassa city reports, city housing provision document, Structure Plan of the city. In addition, spatial data was collected from Satellite Imagery, CAD graphics and Google Map

3.4 Sampling Technique and Sample Size

In addition to deciding how to select the samples for the qualitative and quantitative components of a study, the mixed methods researchers also should determine appropriate sample sizes for each phase. The choice of sample size is as important as is the choice of sampling scheme because it determines the extent to which the researcher can make statistical and/or analytic generalizations. The most important question researchers want to address is "how large the total sample should be" (Corbetta, 2003). Notwithstanding with the importance of the inquiry, scholarly replies reveal as "there is no clear-cut answer to the question" (Cohen, Manion, & Morrison, 2005). Besides its importance, sample size determination is hardly an easy task that is affected by several factors. Sample size for instance, depends on the type of research design, the desired level of confidence, population characteristic, estimated precision, cost and time availability (Singh, 2007; Adams, et al., 2007). The size of the sample should be informed primarily by the research objective, research question(s), and, subsequently, the research design. In general, larger samples are better, but they also require more time and effort to manage. To determine the representative sample for this study; the researcher used appropriate procedure. Once you know your population, sampling frame, sampling method, and sample size, you can use all that information to choose your sample. In planning any investigation, the researcher must decide how many people need to be studied in order to answer the study objectives. If the study is too small the researcher may fail to detect important effects, or may estimate effects too imprecisely. If the study is too large then the researcher will waste resources. In general, it is much better to increase the accuracy of data collection (by improving the training of data collectors and data collection tools) than to increase the sample size after a certain point. In order to select the appropriate sample, the researcher concentrates on Hawassa condominium users (residents. The city has three layers of government—the city itself, 8 sub cities and 32 kebeles - the lowest level of city administration. Random stratified sampling techniques was employed to stratify respondents according to their identifiable qualities. Accordingly, formula based 166 sample size was determined for the study. To determine the needed sample

size the formula proposed by Krejcie and Morgan (1970) used. The formula can be stated as: According to Kothari (1990) systematic random sampling can be considered as improvement over simple random as systematic sample is spread more evenly over entire population.

To take the appropriate and representative sample size, decision making formula to a population size (N) as to Kothari (2004) is:

$$N = \frac{Z^2 * n * p * q}{e^2 * (N-1) + Z^2 * p * q}$$

Where n= the desire sample size

Z= standard normal variable at the required level of confidence

P= the proportion in the target population estimated to measured

Q=1-p,

e= marginal of error

expecting to an accuracy level confidence of this study were 93%, to gate the value of Z (required level of confidence) = 100-93) %=pr. (0.07) = 1.81 from probability static table, so q=1 -q=1 -0.5=0.5, e=0.07 marginal error since is no estimate available of the proportion in the target

population assumed to have characteristics of interest, it is possible the proportion to be 50% or (0.5) and q=0.5 will take.

Therefore,

$$\frac{(1.81)^2((335,508 (0.5)(0.5))}{$$

$$[(0.07)^2(335508-1) +(1.81)^2(0.5) (0.5)] =166$$

So, the sample size of this study was 166 household represent the total household at the 93% confidence interval taking the sample systematically, by giving equal proportional from each by random selection.

3.5 Methods of Data Collection

Filed observation, questionnaires, interview and other secondary data were used. In the case of data collection due care was taken in order to make this ethically sound.

A, The Primary Data Collection Tools

Questionnaire: - Among the different sources of data collection, the principal tool used by the researcher questionnaire. This method of data collection is quite popular, particularly in case of big enquiries. It is being adopted by private individuals, research workers, private and public organizations and even by governments. Kothari (2004) stated that questionnaire is sent (usually by post) to the persons concerned with a request to answer the questions and return the questionnaire. A questionnaire consists of a number of questions printed or typed in a definite order on a form or set of forms. In this study the researcher used questionnaire as principal sources of primary data collection. The questionnaire prepared by the researcher and administered to the target respondents used. The total of 166 questionnaires were distributed to participants as determined by formula based sample size. Well- structured questionnaire was developed and administered for collecting the primary data. A questionnaire was designed by the researcher and distributes to the sample individual households using enumerators.

Interview: - the investigator was prepared an interview guide questionnaire, verbal (oral) question and response is taken under face-to-face intervention with different interview.

Field Observation: - first hand, data on the field were collected into credible evidence about the development of infrastructure in the town.

B. The Secondary Data Collection Tools

The data was reviewed housing development policy framework, reports, Structure Plan of the city. In addition, spatial data was collected from Satellite Imagery, CAD graphics and Google Map. The data also was collected from the land transactions made through tender in City For affordable housing development since 2005-2014 E.C. who still tried bid auction, and the number of applicants for cooperative houses and the supply of land for cooperative housing in each year, the number of applicants for low cost houses which the City administration built for low income groups and delivered as well as applicants for kebele houses and number of have got housing and number of real estate developer and the impacts land delivery system for housing development.

3.7 Methods of Data Analysis

In these thesis two types of data analysis was employed, qualitative and quantitative. The data collected from the individual customer, using structured and semi-structured questionnaires from private house renters and informal settlers was analyzed quantitatively. And the data collected through observation and open-ended or semi-discussion with key informants such as respective officials, managers, and technical professionals was analyzed qualitatively. The quantitative data analysis was done with SPSS. All the

responses from structured and semi structured questionnaire were entered into an SPSS database. These comprise of responses from individual customers and “City Actor” staff to assess their perception.

CHAPTER FOUR

4. DATA ANALYSIS AND PRESENTATION

4.1.1 Description of Socio-Economic and Demographic Characteristics

This chapter examines the socio-economic and demographic characteristics of sampled condominium applicants from the study area. The data used was derived from the housing unit survey questionnaire. This aspect all of and policy respond implications, particularly as it relates to housing affordability and policy of equal opportunity (housing accessibility).

4.1.2 Sex, Age Structure and Marital Status

According to the survey data (table 2 below), 39.2% of the populations are males, while the remaining 60.8% are females. The age and sex composition of the population is an important characteristic. The age and sex of household heads have an impact on housing conditions and affordability. If the household heads are young and male, there is a high chance of earning a higher income to improve housing conditions in the future. On the other hand, if the household heads are old and female, the chance of earning a higher income to improve housing conditions in the future may be low.

Table 2: Sex distribution

Sex	Frequency	Percent
male	65	39.2
female	101	60.8
Total	166	100.0

Source: Computed from Field Survey, 2023

Most of the population, 46.99% fall into the economically active age group. Therefore, if they have the opportunity to secure good employment, they can improve their living conditions and, consequently, their housing conditions.

Table 3: Age Structure of Respondents

Age	Frequency	Percent	Cumulative Percent
18-32	44.00	26.51	26.51
33-64	78.00	46.99	73.49
65 and above	44.00	26.51	100.00
Total	166.00	100.00	

Source: Computed from Field Survey, 2023

AS shown below table 4 depicts that in one way or another marital status affects the housing condition of a given society. For instance, single household heads may have a better opportunity if the level of occupation is taken into consideration. On the other hand, divorced or widowed household head may face shortage of income so as to improve the housing condition if the one who left the dwelling unit either through divorce or death was the main source of the household income. Moreover, married couples may also have higher income if both are working.

Majority of the respondents (109) are married which accounts for 65.7 percent. 11 respondent is found to be divorced (6.6%), while 11(6.6%) of the respondents had lost their partners due death. And the remaining 25 (15.1%) are un married.

Table 4: Marital Status

<i>Marital Status</i>	<i>Frequency</i>	<i>Percent</i>	<i>Cumulative Percent</i>
single	25	15.1	15.1
married	109	65.7	80.7
widowed	11	6.6	87.3
divorced	11	6.6	94.0
Spouse	10	6.0	100.0
Total	166	100.0	

Source: Computed from Field Survey, 2023

Table 4 below depicts that the educational level of household heads has a significant influence on housing conditions. It is appropriate to suggest that well-educated couples consider reducing the birth rate, as they are aware of its impact on the economy, the health of the mother, and the well-being of the children themselves. In least developed countries like Ethiopia, education is an essential factor that improves access to better occupations and higher income. Additionally, individuals with higher levels of education are more likely to utilize available resources to alleviate housing problems. in terms of educational status, 29 (17.5%)

of the respondents are illiterate or unable to read and write. Among the respondents, 7.8% have completed primary school, while 17.5% have completed secondary school. There are 38 respondents with a diploma and 19.3% with a degree. Most of the respondents with a higher level of education reported having a suburban background. Consequently, this moderate level of human capital (knowledge) has an impact on their income and livelihood, as confirmed by the study results.

Table 5: Educational status

Educational status	Frequency	Percent	Cumulative Percent
illiterate	29	17.5	17.5
Primary	13	7.8	25.3
Secondary school	29	17.5	42.8
diploma	63	38	80.7
degree and above	32	19.3	100
Total	166	100	

Source spss27.0 Owen data survey analysis report, 2023

Research results based responses of research participants have shown that 16 (9.6%) of the respondents spend more than 1000 Ethiopian birr from their monthly income. Additionally, 31.3% and 34.9% of respondents spend between 1001-2000 and 2001-5000 birr respectively. 9.6% of the respondents spend between 5000-8000 birr, and the remaining 14.5% spend between 8001-13000 birr for various activities (Table 5). Nowadays, they are expected to save some money for a housing program. As a result, most of the respondents have to reallocate some of their expenses to save for housing, diverting from their original purposes. This indicates that the housing program has become a burden for the urban poor, particularly in Hawassa city, where housing adequacy is an issue. However, it should be noted that the reported monthly incomes, especially the lowest ones, may not be accurate, as many respondents were unwilling to disclose their actual earnings. It is important to emphasize that income is a crucial variable that reflects the overall socio-economic conditions of the respondents and influences housing characteristics.

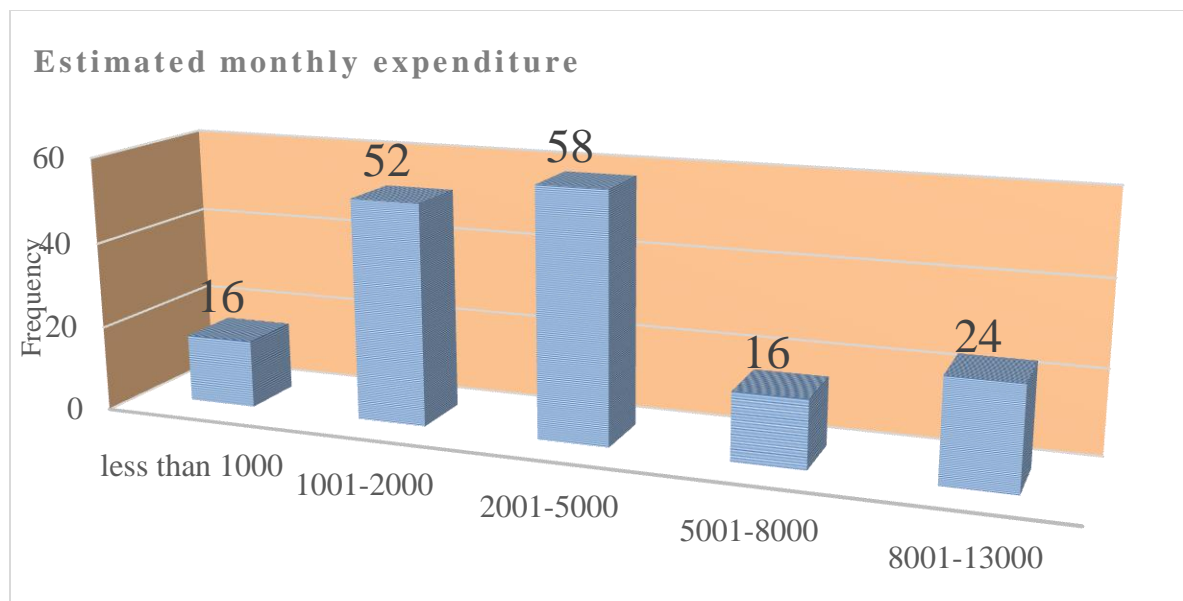


Figure 2: Monthly Expenditure

Source: Computed from Field Survey, 2023

Table 6: Housing Rent Statues

Housing rents	Frequency	Percent	Cumulative Percent
less than 2000	23	13.9	13.9
2001-4000	76	45.8	59.6
4001-6000	39	23.5	83.1
6001-9000	19	11.4	94.6
above 10000	9	5.4	100.0
Total	166	100.0	

Source: Computed from Field Survey, 2023

The findings of this study revealed the amount of monthly housing rents for all rented houses and the respondents' spending on rent from their income. Household rent states was evaluated to see the extent of housing problem where 13.9% of research participants reported that they have been paying up to 2000 ETB for rental housing, 45.8% were paying between 2001-4000 ETB, 23.5% were paying between 4001-6000 ETB, and the rest 11.4% and 5.4% have been paying 6001-9000 ETB and 10000 ETB respectively (Table 6). Therefore, the majority of the poor were forced to live in low-standard houses as they could not afford to pay more due to their limited income. The fact that most houses were privately owned suggests an incentive for maintaining and improving housing conditions. However, the poor standard of living may be indicated by the poor housing conditions.

Table 7: Type of Occupation

Type of Occupation	Frequency	Percent	Cumulative Percent
governmental	74	44.6	44.6
Non-governmental	55	33.1	77.7
self-employee	37	22.3	100.0
Total	166	100.0	

Source: Computed from Field Survey, 2023

There is a strong relationship between occupation and income and this in turn, influences the housing condition. There may be variation in the level of income depending on the type of occupation. If an individual is qualified and at the same time employed, he/she may have a better chance to earn more money. For instance, the income of the daily laborer is by far lower than that of formal traders or people with regular jobs. The household heads improve the housing unit depending on the amount of income, which they earn. That means the higher the income, the more the chance to have better houses well equipped with housing facilities and vice versa. According to the result which is obtained from the survey, 74(44.6) of the respondents have a permanent occupation or governmental. 55 (33.1%) are non-governmental. 37(22.3%) of the self-employed. As a result, this occupational situation has an effect on their ability to have better housing condition.

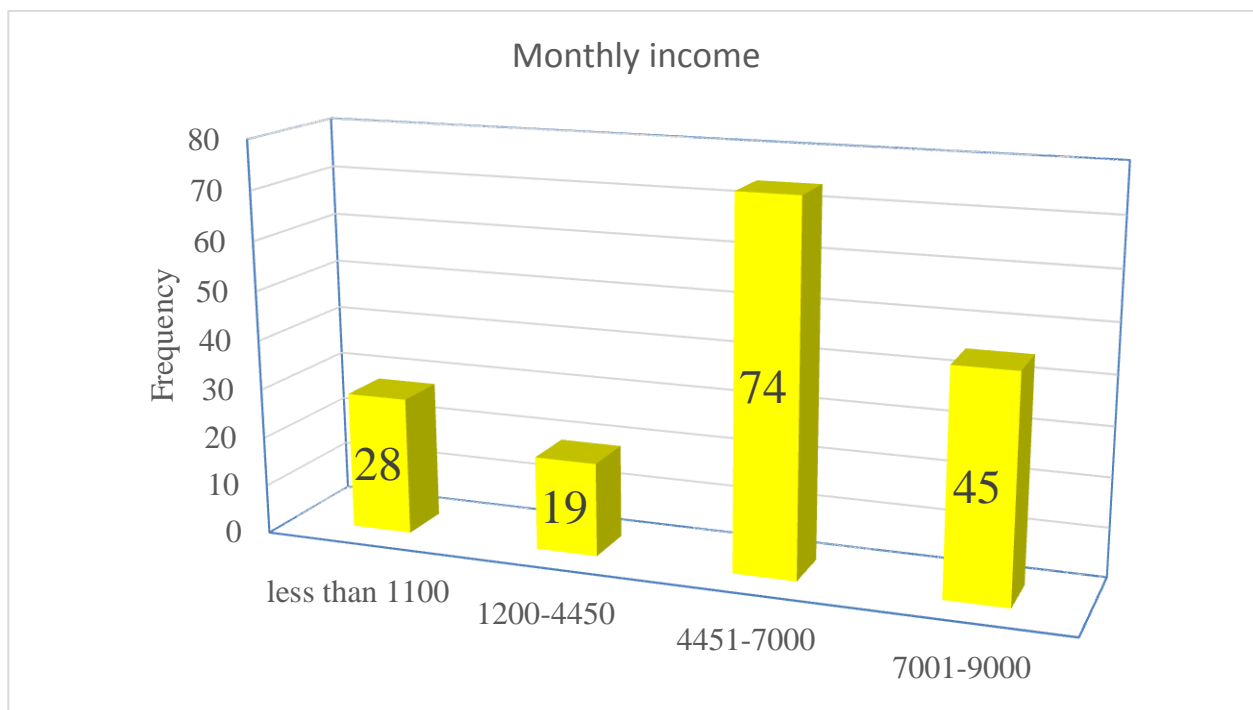


Figure 3: Monthly Income

Source: Computed from Field Survey, 2023

Figure 3 above show that 28 respondents out of 166 earned a monthly income of less than 1100 Ethiopian birr and most of the respondents from this category were living in private rented houses. The second 19 and the third 74 respondents earned between 1200-4450 and 4452-7000 respectively. The fourth group of 45 respondents earned between 7001-9000 birr. From this income the respondents are expected to distribute for different expenses. In addition to this to get houses or land to construct houses the respondents have to save some amount of money stated by government. According to the majority of respondents they are desperate to get better housing condition.

Table 8 shows that Houses can be constructed using various materials, and the choice of construction materials depends on the socio-economic, cultural, and environmental conditions of each society. The quality and durability of housing units primarily rely on the main materials used in their construction.

According to the survey results, about 38% of participants live in mud houses or houses made of a mixture of wood and timber. The remaining 62% of respondents live in single-room houses, with most of them being privately rented and made of concrete. The data shows that the majority of respondents live in houses owned by the local government and face numerous challenges.

Table 8: Housing Materials

	Frequency	Percent	Cumulative Percent
concrete	103	62.0	62.0
wud/Chika	63	38.0	100.0
Total	166	100.0	

Source: Computed from Field Survey, 2023

4.2 Number of Rooms and Residents

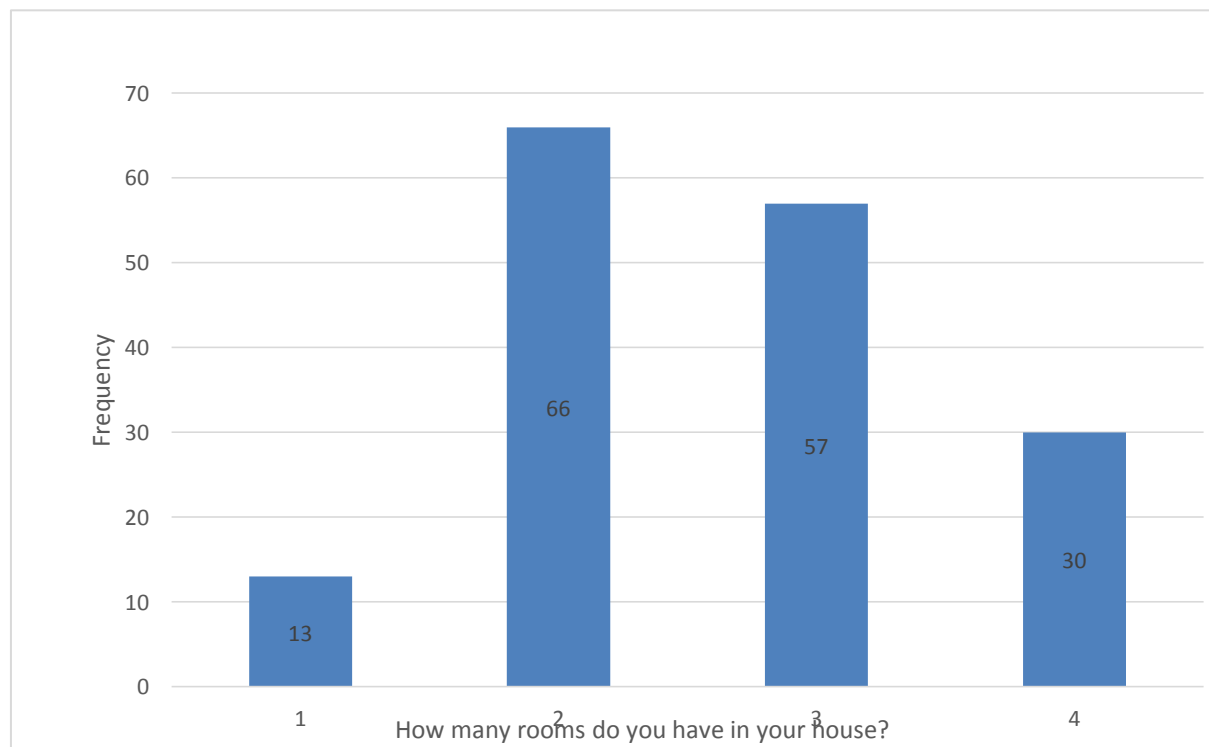
Regarding the number of rooms, according to the UN (1987) recommendation occupancy of housing of less than 1 person per room was considered as under occupied, 1 to 2.4 person per room as adequately occupied and 2.5 or more person per room as overcrowded from the point of maintaining the health and private standards. Hence, based on this recommendation, one can conclude that the poor households predominantly lived in the overcrowded conditions or heavily crowded conditions. In the next table the result of the sample survey of number of rooms per housing unit is presented.

Table 9: Number of Rooms and Size

Rooms and size	Frequency	Percent	Cumulative Percent
6-8m2	50	30.1	30.1
8-10m2	96	57.8	88.0
above 10m2	20	12.0	100.0
Total	166	100.0	

Source: Computed from Field Survey, 2023

As figure illustrates, many 66 (39.9%) of the housing units had two room and the remaining 57 and 30 had three or more rooms.

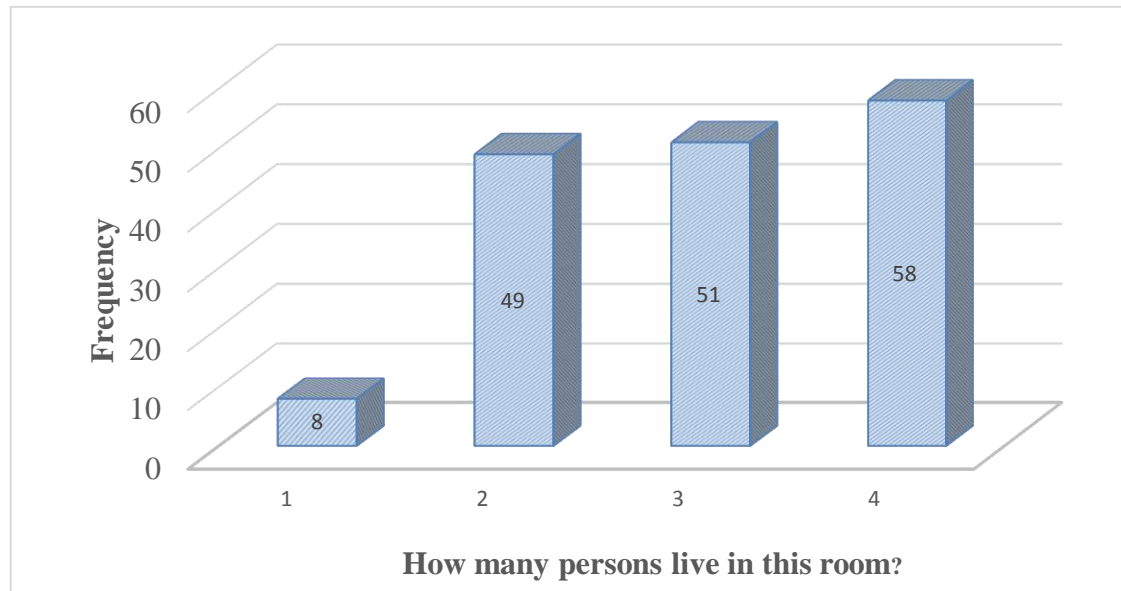


Source: Computed from Field Survey, 2023

Figure 4: Number of Rooms

To make things clear, respondents particularly those who have large amount of family size has made several places for a sleep because they do not have bedroom for their entire family. Most of them room at night. Most of the respondents have two or more rooms with minimum size.

Figure 5: Number of People Per Room.



Source: Computed from Field Survey, 2023

To make things clear, respondents particularly those who have large amount of family size has made several places for a sleep because they do not have bedroom for their entire family. Most of them room at night. Some of the respondents are sharing their bedroom with their children and this affecting their privacy.

Discussions from qualitative data have shown that discussants have to wait for our children to go to school to have intimate time with my wife because we have two room house and one of the rooms a bed room for the entire family. We are sharing bed room with our children and we do not have privacy at night.

Figure also indicated that within the vast majority of participants houses there are five or more than five residents. In the next category, there are four residents at least in the house. In the third and fourth group of the respondents, there are two or three residents in the house. The average number of persons per room is about three which shows an overcrowded condition. Therefore, there is worst housing situation within the poor segment of Hawassa city population and the researcher had verified this situation with personal observation.

4.2.1 Social Amenities

One of the ways of keeping the standard of a given residence is classifying the house into different rooms for various purposes. One of the necessary components of the housing is social amenities.

The availability of a waste disposal system is essential for housing units. The manner of waste disposal has implications on the health of the residents. Haphazard disposal systems facilitate breeding grounds for transmittable diseases.

The city of Hawassa does not have an efficient and effective waste disposal system. The community, along with health centers, kebeles, and other concerned bodies, must collaborate to find solutions to alleviate this problem.

Table 9 indicates that or According to the survey results, the vast majority (6, or 3.6%) of the respondents dispose of their waste through government agencies, while the next 22 (13.3%) dispose of their waste themselves. Most of these respondents dispose of their waste in open places, rivers, and ditches. The health problems associated with such a waste disposal system are immense.

Only a relatively small proportion of households dispose of waste materials properly, and there are some methods of disposal system prepared by the municipality.

The general conclusion from the analysis in this subsection is that the conditions of various social amenities, such as kitchens, water, and waste disposal systems, are very poor. Therefore, attention must be given to alleviate these problems by the concerned bodies.

Table 10: Ways of Waste Disposal

ways of waste disposal	Frequency	Percent	Cumulative Percent
Residents	22	13.3	13.3
Contractors	45	27.1	40.4
Estate Managers	93	56.0	96.4
Government agencies	6	3.6	100.0
Total	166	100.0	

Source: Computed from Field Survey, 2023

The majority (108, or 72%) of the respondents have kitchens either in their house or outside, but this does not mean they have proper kitchens. Additionally, most of the kitchens are made from plastic and iron sheets, which make the household members vulnerable to various social and health problems. Generally, there are problems with food consumption due to lower income, as well as cooking problems due to poor housing. Therefore, they are vulnerable from different angles due to lack of adequate housing.

Table 11: Kitchen Usage

Kitchen usage	Frequency	Percent	Cumulative Percent
private	136	81.9	81.9
shared	30	18.1	100.0
Total	166	100.0	

The study also assessed how the respondents are using their kitchens. The findings show that a slight majority (136, or 81.9%) of the respondents are using their own kitchen for their household only. 30 (18.1%) of the respondents are sharing their kitchen with their neighbors. Most of the respondents who have shared kitchens stated that they are often in conflict with their neighbors due to the utilization of kitchen space.

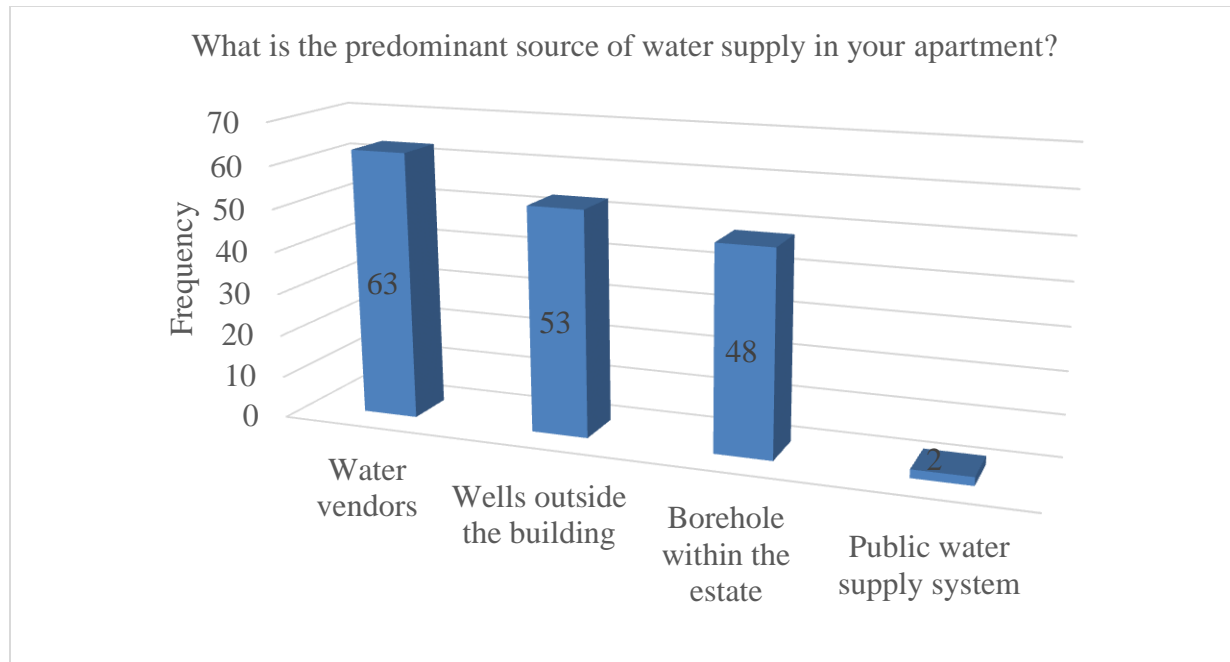


Figure 6: Source of Water Supply

Source: Computed from Field Survey, 2023

The supply of water greatly varies in both quantity and quality, even though the presence of water is a basic requirement for urban communities. The availability of pure water supply for each individual unit in the urban center is of paramount importance for preventing communicable diseases and ensuring hygiene and general comfort for the dwellers.

The results show that 2 (1.2%) of the respondents claimed that their main source of water supply is a private line administered by the Hawassa Water and Sanitation Service. 38% source water from water vendors and 53 (31.9%) from common water sources, commonly called Bonno. There is no abundant supply of water from the government for the city due to various reasons. Additionally, poor people and neighborhoods do not have the capacity to maintain water tanks. When these two problems are added together, it creates a sanitary problem for the poor residents living in deteriorated housing situations.

4.2.3 Adequacy of Home.

Table 12 below depicts that the quantitative data from the housing situation analysis indicates that the study area is facing critical shelter problems, including housing shortage, poor housing quality, and a poor living and working environment. Problems related to adequacy of housing are particularly affecting low income group compared to those better off.

Table 12 Adequacy of Home

Adequacy of Home	Frequency	Percent	Cumulative Percent
yes	42	25.3	25.3
no	124	74.7	100.0
Total	166	100.0	

Source: Computed from Field Survey, 2023

The problem is especially acute for poor households. As a result of the survey almost three-fourth of the respondents from this study are living in overcrowded dwellings. Almost all of the respondents are mentioned the three reasons that are stated above.

Housing qualities measured in terms of important indicators such as adequate space availability and the physical conditions of houses, most of the houses in the city (in the study area) can be regarded as of low quality.

Table 13: Affordability of Housing

affordability of cost of house	Frequency	Percent	Cumulative Percent
Highly Unaffordable	16	9.6	9.6
Unaffordable	75	45.2	54.8
Affordable	30	18.1	72.9
Highly affordable	45	27.1	100.0
Total	166	100.0	

Source: Computed from Field Survey, 2023

As depicted in table 13, many of research participants have reported that they did not have enough financial capacity to construct their own dwellings according to standard regulations. This is due to the rapid increase in the price of construction materials. Data collected from interviews with officers of the Menharia sub city administration indicate the significant price changes of the main construction materials that play a major role in determining the construction cost of a house.

Table 14: Conditions of Houses

Conditions of houses	Frequency	Percent	Cumulative Percent
very good	30	18.1	18.1
good	76	45.8	63.9
fair	45	27.1	91.0
bad	15	9.0	100.0
Total	166	100.0	

Source: Computed from Field Survey, 2023

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusions

Housing is one of the most basic needs of humankind. It is a comprehensive term that implies not only shelter but also various social services that enhance the quality of living. As a result, many writers have confirmed that it is one of the main indicators of urban poverty in most world cities, as the sight of hundreds or thousands of people huddled in low-quality accommodations with minimal servicing is increasing. A critical housing shortage is one of the biggest problems that characterize the study area. The neighborhoods lack basic infrastructure services and means of social consumption, have limited public transportation, and are subject to various problems. This in turn affects residents' ion, Socio-Uncertainty, Social-Cultural Disconnection, And Deterioration of Living Conditions, All Due to forced uprooting.

Furthermore, many of the dwellers in the study area have low incomes, and the socio-economic characteristics of the dwellers show stagnation in their living conditions. Hand in hand, most of the residents have relatively low educational status and are engaged in lower income-generating jobs, which may guarantee a constant or lower income. This is due to financial constraints that restrict them from repairing existing houses and building new housing units.

The materials out of which the houses were built are major factors for the deterioration and poor quality of houses. As indicated in chapter four, most of the houses are built out of wood and mud, and some houses have earthen floors. The other problems include inadequacy of community services like water supply and sanitation.

Kebele houses are public housing administered by the government to provide affordable rental housing. From the observed and questioned houses, the housing conditions are in poor condition. They are made of mud, have a shortage of space, are old, have leaking roofs, use non-durable materials, need maintenance, and experience flooding problems during the summer. Because of this, tenants living in them have poor living conditions.

The thesis has also identified other themes that have influenced the housing situation of Hawassa city. One of them has been the correlation between an unaffordable housing market and the inference of overcrowded households. Hawassa city has risen to the extent that it has simply exceeded the reach of low-income earners and even some middle-income earners as well.

Respondents explained the dissipating effects of crowded households in terms of unhealthy living and eating, as well as tension and lack of privacy for all tenants. This has a harsh effect on the general health and well-being of its tenants, with the likely possibility that the spread of illness and disease would be expedited. Such infirmities include the spread of a wide range of common respiratory and infectious diseases, skin infections, and more serious ailments such as meningococcal disease, rheumatic disease, asthma, and tuberculosis.

An acute shortage of residential housing is evident in the study area, with most low-income earners residing in slums. Rent charges and housing market prices have been increasing at an alarming rate due to several social, political, and economic factors. Land for housing development has become scarce and very expensive. The growth of informal/slum settlements is evident on public land and houses. All these reasons are marginalizing lower-income residents from opportunities and profits in their city.

The housing project formulated by the government is not affordable due to several reasons. The pre-payment is very expensive, and the monthly saving amount is also expensive for most people. Additionally, the total price of condominium housing is very expensive and is expected to increase. Therefore, the housing program is a burden for lower-income residents of Hawassa. The delay of the government in constructing and transferring the houses exacerbates the problem and has led people (lower-income residents), particularly those who applied during the first registration, to leave the program.

5.2 Recommendations

Affordable housing provided by the state should reduce the creation of informal settlements on prime real estate in urban areas.

Planning commission, NGOs, private and government sector both should collaborate in achieving common objective of making housing affordable for all income groups.

The land acquisition process should be transparent and fair.

Government intervention is needed to make funds available for investment at an affordable rate and garner available financial resources better.

Access to low interest rates on borrowed funds is essential for the success of affordable housing development. Moreover, government should enact laws that allow home buyers to take long-term borrowing at low interest rates.

The provision of supporting infrastructures for the housing development projects is a crucial factor for delivery of affordable housing.

In order to prevent emergence of developments without infrastructure, and to attract private housing developers, it is important to ensure that prospective residential areas are well provided with basic infrastructure. Availability of infrastructure enhances the residential quality of a locality and increases the market value of a property.

Cities should only use statutory rights to expropriate lands after exhausting voluntary methods such as land pooling and negotiated settlements.

Cities should prioritize property rights, including measures to prevent forced evacuations and unjust relocations, over formal property titles. They should also support the development of collective tenure initiatives, like community land trusts, and explore partnerships with municipal land banks to release land for affordable housing.

To prevent low-income households from being pushed out into the suburbs, cities should transition from conventional segregation of single-use land to more mixed use. This can be achieved through inclusionary zoning.

Redevelopment should be encouraged where practical, such as the conversion of offices or the repurposing of underutilized or decommissioned land or buildings to improve housing supply.

When cities have informal settlements, they should identify mechanisms to provide alternative housing or improve living conditions.

ICT tools can streamline regulatory requirements into a single integrated system for approvals and monitoring compliance.

The private sector needs to embrace innovative technologies to finance land acquisition, secure title, develop urban infrastructure, construct affordable housing, and subsequently operate and maintain it. Crowd funding and block chain offer potential, as do Islamic bonds (sukuk) in Islamic countries.

In developing countries where raising funds from capital markets is complex or impossible, the private sector needs to work with national or state governments to set up mortgage liquidity facilities and develop a secondary mortgage market.

Impact investing in affordable, energy-efficient housing can help bring about positive social change while providing investment returns.

Working with the community on the provision of affordable housing is important, as employees will benefit from affordable homes that do not require long commutes.

Investing in sustainable design concepts and energy-efficient housing can optimize space and reduce energy costs.

Developers should stay informed about innovative construction techniques, such as 3D printing and pre-fabrication.

Alternative materials to cement and concrete should be explored to reduce costs without sacrificing strength or durability.

Advanced automated equipment and tools, such as Building Information Modeling, Building Automation and Control, and material passports, could improve productivity.

Developers should collaborate with educational institutions to increase investment in research and encourage skills development.

A balanced mix of tenure models should be encouraged, including rental housing, long-term leases, shared-equity ownership, shared ownership, and complete homeownership.

A regulatory framework should be developed to protect tenants without distorting supply and to protect landlords from the unfair effects of first-generation rent controls.

Engaging with community representatives, private developers, and employers to discuss their opinions and concerns regarding affordable housing projects is crucial.

Regulations should be used to encourage the adoption of new technologies while addressing risks such as privacy.

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Appendix

Questionnaire

respondent, the purpose of this questionnaire is to Evaluate “**Housing Development and provision practice in Hawassa City** “. So, you are requested to give me clear information for the questions listed below. Please be sure that the information provided in the questionnaire shall be used for the research purpose only confidentially. I would like to thank you in advance for you cooperation.

1.Sub-City ----- 2. Kebele----- 3. House number-----

Part One: Demographic Characteristic and Socio-Economic Status

1, Relationship to the head of household

1,Head 2, Spouse 3. Son/Daughter 4. other relative 5. Non relative

2 sex male female

4 Is currently attending School? Yes-----no-----

5 Educational status **1. Illiterate 2. primary 2. high school 3. Diploma 4. Degree and above**

6 age 18-32 33-64 <65

7 place of birth -----

8 years lived in Hawassa <2 3-5 6-10 above 10

9 Marital Status A, Single B married C Widowed D, Divorced

10 Family size < 2 3-4 5- 7 above 8

11 Type of Occupation 1. Governmental 2, non-governmental 3 Self Employee

12 Current work place 1. In the house I Live in 2. No fixed work place 3. In the nearby kebele

4.Outside Hawassa 5. other specify -----

13 Monthly income 1, <1100 2, 1200-4450 3, 4051-7000 4, 7001-9000 5,9001-14000 6,>14000

14 estimate monthly expenditure 1, <1000 2, 1001-2000 3, 2001-5000 4, 5001-8000 5, 8001-13000 6,>14001

17. How many bed rooms do you have in your house?

1. One 2. Two 3.Three 4.Four 5. More than 5 bed rooms.

18.How many persons live in this apartment?

1. Two 2. Three 3.Four 4.Five 5.More than five.

18. Kitchen type?

- 1. Traditional
- 2. Stove
- 3. Both
- 4. others if any_____?

19, How use of kitchen?

- 1. Private
- 2. Shared with other families

20, How use of electricity

- 1. Private
- 2. Shared
- 3, other if any-----

. What is the predominant source of water supply in your apartment?

- 1. Water vendors
- 2. Wells outside the building
- 3. Borehole within the estate

- 4. Public water supply system
- 5. Others, please specify-----

21. Conditions of houses?

- 1. Very Good
- 2 Good
- 3. Fare
- 4. bad
- 5. Very bad

ify as many spaces as you require that are not provided in your house?

e for Shop _____ age spaces

lry _____ or cooking space 7. _____ please specify-----

t is the type of tenure of the house you are occupying?

- / rented
- y owned
- r occupied
- 4. Official quarters ()

disposal in the housing estate you are living in is usually done by the

tenants actors : Managers management agencies

maintains the facilities in the housing estate you live in?

individual residents the Agent

managers of the estate management agency 6. Others, please specify-----

do you believe your housing condition is inadequate for living?

If you say yes, why?

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33. If you say yes what strategies did you adopt to solve housing problem?

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34. What type of strategy currently do you adopt?

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35. What type of solutions do you consider to solve the problem permanently?

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Part III: Poor Housing Impact

36. Do you have any (structural) problems with your home? (I.e., mound, dampness, insulation, infestation of rodents such as, rats, ants, cockroaches etc....) -----

37, Does anyone in your household suffer from a medical condition caused by your housing condition?

- 1. Yes
- 2. No

38, Is any one from your household affected by one of the following health problems because of your housing condition?

- 1. Wheezing
- 2. Asthma
- 3. Mental illness
- 4. Lack of sleep

39, Who is more frequently suffering medical problem and why?

- 1.Children
- 2. Adult

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40. Does the condition of your house affect those who suffer from a medical condition?

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41, In your view, does the condition of your house cause those who do not have a medical condition to become ill?

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42. Did you have conflict with your neighbors because of your housing? And what is the reason?

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43. Do you think your social life affected by your housing condition?

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Part IV: Future Prospect

44. Do you think you can have your own house in Hawassa?

A. yes B. No

45. Why do you think like that?

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46, If you have a plan to get a better house in the near future which means do you consider?

A. Government

B. Private real estate

C. By on your own

D. Any other, please specify.....

47, Why you choose this means?

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48. Do you think government is capable to provide you a house?

A. Yes

B. No

49. Why Yes/No

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50, How do you think to finance it?

- Own savings
- Bank loan
- Housing finance company loan
- Co-operative loan
- Non-Governmental Org. assistance
- Family / friends
- Others (specify).....

51, Do you think the financial rules to get condominium are difficult? And why?

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52, Do you have any fear that you will not be capable to get better house?

- A. Yes B. No

53. If your answer is yes for Q.52, why?

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Interview Guide for Hawassa City Housing Development and Administration Office.

Name of Organization-----

Location-----

Designation of the interviewees -----

- 1) Who are your target clients?
- 2) Do you think Demand for housing is greater than the current supply in Hawassa?
- 3) What exactly is your organization’s mandate administration in Hawassa?
- 4) What human resource capacity is available in your organization to realize this housing mandate?
- 5) How will you rate your staff morale and attitude to work?
- 6) Is the level of physical infrastructure in your organization adequate to support your housing mandate?
- 7) Is there an adequate budgetary allocation from the government for your housing projects?
- 8) How is the disbursement of the funds carried out?
- 9) Apart from allocation from the government how else do you source funding for your housing projects?
- 10) What housing strategies do you adopt in the implementation of your housing programmes?
- 11) What are the rationales for adopting these housing delivery strategies?
- 12) Who are the participants in these housing delivery strategies?
- 13) What process management practices exist in your organization in the public Housing delivery strategies?
- 14) What are the administrative and legal systems that affect the execution of your Housing projects?
- 15) What are the policies in other ministries that have influence on the execution of your Housing schemes?
- Is the economic strength of the city being conducive for realizing your housing mandate?
- 16) What steps are you taking to increase your organizational capacity to provide adequate Housing in the city?
- 17) Do you think your organization is capable to provide house for all low-income residents of the city?

Interview Guide for SNRSHDB

Name of Organization-----

Location-----

Designation of the interviewees -----

1. Who are your target clients?
2. Do you think Demand for housing is greater than the current supply in Hawassa?
3. What exactly is at the core of your public housing organization's provision under the present mind administration in Hawassa?
4. What human resource capacity is available in your organization to realize this housing mandate?
5. How will you rate your staff morale and attitude to work?
6. Is the level of physical infrastructure in your organization adequate to support your housing mandate?
7. Is there an adequate budgetary allocation from the government for your housing projects?
8. How is the disbursement of the funds carried out?
9. Apart from allocation from the government how else do you source funding for your housing projects?
10. What housing strategies do you adopt in the implementation of your housing programs?
11. What are the rationales for adopting these housing delivery strategies?
12. Who are the participants in these housing delivery strategies?
13. What process management practices exist in your organization in the public housing delivery strategies?
14. What are the administrative and legal systems that affect the execution of

your housing projects?

15. What are the policies in other ministries that have influence on the execution of your housing schemes?

16. Is the economic strength of the city is conducive for realizing your housing mandate?

17. What steps are you taking to increase your organizational capacity to provide adequate housing in the city?

18. Do you think your organization is capable to provide house for all low-income residents of the city?

Field observation checklists

No	Lists of Observation Statements	Yes	F	%	no	F	%
1	Majority of the respondents live in the kebele houses						
2	The monthly rent cost increasing from time to time						
3	Majority of house construction materials						
4	Majority of the respondents are living in <i>bad houses</i>						
5	Government provides residential housing						
6	Quality and durability of majority of houses.						
7	There is no freedom in the rental house						