



WOLKITE UNIVERSITY

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DEPARTMENT OF GOVERNANCE AND DEVELOPMENT STUDIES

THE ROLE OF INTEGRATED HOUSING DEVELOPMENT PROGRAM FOR LOWER INCOME GROUP IN ETHIOPIA.

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DECLARATION

We, undersigned, declare that this senior essay is our original work that has not been presented by any institution or individual and that all of its sources are dually acknowledged.

Name of student's _____

Signature _____

Date _____

The Role of Integrated Housing Development Program for lower income group in Ethiopia.

Approved by Advisor and Examiner

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Acronym

CSA- Central Statistical Agency

FDRE- Federal Democratic Republic of Ethiopia

FNG- Federal Negarit Gazeta

IHDP- Integrated Housing Development Program

MDG's: Millennium Development Goals

MSEs- small –scale enterprises

MUDHC- Ministry of Urban Development Housing and Construction

MUDHo- Minister of Urban Development and Housing Construction

MWUD- Minister of Work and Urban Development

PASDEP- Plan for Accelerated and Sustained Development to End Poverty'

UDPE- Urban Development Program in Ethiopia

UN - United Nations

ABSTRACT

Studies in Ethiopia reveal the ineffectiveness of Integrated Housing Development Program (IHDP) in achieving some of its objectives. Identifying the contextual problems and their root causes plays a vital role in enhancing the program effectiveness so as to promote the housing ownership of lower income groups. The objective of this study was to critically describe and explore practical challenges and their root causes that hindered the effective implementation of the IHDP in Ethiopia. Mostly qualitative data with few quantitative were collected from secondary sources using books, internet and document analysis. The data results were discussed with triangulation to arrive at conclusion. Accordingly, capacity and skill problems, financial constraints, problem of addressing the target groups, weak cooperation among implementing agencies, shortage of construction materials and corrupt practices were identified as major factors inhibited the effective implementation of the program whereas their major root causes were lack of relevant pre-assessment on the organization and inadequate training, lack of diversified financial sources and low income of the target groups, lack of due attention and inflation, lack of clearly stipulated rules, inability to use local resources effectively, and weak transparency and accountability respectively.

CHAPTER ONE

1. INTRODUCTION

1.1 Background of the study

Ethiopia is one of the developing countries, characterized by increasing intensity of urban growth and population growing at an alarming rate. Ethiopia's growing population and rapid rate of urbanization is placing substantial pressure on housing, especially amongst the lower income population. The challenges for lower income households to acquire their own home are two ways; lack of affordable, good quality housing stock and the difficulty of obtaining housing finance. Therefore, the process of urban growth in Ethiopia has come to be associated with increase socio-economic problems such as high value of unemployment, high incidence of poverty, poor sanitation, homelessness etc. (Kebede, 2007).

Housing is one of the basic needs of human beings. When we say "housing" it is beyond the physical framework of the building (floor, roof and walls), and includes giving permanent and reliable security to residents, ensuring the resident's land use and permanent property ownership rights and having sufficient moving and working space. In addition to these, there should be access to infrastructure, social and economic services, which are among basic needs and important for a healthy life, nearby the house at affordable prices (FDRE, 2013). But in a country increase rapid urban population growth, high prevalence of urban poverty, and urban unemployment in major Ethiopian cities; because only 30% of the urban house stock was regarded to be in fair condition; and the housing shortage is being estimated to be between 900 000 and 1 000 000 (MWUD, 2006, IHDP 2008).

The increased number of housing need in Ethiopia especially has become a challenges ,as solution for the larger demand government of Ethiopia facilitate the Integrated housing development program(IHDP)is the prominent current approach of the Ethiopian Government to solve the housing challenge to low and middle-income sections of the society. It was initiated by the Ministry of Works and Urban Development (MWUD) in 2005. (UN Habitat, 2010).IHDP mentioned programs very important to reducing urban housing problems as relate to lower income groups focused on IHDP programs uses housing development as way to initiate and promote urban development, construct condominium, kebele house provision to help lower income groups, including addressing urban poverty, unemployment, promote and build the capacity of the construction industry and promote micro and small –scale enterprises (MSEs).

The Integrated Housing Development Program to reduce poverty and bring sustainable development on housing ownership of lower income groups is the success of a program implementation. It is the housing program was conceived with the intention of bringing multiple effects that contribute to the better of urban residents. It is one of the urban based government-led and financed development programs with multi goals, primarily aiming at housing provision for low-and middle-income households for reduce urban housing problems through creating job opportunities to resident. IHDP has great role in reduce problems of homeownership in low income group in Ethiopia (MWUD, 2010).

According to Abraham, a substantial imbalance between the demand for and supply of housing units in Addis Ababa Accumulated demand for residential housing on the one hand and the low supply of residential land on the other have pushed prices beyond the reach of the majority of the residents in the country including Addis Ababa. Overcoming the housing problem, hence, requires efforts in three main areas: housing demand; housing supply; and institutional framework. Improving the conditions in these areas, in turn, requires the combined efforts of the government of Ethiopia, regional administrations and donor agencies taking the view that overall development of the economy is crucial for the housing development in Ethiopia (Abrham, 2007).

1.2 Statement of the problem

Housing is one of the three most essential human needs. According to the United Nations Universal Declaration of Human Rights 1948, “Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care.” The increased number of housing need in Ethiopia especially in the capital city Addis Ababa has become a challenge. As a solution for the larger housing demand, different housing approaches and policies have been introduced. The focus of this research, the integrated housing development program is one of the recent housing approaches.

According to UNHRP (2003), housing is also a welfare issue by the fact that human beings have the right to be sheltered in. Even in advanced industrial societies, there is always some section of the society who needs public assistance for their housing. Housing problems such as homelessness and overcrowding arise from the fundamental failure of the market mechanism to satisfy basic needs of shelter among the poorer sections of the society. This leads to more active involvement of the public sector to fill the gap left by the market system. Thus, housing is often perceived as a welfare issue requiring the transfer of resources to households unable to house themselves adequately.

According Wondimu (2011), about the urban housing situation in Ethiopia, there is a wide gap between housing demand and actual supply in all urban centers of the country. There has been a chronic shortage of housing because of accumulated demand over time, which indicated by significance of overcrowding and increased number of homeless people for this government settled IHDP is a large-scale program designed by the Ethiopian government to addressing the current housing deficit, the poor quality of existing housing stock, and the future housing needs due to continued rapid urbanization (Alebel Weldesilassie, 2016).According to him Ethiopian government plans sets to help low income group to get low income house, creating job opportunities survival life and urban waste management, as well as promote saving culture in group to reducing poverty and create home ownership for low income group. (ibid)

Housing for the majority of Ethiopian urban residents is still in a squatter settlement of villages, but, the newly introduced housing program facilitating house ownership for the people is to give citizens a tangible asset in the country and a stake in the effort of citizen helps. This house ownership also improves the residents' economic, social and political stability. In spite of offering various housing provision modalities, the future focus of the government is to expand the provision of low-cost housing through the modality of housing cooperatives. In doing so, the ministry together with regional governments provides the necessary support so that the construction of new low-cost housing by housing cooperatives could be implemented harmonious to the active plan of the respective urban centers but still now Poor qualities of housing and unplanned sites are also attributes to the deterioration of physical condition of houses, ownership of low income groups less (FNG, 2003).

The implementation of housing development program in Ethiopia is very less because High rate of urbanization, increasing poverty and increasing of housing costs and prices have made the provision of low-cost housing, infrastructure and community facilities one of the major challenges in the socio-economic development of Ethiopia. The search on low-cost building materials and construction techniques has been limited thus not providing sufficient guidance to the development of low-cost housing (IJARPED, 2013).

1.3. OBJECTIVE OF THE STUDY

1.3.1. GENERAL Objective

The general objective of the study is Role of Integrated Housing Development Program for housing ownership of lower income group in Ethiopia.

1.3.2. SPECIFIC Objectives

To assess the pattern to which cooperative housing transfer implemented in Ethiopia..

To explore the challenges that hinders the effective and efficient implementation of the program.

1.4. Basic Research Questions

This study designs in such a way to address the following basic research questions. These are:

How cooperative housing transfer implemented in Ethiopia?

What is the root causes of the factors that hindered the effective and efficient implementation of the program in Ethiopia?

1.5. Significances of the study

The findings of this research would be significant to national and local administration through practically identifying the level of contribution of Integrated Housing Development Program (IHDP). Further, It also will gives some suggestions to the policy makers and strategy designers, to know government housing strategy to reduce housing problems base on systematically depended on different database relate to housing, consequently to know major challenges hindered effective and efficient implementation IHDP and how corporative house transfer to lower income group and housing transfer of the program policy as well as implementers and other management bodies for the sake of giving attention to the major problems existed in the country . Finally, it provides a base for other researchers in order to investigate further studies in the study area.

1.6. Scope of the study

The study would be confined to identify the integrated housing development program on lower income groups in Ethiopia.

1.7 Research methodology

Research methodology consist research design, and source of data, tools of data gathering.

1.7.1. Research design

The researchers used documentary review study design is used. Here the intention of the researcher is to assess the role of Integrated Housing Development program in lower income group in Ethiopia. In this study; the researcher used both qualitative and quantitative approach through descriptive ways of study design.

1.7.2. Sources of data

The researcher focused on the Integrated Housing Development Program. Specifically, the house ownership of low income group by integrated housing development program. Only uses Secondary data was from, research paper books, Journals, internet, Magazines, Newsletters and Publications on related issues are also used to describe about the IHDP for low income group in Ethiopia

1.7.3. Data collection methods

Only using secondary data on integrated housing development program and related literatures would be reviewed.

CHAPTER TWO

2.LITERATURE REVIEW

2.1. HOUSING

Housing is one of the basic needs/rights of human beings. When we say “housing” it is beyond the physical framework of the building (floor, roof and walls), and includes giving permanent and reliable security to residents, ensuring the resident’s land use and permanent property ownership rights and having sufficient moving and working space. In addition to these, there should be access to infrastructure, social and economic services, which are among basic needs and important for a healthy life, inside and nearby the house at affordable prices (International Journal Academic of Research in Progressive Education and Development,(FDRE, 2013).

According to Turner Housing is defined in terms of as a noun and as a verb. Housing as a verb means what it does (the process of housing) and as a noun means what it is (the product or the dwelling unit or the object) (Turner, 1976).To provide adequate housing we must have standardize procedures and products in order to operate economically by dealing with the questions of values and standards, the economies and costs and the demands of the customer or the societies (ibid).

2.1.1. Definition of Integrated Housing Development Program (IDHP)

The Integrated Housing Development Program (IHDP) is reducing problems of housing shortage and unemployment prevalent in cities and towns of the country, realizing housing ownership of urban dwellers through promotion of saving culture, strengthening the construction industry and urban upgrading & renewal (MWUD, 2010).

Integrated Housing Development Program (IHDP) is a government-led and financed housing provision program for low-and middle-income households in Ethiopia. The program was initiated by the Ministry of Works and Urban Development (MWUD, 2005).The program of IHDP intended to resolve housing and unemployment problems in the cities and urban centers of the country. Whereas the objective of IHDP is to alleviate housing problems through cost and land saving housing production and improve urban residents' lives through job creation and income growth, the specific objectives on the other hand are: To make urban lower income residents owners of houses through low cost housing provision and the development of saving culture , To develop and build the capacity of construction sector through the expansion of micro and small enterprises to create job opportunity, To develop professional skills through the improvement of training system ,Develop and promote low cost housing technology and Change the physical setting of cities through renewal and upgrading (IHDP, 2005). IHDP document further provides two strategic directions Ethiopian housing development policy shall pursue. The first is expanding low cost housing development. Under this direction, government assists low cost housing provided either by cooperatives, individuals and/or government consequently the program (ibid).

2.1.2EMPERICAL FRAME WORK

The integrated housing development program is a large-scale approach to addressing the current housing shortage. But it is criticized it for its failure to meet the resident's need and expectation starting from design point the implementation or delivery stage. Addis Ababa housing project office managed to construct 276,502 housing units until 2018 and 182,388 housing units have been delivered. In the four plan years of 2014/15 to 2017/18, it was planned to construct 400 thousand housing units, out of which the construction of more than 150 thousand housing units was completed (MWUD,2010).

IHDP is a large-scale program designed by the Ethiopian government to addressing the current housing deficit, the poor quality of existing housing stock, and the future housing needs due to continued rapid urbanization (AlebelWeldesilassie, 2016). According to him the initial goal of the program was to construct 400,000 condominium units, create 200,000 jobs, promote the development of 10,000 micro and small enterprises, enhance the capacity of the construction sector, regenerate inner city slum areas, and promote homeownership for low income households. (ibid)

The IHDP is undertaken since 2006 in 55 towns located under five regions and Addis Ababa and Dire Dawa. As reported by MoFED (2010), during 2004/05 – 2009/10, it was planned to construct 396,000 new houses and by the end of this period 213,000 houses had been built in various regions and City Administrations. Of the houses constructed 72,000 were handed over to the beneficiaries. However, the IHDP has been suspended in the regions for reasons like: the condominium blocks have been described as less in the smaller low-rise provincial towns and demand has been low due to considerably lower purchasing power in the regions than in Addis Ababa (Tadesse.G.G. 2000).

The housing deficit is set to increase concurrently with the foreseen high population and urbanization growth. To accommodate future growth, the Urban Sector Millennium Development Goals Needs Assessment (2004) predicted that to meet the Millennium Development Goals (MDGs) in 2015 requires a total of 2,250,831 units, which equates to a considerable 225,000 houses per annum.

The second Five-Year Plan of the government, which covered the period 2005 to 2010, known as Plan for Accelerated and Sustained Development to End Poverty (PASDEP), explicitly embraced an urban agenda with the following objectives To reduce urban unemployment to below 20% of the economically active population and thereby reduce urban poverty by increasing urban income levels and income equity:

Support small and microenterprises and accelerate the creation of urban-based employment, particularly where this complements rural linkages and delivery of housing and basic services; To reduce slum areas in Ethiopia's main cities by 50%: Launch a national integrated housing development programme that scales up Addis Ababa's initiative, based on lessons learned, and which integrates public and private sector investment with microenterprise development and provision of basic services; To increase access to land and basic services: Ensuring that there is sufficient access to land for the poor, for small and medium and for formal private sectors industrial and commercial investments (MUDHC,2005).

According to Abuye (2008), the rising urban population especially low-income groups on one hand and high cost of construction materials and the like on the other hand has created more gap between housing demand and supply in urban centers. The magnitude of this gap is reflected in many slum settlements, homelessness, over-crowded housing units and obsolescent units requiring replacement. Housing in Ethiopia's urban centers is highly deficient both in quality and quantity, so that the problem has now turned to be one of the pressing issues, which needs immediate attention.

2.1.3Housing policy approaches

I Supply Side Approaches

This approaches focuses on direction that enhances the provision of shelter to citizens. It invites government to directly intervene in housing provision through construction and transfer directly done by granting subsidies for the purpose of purchase or rent. The usual subsidies are in the form of interest rate, tax relief, and other measures that facilitate housing construction. This policy approach is most frequently chosen whenever housing supply is reduced, capacity of private sector provision is low and whenever government issued policy encouraging public ownership (UN Habitat, 2003).

II Demand Side Approaches

Demand side approaches directly points toward the target groups to address their housing problems. It advocates direct subsidies to the poor and allows people to prefer their own housing choose. . The poor are given coupons serving as cash increasing utility as well as expenditure on used houses that typically less expensive than new houses (Dodson,2007).

III Site and Services Approaches

This strategy focuses on infrastructural services and utilities provision so as to encourage individual, cooperatives and private sector to develop housing sector. With the intention these actors address housing problems, Government give attention to these facilities in planned and coordinated manner (UN Habitat, 2008).

2.1.4. Objectives of Integrated Housing Development programs (IHDP)

Integrated housing development program aims to (UN-HABITAT, 2010).

- Increase housing supply for the low-income population
- Recognize existing urban slum areas and mitigate their expansion in the future
- Increase job opportunities for micro and small enterprises and unskilled laborers', which will in turn provide income for their families to afford their own Housing
- Improve wealth creation and wealth distribution for the nation.
- Recognize existing urban slum areas and mitigate their expansion in the future
- Improve wealth creation and wealth distribution for the nation
- Promote saving

2.1.5. IHDPfor Housing Strategies

According to (MUDC, 2013):-

The 10/90 housing program is specially designed for the poorest of the poor, whose income is below 1200 birr. The beneficiaries for the 10/90 housing schemes are required to pay 10% of the transfer price upon owning the house, and the rest 90% will be paid through time.

20/80 housing program; aim of this program to assess quality challenge of low cost housing specific to 20/80 condominium housing, focusing on the major role player SMEs and small contractors. The beneficiaries for the 20/80 housing schemes are required to pay 20% of the transfer price upon owning the house, and the rest 80% will be paid through time.

40/60 housing program; aim of this program to create cities that are free from slums and saving promotion in the near future, is one among the project that are mainly aimed at building condominium that are high rising up to 24 floors in length and build the city to be one among the major cities in the world, however the 40/60 housing schemes are required to pay 40% of the transfer price upon owning the house, and the rest 60% will be paid through time (MUDC,2013). According to MUDC federal government of Ethiopia facilitate many strategies to help poor people at low cost home ownership strategies directly more advantages to low income group.

2.2. Housing Sector in Ethiopia

Urban Housing Problems and Their Root Causes Housing Problems Even though housing problems may several, tried to categorizing in to two major themes Ministry of Urban Development and Construction (MUDC, 2012).

A, shortage of houses, Shortage of houses refers to the imbalance between housing supply and demand, and the consequent crowdedness, expansion of informal buildings and construction.

B, Dilapidations, refer to oldness of the existing houses that need replacement and upgrading.

Root Causes of the Problems at the same time, Ministry of Urban Development and Construction identified ten major causes of urban housing problems. These are shortage of finance, shortage of construction materials and weak capacity of construction sector, low provision of infrastructures, low provision of land, lack of well-organized institution that lead housing sector and low housing supply by stakeholders, lack of comprehensive law, urban population growth, low income of urban dwellers, undeveloped registration system of housing and housing related properties, and weak administration of public houses (MUDC, 2012)

2.2.2 Determinantsfactor of Housing Ownership

- Bureaucratic system of land provision
- Limited loan
- Credit services
- Absences of land
- High interest rates
- Lack of credit

2.2.3. Impacts of integrated housing development program

Socio-Economic Impact

The IHDP program has made unparalleled efforts to address the chronic housing supply shortage in Ethiopia; there are also several unforeseen impacts of the program. For low income families that deeply interdepend on their social and economic level for their daily-to-day survival, being uprooted from their social and economic connections causes strain in their lives.

Spatial Impact

The IHDP housing project has left a highly recognizable spatial footprint in Ethiopia. The massive nature of the condominium housing projects is arguable due to lack of integration into the existing urban fabric; hence creating stand-alone structures that impact the city's landscape.

Environmental Impact

Condominium housing units have significantly improved the quality of life of low-income residents that previously resided in inner city slums. However, because the concept of condominium housing living arrangement is new to many, beneficiary family report challenges of environmental pollution (caused by littering), noise pollution and surging crime rates.

2.3. Operational Definition

Housing: There is no general definition for the concept of housing. Therefore, it's meaning also Varies among scholars depending up on their culture and socio-economic condition. Thus, for this research housing could be taken as a living environment consisting of the dwelling units; the infrastructure associated with the dwelling units" such h as roads, water supply system, sewage system, electricity.

Housing tenure: the proportion of households who as legally recognized owners or renters have protection against sudden or arbitrary eviction.

Household: a group of persons who often live in the same housing unit or in connected premises and have a common arrangement for cooking and eating food. A household consists of a husband, his wife, their children, relatives and some other persons residing together in the household

Housing affordability: is the willingness and ability of households to pay to consume housing Services, which depends on the housing price, household income, and the terms and availability of mortgage finance.

Housing supply: is the flow of houses into the market either that offered for sale or rent at any one time with changing prices. It is mainly depending on the number of new housing units Constructed by the concerned bodies

Condominium housing: are a housing complex containing units owned by individuals and Common areas owned jointly by all the unit owners

Housing accessibility: the proportion of people able to buy, rent or in other ways obtain adequate quality housing of special interest. In this is whether those with low incomes or those unable to earn an income) are able to find adequate shelter

Homelessness: The homeless are those who cannot afford shelter by themselves. With no access to housing they sleep outside or in public spaces.

Public housing: is housing supplied by government sponsored programs at all levels of society From the local to the national by using public funds which can support the construction and or Subsidy of rental housing based on economic need

Head of households: A head of a household is a person who economically supports or manages the household or for reasons of age or respect, is considered as head by members of the Household or declares himself as head of a household. Head of a household could be male or female

Slum:is an area that combines to poor structural and overcrowding houses, inadequate access to safe water and sanitation and insecure residential status

2.3.1. Conceptual Frame work

According to the United Nations Universal Declaration of Human Rights 1948 Housing is one of the three most essential human needs. Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care. Government design program according to MWUD, 2010. IHDP is reducing problems of housing shortage and unemployment prevalent in cities and towns of the country, realizing housing ownership of urban dwellers through promotion of saving culture, strengthening the construction industry and urban upgrading & renewal but to implement this program in provision house to lower income many challenges hindered effective implementation of the program.



2.4. Result and Discussion

2.4.1. Pattern of transferring cooperativehouse

According to minister of urban development and construction design program of 10/90 for poor whose income below 1200. The beneficiaries for the 10/90 housing schemes are required to pay 10% of the transfer price upon owning the house, and the rest 90% will be paid through time. 20/80 housing program; aim of this program to assess quality challenge of low cost housing specific to 20/80 condominium housing, focusing on the major role player SMEs and small contractors. The beneficiaries for the 20/80 housing schemes are required to pay 20% of the transfer price upon owning the house, and the rest 80% will be paid through time. 40/60 housing program; aim of this program to create cities that are free from slums and saving promotion in the near future, is one among the project that are mainly aimed at building condominium that are high rising up to 24 floors in length and build the city to be one among the major cities in the world, however the 40/60 housing schemes are required to pay 40% of the transfer price upon owning the house, and the rest 60% will be paid through time (MUDC,2013).

Provision of affordable house is one of the factors that ensure housing ownership of lower income groups. There are two forms of ownership right a condominium houses beneficiary entitled with. They are unit ownership right that subject to legal transaction in accordance with law and undivided common element right attached to the unit ownership (FDRE, 2003). On the lottery system, 30 per cent of units are allocated to women because of the affirmative action where government is taking. At the beginning of the program, there were no special provisions for the elderly and disables, but iftheir name is drawn in the lottery they have first choice in choosing a ground floor condominium. But recently, 5% of the lottery is given for disables and 20% for government workers. This intended to be done through cost saving design, subsidies, using local construction materials and introducing new technology that could substitute imported materials (IHDP, 2005).According to MUDC federal government of Ethiopia facilitate many strategies to help poor people at low cost home ownership strategies directly more advantages to low income group.

2.4.2. The root causes of the factors that hindered the effective and efficient implementation of the IHDP

- ✓ lack of relevant pre- assessment on the organization and inadequate training,
- ✓ lack of diversified financial sources and low income of the target groups,
- ✓ poor land management practices
- ✓ Lack of diversified housing delivery systems;
- ✓ The absence of a robust and affordable housing construction industry;
- ✓ The absence of diversified housing financing system(Report on 8th Section Meeting, 2006).

2.5. Learned from review/Implication of review

We get some points from this review , the government provide many strategies to reduce housing shortage in Ethiopia, likes IHDP on promoting the housing ownership of lower income groups providing low cost house to small and medium income groups ,create job opportunities ,crate urban development process by building infrastructure ,promote saving culture ,control urban slum .Government provide many house to lower income group in four year plan and in IHDP and other many program settled but government haven't provide sufficient housing supply equal to house demand still housing shortage ,environmental pollution and slum and many homeless people continuing in Ethiopia.

The government of Ethiopia give attention in housing sector to help low income group but many challenges affect strategies to implement like The program implementation faced capacity and skill problems, financial constraints, problems of addressing the target groups, price unaffordability, weak cooperation among implementing agencies, shortage of construction materials and corrupt practices, Lack of diversified financial institution that financing the sector, lack of clearly stipulated rules that ensure the cooperation of implementing agencies , inability to utilize local resources through the adoption of new technology and weak transparency and accountability.

CHAPTER THREE

3.1 CONCLUSION

Housing is one of the most basic needs of human kind. It is a very comprehensive term implying not only shelter but also various social services, which 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 since a sight of hundreds or thousands of people huddled in low quality accommodations with a minimum of servicing is now increasing. Critical housing shortage is one of the biggest problems which characterize in Ethiopia. The neighborhoods are lacking in basic infrastructure services and a means of social consumption, had limited means of public transportation, and were subject to different problems, etc. This in turn affected residents socio cultural identity, created tension, uncertainty, social disconnection and deterioration of living conditions, all due to the forced increasing. Furthermore many of the dwellers in Ethiopia have low income, and socio-economic characteristics of the dwellers showed stagnation in their living conditions. Most of the residents relatively have low educational status and engaged in lower income generating jobs, which may guarantee a constant or lower income earning. This is because of financial constrain which restricted them from repairing existing houses and building of the new housing units. Finally IHDP has play vital in Ethiopia to facilitate home ownership in different aspect to help low income people as well as the program does not provide enough housing supply to housing demand there are many problem happened in the project areas at this case still now many homeless people.

3.1.2. Recommendation

- ✓ Government must make bring down price by improving policy and implementation as well as government reduce price of house to make provision to poor
- ✓ Government must create additional housing program to relating abroad aid gain way facilitate to balance housing supply shortage and housing demand.
- ✓ Government conduct research on housing sector project

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