



Côte d'Ivoire

Capacity Overview

Habitat for Humanity began operating in Côte d'Ivoire in 1999. We partner with low-income families seeking safe, secure homes that have access to decent sanitation services. Habitat's housing services in Côte d'Ivoire emphasize reaching vulnerable groups, including women, children, displaced cocoa farmers, and those living with blindness or other physical disabilities. In addition to housing construction, Habitat helps improve the living conditions of marginalized populations through access to drinking water and care for orphans and vulnerable children. We help transform communities by promoting social cohesion, community participation, and respect for cultural and ethnic diversity.

Housing is at the core of Habitat's operations, and we take an integrated, multisector approach that places a special focus on housing construction with vulnerable groups; housing

finance; water, sanitation and hygiene, or WASH; and land tenure security. Our work in these areas is supported by a wide range of partners, including the U.S. Centers for Disease Control and Prevention, or CDC; the Korea International Cooperation Agency, or KOICA; and the Jersey Overseas Aid Commission, or JOAC.

As a housing-focused organization, Habitat for Humanity is able to deliver inclusive interventions that are affordable, sustainable, customized to contextual needs, and integrated into the overall urban and rural settings. Habitat has a national team of experts and leaders with experience in housing, land tenure, house planning, urbanization, housing policies, project management, construction, WASH, disaster risk reduction and response, and housing advocacy.

Country context

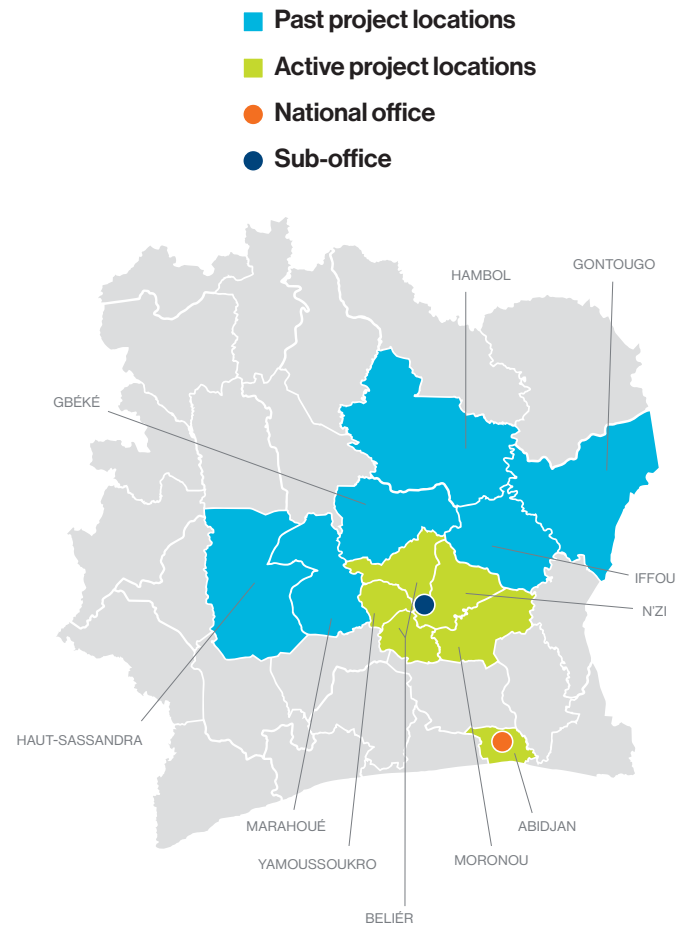
The poverty rate among Côte d'Ivoire's 25 million people fell sharply from 46.3% in 2015 to 39.4% in 2020, driven by increasing incomes in urban areas. Rural poverty levels actually rose by 2.4% over the same period. The 2021 World Bank country overview report suggests that the country should include its most vulnerable population groups in economic recovery strategies, further integrate women into the economy, and develop its human capital to better meet the needs of the labor market.

Côte d'Ivoire has a large deficit in housing units that grows annually as demand for decent housing continues to outstrip supply. The young population and rural-to-urban migration are contributing to the growing demand, with large numbers of Ivoirians living in overcrowded and squalid conditions. Financial institutions lack the long-term funding that is required to make large-scale investments in the housing sector. The high cost of houses makes them unaffordable for low-income groups even when finance is available.

In 2015, the cumulative housing deficit in Côte d'Ivoire was estimated at 1 million units, with an annual demand of 100,000 units, mainly in the cities. Urbanization is adding to the challenge, with 54% of the population now living in towns or cities. In Abidjan, an estimated 3,000 units are supplied annually, while demand stands at 22,000 units per year.

Land has been at the center of several armed conflicts in Côte d'Ivoire. Women do not have equitable access to land, and until recently they have not been considered heirs under inheritance laws. As a result, a woman can find herself left without access to land after divorce or the death of her husband. Women were included in land inheritance through the 2019 Marriage Law. There have been several land reforms in the country, the latest of which consolidated the customary laws and conventional laws by creating one document for land registration in 2013: the Arrete de Consession Definitive, or ADC. The document facilitates the process for land acquisition and protects property rights. Despite the land registry system in place, a significant portion of land remains unregistered in Côte d'Ivoire.

According to the 2016 Demographic and Health Survey data, only 18.1% of the households possessed a pit latrine



with a slab. Just over 30% of households practiced open defecation in the Northern region. Further, only 54% of schools had functional latrines. Poor water and sanitation conditions combined with bad hygiene practices increase exposure to transmissible waterborne diseases. According to the 2016 Ministry of National Education report, lack of WASH facilities, including hand-washing stations, water points and access to girl-friendly latrines, remains an obstacle to the privacy of girls and menstrual hygiene management within school environments. The same report states that nearly two-thirds of primary schools do not have hand-washing facilities.

Financial services have been growing steadily since 2011, when a political crisis came to an end. Banks have high liquidity, but access to housing finance has remained a challenge because of the short-term nature of funding. In 2010, the West African Monetary Union, or WAEMU, set up a regional mortgage institution, Caisse Regionale de Refinancement Hypothecaire-UEMOA, to meet the long-term capital requirements for housing. However, a mere US\$5.8 million was mobilized as the starting capital for all the member countries, according to the Centre for Affordable Housing Finance in Africa.

Housing vulnerable groups

Habitat Côte d'Ivoire's vulnerable groups housing program is a fully subsidized construction program benefiting low-income groups, including orphaned children and people with physical disabilities. In 2016, Habitat Côte d'Ivoire completed a five-year project called Housing Orphans in Protected Environments, or HOPE, funded by the President's Emergency Plan for AIDS Relief, or PEPFAR, and executed in partnership with the CDC. This project, part of a national response to HIV and AIDS, focused on strengthening the capacities of families, communities, civil society and government agencies to ensure access to basic social services and protection from discrimination, exploitation and abuse. It supported 32,500 orphans and vulnerable children and their caregivers in N'Zi-Iffou-Moronou region.

Habitat Côte d'Ivoire is also implementing a livelihood project to build houses with 100 families, helping relocate

them from the village of Dida N'Glossou in the central region. A dozen of the houses were built with cost-effective, interlocking stabilized soil blocks. Habitat Côte d'Ivoire also is empowering young people with masonry and carpentry skills. In addition to extensive training, the program reinforces their capacity to establish small businesses that provide permanent employment opportunities for low-income masons and carpenters.

Under the program, Habitat Côte d'Ivoire works with central and local governments and ministries, local nonprofit organizations, civil society, village authorities and community representatives. It has been supported by donors such as JOAC, the Lions Club Foundation, the U.S. government's PEPFAR program, the Dow Foundation, the International Community School of Abidjan, the U.N. Development Programme, LafargeHolcim and the SOMFY Foundation.



Housing finance

Habitat Côte d'Ivoire's Save and Build program mobilizes communities to form savings groups for housing. Through this program, Habitat aims to facilitate access to micromortgages and housing loans for low- to middle-income households. Community mobilization agents work in the field to encourage households to join these savings groups. Habitat Côte d'Ivoire encourages cooperation with local financial institutions and other partners to finance decent housing and engages small-scale contractors to build houses. The organization trains young people in masonry skills so that they can later be employed by contractors. Habitat Côte d'Ivoire is certified as a builder by the Ministry of Construction and receives a tax rebate on construction materials.

The program better positions households to receive credit through financial education, savings mobilization, land titling and incremental construction. It mainly targets business owners and salaried employees in public and private sectors in Côte d'Ivoire. This program is currently based on three models: saving the full house cost; saving



A homeowner pictured in 2013 in the village of Goda.

one-third of the home cost and borrowing the remaining balance; and sponsorship from the extended family or community through savings or loans. In addition, Habitat Côte d'Ivoire provides training on financial education, inheritance rights and home maintenance.

Habitat Côte d'Ivoire's partners in the program include the national government, local governments, community-based nongovernmental organizations, and village authorities. The program was supported by donors such as Citibank Côte d'Ivoire, Cargill West Africa S.A., Being Co. and Nord Holland. To date, more than 2,000 families have been served, including 71 families under the Save and Build program.

Land tenure security

Habitat seeks to promote access to land tenure security in Côte d'Ivoire, whose unique history includes land conflicts. This program helps people confront challenges related to land tenure security, including through policies that ensure equal access to housing and protect women from discriminatory policies and practices related to land distribution, titling and inheritance.

In the typical community in Côte d'Ivoire, a village land committee delivers a village certificate after it is signed by the chief, confirming ownership of the land. Habitat's program supports chiefs and members of these village land committees – the only real witnesses and approvers of land purchases – in setting up a system to improve the delivery of land certificates. Habitat encourages the holders of village certificates to also obtain the ACD document and a building permit, for instance. And Habitat



advocates with local administrations to facilitate and speed up the issue of these documents.

Part of Habitat's global **Solid Ground** campaign, the land tenure security program empowers communities through awareness-raising, advocacy and communication campaigns that promote women's rights and greater knowledge of inheritance rights. Habitat Côte d'Ivoire works with several stakeholders, including the Ministry of Construction, local NGOs and village authorities.

Water, sanitation and hygiene, or WASH

The goal of WASH programs at Habitat Côte d'Ivoire is to increase access to clean water through construction or rehabilitation of water pumps, including those that use solar power, while also setting up committees for management of the infrastructure. These programs are designed for vulnerable groups, especially elderly residents, women, orphaned and vulnerable children, and people with physical disabilities. Programs focus on improving access to clean water and sustainable and affordable sanitation and hygiene services. We facilitate access to adequate and equitable sanitation and hygiene facilities, with a goal of ending open defecation by 2030. We also focus on promoting WASH facilities and good hygiene practices in schools and health centers.

Habitat Côte d'Ivoire has strong relationships with the government, specifically the Ministry of Sanitation. Under the program, which has helped more than 200,000 people improve access to water and sanitation, Habitat Côte d'Ivoire works with stakeholders such as the central government, local government agencies and representatives, local NGOs, and local village authorities. This work is supported by Citibank Côte d'Ivoire, the Guernsey Overseas Aid Commission, Sika Côte d'Ivoire, the Lions Club Foundation, PEPFAR, KOICA 24GuteTaten e.V., KSB AG, Verovis, Lions Club Madonnenland and the Global Nature Fund.



A Habitat homeowner gives her baby a bath in the village of Goda in 2013.

A Habitat homeowner washes dishes in 2013.

The Habitat network

Habitat Côte d'Ivoire is a branch of Habitat for Humanity International, a global leader in human settlements development that partners with a full range of stakeholders in more than 70 countries, implementing appropriate solutions for more than 5 million people per year in urban, peri-urban and rural areas. Habitat advocates for policies that bring adequate housing within reach for the estimated 1.6 billion people worldwide who currently lack decent shelter, and we help make housing market systems more responsive to their needs.

Habitat Côte d'Ivoire has access to technical experts from Habitat's Africa Hub in Nairobi, Kenya, designed to multiply Habitat's impact through regional programmatic support. The hub's resources and expertise can be flexed into countries such as Côte d'Ivoire to support program development and operations.

Habitat's programs in Côte d'Ivoire also have access to support from the Nairobi office of Habitat's Terwilliger Center for Innovation in Shelter, which applies market systems development approaches to help fill the void in

affordable and quality housing. The Terwilliger Center works with the private sector to pilot new products and approaches related to housing finance and construction materials, services and practices, then scales the best of those innovations. Habitat knows that low-income families around the world, including in Côte d'Ivoire, are underserved by formal housing markets. They tend to build in stops and starts, often with limited access to sound construction advice and quality, eco-friendly materials. These incremental builders form a large but invisible segment of the housing market.



Accountability

Habitat has a strong commitment to being accountable to the families and communities we work with in Côte d'Ivoire, and to donors and other partners. We have developed systems for demonstrating our impact and ensuring we live up to our values, including financial responsibility; diversity and inclusion; and safeguarding our employees, partners and the people we work with every day.

Habitat employs a robust monitoring, evaluation, accountability and learning, or MEAL, system in Côte d'Ivoire that has been set up to continually track and – if needed – modify and refine approaches. This commitment to MEAL is a hallmark of all Habitat for Humanity programs worldwide, including in Côte d'Ivoire. MEAL is used as an instrument not only for program quality assurance but also for continuous organizational learning.

Habitat operates with the highest level of financial accountability and integrity in Côte d'Ivoire. We adhere to strict financial policies and regularly conduct internal audits. Our ethics policy protects the people and communities we serve from exploitation and abuse and condemns any activities that violate these standards. Habitat for Humanity International also provides staff members, volunteers, vendors, donors and the public at large a platform to confidentially and anonymously file a notification when they suspect or identify unethical activity. In accordance with our global whistleblower policy, we expressly prohibit any form of retaliation against whistleblowers who raise concerns related to improper conduct.

everyone

needs a place to call home

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