

South Sudan

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Overview

South Sudan ceded from Sudan in 2011. The country's economy has since come under pressure, following the bilateral disagreements with Sudan over oil fields, pipelines and territorial disputes and the government shutdown of oil production.¹ On the 16 December 2013, a civil war that lasted for more than six years began; the effects of which manifested, in "ethnic massacres, widespread rape, the recruitment of child soldiers and other atrocities".² On the 22 February 2020, opposing political factions under President Salva Kiir and former vice president and rebel leader Riek Machar were able to finally ratify the "transitional coalition government" that had been under review since September 2018 – a power-sharing arrangement toward an election in three years.³

An estimated two-million South Sudanese have had refuge in neighbouring countries during the conflict, with almost as many categorised as internally displaced people (IDP) as of August 2017.⁴ As a reflection of the regional instability, despite poor infrastructure and social services, 299 815⁵ refugees have fled to South Sudan from Sudan and other neighbouring countries.⁶ These IDPs and refugees are living in abandoned buildings, informal settlements and refugee camps.⁷

Added to this, South Sudan has pervasive poverty with more than "80 percent of the population defined as income-poor and living on an equivalent of less than US\$1 (S\$£0.02) per day"⁸ and just over 90% of the urban population reported to be living in slums. This is compounded by "drought, floods, crop and livestock failures, and disease".⁹ The extremity of this socioeconomic vulnerability means that the majority of South Sudanese people are unable to afford formal housing.

There have, however, been signs of improvements as reflected in the increase of the country's gross domestic product (GDP), reported at 5.8 percent in 2019. The 2019 GDP is an indicator of significant growth considering that in 2016 the GDP rate was reported as a deficit of 13.1 percent.¹⁰ There is an expectation that the pandemic, in addition to other natural disasters this year,¹¹ will overstrain the country's weak public health system and exacerbate food insecurity and poverty.¹² There are also fears that the impacts of COVID-19 on the international oil markets will negatively affect South Sudan's revenue, given that oil accounts for a project 84 percent of the country's revenue sources.¹³

KEY FIGURES

Main urban centres	Juba
Exchange rate (1 July 2020): 1 USD = [a]	55.32 South Sudanese Pound (SSP)
1 PPP\$ = [b]	6.90 South Sudanese Pound (SSP)
Total population [b] Urban population [b]	11 062 113 2 201 250
Population growth rate [b] Urbanisation rate [b]	0.78% 2.22%
GDP per capita (Current US\$) (2018) [b]	US\$237
Percentage of population below national poverty line (2017) [b]	55.5%
Unemployment rate (% of total labour force, national estimate) (2017) [b]	11.5%
Proportion of adult population that borrowed formally (2017) [b]	3.0%
Gini coefficient (2017) [b]	45.5
HDI country ranking (2018) [c] HDI country score (2018) [c]	186 0.41
GDP (Current US\$) (2018) [b]	US\$2 870 million
GDP growth rate (2018) [b]	-11.20%
Inflation rate (2019) [b]	24.50%
Yield on 10-year government bonds	n/a
Lending interest rate (2019) [b]	15.65%
Number of mortgages outstanding (2019) [d]	821
Value of residential mortgages (Current US\$) (2019) [d]	US\$8.40 million
Typical mortgage rate [e] Term [f] Deposit [e]	16% 20 years 20%
Ratio of mortgages to GDP	0.29%
Number of mortgage providers [f]	2
Number of microfinance loans outstanding (2019) [d]	36 466
Value of microfinance loans in local currency units	n/a
Number of microfinance providers (2019) [d]	11
Total number of formal residential dwellings in the country	n/a
Total number of residential properties with a title deed (2019) [d]	10 000
Number of formal housing units built in this year (2019) [d]	80 000
Price of the cheapest, newly built house by a formal developer or contractor in an urban area in local currency units [g]	1 106 400 SSP
Size of cheapest, newly built house by a formal developer or contractor in an urban area [g]	24m ²
Typical monthly rental for the cheapest, newly built house [g]	99 576 SSP
Cost of standard 50kg bag of cement in local currency units [g]	553 SSP (US\$10.00)
Type of deeds registry: digital, scanned or paper [h]	Paper
World Bank Ease of Doing Business index rank [h]	185
Number of procedures to register property [h]	7
Time to register property [h]	48 days
Cost to register property as share of property price [h]	14.6%
World Bank DBI Quality of Land Administration index score (0-30) [h]	5
Percentage of women who own a house alone: Total Urban [i]	n/a n/a
Percentage of households with basic sanitation services: Total Urban [i]	n/a n/a
Percentage of households with no electricity: Total Urban [i]	n/a n/a
Percentage of households with 3+ persons per sleeping room: Total Urban [i]	n/a n/a
Percentage of urban population living in slums (2018) [j]	91.4%
NB: Figures are for 2020 unless stated otherwise.	
[a] Xe.com	[f] KCB Bank
[b] World Bank World Development Indicators	[g] Emaha General Construction and Trading Company
[c] Human Development Reports, United Nations Development Programme	[h] World Bank Ease of Doing Business Indicators
[d] Ministry of Housing, Physical Planning, and Environment	[i] Demographic and Health Surveys, USAID
[e] Bank of South Sudan	[j] United Nations Human Settlements Programme (UN-HABITAT)

South Sudan has seen a drastic decline in the inflation rate from 39.5 percent in April 2020 to 7.5 percent in June 2020. This drop increases the purchasing power of consumers and is a positive sign of economic stabilisation despite the current global economic crisis.¹⁴

The South Sudanese budget has historically emphasised allocation for wages and salaries; for instance, the 2018/2019 budget allocated 50 percent. In contrast, the 2019/2020 budget made a colossal shift, cutting the allocation to 13 percent.¹⁵ The reprioritisation is focused on capital expenditure on infrastructure, evidenced by the 59 percent allocation in 2019/2020 as compared to 11 percent the previous year.¹⁶

Access to finance

The country's financial sector is fledgling, lacking in scale, liquidity, efficiency, and is predominantly cash-based without the necessary regulatory oversight.¹⁷ The Bank of South Sudan (BSS) lists 30 registered commercial banks, including foreign and domestic enterprises.¹⁸ Within the banks operating in the country, two offer "credit facilities, trade finance, and saving accounts products and services". The lack of competition in the market is marked by high interest rate margins and narrow product offerings.¹⁹ Given that the majority of the population live in rural areas, bank penetration is negligible, with only one percent of the population having bank accounts.²⁰ There has been development in the mobile banking sector to encourage growth driven by the BSS, however, it is limited by access to technology and a lack of regulatory support.²¹

Although the client base of commercial banks is limited, from 2011 to 2018 deposits increased by 64 percent, and loans increased by 35 times.²² In 2018 the non-performing loan rate was 5.1 percent, the lowest in the young country's history.²³ The financial sector growth has, however, not related to an increase in credit toward construction and real estate, for which the percentage of loans was only 19 percent in 2018.²⁴ Equity Bank and Kenya Commercial Bank (KCB) offered limited loans to home builders, however, the interest rate for these loans was high and the repayment period was three years for full settlement.²⁵

In 2013 the Minister of Housing and Physical Planning announced the establishment of the Housing Finance Bank (HFB), which was funded through a public-private partnership to the value of US\$200 million (SS£11.1 billion) (government holding 20 percent, local investors 31 percent and foreign investors 49 percent).²⁶ The intention was to build a mortgage system that would enable citizens to upgrade their houses using more durable materials such as cement, as studies at the time showed that 93 percent of privately owned houses were grass-thatched mud huts.²⁷ Loans provided by the HFB would be payable over a 15-year term and were available for public clients and government officials.²⁸ HFB was to engage property developers in the private sector to produce a range of housing stock for the market that could be made available to those who would consider purchasing through a mortgage.²⁹ Despite the promises, there is no supporting information available to clarify the outcome of this particular intervention.

Affordability

A traditional mud hut of 28m², the most common housing typology across the country even within urban centres, costs on average SS£3 250 (US\$59) to build.³⁰ Although these units are easy to build, they have flawed foundations, are prone to flooding, poorly ventilated and have high maintenance requirements.³¹ An 80 m² prefabricated house costs SS£25 000 (US\$452) to build.³² However, these units are not affordable for poor people because of the high energy costs of air-conditioning and also because they are costly to maintain.³³ Under the UN-Habitat Hai Zandya Durupi Scheme in the capital city of Juba, a 28m² unit was SS£6 020 (US\$109) and a 180m² unit was SS£38 673 (US\$699) to build,³⁴ and in Darfur, a basic two-bedroom 48 m² unit was SS£15 000 (US\$ 271). The later units are built using cement and brick, making them more durable; however, the construction materials are considerably more expensive and more difficult to source.³⁵

Estimates from primary mortgage lenders report that South Sudan holds 800 housing finance loans, worth US\$1.7 million (SS£92.4 million), the average loan size ranges from US\$5 000 (SS£276 623) to US\$40 000 (SS£2.2 million) over five years, with a required monthly income of US\$400 (SS£22 130) for rebate.³⁶ The per capita income in South Sudan is US\$1 085 (SS£60 027),³⁷ with an average monthly net income of those with formal employment at US\$586 (SS£32 420),³⁸ which makes access to a loan unattainable for the majority of the population.

Housing supply

There is insufficient data to specify housing stock availability. The country is predominantly rural with four out of five South Sudanese living in rural areas which lack basic social services,³⁹ with an urbanisation rate of 1.74 percent.⁴⁰ The majority of the population (both in rural and urban areas) live in traditional mud houses which are largely self-built and owner-occupied. These informal, traditional houses are built from cheap, locally sourced materials. The formal housing sector provides housing for a small sector of the population, however, no supporting

COVID-19 response

A partial lockdown was imposed between 14 March and 25 March 2020, air travel was suspended,⁵⁴ schools and universities closed,⁵⁵ and a curfew was implemented.⁵⁶ Curfews were in place until 8 May 2020, although some businesses and retail reopened under specific social distancing guidelines.⁵⁷

To mitigate long-term economic fallout due to the COVID-19 pandemic, the BSS has undertaken proactive mitigation measures to protect commercial banks, other businesses, and the South Sudanese people in general. These measures include:

- The reduction of the central bank interest rate by three percent (from 13 percent to 10 percent). The aim is to make loans more affordable.⁵⁸
- The reduction of the cash reserve ratio by five percent (from 15 percent to 10 percent)⁵⁹ to "release additional liquidity to commercial banks that can be targeted to support economic activities especially amongst the sectors hardest hit by the pandemic such as micro and small business enterprises".⁶⁰
- The suspension of the minimum paid-up capital regulation, which required all banks to increase their "paid-up capital to a minimum of SS£5 billion (US\$90.4 million) for six months".⁶¹
- The specification to all government agencies, financial institutions, non-governmental organisations, civil society organisations and citizens, to use the local South Sudanese pound for all transactions to ensure value retention and minimise increased demand for the US dollar.
- Debt restructuring allowing banks to negotiate favourable terms, such as lower repayment rates or extended periods, to ensure that businesses have sufficient liquidity to prevent closure.⁶²
- Monitoring changes in the exchange rate to ensure access to "foreign exchange for importation of essential commodities into the country".⁶³

There is no supporting indication that a moratorium was implemented on evictions. Many communities in South Sudan are at high risk of eviction due to loss of income resulting from restrictions on trade and activities during the pandemic.⁶⁴ IDP communities "living in abandoned or unused buildings" are also at high risk of eviction.⁶⁵ There is no indication of specific housing interventions from government to address informal settlements. There is some humanitarian aid in these locations, including the provision of food, hygiene education and resources.⁶⁶

information is available about this sector or the number from private developers as part of large-scale projects. UN-Habitat has two ongoing projects valued at an estimated US\$6.5 million (SS£360 million),⁴¹ through which it has built about 5 000 houses, for returnees and refugees in South Sudan.⁴²

Property markets

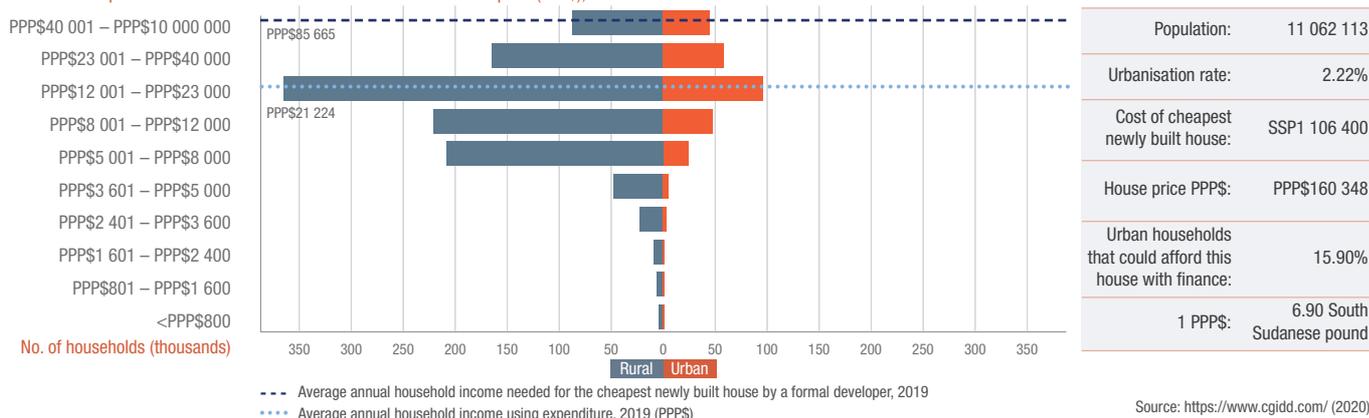
In 2014 it was estimated that 50 percent of the South Sudanese urban population lived on unregistered land.⁴³ Further tenure uncertainty has resulted from:

- Poor governance and the lack of consistent urban planning strategies, due to high staff turnover within the department of Town Planning (under the State Ministries of Physical Infrastructure);
- An absent public review process; and
- Absence of general urban area mapping, due to less than 15 percent of the land having been surveyed.⁴⁴

The occupation of unregistered land potentially demarcated for alternate uses results in a high risk of eviction in urban and peri-urban areas.⁴⁵

SOUTH SUDAN

Annual income profile for rural and urban households based on consumption (PPP\$), 2019



The World Bank Doing Business 2020 report shows that there are no official statistics available for tracking the number of transactions for property registration. All privately held land plots are not registered and there is no electronic database for recording boundaries, checking plans and providing cadastral information.⁴⁶ Acquiring construction permits takes 23 procedures over 131 days at 8.5 percent of the property value,⁴⁷ which reflects rates within the region, but is indicative of the high costs associated with construction as this applies only to permitting beyond the actual construction cost and would be eventually be passed on to the buyer. The registration of a property should take seven procedures over 48 days at 14.6 percent of the property value. However, South Sudan applies only five out of a possible 30 indicators for the quality of land administration, an unfavourable indication of the real application of measures that should be in place to acquire and register property.⁴⁸

Policy and legislation

The administration of land is governed by the Land Act of 2009, the Local Government Act of 2009 and the Transitional Constitution of South Sudan of 2011. The Land Policy of 2011 is not yet in force. The leading party in South Sudan, the Sudan Peoples' Liberation Movement (SPLM), developed a policy of "taking towns to the people" in 2004. The policy concentrated on rural development, transformation, and investment.⁴⁹ The policy was based on a decentralised model that supports access to basic services and livelihood opportunities in rural areas and smaller urban centres. For instance, this included schools, healthcare facilities, clean water, electricity, road upgrades, banking services, modernised agriculture and security.⁵⁰ The service-focused approach intended to counteract the flow of rural-to-urban migration and "ease the pressure on services, housing, land and infrastructure in Juba".⁵¹ This policy is, however, focused on service delivery and housing is not specified or prioritised as a deliverable therein.

The Ministry of Lands, Housing and Urban Development had an expenditure budget of SS£39 886 632 (US\$ 720 951) in the 2019/2020 financial year.⁵² Lack of national investment in the housing sector, in a fragile country with high rates of poverty, indicates that the direct provision of housing is not a state priority.

Opportunities

Following the resolution of the power-sharing agreement of the transitional government earlier this year, there is a sense of optimism and opportunity in taking the country forward. There is intent, although not yet mobilised, by the state to diversify and stabilise the economy, which is currently heavily reliant on the oil sector, as well as support from the international community from a humanitarian and developmental investment perspective.

To achieve sustainable growth in the country, specific measures must be taken, such as addressing:

- Public sector corruption;
- Improving agricultural productivity;
- Alleviating poverty and unemployment; and
- Improving fiscal transparency – particularly for oil revenues.⁵³

Also, there is a need to support business growth through state revenue streams that must be developed, growing the tax base and improving regulatory oversight and conditions.

Availability of data on housing finance

It is not easy to find information or data about housing and finance in South Sudan. The BSS provides some information but a significant number of archived reports are not available on the website. Current statistics are not available. Further, communication with local specialists or people working within the housing or construction industry yielded limited information around specific indicators. However, it did illustrate that communication using mobile platforms and social media was more readily used than formal websites.

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