

Somalia

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Overview

According to the United Nations and World Health Organization, Somalia is facing a “triple-threat” of floods, drought and the COVID-19 pandemic. In February this year, government declared a national emergency due to a locust outbreak, which was deemed the worst in 25 years, threatening food supply and worsened by the flooding. The United Nations High Commissioner for Refugees (UNHCR) estimates that there are almost 2.6 million internally displaced households living in informal settlements or camps with no access to basic services. There are more than 2 344 camps nationally.¹ In July 2020 there were 158 000 new internally displaced persons (IDPs).

Evictions pose a real threat in Somalia, with 48 000 people evicted from places of residence in the first quarter of 2020 and 268 000 in 2019. While the National Evictions Guidelines² were published late 2019, a moratorium on evictions is being advocated widely during this time of the pandemic due to the extended risk for displaced Somalis, given the threat of community transmissions in overcrowded IDP settlements. This is also in light of the limited health infrastructure and professional services available in Somalia (estimated at two healthcare workers per 100 000 people).³ The threat is also exacerbated by risk of family separation, domestic violence against women and children, and stigmatisation.

Somalia recorded the country's first case of COVID-19 on 16 March 2020. As of 16 September 2020, there were 488 active cases and 98 confirmed deaths.⁴ According to the International Monetary Fund (IMF)⁵, a co-ordination committee between the World Bank, the United Nations and Somalia's Ministry of Health was formed to respond to the spread of the outbreak in Somalia. A Country Preparedness and Response Plan (CPRP) was prepared in late March. The CPRP identifies IDPs, the elderly and the urban poor as the most affected and at-risk population groups. The CPRP also alludes to the impact of the pandemic on general livelihoods and the economy. The CPRP objectives are to a) direct support to the Health Preparedness and Response component of the Federal Government of Somalia's Comprehensive Socio-Economic Impact and Response Plan for Covid-19; and b) provide support to the indirect but immediate humanitarian consequences of the pandemic, particularly continuity of critical interventions identified within the 2020 Somalia Humanitarian Response Plan.

KEY FIGURES

Main urban centres	Mogadishu, Hargeysa, Berbera, Kismayo, Marka
Exchange rate (1 July 2020): 1 USD = [a] 1 PPP\$ = [b]	577.62 Somali Shilling (SOS) n/a
Total population [b] Urban population [b]	15 442 905 7 034 861
Population growth rate [b] Urbanisation rate [b]	2.86% 4.14%
GDP per capita (Current US\$) (2018) [b]	US\$499
Percentage of population below national poverty line (2017) [b]	4.1%
Unemployment rate (% of total labour force, national estimate) (2017) [b]	14.0%
Proportion of adult population that borrowed formally	n/a
Gini coefficient	n/a
HDI country ranking HDI country score	n/a n/a
GDP (Current US\$) (2018) [b]	US\$7 484 million
GDP growth rate (2018) [b]	-1.54%
Inflation rate (2018) [b]	2.80%
Yield on 10-year government bonds	n/a
Lending interest rate	n/a
Number of mortgages outstanding	n/a
Value of residential mortgages (Current US\$)	n/a
Typical mortgage rate Term Deposit [c]	10% 20 years 20%
Ratio of mortgages to GDP	n/a
Number of mortgage providers [c]	3
Number of microfinance loans outstanding	n/a
Value of microfinance loans in local currency units	n/a
Number of microfinance providers (2019) [d]	6
Total number of formal residential dwellings in the country	n/a
Total number of residential properties with a title deed	n/a
Number of formal housing units built in this year	n/a
Price of the cheapest, newly built house by a formal developer or contractor in an urban area in local currency units [e]	20 216 641 SOS (US\$34 999)
Size of cheapest, newly built house by a formal developer or contractor in an urban area [e]	150m ²
Typical monthly rental for the cheapest, newly built house	n/a
Cost of standard 50kg bag of cement in local currency units [e]	3 754 SOS (US\$6.50)
Type of deeds registry: digital, scanned or paper [f]	Paper
World Bank Ease of Doing Business index rank [f]	190
Number of procedures to register property [f]	5
Time to register property [f]	188 days
Cost to register property as share of property price [f]	1.4%
World Bank DBI Quality of Land Administration index score (0-30) [f]	7.5
Percentage of women who own a house alone: Total Urban [g]	n/a n/a
Percentage of households with basic sanitation services: Total Urban [g]	n/a n/a
Percentage of households with no electricity: Total Urban [g]	n/a n/a
Percentage of households with 3+ persons per sleeping room: Total Urban [g]	n/a n/a
Percentage of urban population living in slums (2018)	n/a

NB: Figures are for 2020 unless stated otherwise.

[a] Xe.com

[b] World Bank World Development Indicators

[c] Amal Bank

[d] World Bank Publications 2019: Somalia Capacity

Advancement, Livelihoods and Entrepreneurship Through Digital Uplift Project

[e] UNICEF

[f] World Bank Ease of Doing Business Indicators

[g] Demographic and Health Surveys, USAID

Significant donor support was sourced to assist Somalia in the response to COVID-19, flooding and drought. This includes from the United Nations, World Health Organization (WHO), World Bank (WB) (US\$137.5 million), United Nations Children's Fund (UNICEF) and the African Development Bank (AfDB) (US\$25 million). Efforts by the Central Bank of Somalia in response to the pandemic include the release of US\$2.9 million for lending to small and medium enterprises; and improving the monitoring of financial and liquidity conditions by improving data collection.⁶

Access to finance

The Central Bank of Somalia is responsible for licensing, supervising and regulating Somali's commercial banking and non-banking financial institutions, including microfinance, mobile money transfer, insurance and credit associations. There are nine banks licensed and operating in Somalia – Dahabshiil Bank International, Daryeel Bank, SomBank, Agro Africa Bank, Salaam Somali Bank, Amal Bank, Premier Bank, International

Bank of Somalia, and Amana Bank. Three of these banks offer housing/real estate/land and construction financing. There are 10 licensed money remittance providers or Hawalas and six major microfinance providers – MicroDahab, IBS Microfinance, Premier Microfinance, AMAL Microfinance, KAABA Microfinance, and Kaah International Microfinance Services. Average microfinance loans are around US\$1 000 with tenor of less than a year.⁷

According to the IMF,⁸ mobile money and money transfer businesses play a significant role in providing financial services in Somalia and provided trade finance of approximately US\$2.1 billion in 2017. Due to COVID-19 restrictions forcing some business to close globally, many migrant workers are left with no income outside further reducing the limited funds that would normally be sent back to their families in Somalia for subsistence. The Somali economy is heavily dependent on remittances which accounts for about 31 percent of gross domestic product (GDP).⁹ In 2019, more than US\$2.7 billion¹⁰ in remittances was sent to Somalia. Remittances have declined by 50 percent during the COVID-19 period, which local Somalis (40% of the population) are dependent on – adversely affecting income.¹¹ According to USAID,¹² COVID-19-related airport closures, airline route suspensions, and quarantines prevent the transfer of banknotes into Somalia, further affecting banks' liquidity. The USAID-funded Somalia Growth, Enterprise, Employment, and Livelihoods project is working to address this.

In 2017, 7.9 percent¹ of adults held accounts at formal financial institutions, indicating low levels of financial inclusion. This is, however, expected given the nascent nature of the financial sector in Somalia. Financial sector assets were equivalent to 4.3 percent of GDP and credit to the private sector was 1.3 percent of GDP in 2018.¹⁴ According to Making Finance Work for Africa, 2018¹⁵ key challenges the financial sector in Somalia faces include trust and information deficits, a lack of capacity and financial infrastructure, unfavourable terms and conditions, and insufficient collateral for the majority of the public.

On 25 March 2020, the IMF and World Bank's International Development Association approved Somalia's eligibility for debt relief under the Heavily Indebted Poor Countries initiative. This will allow for Somalia's debt to be reduced to US\$557 million from US\$5.2 billion over approximately three years. This is of particular importance currently as Somalia will be able to integrate back into the international community during the pandemic where support is being sought from the international community.¹⁶

Importantly, the Somali banking sector is mainly governed by Islamic banking with some conventional banking. This refers to interest free banking governed by principles of Islamic Sharia. This means, in the context of Somalia, lending terms do not include an interest rate as lending is interest free. Instead, while there is a down payment requirement by banks, banks also require a Murabaha payment (or profit mark-up) upfront on the nett cost of the property.

Affordability

A World Bank supported study¹⁷ profiling poverty in the country in 2016 indicates that the percentage of the Somali population living below the international poverty line of US\$1.90 at 2011 purchasing power parity (PPP) ranges between 26 percent (for example, 27 percent in North East Somalia) and 70 percent (for example, 61 percent in North West Somalia) depending on the region. The average daily per capita expenditure is US\$1.25 2011 PPP and poverty is the worst in IDP settlements. In addition to limited remittance inflows, the COVID-19 pandemic has intensified already high unemployment and stalled the economy generally, worsening housing affordability.

The Consumer Price Index (CPI), as reported by the Somalia Directorate of National Statistics,¹⁸ indicated that overall CPI from July 2019 to July 2020 decreased to 4.09 percent from 6.80 percent in the prior year. Housing, water, electricity and gas increased year-on-year from -1.4 percent in June 2019 to 5.57 percent in July 2020, indicating a significant decrease in affordability.¹⁹

The cheapest newly built house by a developer in 2020 was US\$36 000²⁰ (excluding land) and the cost of a 50kg bag of cement is between US\$6.5 and US\$7.0. In contrast eighty-five percent of Somali households earn below PPP\$800²¹ per annum and only 38 percent are employed.²²

COVID-19 response

Somalia's partial lockdown began in March 2020 when restrictions were placed on schools and universities as well as large gatherings and non-essential business, public transport and travel. Somalia is still in partial lockdown, however, flights reopened on 3 August 2020 and schools on 15 August 2020.

A Country Preparedness and Response Plan⁴⁵ by UN agencies, the Inter-Cluster Coordination Group and other cluster partners was prepared in late March. The CPRP identifies IDPs, the elderly and the urban poor as the most affected and at-risk population groups. Evictions pose a real threat in Somalia during this time of the pandemic, with 48 000 people evicted from places of residence in the first quarter of 2020. While the National Evictions Guidelines⁴⁶ was published late 2019, a moratorium on evictions is being advocated widely due to the extended risk posed to displaced Somalis, given the threat of community transmissions in overcrowded IDP settlements with limited access to basic services to practice good hygiene and social distancing essential to halting the spread of the virus.

Ahmed Khadar Jama²³ indicates that, on the housing demand side, key challenges include short repayment periods due to risk of liquidity, down payment value requirements, the high Murabaha rate, limited real estate developers, and the high costs of residential property. There are short repayment periods of three years, or 60 months (Amal Bank Home Finance) in some cases, which adds to the affordability challenge in Somalia. An example presented by Jama²⁴ indicates that, for a house that costs US\$75 000, the required monthly repayments would be US\$2 012, which includes a 30 percent down payment and 15 percent Murabaha rate over a period of 30 months. As indicated above, this is unaffordable to the majority of the population, given that only 7.9 percent of people have accounts at formal financial institutions. The down payment value that financial institutions require is between 20 and 30 percent of the price inclusive of the Murabaha. The Murabaha rate, according to Jama,²⁵ is charged by banks at between 12 percent and 30 percent on the net cost of the house. This is in addition to the down payment.

Housing supply

Somalia's population growth has decreased from 3.4 percent to 2.9 percent over the past two decades and the population is estimated at approximately 14.3 million people currently, of which 40 percent reside in urban areas.²⁶

For the first time ever, a national survey was undertaken and the results were released this year. The aim of the Somali Health and Demographic Survey (SHDS) 2020²⁷ is to monitor and track the respective priority sectors identified in the National Development Plan (NDP).

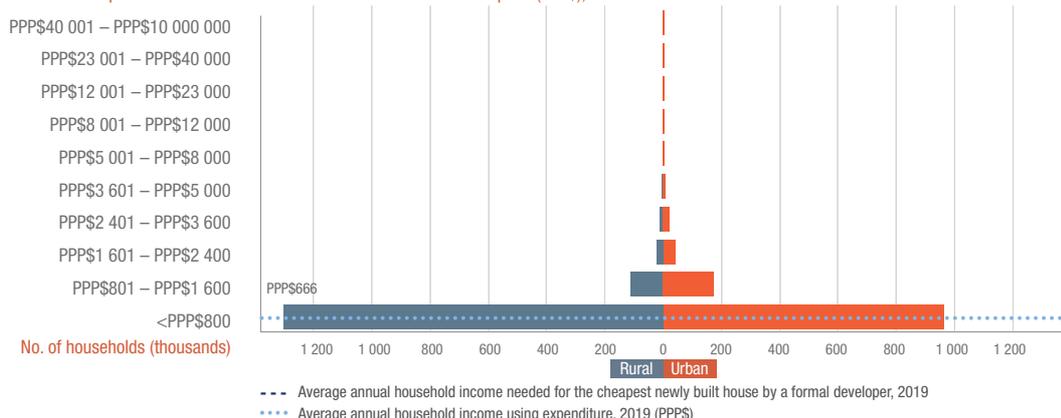
According to the SHDS, approximately 32 percent of households are headed by women and the average household size is 6.2 persons.²⁸ Sixty-five percent of households have access to improved or drinkable water sources of which 42 percent is piped water to a household or plot.²⁹ Fifty-six percent of households have access to improved sanitation facilities, which are basic sanitation facilities. Forty-four percent of households have access to electricity. The majority of households, 58.9 percent, have floors made of earth/sand while only 26.2 percent of floors are made of cement. About 44.5 percent use firewood for cooking and 44.3 percent use charcoal for cooking. Over 50 percent of households' roof structures are made up of metal sheets.³⁰

The International Institute for Environment and Development identifies four types of housing in Somalia:

- Buuls, which are temporary shelters made of mud, sticks and cloth mainly inhabited by IDPs with an average rental of US\$13 a month, typically located on the periphery of the city;
- Corrugated iron sheet housing inhabited by low to middle income earners costing US\$140 on average a month and located on the periphery of the city;

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



Population:	15 442 905
Urbanisation rate:	4.14%
Cost of cheapest newly built house:	20 216 641 SOS
House price PPP\$:	n/a
Urban households that could afford this house with finance:	n/a
1 PPP\$:	n/a

Source: <https://www.cgidd.com/> (2020)

- Villas located in the older city suburbs and periphery, housing wealthy Somalis and foreign nationals; and
- Apartments inhabited by middle and upper middle class Somalis with an average cost of US\$350 to US\$500 a month located within the city centre.³¹

The UNHCR identifies that the lack of land tenure and forced evictions inhibit the ability of partners to improve living conditions within camp sites. In addition, UNHCR indicates that the COVID-19 pandemic is creating changes in service modalities and that there is a need to prioritise service provision.³²

Somalia's NDP 2020-2024,³³ identifies housing as an essential service and prioritises housing and urban development in many regions, including Banaadir and South West State. The prioritisation of housing is already evident in Banaadir as an Affordable Housing Action Plan is being developed as well as the World Bank's Somali Urban Investment Planning Project.³⁴

According to the NDP (2020-2024), 27.5 percent of commercial banks' credit to the private sector was in real estate projects such as Daru-Salaam in Mogadishu. This development consists of 500 residential houses, including sport, education and health facilities.

Property markets

The NDP 2020-2024 identifies the importance of the real estate sector and constraints to growth in the construction sector have been highlighted. These include the lack of an appropriate regulatory environment; poor governance in the public sector; the lack of building standards and health and safety regulation; high land prices and disputes; and the shortage of skills. The NDP 2020-2024 strategy includes promoting the market for low cost housing through tax incentives to the market for affordable; quality housing for the poor; starting to improve security of land tenure, with a particular emphasis on durable solutions for displaced persons; establishing an accessible system of financing that helps the less well-off buy their homes; improving construction sector skills; strengthening building standards; and supporting urban planning and infrastructure development.

The World Bank Doing Business³⁵ report indicates it costs 1.4 percent of a property's value to register a property, lower than the regional average of 7.3 percent. There are five procedures and it takes 188 days to register a property (more than three times higher than the Sub-Saharan Africa average of 51.6 days). Title deeds are currently only documented on paper; however, these can be accessed at a notary office which is registered at the court of appeal. The Court of Appeal and Banaadir Regional Authority (Municipality of Mogadishu, Land Management Department) are responsible for immovable property registration. The Banaadir Regional Authority is also responsible for showing legal boundaries in the business district. The Ministry of Finance provides a tax clearance, or Nulla Osta, which verifies that a seller has paid all property taxes.³⁶ Articles 938 and 939 of the Somali Civil Code Law No. 37 of 1973 provide the legal basis for dispute resolution.³⁷ Fraudulent titles and land disputes are still common in Somalia even though it is mandated by law to be registered.³⁸ Prior to 1991, all titles were moved out the country and kept by a former Registrar official.

Verification of the authenticity of a title registered before 1991 therefore goes outside the country and costs approximately US\$1 000-US\$2 000 and takes a month to be processed.³⁹ Ownership details on a property registration in the past 10 years is available at a lawyer's office in an official bulletin and costs US\$50 for the lawyer to check. While property registration is not normally done at the courts, banks require property registration at the court of appeal as collateral to obtain a loan.⁴⁰

An internet search identified three formal real estate agents operating in Somalia, namely My Property Somalia, Kaah Properties and Reali Group. The price of rental property for a one-bedroom apartment in the city centre in Mogadishu, according to Numbeo (2020)⁴¹, is US\$193 and US\$75 outside of the city centre. According to Numbeo (2020)⁴², the price per square meter to buy an apartment in the city centre is US\$30 280.

Policy and regulation

With evictions having been identified as a grave challenge in Somalia, the National Eviction Guidelines⁴³ have been drafted to ultimately to protect the right to adequate housing and to protect human rights.

According to the NDP (2020-2024)⁴⁴, the Somali government signed the Kampala Agreement, which outlines the states commitment towards protecting IDPs which is relevant to the housing backlog in these communities.

Opportunities

The NDP indicates that the real estate and construction sector in Somalia has potential, driven mainly by housing demand from rapid urbanisation and diaspora investments in the main cities, particularly Mogadishu. The focus on IDPs and camp management, not only generally but in light of COVID-19 awareness, together with the recently legislated National Evictions Guidelines, shows the government's commitment to improving housing in the country. In addition, approved donor funding will assist Somalia in these trying times as well as showing renewed commitment from the international community.

National elections in Somalia are set to take place in November this year, which is a political milestone for Somalia. However, this may be delayed because of the COVID-19 pandemic, locust infestation, as well as security and technical issues affecting preparations.

Additional sources

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Availability of data on housing finance

Access and general availability of data has been identified as a key gap by the Federal Government of Somalia. It, however, remains a challenge to undertake ground research due to vulnerable conditions and security risks throughout the country. The primary sources of housing finance data are:

The Directorate of National Statistics under The Ministry of Planning, Investment and Economic Development is the main provider of statistical data for decision-makers and researchers for planning in an effort to address socio-economic development of Somalia. To this end, the Somali Health and Demographic Survey 2020⁴⁷ was recently launched. This is the first of its kind in Somalia. In addition, the CPI index and COVID-19 situational update is also published by the department.

Central Bank of Somalia provides data on banking supervision and licensing and has a function for economic research (there are no archives as yet). Generally the Annual Reports provide information – however, these have not been updated in three years.

United Nations High Commissioner for Refugees collects data on internally displaced persons in Somalia by monitoring refugee and movement patterns, access to services, and the nature of vulnerability. In addition, UNHCR is monitoring COVID-19 outbreaks in some IDP camps in Somalia.

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