

# Eritrea

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## Overview

Eritrea is a Horn of Africa country with its largest city Asmara, known for its famous Italian colonial architecture.<sup>1</sup> The country borders Djibouti, Ethiopia, Sudan and the Red Sea, thus strategically located along major world shipping lanes.<sup>2</sup> Eritrea has a population of 3.2 million, a growth rate of 2.35% and a very high fertility rate of 4.13 births per woman as of 2019.<sup>3</sup> The high fertility rate is accounted for by improved life expectancy of 39 to 60 and significant drop in child mortality rates due to improved health care. However, for the last 30 years, Eritrea has borne the brunt of the border conflict with Ethiopia and the authoritarian rule of its founding President Mr. Afwerki,<sup>4</sup> which has led to considerable migration and displacement. Eritrea has been referred to as a “diaspora nation” since close to half of the population live in the diaspora.

Eritrea is one of the least urbanised countries, with only a third of the population (35.8%) living in cities, compared to its neighbour Djibouti which is 78% urbanised.<sup>5</sup> There are minimal job or business opportunities in the urban areas, which is a disincentive for rural-urban migration. With a low percentage of the population being urbanised and high emigration, Eritrea does not suffer the severe shortage of housing in urban areas that most African countries do. Nonetheless, the country faces major challenges in housing and urban development including poverty, a shortage of skilled labour, a lack of building materials, and inadequate institutional capacity to provide inputs critical for housing development.<sup>6</sup>

The recent Tigray conflict has aggravated the housing needs of over 20 000 Eritrean refugees settled in both Mai Aini and Adi Harush camps in southern Tigray, dramatically leading to acute food and clean water shortages.<sup>7</sup> Most Eritrean refugees who fled the country's authoritarian rule have been major victims of coordinated attacks by both Eritrean and Ethiopian forces on one hand and Tigray rebels on another.<sup>8</sup> In most cases, the refugee camps were destroyed in the fighting along with killings, rape, looting and other war crimes.<sup>9</sup> Most of the affected are men, women and children who were already living as refugees before the onset of the conflict. These widely documented attacks shattered the refugees' illusion of safety as violence engulfed their camps.<sup>10</sup>

The country's 2020 real gross domestic product (GDP) was expected to drop by 0.6% relative to the growth of 3.8% in 2019 due to locust invasion

## KEY FIGURES

Main urban centres	Asmara
Exchange rate (1 July 2021): 1 USD = [a] 1 PPP\$ = (2020) [b]	15.00 Nakfa (ERN) 5.93 Nakfa (ERN)
Total population (2018) [b]   Urban population [b] Population growth rate   Urbanisation rate (2018) [b] GDP per capita (Current US\$) (2017) [b] Percentage of population below national poverty line (2017) [b] Unemployment rate (% of total labour force, national estimate) (2017) [b] Proportion of adult population that borrowed formally (2017) [b] Gini coefficient (2017) [b] HDI country ranking (2019) [c]   HDI country score (2019) [c]	3 213 972   n/a n/a   3.0% US\$514 n/a 6.4% n/a n/a 180   0.46
GDP (Current US\$) (2017) [b] GDP growth rate (2017) [b] Inflation rate (2019) [b]	US\$3 860 million 8.70% 9.00%
Number of residential mortgages outstanding Value of residential mortgages outstanding (USD) Prevailing residential mortgage rate [d]   Term [e] Maximum LTV on a residential mortgage Ratio of mortgages to GDP Number of residential mortgage providers (2020) [d] Number of microfinance loans outstanding Value of microfinance loans (USD) Number of microfinance providers (2020) [f]	n/a n/a 10%   25 years n/a n/a 1 n/a n/a 2
Total number of residential properties with a title deed Number of formal dwellings completed annually Price of the cheapest, newly built house by a formal developer or contractor in an urban area in local currency units (2020) [d] Size of cheapest, newly built house by a formal developer or contractor in an urban area (2020) [d] Typical monthly rental for the cheapest, newly built house (2019) [g] Cost of standard 50kg bag of cement in local currency units (2019) Type of deeds registry: digital, scanned or paper (2020) [h] World Bank Ease of Doing Business index rank (2020) [h] Number of procedures to register property (2020) [h] Time to register property (2020) [h] Cost to register property as share of property price (2020) [h] World Bank DBI Quality of Land Administration index score (0-30) (2020) [h]	n/a n/a 296 296 ERN 30m <sup>2</sup> 2 125 ERN 489 ERN (US\$32.60) Paper 189 11 78 days 9.0% 6.5
Percentage of women who own a house alone and/or jointly Percentage of female-headed households (2002) [i] Percentage of urban population living in slums Percentage of households with basic sanitation services Percentage of households with electricity (2002) [i]	n/a 46.7% n/a n/a 32.2%
Cumulative number of COVID deaths per 100 000 as of 1 Oct [j] Percent of population fully vaccinated against COVID-19 as of 1 Oct	1.18 n/a

NB: Figures are for 2021 unless stated otherwise.

[a] Xe.com	[f] Eritrean Community Development Fund (ECDF)
[b] World Bank World Development Indicators	[g] Expatistan.com
[c] Human Development Reports, United Nations Development Programme	[h] World Bank Ease of Doing Business Indicators
[d] Housing and Commerce Bank of Eritrea	[i] Demographic and Health Surveys, USAID
[e] Eritrean Development and Investment Bank (EDIB)	[j] World Health Organization (WHO)

coupled with effects of COVID-19 pandemic which curtailed economic output during the year.<sup>11</sup> While COVID-19 aggravated Eritrea's economic decline, the decline in economic performance has largely been blamed on the country's overdependence on mostly rain-fed agriculture, which accounts for one third of its GDP.<sup>12</sup> The African Development Bank (AfDB) observes that private consumption, investment as well as net exports were depressed in 2020, which further explains the decline in economic growth. Inflation in 2020 stood at 4.7% compared to deflation of 16.4% in 2019 partly due to disruption of regional and global supply chains induced by COVID-19.<sup>13</sup> Broadly, while Eritrea has not suffered severely from COVID-19 infections, disruption from containment measures and the impact on the global and local economy will likely hit the country in the short term.<sup>14</sup>

### Access to finance

While the private sector in the countries bordering Eritrea is quite vibrant, the country's financial markets are largely state controlled. Thus, direct negotiations with the state account for most profitable investments is recommended, as opposed to arm's-length private investments.<sup>15</sup> According to the United States State Department, government patronage of the economy and the absence of a clearly defined business environment and legal code increases private business risk exposure.<sup>16</sup> Consequently, Eritrea has a significantly high (160/179 countries) Corruption Perception Index (CPI).<sup>17</sup>

Eritrea does not have a well-developed financial system, especially compared to its neighbours Ethiopia, Djibouti and Sudan. The banking sector is regulated by the Bank of Eritrea and has three commercial banks which are all state owned.<sup>18</sup> The three banks are: Commercial Bank of Eritrea with 80% market share; Housing and Commercial Bank of Eritrea, the 2<sup>nd</sup> largest bank, established to provide housing finance; and Eritrean Investment and Development Bank, the 3<sup>rd</sup> largest bank, established to provide financing in the agricultural sector:

The financial system largely comprises the banking sector, the dominant sector, and the insurance sector, but they are mostly underdeveloped. Access to financial information is severely impaired by the fact that banking sector is government controlled. Not even Bank of Eritrea, the regulator, has a website. The online presence of the commercial banks as well is mostly on account of third parties. The country's microfinance is also undeveloped and mostly takes the form of rotating credit groups and loan sharks or money lenders, known for charging exorbitant interest rates. The two main microfinance organisations are Southern Zone Saving and Credit Scheme and Saving and Micro Credit Programme.<sup>19</sup>

The government's footprints are not only found in the financial services sector: The government (or the ruling party) controls most of the medium and large businesses in the country.<sup>20</sup> The absence of private land ownership hampers development of mortgages. All land is state owned, and any home development is closely controlled and monitored by the state. Loyalty to the ruling party and the government is in most cases a prerequisite for getting permission to build homes in the country.

Studies on Eritrea document several barriers to credit access in the country. There is evidence to suggest that among others, stringent credit policies by the leading commercial bank (CBE), conservatism, mutual mistrust, and lack of accounting knowledge among small firms are major hindrances to credit access.<sup>21</sup> The government-owned Eritrean Investment and Development Bank has limited capacity to offer term loans to both private and public sectors.<sup>22</sup> According to the United Nations Development Programme (UNDP), Eritrea's banking sector is weak in terms of the requirements of the Basel III International Regulatory Framework, and this exposes it to global COVID-19 crisis-related shocks.<sup>23</sup> However, the country's limited connection with the global financial system renders the extent of exposure to global COVID-19 shocks minimal.

### Affordability

Eritrea has a huge population of rural poor, mostly subsistence farmers, with no access to formal employment. The unemployment rate in 2020 rose to 7.44% from 6.34% in 2019.<sup>24</sup> Although the World Bank estimates that the country has a poverty rate of 70%, the bank concedes that the dearth of data greatly impedes quantitative analysis.<sup>25</sup>

Renting or owning a house in Asmara is expensive and the rates are high in view of the country's poverty and unemployment rates. Home ownership and formal rental remains mostly within the reach of only the diaspora population rather than those living in Eritrea.<sup>26</sup>

### Housing supply

Eritrea is considered a diaspora nation since close to half of its population live in the diaspora due to hardship and war in the country. Thus, unlike the neighbouring country Djibouti, which suffers from large influx of migrants, Eritrea experiences a large outflow of migrants. The limited opportunities in the country have forced Eritreans to take a risky journey to Europe, exposing themselves to human traffickers, detention, abuse and death.<sup>27</sup>

### Urban informality

Eritrea has been at war and has gone through regional conflicts for decades, leading to displacement of many people in need of housing and other essential amenities.

Studies show that close to 81% of residents of small towns and 65% of the rural population are poor, while 39% of the entire population suffers from extreme poverty.<sup>38</sup> Poverty and conflict have led to proliferation of slums in Eritrea's urban centres, mainly Asmara.

Notably, the country has considerably improved sanitation and waste management through the years. The United Nations Children's Fund (UNICEF) observes renewed commitment on the part of the government since the National Sanitation Conference in 2018, to avail hygienic as well as affordable sanitation facilities.<sup>39</sup> Moreover, impressive progress has been made in the Water, Sanitation and Hygiene (WASH) sector, where the United Nations Development Programme (UNDP) observes a decline in open defecation (ODF) from 90% recorded in 2010 to 40% in 2019.<sup>40</sup> Eritrea was in the process of achieving ODF-free status by 2022, but this has been slowed by COVID-19. Close to 52% of the population had access to clean water as at 2016.<sup>41</sup>

Despite major strides made by the government to improve standards of living, those living in slums feel neglected due to manifest poverty, overcrowding, poor living conditions, and limited access to urban services.<sup>42</sup>

According to UN-Habitat, the many years of regional conflicts and war have created an urgent need to resettle displaced households while also accommodating expellees and those returning from the diaspora. In an interview in February 2020, the Eritrean President acknowledged that the government had set lofty goals for housing developments for the citizens which had not been achieved and that the 2020 focus would be on completing existing projects first. As at the time of writing, no evidence was found of the completion of houses mentioned by the Head of State. While the government has had ambitious plans to develop homes especially in rural areas, the target beneficiaries have mainly been diaspora citizens who are keen on home identity.<sup>28</sup>

### Property markets

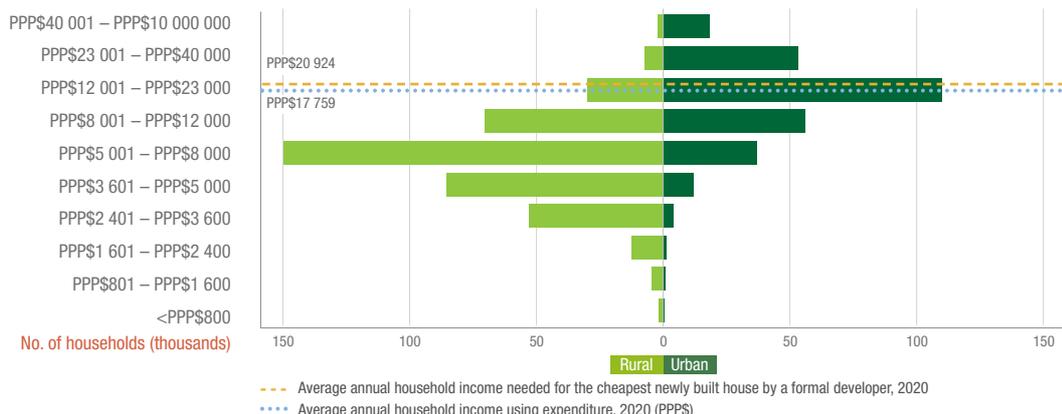
The World Bank Doing Business Report 2020 ranks Eritrea at position 178 out of 190 with a score of 35, evidence of dismal performance. Registering property in the country involves 11 procedures over 78 days and the registration costs 9% of the property value.<sup>29</sup> Eritrea practices a cadastral system of land registration whereby the registration of immovable property is recorded. The country's office for the registration of land and other immovable property dates to the Italian colonial era and was aimed at guaranteeing security of property ownership.<sup>30</sup> The Eritrean Cadastre system seeks to register the individual's rights over parcels of land and ownership of buildings. Due to high poverty levels in the country, property markets are largely dominated by the Eritrean diaspora who have higher disposable incomes than the rest of the population. Property markets were affected by Covid-19 through disruption of supply chains of raw construction materials which are mostly imported.

In addition, containment measures adopted by Ethiopia, such as the declaration of the state of emergency, made it harder for Eritrean traders to import raw materials from their neighbour and traditional source.<sup>31</sup>

The residential resale market in Eritrea is limited by the fact that most of the housing in the country is in the rural areas and is largely intended for among other reasons, family identity. As indicated earlier, land in Eritrea is state-owned, further discouraging home ownership, especially by foreigners. Moreover, the inherent risk of property/land expropriation by the state considerably curtails investments in housing. However, Eritrea has several formal and informal real estate agents who have listed a number of properties across the country.<sup>32</sup>

## ERITREA

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



Population:	3 213 972
Urbanisation rate:	3.0%
Cost of cheapest newly built house:	296 296 ERN
House price PPP\$:	PPP\$49 966
Urban households that could afford this house with finance:	24.50%
1 PPP\$:	5.93 ERN

Source: <https://www.cgidd.com/C-GIDD>, 2020

## Policy and legislation

Authoritarian rule has condemned many Eritreans to years of mandatory military conscription/service without pay, forcing thousands to flee the country in search of asylum. After decades of a “no war, no peace” standoff with Ethiopia, the newly elected Prime Minister of Ethiopia facilitated the signing of a declaration of peace and friendship between the two countries, effectively ending the conflict.<sup>33</sup> Nevertheless, the recent conflict between Ethiopian government forces and Tigray rebels have led to Eritrean forces being engaged by the Ethiopian government in the fight the rebels. This is likely to plunge the country into a new conflict with the Tigray rebels even if the Ethiopian conflict finally comes to an end. Because of the years of conflict, Eritrea has not recently formulated new policies or passed new legislation that have implications for housing and infrastructure. The country lives in a constitutional void, considering the constitution passed in 1997 has never been implemented and is still earmarked for review under unclear modalities.<sup>34</sup> Nonetheless, the Land Proclamation No. 58/1994 introduced Eritrea’s general land reform and formulated new rules recognising land tenure, inheritance, as well as land use.<sup>35</sup> Since all the land belongs to the state, property rights barely exist and land can be expropriated by the state operatives.

Several legal developments have affected the administration of real estate as well as property rights since independence. For instance, a major disincentive to the developers of rental houses is that property owners must sign rental agreements at the nearest government office and rent must be collected by government officials from tenants and later delivered to landlords net of tax.

## Opportunities

This diaspora population presents numerous opportunities for home developers since they have much higher disposable incomes than the rest of the population. The country does not have private commercial banks, especially those that would provide home loans. Investors may consider Public Private Partnerships (PPPs) with the government to provide housing infrastructure.

Most of the construction materials are sourced from Ethiopia but are subject to significant government control. Investors may consider investment in raw material production plants but need to be cautious because of the risk of expropriation of their investment by state actors.

The conflicts in the region have led to displacement of thousands of people in need of basic housing infrastructure. Investors may consider partnering with the country’s development partners to develop such infrastructure.

Lastly, the signing of the peace agreement between Ethiopia and Eritrea has made the landlocked Ethiopia re-access the Eritrean ports of Massawa and Assab,<sup>36</sup> which are closer to Ethiopia than Djibouti ports. Since Eritrea has a long coastline, this presents a great opportunity for developing infrastructure to support an expected surge in ports’ activities.

In 2017, Asmara was added to United Nations Educational, Scientific and Cultural Organization’s (UNESCO’s) World Heritage List,<sup>37</sup> and with its colonial Italian architecture, Eritrea could once again be a popular tourist destination, once peace is restored.

## Availability of data on housing finance

Eritrea is a closed country with minimal digital and online presence, effectively making it difficult to collect data on the country. The financial system is wholly owned and controlled by the government but surprisingly even the Central Bank and the largest commercial banks have no websites or digital presence. Thus, most data for the country must be collected from the World Bank and from the various United Nations Agencies working or writing on the country.

Other data on the country comes from privately published journal articles. A climate of suspicion brought about by massive state surveillance of residents ensures requests for information from Eritrea’s residents go unanswered. Some data is obtained from websites and social media pages, mainly operated by entities outside Eritrea. However, most of these websites are seldom updated and so it is difficult to obtain new information on the country.

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