

Mauritania

Benita Ngoy



Overview

Mauritania's estimated population was 4 649 660 in 2020, with the population density of 4.5 people per km².¹ The urban population increased from 9.1% in 1965 to 55.3% in 2020, corresponding to a total of 2 572 517 inhabitants.²

Urban growth is most pronounced in urban centres such as Nouakchott, Nouadhibou and Zouérat. These areas are home to almost one-third of Mauritania's population.³ Although the Mauritanian authorities have supervised the planning and urban rehabilitation of informal housing and slums since 2010,⁴ there is still significant pressure on available infrastructure and services. This leads to various social, economic and environmental problems, including problems of housing quality and affordability in these urban areas.⁵

In 2019, the government presented⁶ a strategy for the eradication of precarious neighbourhoods and a policy for restructuring informal housing in urban areas. This is aimed at implementing urban development projects that will enable households to own land and will provide adequate infrastructure and facilities.⁷

The lockdown and social distancing measures implemented in response to COVID-19 have slowed economic activity of Mauritania. In 2020, the country's GDP declined by 1.9%. The inflation rate rose to 2.9% along with the annual construction cost index (CCI) which increased by 12.8% in 2020. The CCI increase is mainly the result of the increase in the cost of basic construction materials (19.6%) and labour (11.4%).⁸

The economic recession could become more severe if the pandemic continues. The Mauritanian authorities have, however, reacted quickly and taken strong measures to contain the pandemic at the local level and mitigate its impact on the country's economy.⁹ In March 2020, the Central Bank of Mauritania (BCM) reduced the repo rate from 6.5% to 5%.¹⁰

Access to finance

Mauritanian banks and foreign banks operating in Mauritania offer loans and financing for housing. The number of licensed banks remained at 18 in 2020, of which seven are Islamic banks and five are predominantly foreign-owned.¹¹ However, banks seldom grant loans for the purchase of a newly-built home. More than 90% of newly-built residential units are self-built. Households use

KEY FIGURES

Main urban centres	Adel Bagrou, Nouadhibou, Noukchott, Rosso
Exchange rate (1 July 2021): 1 USD = [a] 1 PPP\$ = (2020) [b]	36.21 Ouguiya (MRO) 12.57 Ouguiya (MRO)
Total population (2020) [b] Urban population (2020) [b] Population growth rate (2020) [b] Urbanisation rate (2020) [b] GDP per capita (Current US\$) (2020) [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]	4 649 660 2 572 517 2.70% 4.20% US\$1 673 43.6% 10.2% 7.5% 40.50 157 0.55
GDP (Current US\$) (2020) [b] GDP growth rate (2020) [b] Inflation rate (2020) [b] Lending interest rate (2017) [b]	US\$7 778 million -1.49% 2.40% 17.00%
Number of residential mortgages outstanding (2019) [d] Value of residential mortgages outstanding (USD) [e] Prevailing residential mortgage rate [f] Term [g] Maximum LTV on a residential mortgage Ratio of mortgages to GDP Number of residential mortgage providers [e] Number of microfinance loans outstanding Value of microfinance loans (USD) (2020) [e] Number of microfinance providers [e]	326 260 US\$ 221.49 million 6-12% 10 years 80% 2.85% 18 n/a US\$12.46 million 27
Total number of residential properties with a title deed (2015) [i] 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 (2019) [j] Size of cheapest, newly built house by a formal developer or contractor in an urban area (2020) [j] Typical rental for the cheapest, newly built house (2020) [k] Cost of standard 50kg bag of cement in local currency units [f] Type of deeds registry: digital, scanned or paper (2020) [l] World Bank Ease of Doing Business index rank (2020) [l] Number of procedures to register property (2020) [l] Time to register property (2020) [l] Cost to register property as share of property price (2020) [l] World Bank DBI Quality of Land Administration index score (0-30) (2020) [l]	27 075 n/a 10 371 229 MRO 45m ² 79 641 MRO 241 MRO (US\$6.66) Paper 109 6 47 days 1.7% 10.5
Percentage of women who own a house alone and/or jointly Percentage of female-headed households (2000) [m] Percentage of urban population living in slums (2018) [n] Percentage of households with basic sanitation services Percentage of households with electricity (2001) [m]	n/a 29.1% 73.2% n/a 22.2%
Cumulative number of COVID deaths per 100 000 as of 1 Oct [o] Percent of population fully vaccinated against COVID-19 as of 1 Oct [p]	16.65 12.58%

NB: Figures are for 2021 unless stated otherwise.

[a] Xe.com	[i] World Bank Publications: Women's access to land in Mauritania 2015
[b] World Bank World Development Indicators	[j] Expatistan.com
[c] Human Development Reports, United Nations Development Programme	[k] Numbeo.cpm
[d] United Nations Secretary-General's Special Advocate for Inclusive Finance for Development (UNSGSA)	[l] World Bank Ease of Doing Business Indicators
[e] Central Bank of Mauritania	[m] Demographic and Health Surveys, USAID
[f] National Agency for Statistics and Demographic and Economic Analysis	[n] United Nations Human Settlements Programme (UN-HABITAT)
[g] Societe Generale bank	[o] World Health Organization (WHO)
[h] Mauritanian Bank for International Trade	[p] Johns Hopkins University Coronavirus Resource Center

mortgage loans to finance the construction of a house or the purchase of a plot of land. These are usually short-term loans.¹²

Most banks offer Islamic financing options such as the Murabaha contract (or cost-plus financing). Households can use the Murabaha to finance the purchase of a plot of land and/or construction materials. The bank buys the land and resells it to its client at a profit margin agreed between the two parties. This may be a fixed amount or a percentage of the original land acquisition cost.¹³ Any Mauritanian resident with the legal and financial capacity to make a financial commitment is eligible for a Murabaha contract, provided that he or she is able to provide a payslip. The profit margin fixed by the bank ranges between

13.5% and 14.5%. Repayment is usually in instalments ranging between six and 60 months. Self-financing of 20% is required and the value of the loan ranges between UM600 000 (US\$14 056) and UM10 000 000 (US\$234 275). If the value of the plot of land exceeds UM4 000 000 (US\$ 93 710), the land is used as collateral.¹⁴

The Mauritanian Bank for International Trade offers a housing saving plan (Plan Epargne Logement). The mortgage loan is granted to finance the construction or acquisition of a house for residential use. At a preferential rate, the bank finances up to 60% of the mortgage loan and the remaining 40% is financed by the accumulated savings. The repayment period is up to 12 years and the customer can choose the payment frequency: monthly, quarterly, or half-yearly.¹⁵

Conventional banks offer mortgage loans to individuals to finance the purchase or renovation of a residential property. The mortgage loans are for a maximum period of 10 years, at interest rates between 5.9% and 12%. To qualify, the applicant is required to have an employment contract for an open-ended period, a copy of the land deed, and a land title or a permit of occupation.¹⁶ However, this form of financing is not popular because most Mauritians do not have bank accounts.¹⁷

Microfinance is an alternative for those who do not meet the requirements for bank financing. In 2020, the microfinance sector comprised 27 institutions, three networks (PROCAPEC/CAPEC, Caisse d'Epargne and the Crédit Djiké-Mutuella (CECD-M)), and the Union Nationale des Mutuelles d'Investissement du Crédit Oasien.¹⁸ CECD-M offers exclusively Islamic loans, including loans for social housing with maturities of up to 24 months.¹⁹

The microfinance sector, however, is undeveloped and not properly regulated. Most microfinance institutions are small with limited outreach. Factors that hamper the sector include the Mauritanian culture of using the informal sector for finance, conditions related to the collateral, and the lack of diversity of microfinance products.²⁰

Alternatively, households and individuals use alternative financing solutions such as the tontines²¹ to finance the purchase of a property. Nawali is a real estate agency that offers this kind of financing in West Africa and has recently entered the Mauritanian market.²²

Affordability

Overall, 50% of households have seen their incomes fall significantly since the beginning of COVID-19 in 2020.²³ In 2019, housing expenditure was the second largest item of household expenditure (18.8%) across the country. Urban households spend about one-fifth (20.4%) of their resources on housing. Expenditure on housing consists of electricity, gas and other fuels (6.8%), rent (5.9%), water supply and other housing-related services (5.3%), and maintenance and repair of dwellings (0.8%).²⁴

Compared to the average monthly net salary of UM6 000 (US\$141) the price of renting in the urban area is exorbitant. A three-bedroom residence costs UM18 210 (US\$427) in the city centre and UM9 220 (US\$216) in the periphery.²⁵ A house for sale of 180m² costs UM2 200 000 (US\$51 540).²⁶ Real estate advertisements in urban areas often target expatriates because they have a higher purchasing power.

Furthermore, access to land ownership in urban areas is a long and difficult process, especially for the most impoverished segments of the population. The persistence of an informal land market sustains rampant speculation around land prices.²⁷ A square metre of land serviced for residential development costs UM28 571 (US\$669) in urban areas.

Because of the high cost of living in residential areas, low income households live in irregular and illegal settlements on the outskirts of major urban centres. Approximately 34% of households are living in informal housing (huts and barracks).²⁸

To promote fair and equal access to land ownership, the government launched its Strategy for Accelerated Growth and Shared Prosperity (SCAPP), as a pilot project, with the construction of 50 social housing units made of local materials in a new extension zone in the city of Selibaby.²⁹

Urban informality

Because of rural migration and the rapid development of the cities, the most difficult task for Mauritanian authorities is to lay out the streets and make the neighbourhoods viable.⁴⁹ The government constantly looks for solutions to solve the problem of populations crammed into slums in neighbourhoods around the urban centres and to provide the population with adequate basic services. The measures implemented since the 1990s include the resettlement of people in better serviced areas.⁵⁰

The phenomenon of informal settlements, "kebbe", started in the 1970s with rural migration. A kebbe is a local slum, housing the most socially and economically marginalised section of the population. The kebbe El Mina, the largest slum in Nouakchott, was restructured as part of the Urban Development Plan implemented by the World Bank. Seventy percent of slum dwellers were relocated in the south of the city while the remaining 30% were granted the land they lived on.⁵¹

People living in informal settlements do not have access to water, electricity or waste collection. Public transport is almost non-existent.⁵² Furthermore, the areas where these informal settlements are built suffer from underground water leakage in the rainy season because of the lack of a sewage network.⁵³

Housing supply

Social housing is a challenge for the Mauritanian state and the city of Nouakchott. However, despite the lack of housing financing options, land ownership is being given priority.³⁰

Housing is also not resilient as the construction materials used are often not adapted to the climatic environment. The use of local (or adapted) building materials such as compressed earth blocks is being recommended.³¹

The legal and regulatory frameworks for owning land seem to be poorly adapted to the needs of the changing society. Moreover, the absence of a proper system of land data leads to confusion and a considerable loss of resources for the state and local authorities. Land has also become a source of income for the poorest segment of the population. Many live from the sale and resale of land, taking advantage of the fact that urban land is still under construction and of the complexity and imprecision of regulating access to property.³² This has led to the development of garza. Garza is a form of illegal squatting on publicly and privately-owned land. This form of occupation started in the 1980s after an initiative to distribute plots. It is common practice for the government to make the land ownership of squatters official. Thus, the people living in garzas are not necessarily poor. People occupy the land while waiting to benefit from a prospective distribution of parcels to resell them.³³

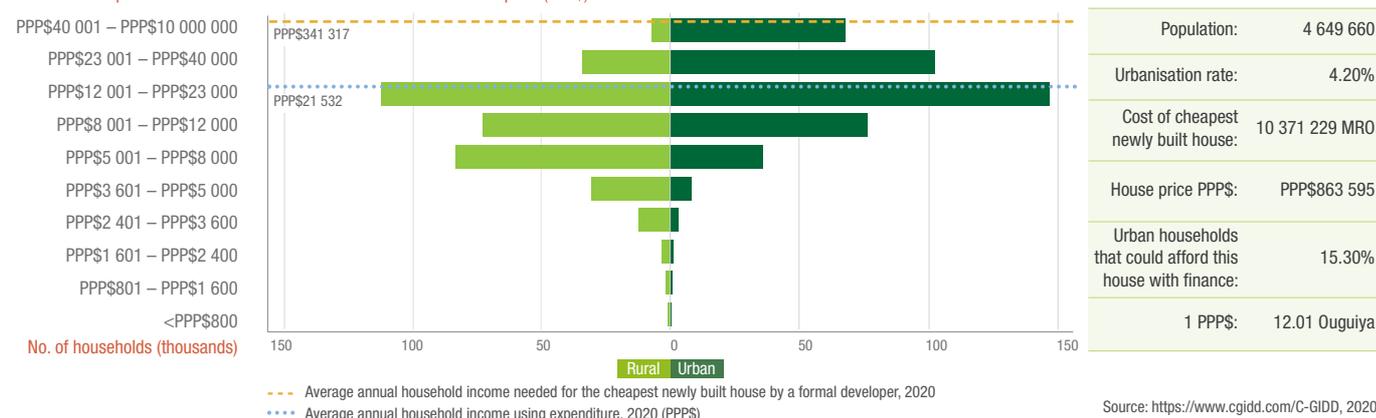
The Urban Development Agency had granted 700 plots of land to vulnerable households by 2021. The land was granted on the condition that the beneficiaries lived in the area for a considerable period of time. Furthermore, only those who have not benefited from any other land distribution were granted a plot of land. These plots are part of the project to restructure the slum areas (garza) of Nouakchott, namely Tojin, Dar Al-Naim and Arafat. Arafat is the biggest garza, located in the centre of the city. However, many families do not have title for the land they live on because of the lack of registration records at the General Directorate for State Property and Heritage (DGDPE), or because they have not registered their plot of land.³⁴ They are vulnerable and can be evacuated at any time and without compensation.

The new Director General of the Maimouna Mint Ahmed Salem agency has decided to permanently stop the granting of land registration licences and referred the centralising of land title registration and claims to the Ministry of Finance.³⁵

A new plan of the city of Nouakchott was created using the latest technology to prevent forgery and simulation. The plan was developed by the General Department of Urbanism and Land Reclamation in cooperation with the Ministry

MAURITANIA

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



of National Defence. After purchasing a plot of land citizens can obtain, from the DGDPE, a PDF or hard-copy of the plan that includes the geographical coordinates of the plot. Conditions for obtaining the plan is a hard copy of the title and a copy of an identification card.³⁶

Property markets

The 2013 population census shows that 80% of households own their homes at the national level. This can be attributed, among other things, to the housing policies pursued by the state for several years. The aim of these policies is to ensure that every Mauritanian citizen has a roof over their head by making it easier to acquire land for housing, sometimes free of charge. While the proportion of households that own their own home is significant in both urban and rural areas, it is higher in rural areas (96%) than in urban areas (65%).³⁷

Overall, 13.7% of households are tenants. However, the notion of renting is not widespread in rural areas, where only 1% of households are renters compared to 26% of households in urban areas.³⁸ Nouadhibou and Nouakchott have the highest concentration of home renters, 35% and 38% respectively.³⁹

There are three types of housing: modern, semi-modern and informal housing. At the national level, the proportion of housing of a modern standard is only 1.3%. The proportion of semi-modern housing is the most prevalent (79.6%).⁴⁰

The formal real estate market in urban areas, and most notably in Nouakchott, is mainly focused on developing modern housing solutions for the most affluent and expatriates. Local real estate agencies assist in finding high-end flats and accommodation in the city centre and residential areas surrounding embassies and offices of international organisations.⁴¹

In contrast, those who cannot afford the prices of formal real estate agencies resort to the informal market, which can be risky. A number of "brokers", who have mastered various techniques of property scamming, are taking advantage of the failure of the administration of the property services to conclude property transactions on the fringe of the law.⁴²

After the slowdown of the economy, many landowners anticipated the possible reduction or loss of income when the first lockdown measures were implemented and significantly reduced the prices of their properties. This resulted in the sales of properties in the north of Nouakchott, more specifically in the area of Tahrigh Zina and its surroundings.⁴³

Policy and legislation

The Mauritanian state has a monopoly on land tenure and the current land legislation is modelled on the French model. Ordinance 83-127 of 5 June 1983 gives the state the power to protect its domain and dispose of vacant and unowned land according to the conditions defined by Shariah law.⁴⁴

The urban sector is regulated by Decree N° 90-020 of 31 January 1990, revised in 2010. It defines the powers to grant urban concessions. This power falls under the Council of Ministers and the Minister of Finance. These two bodies place orders with the Ministry of Urban Planning, Housing and Regional Development for the design of subdivision plans. The Council or the Ministry then issues the buyer with an occupation permit, after the latter has paid the price of the land and the demarcation costs. The beneficiary must then exploit the land within a period of five years. Only at the end of this period will the land title be issued by the DGDPE. However, this rule is only rarely used. The occupation permit is generally sufficient to establish ownership.⁴⁵

Opportunities

To promote sustainability in the cities, Mauritania is turning to renewable energies such as wind, water and solar energy.⁴⁶ The Mauritanian government is working to expand its electricity supply by encouraging investment in the renewable energy sector to boost the economy.⁴⁷ This is a good investment opportunity for independent power producers not yet involved in the production of electricity in Mauritania. SOMELEC, the Mauritanian electricity company, is the sole provider of electricity in the country and most of its existing capacity comes from heavy fuel oil generation. As Mauritania is endowed with substantial renewable energy resources such as solar, wind and hydro, as well as natural gas reserves, it has a high resource potential and is capable of producing enough electricity for cross-border export.⁴⁸

Availability of data on housing finance

Most housing data are obtained from statistical reports of the National Office of Statistics (ONS) and international organisations such as the World Bank. ONS publishes, quarterly, an index of the cost of construction, including the price of construction materials and labour while the BCM publishes data about the performance of financial institutions and the value of outstanding loans.

Mauritania has improved the quality of transparency of information on property transfers through publication on the DGDPE website. The public has access to information (texts and laws) on land ownership; the list of documents required for any type of land transaction; all transaction costs; as well as statistics of transactions. However, the website is currently defunct or still under construction.

The National Company for Land Development, Housing Development and Real Estate Management (ISKAN) publishes land tenure data available to the public. However, the ISKAN website cannot be accessed since 10 September. Archive versions of the websites are available online, but some information is missing.

Additional sources

- Making Finance Work for Africa. <https://www.mfw4a.org/country/mauritania> (Accessed 6 September 2021).
- Moyouzame, A. (2021). How Nawali facilitates the purchase of real estate thanks to the tontine. 31 May 2021. Agence Ecofin. <https://www.agenceecofin.com/entreprendre/3105-88698-comment-nawali-facilite-l-achat-de-biens-immobiliers-grace-a-la-tontine> (Accessed 17 September 2021).
- Demande de titre foncier. <https://web.archive.org/web/20210814145714/https://www.domaines.gov.mr/index.php/formalite/> (Accessed 16 September 2021).
- Plan cadastral. https://web.archive.org/web/20210815223730/https://www.domaines.gov.mr/wp-content/uploads/2021/05/ILOT_DB_DAR_EL_BARKA-525.pdf (Accessed 16 September 2021).

Websites

- Central Bank of Mauritania www.bcm.mr
- National Office of Statistics www.ons.mr
- National Agency of Statistics and Demographic and Economic Analysis www.ansade.mr
- Ministry of Housing, Urban Planning and Development www.habitat.gov.mr/
- General Directorate of State Property and Assets www.domaines.gov.mr/
- National Company for Land Development, Housing Development and Real Estate Management www.iskan.gov.mr/
- World Bank www.data.worldbank.org/indicator

- 1 World Bank. (2020). Population density (people per sq. km of land area) – Mauritania. <https://data.worldbank.org/indicator/EN.POPD.NST?locations=MR>. (Accessed 21 September 2021).
- 2 Bureau Central du Recensement. (2015). Recensement General de la population et de l'habitat (RGPH) 2013. http://ansade.mr/images/RGPH2013/Volume4_M%C3%A9nages%20et%20conditions%20de%20vie_RGPH_fr.pdf (Accessed 8 September 2021). Pg. 2.
- 3 Bureau Central du Recensement. (2015). Recensement General de la population et de l'habitat (RGPH) 2013. http://ansade.mr/images/RGPH2013/Volume4_M%C3%A9nages%20et%20conditions%20de%20vie_RGPH_fr.pdf (Accessed 22 September 2021). Pg. 29.
- 4 Choplin, A., Paniel, S., Denis, E., Ficquet, E., Bhuvanawarfi, R. and Dupret, B. (2014). Les pratiques du titrement dans les villes en développement: Trois cas d'étude (Inde, Ethiopie, Mauritanie). [Rapport de recherche] Ecole d'Urbanisme de Paris. <https://halshs.archives-ouvertes.fr/halshs-01232433/document> (Accessed 8 September 2021). Pg. 6.
- 5 Bureau Central du Recensement. (2015). Recensement General de la population et de l'habitat (RGPH) 2013. http://ansade.mr/images/RGPH2013/Volume4_M%C3%A9nages%20et%20conditions%20de%20vie_RGPH_fr.pdf (Accessed 8 September 2021).
- 6 52nd Conference of the Habitat and Francophonie Network held in Nouakchott in 2019
- 7 Glaesner, D. (2019). Together let's build an inclusive city. RHF Network Conference. Nouakchott. 15 March 2019. DG Consulting. <https://dg-consult.fr/ensemble-construisons-une-ville-inclusive-la-conference-du-reseau-rhf-a-nouakchott/> (Accessed 3 September 2021).
- 8 ASANDE. (2021). Ministère des Affaires Economiques et de la Promotion des Secteurs productifs. Indice du cout de construction – 1er Trimestre 2021. National Statistics Agency. <http://ansade.mr/images/ICC/Note%20ICC%201T%202021.pdf> (Accessed 7 September 2021). Pg. 1.
- 9 Ibrahimia Dia, E.H. (2021). Exclusive interview with Dr Leila Bouamatou, Director General of Banque de Mauritanie. Financial Afrik. 9 August 2021. <https://www.financialafrik.com/2021/08/09/entretien-exclusif-avec-dr-leila-bouamatou-administratrice-directrice-generale-de-la-generale-de-banque-de-mauritanie/> (Accessed 3 September 2021).
- 10 Banque Centrale de Mauritanie. Annual Report 2020. https://www.bcm.mr/IMG/pdf/rapport_annuel_2020.pdf (Accessed 2 September 2021). Pg. 11.
- 11 Banque Centrale de Mauritanie. Annual Report. 2020.VIII-1. La structure du secteur financier. https://www.bcm.mr/IMG/pdf/rapport_annuel_2020.pdf (Accessed 2 September 2021). Pg. 54
- 12 Glaesner, D. (2019). Together let's build an inclusive city. RHF Network Conference. Nouakchott. 15 March 2019. DG Consulting. <https://dg-consult.fr/ensemble-construisons-une-ville-inclusive-la-conference-du-reseau-rhf-a-nouakchott/> (Accessed 3 September 2021).
- 13 Banque Mauritanienne de L'investissement. (2021). Islamic Finance: Mourabaha. <http://www.bmi.mr/mourabaha> (Accessed 14 September 2021).
- 14 Banque Islamique de Mauritanie. (2021). Funding, Project support. <https://www.ta-holding.com/fr/in/mauritanie/financements-0> (Accessed 14 September 2021).
- 15 Mauritanian Bank for International Trade (BMCI). Funding for MRE mortgage. <https://bmci.mr/financement-pour-mre/?lang=fr> (Accessed 14 September 2021).
- 16 Societe Générale. The personal mortgage loan. <https://societegenerale.mr/fr/particuliers/credits/pre-personnel-immobilier/> (Accessed 13 September 2021).
- 17 Banque Centrale de Mauritanie. Annual Report 2020. La supervision bancaire et financière. https://www.bcm.mr/IMG/pdf/rapport_annuel_2020.pdf (Accessed 2 September 2021). Pg. 54.
- 18 Banque Centrale de Mauritanie. Annual Report 2020.VIII-5. Les institutions de microfinance. https://www.bcm.mr/IMG/pdf/rapport_annuel_2020.pdf (Accessed 2 September 2021). Pg. 61.
- 19 Dijkke. National Union of Savings and Credit Banks. Types of credit. <https://www.dijkke.org/credit/> (Accessed 18 September 2021).
- 20 Maouloud, V.M. and Otham, A.H.A. (2021). Impact of using Islamic Microfinance Products on Mauritanian Microentrepreneurs' Income Evidence from PROCAPEC-Nouakchott. https://www.researchgate.net/publication/352440589_Impact_of_using_Islamic_Microfinance_Products_on_Mauritanian_Microentrepreneurs'_Income_Evidence_from_PROCAPEC-Nouakchott (Accessed 18 September 2021). Pg. 220.
- 21 A tontine is a group of people who contribute to a common fund and whose capital is paid out each month to a member.
- 22 Nawali Group. Funding. What is a tontine? <https://www.nawali-group.com/fr/financement> (Accessed 14 September 2021).
- 23 ANSADE. (2021). Covid-19: Suivi de l'impact sur le bien-etre des menages. Vague 3. National Statistics Agency. http://ansade.mr/images/impactsCovid19/Rapport%20ER-MRT_Vague3_final.pdf (Accessed 7 September 2021). Pg. 2.
- 24 ASANDE. (2021). Tendances de la pauvreté monétaire et des inégalités en Mauritanie. EPCV 2019-2020. National Statistics Agency. <http://ansade.mr/images/EPCV/Tendance%20de%20la%20paupvret%20C3%A9n%20en%20Mauritanie.pdf> (Accessed 8 September 2021). Pg. 14.
- 25 Preciosmundi. (2021). Housing prices and wages Mauritania. September 2021. <https://fr.preciosmundi.com/mauritanie/prix-logement-salaires> (Accessed 18 September 2021).
- 26 Rimachat. House for sale. <https://rimachat.com/index.php?art=1697> (Accessed 18 September 2021).
- 27 Choplin, A., Paniel, S., Denis, E., Ficquet, E., Bhuvanawarfi, R. and Dupret, B. (2014). Les pratiques du titrement dans les villes en développement: Trois cas d'étude (Inde, Ethiopie, Mauritanie). [Rapport de recherche] Ecole d'Urbanisme de Paris. <https://halshs.archives-ouvertes.fr/halshs-01232433/document> (Accessed 8 September 2021). Pg. 97.
- 28 Bureau Central du Recensement (2015). Recensement General de la population et de l'habitat 2013. http://ansade.mr/images/RGPH2013/Volume4_M%C3%A9nages%20et%20conditions%20de%20vie_RGPH_fr.pdf (Accessed 8 September 2021). Pg. 2.
- 29 Islamic Republic of Mauritania. (2020). Stratégie de Croissance Accélérée et de Prospérité Partagée (SCAPP) 2016-2030. https://lib.ohchr.org/HRBodies/UPR/Documents/Session37/MR/A_HRC_WG.6_37_MRT_I_Mauritania_Anne%2012_F.pdf (Accessed 18 September 2020). Pg. 113.
- 30 Réseau Habitat et Francophonie (2019). Penser Global. Agir Local. Activity Report 2019. <https://habitatfrancophonie.org/wp-content/uploads/2020/09/RA-RHF-2019-sans-ok.pdf> (Accessed 4 September 2021). Pg. 21.
- 31 Réseau Habitat et Francophonie (2019). Penser Global. Agir Local. Activity Report 2019. <https://habitatfrancophonie.org/wp-content/uploads/2020/09/RA-RHF-2019-sans-ok.pdf> (Accessed 4 September 2021). Pg. 21.
- 32 Choplin, A., Paniel, S., Denis, E., Ficquet, E., Bhuvanawarfi, R. and Dupret, B. (2014). Les pratiques du titrement dans les villes en développement : Trois cas d'étude (Inde, Ethiopie, Mauritanie). [Rapport de recherche] Ecole d'Urbanisme de Paris. <https://halshs.archives-ouvertes.fr/halshs-01232433/document> (Accessed 8 September 2021). Pgs 6 and 97.
- 33 Choplin, A. and Dessie, E. Titring the desert: Land formalization and tenure (in) security in Nouakchott (Mauritania). Habitat International. June 2017. <https://hal.archives-ouvertes.fr/hal-01590985> (Accessed 9 September 2021).
- 34 Zahraa. Urban Development Agency: 700 plots of land for their beneficiaries. <http://zahraa.mr/node/27733> (Accessed 14 September 2021).
- 35 Zahraa. Urban Development Agency: 700 plots of land for their beneficiaries. <http://zahraa.mr/node/27733> (Accessed 14 September 2021).
- 36 Zahraa. (2021). Urban Development Agency: 700 plots of land for their beneficiaries. <http://zahraa.mr/node/27733> (Accessed 14 September 2021).
- 37 Office Nationale de la Statistique (ONS). (2015). Recensement General de la Population et de l'Habitat (RGPH) 2013. Ménages et conditions de vie. http://ansade.mr/images/RGPH2013/Volume4_M%C3%A9nages%20et%20conditions%20de%20vie_RGPH_fr.pdf (Accessed 8 September 2021). Pg. 34.
- 38 Office Nationale de la Statistique (ONS). (2015). Recensement General de la Population et de l'Habitat (RGPH) 2013. Ménages et conditions de vie. http://ansade.mr/images/RGPH2013/Volume4_M%C3%A9nages%20et%20conditions%20de%20vie_RGPH_fr.pdf (Accessed 8 September 2021). Pg. 34.
- 39 MIC5 Mauritania. (2017). Final report. Enquête par grappes à indicateurs multiples MIC5S 2015. March 2017. http://ansade.mr/images/mics/MIC5S_rapport.pdf (Accessed 6 September 2021). Pg. 60.
- 40 Office Nationale de la Statistique (ONS). (2013). Recensement General de la Population et de l'Habitat (RGPH) 2013. Ménages et conditions de vie. http://ansade.mr/images/RGPH2013/Volume4_M%C3%A9nages%20et%20conditions%20de%20vie_RGPH_fr.pdf (Accessed 8 September 2021). Pg. 7.
- 41 Diaouha Real Estate Agency. Get a quote. <https://diaouha-agence-immobiliere.business.site/> (Accessed 22 September 2021).
- 42 Le360Afrique. (2020). Mauritania :The Ministry of Housing warns of land scams in Nouakchott. 9 February 2020. <https://l'afrique.le360.ma/mauritanie/politique/2020/09/01/31711-mauritanie-le-ministere-de-l-habitat-alerte-sur-des-escoqueries-foncieres-nouakchott-31711> (Accessed 10 September 2021).
- 43 Rim Today. (2020). Nouakchott: Real estate markets are recovering due to the Corona crisis. 23 March 2020. <https://rimtoday.net/?q=node/25300> (Accessed 7 September 2021).
- 44 Official Journal of the Islamic Republic of Mauritania. (1983). Ordinance 83-127 of June 5, 1983 relating to the reorganization of land and property. <http://www.droit-afrique.com/upload/doc/mauritanie/Mauritanie-Ordonnance-1983-127-reorganisation-fonciere-et-domaniale.pdf> (Accessed 22 September 2021). Pg. 1.
- 45 Choplin, A., Paniel, S., Denis, E., Ficquet, E., Bhuvanawarfi, R. and Dupret, B. (2014). Les pratiques du titrement dans les villes en développement : Trois cas d'étude (Inde, Ethiopie, Mauritanie). [Rapport de recherche] Ecole d'Urbanisme de Paris. <https://halshs.archives-ouvertes.fr/halshs-01232433/document> (Accessed 8 September 2021). Pg. 99.
- 46 Réseau Habitat et Francophonie (2019). Penser Global. Agir Local. Activity Report 2019. <https://habitatfrancophonie.org/wp-content/uploads/2020/09/RA-RHF-2019-sans-ok.pdf> (Accessed 4 September 2021). Pg. 18.
- 47 Islamic Republic of Mauritania. (2020). Stratégie de Croissance Accélérée et de Prospérité Partagée (SCAPP) 2016-2030. (2020). Rapport de mise en œuvre du plan d'actions de la SCAPP pour l'année 2019. https://lib.ohchr.org/HRBodies/UPR/Documents/Session37/MR/A_HRC_WG.6_37_MRT_I_Mauritania_Anne%2012_F.pdf (Accessed 18 September 2020). Pg. 67.
- 48 USAID. (2020). Mauritania – Power Africa fact sheet. <https://www.usaid.gov/powerafrica/mauritania> (Accessed 19 September 2021).
- 49 Glaesner, D. (2019). Together let's build an inclusive city. RHF Network Conference. Nouakchott. 15 March 2019. DG Consulting. <https://dg-consult.fr/ensemble-construisons-une-ville-inclusive-la-conference-du-reseau-rhf-a-nouakchott/> (Accessed 3 September 2021).
- 50 Regazzoni, O. and Vercauteren, K. (2007). Nouakchott, what solutions for precarious housing (Mauritania, Africa) ? <https://infoscience.epfl.ch/record/128097> (Accessed 4 September 2021). Pg. 1.
- 51 Choplin, A. and Dessie, E. (2017). Titring the desert: Land formalization and tenure (in) security in Nouakchott (Mauritania). Habitat International. June 2017. <https://hal.archives-ouvertes.fr/hal-01590985> (Accessed 9 September 2021).
- 52 Les Ateliers (2015). Nouakchott 2030: Visions et stratégies pour une métropole résiliente. <https://bit.ly/3A7isf4> (Accessed 3 September 2021). Pg. 6.
- 53 Al Arab. (2021). Urban chaos in Mauritania. A growing crisis with no solutions on the horizon. 2 August 2021. <https://bit.ly/3irzQoQ> (Accessed 8 September 2021).