

South Sudan

Joseph Tembe



Overview

South Sudan had an estimated population of 11.2 million in 2020,¹ of which approximately half a million live in the capital and largest city, Juba. The country is ranked 185 out of 189 countries and territories in the United Nations Development Programme's (UNDP's) Human Development Index (HDI).² Nine out of 10 South Sudanese experience multidimensional poverty and almost 83% of South Sudan's population of 11.2 million people live in rural areas, though less than 5% of arable land is cultivated.³ With an urbanisation rate of 2.68%⁴ and high levels of poverty, most of the population (both in rural and urban areas) live in largely self-built and owner-occupied traditional mud houses. South Sudan also lacks efficient land administration services and mechanisms to settle disputes at national and state levels.⁵ Housing, land, and property rights, including reclamation, restitution and reconstruction, therefore continue to be an issue.⁶

The Republic of South Sudan became Africa's 55th country on 9 July 2011 and was plunged into conflict only two years later and again in 2016. In response, the Revitalized Agreement on the Resolution of the Conflict in the Republic of South Sudan was signed on 12 September 2018 by the warring parties and a unity government was subsequently formed in February 2020.⁷

As a small open economy South Sudan is extremely vulnerable to external shocks, a vulnerability exacerbated by dependence on a single commodity, crude oil, which constitutes approximately 33% of its gross domestic product (GDP), 90% of government revenues, and 95% of its exports.⁸ The service sector accounts for 6.1% of GDP, and the agriculture sector accounts for 15% of GDP and employs 80% of the population.⁹ The resumption of peace reopened oil fields, but falling global oil prices have reduced government revenues by 40% and increased the fiscal deficit to 4.9% of GDP in 2020 from 2.5% in 2019. Economic recovery driven by rising oil prices and a resumption in oil production was set back in 2020 by locust invasions, floods and COVID-19.¹⁰

The country relies on remittances and foreign direct investment. Banking, which dominates the financial sector, has been affected by the COVID-19 containment measures as credit to the private sector, which fell by 20% in 2019, dropped another 40% in 2020, reflecting the high cost of finance in the country.¹¹ Real GDP is expected to grow by 0.1% in 2021 and 2.5% in 2022. Inflation, which increased to an estimated 31.1% in 2020 from 24.5% in

KEY FIGURES

Main urban centres	Juba
Exchange rate (1 July 2021): 1 USD = [a] 1 PPP\$ = (2020) [b]	55.32 South Sudanese Pound (SSP) 6.90 South Sudanese Pound (SSP)
Total population (2020) [b] Urban population (2020) [b] Population growth rate (2020) [b] Urbanisation rate (2020) [b] GDP per capita (Current US\$) (2018) [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]	11 193 729 2 261 021 1.18% 2.68% US\$237 55.5% 11.5% 3.0% 45.5 186 0.41
GDP (Current US\$) (2018) [b] GDP growth rate (2018) [b] Inflation rate (2019) [b] Lending interest rate (2019) [b]	US\$2 870 million -11.20% 24.50% 15.65%
Number of residential mortgages outstanding (2019) [d] Value of residential mortgages outstanding (USD) (2019) [d] Prevailing residential mortgage rate [e] Term [f] Maximum LTV on a residential mortgage Ratio of mortgages to GDP (2019) Number of residential mortgage providers (2020) [e] Number of microfinance loans outstanding (2019) [d] Value of microfinance loans (USD) Number of microfinance providers (2019) [d]	821 US\$8.40 million 16-17% 20 years n/a 0.29% 3 36 466 n/a 11
Total number of residential properties with a title deed (2019) [d] Number of formal dwellings completed annually (2019) [d] Price of the cheapest, newly built house by a formal developer or contractor in an urban area in local currency units (2020) [g] Size of cheapest, newly built house by a formal developer or contractor in an urban area (2020) [g] Typical monthly rental for the cheapest, newly built house (2020) [h] Cost of standard 50kg bag of cement in local currency units (2020) [g] 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]	10 000 80 000 1 106 400 SSP 24m ² 99 576 SSP 553 SSP (US\$10.00) Paper 185 7 48 days 14.60% 5.0
Percentage of women who own a house alone and/or jointly Percentage of female-headed households Percentage of urban population living in slums (2018) [j] Percentage of households with basic sanitation services Percentage of households with electricity	n/a n/a 91.4% n/a n/a
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 [k]	1.16 0.26%

NB: Figures are for 2021 unless stated otherwise.

[a] Xe.com	[f] Equity Bank South Sudan
[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] United Nations Human Settlements Programme (UN-HABITAT)
[e] KCB Bank	[j] World Health Organization (WHO)
	[k] Johns Hopkins University Coronavirus Resource Center

2019,¹² is expected to drop to 23.3% in 2021 as containment measures to curb the spread of COVID-19 are eased.¹³ The exchange rate influences inflation as South Sudan is severely dependent on imports for a wide array of goods such as building materials, medicines, maize flour, sugar and cooking oil.¹⁴ The oil sector has continued to be the primary driver of growth, with estimated oil production of 62.1 million barrels in FY2019/20. In the agricultural sector, the cultivated area increased by 6% in 2020 compared to the previous year.¹⁵

Access to finance

The Bank of South Sudan supervises and regulates commercial banks. The banking legal framework is governed mainly by two acts, the Bank of South Sudan Act 2011¹⁶ and the Banking Act 2012.¹⁷ South Sudan has 27 regional, national and foreign commercial banks.¹⁸ The main national banks are African National Bank, Agricultural Bank, Buffalo Commercial Bank, Eden Commercial Bank and Ivory Bank,¹⁹ with StTheresa Rural Development Bank being the most recently licensed bank, having begun its operations in 2016.²⁰ No other depository corporations operate in South Sudan at present.²¹

The exchange rate of the South Sudanese Pound has seen some volatility since the currency was introduced in 2011, but towards the end of 2017 gradually stabilised as the country's money growth began to slow. This period of macro-economic stability lasted until the start of the pandemic in March 2021 and the resultant sharp fall in oil revenues led to a resumption of monetary financing of the deficit, leading to "high money growth, exchange rate depreciation and rising inflation."²²

The National Revenue Authority (NRA) has recently digitalised the collection of custom duties, which account for approximately 10% of non-oil tax revenue, resulting in a significant improvement in revenue collection from such tax.²³

South Sudan's external public debt was estimated at SS£442 million (US\$1.355 million), or 41% of GDP, as of June 2020.^{24, 25} At that date, commercial loans accounted for 81% of the total external debt.²⁶ Restructuring of the country's commercial debt with Qatar National Bank, which accounts for 46% of external debt, improved the country's risk rating from debt distress to high risk in October 2020, and debt restructuring and clearance of arrears owed to Sudan helped cut overall external debt to 28.3% of GDP.²⁷ South Sudan's domestic debt had been low at below 10% of GDP prior to the COVID-19 crisis. Domestic debt is mostly in the form of loans from the central bank. The government had stopped monetary financing in late 2017, which helped lower inflation and stabilise the exchange rate. The COVID-19 crisis triggered some monetary financing, increasing domestic debt by approximately five percentage points in FY2019/20, but there has been no further monetary financing of the budget since September 2020.²⁸

Given that most of the population live in rural areas, bank penetration is negligible. With only 1% percent of the population having bank accounts in 2016,²⁹ the client base of commercial banks is limited. In 2018 the non-performing loan rate was 5.1%, the lowest in the country's history.³⁰ Financial sector growth has, however, not led to an increase in credit for construction and real estate, for which the percentage of loans was only 19% in 2018.³¹

Equity Bank South Sudan offers a mortgage and construction loan, which can be used to buy or construct a building for residential use or as commercial premises. For both the mortgage loan and the construction loan the repayment period is a maximum of 20 years for a home purchase. The repayment period is a maximum of 10 years for a commercial property purchase.³² Kenya Commercial Bank (KCB) offers five products, including home loans to buy already-built homes, construction and commercial loans, loans to buy a plot of land, loans to buy a plot and construct and loans to buy or build income-generating housing units.³³ Loan financing is broken down into 90% for straight purchase, with a repayment period of up to 20 years; 80% for commercial or income-generation with a repayment of up to 20 years; and 70% for plot purchase with a repayment of up to five years. The interest rate on these loans is 17%.³⁴ The loan to buy a piece of land offers financing of up to 85% value of the property with a repayment period of up to 24 months.³⁵ The loan advanced to buy a plot and construct has loan financing of up to 80% value of property with a repayment period of up to 10 years and interest rates from 15.5%.³⁶

South Sudan's global ranking on the ability of businesses and citizens to get credit is low, with the country being ranked at 181 out of 190 countries in the 2020 World Bank Doing Business report. South Sudan has a weak score on credit registry coverage, currently zero, and a score of two on strength of legal rights index. The country scores a zero on depth of credit information index and a zero on credit bureau coverage.³⁷ Banks and financial institutions cannot access borrowers' credit information online and bureau or registry credit scores are not offered to help banks and financial institutions assess the creditworthiness of borrowers. Little has been done to allow greater access to finance for poorer citizens, and access to credit is generally considered low.

Urban informality

Approximately 91.4% of the urban population in South Sudan lives in inadequate housing, with 40% of the population having access to safe water and 10% of the population with access to sanitation. In 2020 South Sudan had an urbanisation rate of 2.7% and a population growth rate of 1.2%.

There is insufficient data to specify housing stock availability and while also evident among the urban population, poverty in South Sudan is said to be primarily rural. Traditional mud huts are the most common housing typology across South Sudan, even in urban centres. Although these units are easy to build, they have flawed foundations, are prone to flooding, are poorly ventilated and have high maintenance requirements.

Affordability

Poverty and unemployment, which disproportionately affect the youth and women in South Sudan, are underlying issues. Approximately 82% of the population in South Sudan is poor according to the most recent estimates based on the US\$1.90 2011 purchasing power parity poverty line.³⁸ Furthermore, more than six million, approximately half of the population, face crisis-level food insecurity in 2021.³⁹ The extremity of these socioeconomic vulnerabilities means that most South Sudanese cannot afford formal housing.

The price of the cheapest, newly built house by a formal developer or contractor in an urban area in local currency units ranges from SS£5 210 400 to SS£5 861 700 (US\$15 992 to US\$17 990).⁴⁰ The size of this property would be between 20m² by 25m² or 40m² by 50m².⁴¹ The typical monthly rental price for the cheapest, newly built house by a formal developer or contractor in local currency units ranges from SS£390 80 to SS£1 302 600 (US\$1 199 to US\$3 998). The construction labour cost in local currency units for the cheapest, newly built house starts from SS£500 000/m² (US\$1 535/m²) and the total construction cost for the cheapest, newly built house is estimated to start from SS£20 million/m² to SS£35 million/m² (US\$61 384/m² to US\$107 421/m²). A bag of 50kg of cement costs SS£4 000 (US\$ 12, 28).⁴²

Estimates from primary mortgage lenders in 2017 were that South Sudan held 800 housing finance loans worth US\$1.7 million (SS£554 million), with an average loan size of US\$5 000 (SS£1 629 099) and a maximum loan size of US\$40 000 (SS£13 032 792) over five years, implying a monthly income of US\$400 (SS£130 328).⁴³ The per capita income in South Sudan is US\$1 085 (SS£353 514),⁴⁴ with the average monthly net income of those in formal employment reported to be US\$586 (SS£190 930).⁴⁵

Housing supply

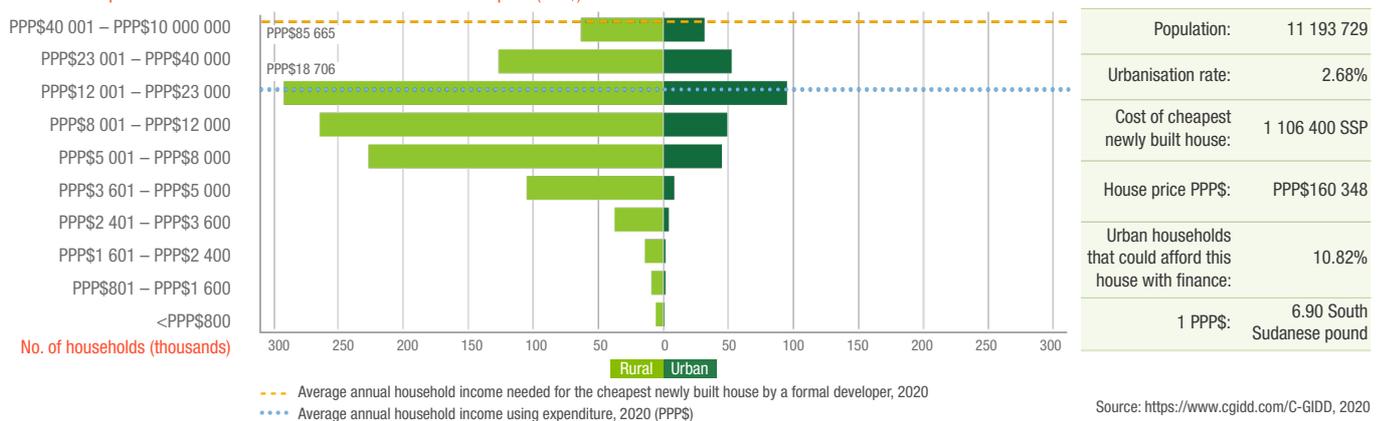
The continuing delay in approving the National Land Policy, under development since 2006, undermines filling gaps in housing, land and property-related legal frameworks that draw from the land policies. Also, most of the formal implementing institutions provided for in the 2009 Land Act and in the Draft Land Policy have not been established, making it difficult for rural communities to access housing-related services.⁴⁶

In various locations in South Sudan individuals must pay for a land survey to secure land ownership. Sometimes those able to pay for the land survey first have a greater chance of securing land ownership, regardless of rightful ownership.⁴⁷ The absence of a harmonised and coherent national land registration and documentation system contributes to the increase in land disputes and hinders their resolution.

As part of the Ministry of Lands, Housing and Urban Development FY 2020/21 budget plans, the ministry will reconstruct 50 low-cost housing units in Juba and construct 5 000 public affordable low-cost housing units for returnees in state capital cities, construct three solid and three liquid waste management facilities in Juba, Wau and Malakal and establish a research centre for building material testing in Juba.⁴⁸ Shelter Afrique signed a Memorandum of Understanding (MOU) with Juba-based real estate firm Triangle Real Estate for a military housing project in South Sudan. Under the agreement, Triangle Real Estate will act as the developer and contractor

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



of the project while Shelter Afrique will provide the funding and act as the lead arranger to help raise additional financing through the syndication of other developmental financial institutions. The cost of the housing project is estimated to be around US\$1.5 billion (SS£489 billion) and will involve building a total of 26 000 housing units, divided into 148 housing blocks. The housing units will be constructed at New Site, Qiada Junubiya, J-3 Presidential Guards Apartments, and at New Bonga.⁴⁹

Property markets

In 2014 it was estimated that 50% of the urban population lived on unregistered land.⁵⁰ The occupation of unregistered land potentially demarcated for alternate uses results in a high risk of eviction in urban and peri-urban areas.⁵¹ South Sudan has seen an increasing number of people living in fast-urbanising areas.⁵² For census purposes, only people who live in towns and cities are considered to be the urban population and as of 2020 this represents approximately 22% of the country's total population.⁵³ The rapid urbanisation taking place in South Sudan has been driven by massive rural and urban migration caused by the prolonged conflict in the country. However, the peace agreement and independence of South Sudan have also led to streams of internally displaced people and returning exiles flocking to urban centres, with the effect that the city of Juba has grown in size approximately five times in the past 10 years.⁵⁴ This growth has happened without any proper layout or planning and has led to spontaneous settlements, which authorities have not been able to keep pace with and to which services have not been extended.⁵⁵

The World Bank Doing Business 2020 report shows no official statistics are 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.⁵⁶ Acquiring construction permits takes 23 procedures over 131 days at 8.5% of the property value.⁵⁷ Registration of a property takes seven procedures over 48 days at 14.6% of the property value.⁵⁸

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 ministry in charge of housing in South Sudan is the Ministry of Lands, Housing and Urban Development.⁵⁹

Opportunities

Following the transitional government's power-sharing agreement, the state intends to diversify and stabilise the economy. The economy is now heavily reliant on the oil sector, as well as support from the international community from a humanitarian and developmental investment perspective. A possible breach in the peace accord and oil price fluctuations are the main downside risks to the growth outlook for South Sudan.⁶⁰

The housing value chain in South Sudan is characterised by a lack of urban professionals such as planners, municipal engineers, urban designers and architects.

The lack of these type of professionals and the necessary technical equipment has resulted in the uncontrolled growth of urban settlements and urban planning in South Sudan has consisted mainly of rudimentary subdivision layouts usually intended to demarcate plots to be allocated by local authorities.⁶¹ The issue of spontaneous settlements is exacerbated by the waves of returnees and refugees which the country regularly has to deal with.²

Availability of data on housing finance

The Bank of South Sudan publishes monthly statistical bulletins but the publications are limited to financial figures with no accompanying explanatory narrative. Information on the general financial landscape of the country, inflation and lending statistics are not updated regularly and a significant number of archived reports are not available on the website. Those that are available are not updated on a yearly/quarterly basis, making it particularly difficult to reconcile the statistical bulletin information provided with the actual state of housing finance in the country.

The National Bureau of Statistics is mandated by the Transitional Constitution to collect, analyse and disseminate all official economic, social, and demographic statistics. However, the information published on the website is outdated, with the last Sudan Population and Housing Census having been conducted in 2008 and the annual statistical yearbooks only available for 2009 and 2010.

Communication on social media appears to be the preferred method of communication instead of formal websites, as evidenced by the Ministry of Lands, Housing and Urban Development providing regular updates on its social media platform without having an accessible official website.

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