

South Sudan

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Overview

South Sudan had a population of 11 381 377 in 2021,¹ with a lower population growth rate (1.7%)² than the Sub-Saharan Africa (2.6%)³ average. Extended conflict between 2013 and 2020 has caused more than 400 000 deaths⁴ and displaced over 2.2 million people to neighbouring countries.⁵ Only 21% of the population is urbanised.⁶ The largest city, Juba, is home to 18% of the urban population.⁷ Poverty rates are extremely high with four out of every five inhabitants living below the national poverty line.⁸ Poverty is more extreme in rural areas (79.6%) compared to urban areas (54.2%).^{9,10} The Revitalized Agreement on the Resolution of Conflict in South Sudan (R-ARCSS) of 2018 helped the country begin its development agenda. However, advances are at risk of being reversed with South Sudan's President Salva Kiir making new agreements with opposition leaders.¹¹ The new agreements undermine the 2018 peace accord that had ended a five-year civil war. This has seen renewed conflicts in many states. COVID-19, devastating floods, droughts, persistent locust invasions, increasing food insecurity and ongoing conflict have had a devastating impact with at least 8.9 million people in dire need of humanitarian aid in 2022, a 7.2% increase from 2021.¹²

The economy is also under pressure with crude oil prices declining during the pandemic and the adverse climatic conditions.¹³ Gross domestic product (GDP) decreased by 6% in 2020/21 after a 13.2% increase in 2019/20.¹⁴ The service industry suffered significant losses due to pandemic-related movement restrictions that affected business trading hours. Close to 40 000 tons of cereals, comprising 3.6% of the total cereal production in 2021, were destroyed by floods in 2021.¹⁵ This was then followed by a locust invasion. The extensive damage caused by the floods and locusts have undermined economic growth and food security.

Public debt in 2020/21 was S\$1 393 billion (US\$2.743 billion), equivalent to 48.7% of GDP.¹⁶ The annual inflation rate was 22.8% in June 2022, down from 70% in January 2021.¹⁷ The improvement is attributed to new exchange rate regulations implemented by the government. The 2019 Article IV Consultation restricted multiple currency practices, and market and official exchange rates converged. The regulations, coupled with the 2018 peace deal, facilitated macroeconomic constancy, causing the currency to stabilise. However, the pandemic disrupted economic activity and caused high levels of exchange rate volatility. As of July 2022, the exchange rate was S\$507.8266 (US\$1).¹⁸

With most of the population (95%) being dependent on climate-sensitive resources for their livelihoods, South Sudan is extremely vulnerable to climate change as rising temperatures, droughts and floods continue to devastate the country.¹⁹ The most severe floods since independence in 2011 occurred between May and November 2021.²⁰ Over one million people were negatively affected, with 300 000 individuals displaced. This increased the number of internally displaced persons (IDPs) to 2 million.²¹

The Ministry of Environment and Forestry, the United Nations Development Programme (UNDP) and the United Nations Environment Programme (UNEP) signed a Memorandum of Understanding for the implementation of a S\$4.621 billion (US\$9.1 million) four-year project in May 2022 to deal with the impact of climate change on the country. The project will be

KEY FIGURES

Main urban centres	Juba
Exchange rate (1 July 2022): 1 USD = [a] 1 PPP\$ = (2021) [b]	507.82 South Sudanese Pound (SSP) 6.90 South Sudanese Pound (SSP)
Total population (2021) [b] Urban population (2021) [b] Population growth rate (2021) [b] Urbanisation rate (2021) [b] Percentage of urban population living in slums (2018) [d] Population living less than 5m above sea level Most common fuels used by households by B40 households Percentage of female-headed households Percent of population that have received at least 1 dose of COVID-19 vaccination as of 1 October [c] Unemployment rate (% of total labour force, national estimate) (2021) [b] Percentage of women participating in the labour market formally (2021) [b] Gini coefficient (2017) [b] HDI country ranking (2020) [d] HDI country score (2021) [d]	11 381 377 2 334 776 1.66% 3.21% 91.4% n/a n/a n/a n/a 17.34% 13.9% 70% 45.5 191 0.36
GDP per capita (Current US\$) (2018) [b] GDP (Current US\$) (2018) [b] GDP growth rate (2021) [b] Inflation rate (2021) [b] Lending interest rate (2021) [b] Proportion of adult population that borrowed formally (2021) [b]	US\$237 US\$8.40 million -11.20% 10.5% 16.10% 37%
Number of residential mortgages outstanding (2021) [f] Value of residential mortgages outstanding (USD) (2019) [f] Prevailing residential mortgage rate Term [g] Maximum LTV on a residential mortgage [h] Ratio of mortgages to GDP (2019) Number of residential mortgage providers (2021) [h] Percentage of women who own a house alone and/or jointly Number of microfinance loans outstanding (2019) [f] Value of microfinance loans (USD) Number of microfinance providers (2019) [f]	821 US\$8.40 million 15 – 18% 20 years 100% 0.29% 3 n/a 36 466 n/a 11
Total number of residential properties with a title deed (2019) [f] Number of formal dwellings completed annually (2019) [f] Number of residential projects certified by EDGE Price of the cheapest, newly built house by a formal developer or contractor in an urban area in local currency units Size of cheapest, newly built house by a formal developer or contractor in an urban area Typical monthly rental for the cheapest, newly built house (2020) [j] Cost of standard 50kg bag of cement in local currency units (2020) [i] Type of deeds registry: digital, scanned or paper (2020) [j] World Bank Ease of Doing Business index rank (2020) [j] Time to register property (days) Cost to register property (2020) [j] World Bank DBI Quality of Land Administration index score (0-30) (2020) [j]	10 000 80 000 n/a n/a n/a 99 576 SSP 553 SSP (US\$10.00) Paper 185 48 days 14.60% 5.00

NB: Figures are for 2022 unless stated otherwise.

[a] Central Bank of South Sudan	[e] Demographic and Health Surveys, USAID
[b] World Bank World Development Indicators	[f] Ministry of Housing, Physical Planning, and Environment
[c] Johns Hopkins University Coronavirus Resource Center	[g] Equity Bank
[d] United Nations Human Settlements Programme (UN-HABITAT)	[h] Kenya Commercial Bank (KCB)
	[i] Emaha General Construction and Trading Company
	[j] World Bank Ease of Doing Business Indicators

implemented in accordance with National Adaptation Plan priorities including agriculture, disaster risk management, water resources and building institutional capacity.²²

Access to finance

The financial sector is made up of numerous bank and nonbank institutions. The Bank of South Sudan regulates and supervises 30 operating banks,²³ 24 of which are foreign.²⁴ Many of these entered South Sudan after the 2005 Comprehensive Peace Agreement (CPA), which was designed to conclude the civil war through the equitable distribution of oil revenues and the ushering in of democracy. Investors were attracted by the extensive oil revenue and the high number of people who did not have access to banking services. However, persistent subnational conflict and weak regulations have hindered

growth significantly, which has also impacted banks. While 11 domestic banks were considered highly insolvent in 2019, this did not pose substantial risk as domestic banks control only 16% of total banking assets, or 0.3% of the GDP.²⁵ Foreign banks hold 77% of banking assets and joint-venture banks hold 6.7% of banking assets.²⁶

Overall access to financial services is poor, given that most of the population is rural. Only 1% of residents had bank accounts in 2016.²⁷ No recent data is available to determine overall changes in bank account registration since then. The number of borrowers per 1 000 adults was 81.82 in 2018 and 104.95 in 2019, dropping to 81.65 in 2022.²⁸ The peak in 2019 was attributed to macroeconomic stability related to the 2018 peace deal, but the pandemic reversed the gains. In 2014, the rate of commercial bank branches was 1.9 for every 100 000 adults, but this number dropped to 1.4 in 2020.²⁹ Only 0.7 ATMs are available per 100 000 individuals, and for every 1 000 adults, only 0.9 borrow from banks.³⁰ Overall, the financial sector is largely cash-based.

Lenders have varied product offerings. The biggest lenders include the Kenya Commercial Bank (KCB), which entered South Sudan in 2006, Equity Bank, which entered the country in 2009, and the Cooperative Bank, which entered the country in 2013. Equity Bank offers mortgages for the construction or purchase of residential or commercial buildings. The maximum repayment period is 20 and 10 years for residential and commercial buildings, respectively.³¹ KCB offers several products, including already built homes, construction loans, land loans, and commercial loans. Each bank's terms and conditions influence access to housing financing. South Sudan had less than 1 000 housing finance loans in 2017, which was extremely low compared to other Sub-Saharan countries. At the time, Kenya had 18 240 housing loans and Tanzania had 7 000.³² These loans covered the purchase of land, already-built houses, and construction. The average loan size was also very low in South Sudan, at SS£2 539 133 (US\$5 000), compared to Uganda's SS£26 660 896 (US\$52 500) or Rwanda's SS£37 071 341.80 (US\$73 000).³³ South Sudanese borrowers were expected to pay their loans within five years, at a 24% interest rate, while lenders in other East African countries were allowed up to 20 years at 16%-21% interest.³⁴ Land loans finance 85% of the total property costs to be repaid in 24 months, while loans meant for both purchasing land and building cover 80% of total costs to be settled in 10 years.^{35,36} Equity Bank South Sudan has achieved significant milestones, albeit with significant challenges. The 2021 audited financial statements indicated that the lender had 171 912 customers, 18 ATMs, five branches, and 39 agents in the country.³⁷ These figures represented a 5% increase in customer numbers from 163 603 in 2020.³⁸ Expectations are that access to finance will have increased as customer numbers increase, yet statistics indicate otherwise.

Women's access to finance is highly limited by social norms, low educational achievement, and institutional policies. Non-banking institutions, such as Women's WorldWide Web (W4), have made microfinance interventions to increase access to financial services. W4 provides women with small loans of SS£63 478 (US\$125) to be repaid at 20% interest within 12 months. Beneficiaries use the loans to establish small businesses and support their families.³⁹ Additional assistance is provided by the South Sudan Women and Social and Economic Empowerment Project, which recently received SS£9 119 million (US\$70 million) from the International Development Association to facilitate microloans to women in business. Such efforts promote inclusive development.⁴⁰

Affordability

High levels of poverty and extreme food insecurity are persistent barriers to housing affordability, with 76.4% of the population living below the international poverty line of US\$1.90 a day.⁴¹ The pandemic slashed household purchasing power, as over half of the population reported decreased earnings from their main income source since the start of the pandemic. Safe and affordable housing remains out of reach for most South Sudanese. As of 2018, 91% of the urban population were living in slums.⁴² Slum houses are substandard, constructed with non-durable materials. Households lack access to basic sanitation facilities, safe and consistent water supply, and law enforcement. The most common low cost housing alternative in urban areas is a traditional grass thatched hut. These houses are popularly referred to as Tukuls, are 28m² in size and cost approximately SS£3 250 (US\$6.40) to construct.⁴³ The homes are easy to build, but maintenance costs are high because of vulnerability to rain, flooding, and extreme, dry weather. Most households upgrading from the mud hut often go for 80m² prefabricated houses, which cost SS£25 000 (US\$49). These are high-quality houses from durable building materials, with high energy costs due to air conditioning in the desert climate. Poor maintenance causes these houses to quickly become dilapidated,

leading to higher losses in the long term. UN-Habitat has provided more cost-effective housing alternatives for low income earners. These are bigger (180m²), strong enough to withstand floods, and constructed by trained masons. However, these prefab houses cost SS£38 673 (US\$76) and the raw materials are harder to find locally, which makes this alternative unattainable for many people.

Another key indicator of unaffordability is that the implied monthly income for South Sudanese borrowers to access these mortgages was SS£203 131 (US\$400) in 2017.⁴⁴ Not many inhabitants can earn this much monthly. ReliefWeb noted that the average daily labour wage rate was SS£2 158 (US\$4) for unskilled personnel in 2019.⁴⁵ Semi-skilled staff earned approximately SS£2 844 (US\$5), whereas professionals took home SS£3 859 (US\$7). These figures fall below the implied monthly income needed to access mortgages. Borrowers seeking a mortgage to buy an already-built house or land on which to construct a house must demonstrate the capacity to meet 40% of the total project costs.⁴⁶ As a result, many families cannot afford mortgages to do this or to purchase already-built houses.

Housing supply

Adverse climate change-related events and years of conflict have displaced more than 1.6 million people in South Sudan internally, while an additional 2.2 million are refugees in neighbouring nations.⁴⁷ These residents are now seeking housing as IDPs and returnees, thus increasing the demand for low cost housing and exacerbating the deficit in housing supply. The United Nations High Commissioner for Refugees had documented 507 506 spontaneous refugee returnees as of July 2021. However, the property market is inadequately prepared to house IDPs and returnees.

Added to this, the urban population is growing fast, but without corresponding developments in housing supply. Juba's population grew by 31.2% between 2015 and 2022,⁴⁸ driven by influxes into the city resulting from crop failure, regional conflict, food insecurity, and extreme poverty. Land disputes and forceful evictions are increasing as the incoming population occupy unregistered lands illegally.⁴⁹ Competition for basic resources and employment opportunities is also increasing. About 55% of the urban population live in unplanned areas with little to no access to sanitation facilities, safe housing, or transportation.⁵⁰ Years of armed conflict have also undermined tenure security and been a deterrent to large investments in the real estate sector.

Slums and informal settlements in urban areas have grown exponentially. Most slum dwellers live in makeshift houses constructed with non-durable, locally available materials like mud, plastic, and straw. Buying or renting homes in Juba is extremely expensive for low income earners, primarily because most building materials are imported. Unaffordable prices for low income earners are also attributed to homelessness in 20% of the population since 2013.⁵¹ In the 2020/21 approved budget, the Ministry of Finance and Economic Planning (MoFEP) committed to rebuilding 50 low cost units in Juba and delivering 5 000 new affordable units. While this would be a vital intervention for bridging the housing supply gap,⁵² there is no evidence that MoFEP has implemented these plans. UN-Habitat has delivered 600 low-cost houses and maintained 3 600 returnees in decent houses across the country, working closely with the Ministry of Land, Housing and Physical Planning.⁵³ Combined, private property developers delivered only 1 090 units between 2014 and 2016, a rate that was too low to meet the growing need for affordable houses.⁵⁴

Many people opt for unoccupied lands, while others rent plots and houses at low prices. The South Sudan NGO Forum conducted an extensive study on land, property and housing issues and discovered that armed guerrillas often encourage returnees to settle in their territories to boost their political legitimacy and charge rent from the money that people get from humanitarian organisations. Land tenure laws are highly ambiguous.⁵⁵ Most leaseholders are unaware of the length of their rental term and make the most of their rented plots while awaiting eviction. The CPA of 2005 established a relatively stable government and leasing regulations, but these laws have not been fully executed across the country. Widely varying leasing rates are a further indication of poor regulation.⁵⁶

Property markets

The World Bank Doing Business 2020 highlighted structural and procedural limitations in the South Sudanese property market. Lengthy approval processes and official charges increase building costs, which are eventually passed on to consumers. Private developments must remit 8.5% of their project costs to acquire building permits within 131 days.⁵⁷ To register the property, investors must pay

SOUTH SUDAN – Considering housing affordability from a household perspective

For low income households seeking access to affordable housing, affordability is dependent on a number of factors, including income, competing expenses, transport costs (which are likely linked to housing location), and the cost of finance. Data specific to individual countries and housing developments is often not available, thus requiring evidence-based assumptions to generate estimates of affordability.

In order to get a better grasp on the affordability of home ownership in various countries, we considered two simplified scenarios – law enforcement officer and teacher. These entry-level occupations were chosen because they are fundamental to the economy and society, comprise a large portion of the formal workforce in most African countries, and are fairly secure while having relatively low skills entry points.

The two occupations are also inclusive of both genders, since in many countries, teachers are female while law enforcement officers are male.

<p>If you are a law enforcement officer living in a major urban area</p> 	<p>If you are a teacher living in a major urban area</p> 	<p>Cautionary notes It must be emphasized that these are hypothetical scenarios – not calculations based on comprehensive research of income levels in each country.</p>
<p>who earns SS£38 300 per month</p> 	<p>who earns SS£38 700 per month</p> 	<p>We have based our calculations on some generic assumptions applicable to all countries, including 30% of household income spent on housing. We are also assuming a household is eligible for a formal mortgage, and that such financing is available – which may not be true for substantial segments of the country's population. Alternative forms of finance, including non-mortgage finance, and once-off income sources (e.g. pension payouts or inheritances) are not taken into account.</p>
<p>you could afford to purchase a SS£893 461 house with a mortgage.</p> 	<p>you could afford to purchase a SS£902 792 house with a mortgage.</p> 	<p>The calculations used the prevailing terms and conditions for mortgages in the specific country, as collected through our annual Yearbook data collection process.</p>
<p>Mortgage assumptions – South Sudan</p> <ul style="list-style-type: none"> – 16.5% interest rate – 10% deposit – 20 year loan tenor – 90% loan to value ratio 		

an additional 14.6% of the property value and wait 48 days. Burdensome procedures discourage investment. One of the main requirements is that investors verify land ownership through a survey engineer in the Ministry of Housing, Physical Planning, and Environment. While this is free, it takes at least one week to complete.⁵⁸ These kinds of barriers explain why South Sudan is ranked among the world's six most challenging countries in which to do business.⁵⁹

Land-related disputes are common. Over the past three years, about 20% of households have had land disputes, including expropriation and land grabbing accusations. Over 80% of these disputes have involved IDPs and returnees.⁶⁰ The lack of proper land leasing and allocation laws inhibits the development of long-term housing solutions. Poor execution of the land policy and national urban development strategy has seen many South Sudanese develop their residential properties without state oversight or building permits. IDPs and returnees who take over unregistered land urgently need dwellings that are hard to acquire with the ambiguous land tenure system. They tend to construct houses using their own building plans without the prerequisite government approval.⁶¹ However, there is a formal process for obtaining building permits: first, individuals must develop relevant building plans with an accredited engineer and submit them to the Town Planning Unit under the state Ministry of Physical Infrastructure;⁶² second, the application is forwarded to the Town Planning Department to verify land ownership; finally, the applicant is directed to the Revenue Authority to remit processing fees that vary depending on the type and size of the intended building. If the application is successful, the Town Planning Unit provides a certificate approving construction.⁶³

Another challenge is that this process is not well publicised. Many inhabitants are unaware of the importance of processing permits before building. Further, the ministry has inadequate structures and labour to consistently inspect the construction process after issuing permits to ensure complete adherence to relevant regulations. Residents have little incentive to obtain permits, as having one does not carry significant advantages. Despite the limited execution of the law, there have been instances when individuals have been accosted and punished with hefty fines by government officials.

Policy and legislation

In 2013, South Sudan enacted a land policy designed to streamline institutions and regulations in land governance.^{64,65} One of the main tenets was for the ministry in charge of land to develop and maintain a digitised land tenure system that would coordinate operations across the board, including valuation, physical planning, survey, and registration.^{66,67} However, there is no evidence that such an Information Management System exists. The process of legalising unregistered land to enable people to construct their homes is plagued by ambiguity, corruption, and disputes. The Land Act of 2009 acknowledges three types of land: public, private, and community. Public land is held by the government on citizens' behalf, private land is registered chiefly by individuals in urban areas, whereas community land belongs to various groups under customary laws.⁶⁸ The main area of contention relates to distinguishing between public and community land. Communities have occupied all land in the country. Applying the broad definition of community land implies that practically all land in South Sudan is community-owned, besides privately held plots and sections gazetted by the government. Such ambiguities hamper land purchase and development. The Land Act allowed the government to allocate

community land for development and investment purposes.⁶⁹ However, poor implementation of the law often sees people violently evicted from their premises to clear land for investment. This fuels disputes, and communities have sometimes reacted violently to stop demolition activities. Private sector projects are delayed as costs and losses soar.

To further women's rights, the Transitional Constitution and the Land Act of 2009 formally promoted women's housing, land, and property rights. These include assuming ownership of properties by deceased husbands alongside other legal heirs.⁷⁰ Article 28 of the constitution further affirms that every citizen has an equal right to own property as stipulated by the law.⁷¹ However, women still face unsurmountable hurdles in property ownership due to a patriarchal cultural system that has rigid land ownership and inheritance structures.⁷² Customary law is routinely applied to determine lawsuits when judges raise concerns about success, marriage, inheritance, and family relationships.⁷³ Women find it difficult to own or develop properties. Even when they receive favourable rulings in courts, enforcing property rights is challenging. Also, the justice system has limited manpower to enforce court rulings and challenge land owners attributed to heavily armed military officers. The United Nations routinely implements Land Policy Workshops to empower women and increase their capacity to challenge discrimination and pursue their land, housing, and property rights.⁷⁴ Still, the impact is slow, given the systemic patriarchy.

Opportunities

South Sudan should align its legislation and fully implement the Land Act. More effective laws will safeguard landholding communities and prevent disputes when their properties are alienated for investment without their permission. Because agriculture is the largest employer, supporting livelihoods for four out of five families,⁷⁵ South Sudan's investments in arable land are key while building resilience against devastating climate events like floods and drought. There are significant opportunities for alternative energy sources, given the very low levels of electrification in the country. Gender mainstreaming is another requisite opportunity. Women constitute 49% of the entire labour force⁷⁶ but remain largely marginalised in education, housing, land and property (HLP) rights.⁷⁷ Women acquire land rights through marriage and other male relatives but hardly enjoy these rights given the customary patriarchal system. Ambiguous laws and poor execution deny women the opportunity to contribute positively to economic growth. Digitalising the land tenure system could help women define and fight for their HLP rights. Transparency, commitment, and accountability in land management are crucial to spurring sustainable economic development.

Availability of data on housing finance

A significant information gap is evident in most South Sudanese institutions. The Bank of South Sudan and MoFEP provide financial data, but most information is intermittent and outdated. The National Bureau of Statistics has published financial, survey, and census data, but most links are broken. Getting verifiable information directly from government ministries and institutions was difficult. Other sites like The World Bank, Land Links, and the Intergovernmental Authority on Development have independently published extensive data to bridge the information gap.

Green applications for affordable housing

South Sudan lacks green building standards. The World Bank spearheaded green applications by establishing an office building in 2014. The 470m² structure overcame the challenges related to poor electricity supply, expensive building materials, and inadequately skilled labour, to become the first green building in Central Africa and win first place in the LEED Earth Campaign run by the US Green Building Council.⁷⁸ However, there is no evidence of a Green Building Council in the country currently. Access to safe potable water, sanitation facilities and electricity is still limited. As of 2020, about 60% of the population lacked access to essential secure water services.⁷⁹ The rate was lower in rural areas (34%), where it has decreased progressively from 39% in 2011.⁸⁰ Urban areas have better access to safe well-managed water services (70%). Only 16% of the population accessed basic sanitation, mostly only in urban areas.⁸¹

The electrification rate is low, with only 7.2% of South Sudanese having access to electricity.⁸² A mere 13.9% of the urban population has sufficient access to electricity,⁸³ 99.4% of which is generated from non-renewable sources like coal, oil, and gas.⁸⁴ Access to safe and well-managed water is 70%, while basic sanitation facilities are only accessible to 42% of the urban population.^{85,86} Limited access to water, electricity, and sanitation services corresponds with poor and unsafe housing alternatives.

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