

## South Sudan

Tshepo Mokholo



### Overview

Of a total population of 11.1 million,<sup>1</sup> 25% of South Sudan's population reside in urban areas, or 2.2 million in 2022.<sup>2</sup> The capital city, Juba, stands out as one of Africa's fastest-growing urban centres. This urbanisation surge is driven by a confluence of factors, including the push factors of food insecurity (37.8%), conflicts (34.4%), and climate-induced natural disasters (27.8%).<sup>3</sup> Ongoing conflicts, especially in regions such as Upper Nile, southern Central Equatoria, and southern Unity, have led to significant internal displacements, further fuelling the urban influx. This has put pressure on urban and peri-urban areas as cities like Juba have expanded into surrounding community lands.<sup>4</sup>

The South Sudanese economy has grappled with significant economic setbacks in recent years. The real gross domestic product (GDP) contracted by an estimated 2.9% during 2021/22,<sup>5</sup> largely attributed to a decline in oil production, which averaged 156 000 barrels per day compared to 169 000 in the previous year.<sup>6</sup> This drop resulted from the damaging effects of floods on several oilfields, underscoring the nation's vulnerability to climate change. Agriculture, constituting 41.8% of the GDP, was also adversely affected by floods and droughts, exacerbating economic challenges.<sup>7</sup> Amid these difficulties, attempts were made to stabilise the economy. Inflation, which soared to 43.5% in 2020/21,<sup>8</sup> was managed down to an estimated 0.9% in 2021/22.<sup>9</sup> However, persistent inflationary pressures were evident, with a year-on-year inflation rate of 27.8% in 2023.<sup>10</sup> The depreciation of the South Sudanese pound in 2023 further contributed to the contraction of the GDP, resulting in a projected recession for the country throughout 2022. The weakening of the currency, and the resultant inflation has had adverse effects on the cost of imported building materials in the country, making housing construction more expensive in 2023.<sup>11</sup>

The economic trajectory of South Sudan presents a blend of challenges and prospects. A contraction of 0.4% in GDP during 2022/23 is anticipated, followed by a recovery to 4.6% growth in 2023/24.<sup>12</sup> Efforts to curtail current account deficits yielded results through expenditure reductions, which limit the government's ability to invest in affordable housing programs. Nonetheless, notable domestic risks persist, encompassing inadequate infrastructure, political instability, macroeconomic imbalances, and the amplified impacts of climate change. However, a significant challenge lies in securing the necessary finances to advance climate-resilient and sustainable growth. South Sudan's pursuit of climate and green growth ambitions requires an estimated annual financing of \$5.9 billion (US\$9.94 billion) from 2020 to 2030.<sup>13</sup> Overcoming obstacles in the private sector, including limited infrastructure, skills shortages, and access to capital, necessitates collaboration between public and private entities, which all have a direct impact on the availability of affordable housing. South Sudan's endowment of natural resources, including oil, minerals, forests, water resources, land, and biodiversity, provides avenues for economic advancement. However, their exploitation must be managed sustainably to avert resource depletion and environmental degradation.

### KEY FIGURES

Main urban centres	Juba
Exchange rate (1 July 2023): 1 USD = [a] 1 PPP\$ = (2021) [b]	659.28 South Sudanese Pound (SSP) 6.90 South Sudanese Pound (SSP)
Total population [b]   Urban population [b] Population growth rate [b]   Urbanisation rate [b] Percentage of urban population living in slums (2018) [c] Percentage of female-headed households Unemployment rate (% of total labour force, national estimate) (2021) [b] Percentage of women participating in the labour market formally (2022) [b] Gini coefficient (2017) [b] HDI country ranking (2021) [d]   HDI country score (2021) [d]	10 913 164   2 274 958 1.52%   3.13% 91.4% n/a 13.9% 70.9% 45.5 191   0.36
GDP per capita (Current US\$) (2018) [b] GDP (Current US\$) (2018) [b] GDP growth rate (2021) [b] Inflation rate [b] Lending interest rate [b] Proportion of adult population that borrowed formally (2021) [b]	US\$237 US\$2 870 million -11.20% -6.7% 16.29% 37%
Number of residential mortgages outstanding (2021) [e] Value of residential mortgages outstanding (USD) (2019) [e] Prevailing residential mortgage rate [f]   Term [g] Maximum LTV on a residential mortgage (2022)[g] Ratio of mortgages to GDP (2019) Number of residential mortgage providers [a] Percentage of women who own a house alone and/or jointly Number of microfinance loans outstanding (2019) [e] Value of microfinance loans (USD) Number of microfinance providers [h]	821 US\$8.40 million 6-12%   20 years 100% 0.29% 2 n/a 36 466 n/a 3
Total number of residential properties with a title deed (2019) [e] Number of formal dwellings completed annually (2019) [e] 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 [i] Size of cheapest, newly built house by a formal developer or contractor in an urban area [i] Typical monthly rental for the cheapest, newly built house [i] Cost of standard 50kg bag of cement in local currency units [i] Type of deeds registry: digital, scanned or paper (2020) [k] World Bank Ease of Doing Business index rank (2020) [k] Time to register property (days)   Cost to register property (2020) [k] World Bank DBI Quality of Land Administration index score (0-30) (2020) [k]	10 000 80 000 n/a SSP 12 000 000 40m <sup>2</sup> SSP 200 000 SSP 12 180 (US\$18.47) Paper 185 48 days  14.60% 5.00

NB: Figures are for 2023 unless stated otherwise.

[a] Bank of South Sudan	[f] Numboo
[b] World Bank World Development Indicators (as at end 2022)	[g] KCB South Sudan
[c] Demographic and Health Surveys, USAID	[h] UNCDF Migration and Remittances programme
[d] United Nations Human Settlements Programme (UN-HABITAT)	[i] Tomboico Properties
[e] Ministry of Housing, Physical Planning, and Environment	[j] Moses Mawa Siwason-University of Juba
	[k] World Bank Ease of Doing Business Indicators

### Access to finance

The Central Bank of South Sudan, known as the Bank of South Sudan, holds the mandate to oversee and regulate the country's banking services.<sup>14</sup> Despite this regulatory framework, the accessibility of formal financial services remains limited for a majority of the population. The country's banking sector comprises 33 banks, including national, foreign, and joint-venture banks, with a combined total of 89 branches across the nation.<sup>15</sup> However, these institutions face significant challenges due to ongoing civil conflicts, high inflation rates, and currency volatility. These factors contribute to banks' reluctance to extend loans and credit, as the lack of adequate legal safeguards and identification processes heightens the risk associated with lending.<sup>16</sup>

South Sudan has limited access to capital and the high lending rates present significant barriers to financial inclusion and access to housing. The financial landscape in the country is characterised by restricted access to formal financial services and limited banking services outside the capital, Juba. Less than 6% of the population has access to these services, resulting in a largely unbanked population, and this is exacerbated by high lending rates.<sup>17</sup> Foreign investors face particular challenges when seeking credit within the local market. The scarcity of hard currency, inadequate financial reporting mechanisms, lack of a credit reference bureau, and the absence of proper land ownership documentation all contribute to the difficulty of obtaining credit.<sup>18</sup> These issues deter banks from engaging with foreign investors, thus limiting investment opportunities.

Access to mortgages in South Sudan is equally restricted. Only two banks, namely Kenya Commercial Bank (KCB) and Equity Bank of Kenya, offer mortgage services. Equity Bank's mortgage offerings, initially targeted towards the diaspora, have been discontinued.<sup>19</sup> KCB, on the other hand, provides a range of mortgage options, from financing for already-built homes to land purchases, self-building projects, and investment property financing. The financing ranges from 60% for commercial loans to 80% for built home loans on 20 year payment periods.<sup>20</sup> KCB also offers a Special Staff Scheme Loan with more generous conditions of a 100% home financing, at a rate as low as 4% and up to 25 years to pay and is exclusive to staff members of organisations with a partnership with KCB.<sup>21</sup> Microfinance institutions (MFIs) are essential in expanding access to financial services, particularly in underserved regions. In South Sudan, three primary MFIs – BRACSS, SUMI, and Finance Sudan Limited (FSL) – operate in the greater Juba region.<sup>22</sup> However, their reach remains limited, serving only 5% of clients in the area and less than 1% of the potential market in the entire country. An absence of a comprehensive regulatory framework for the microfinance sector leaves the industry largely self-regulated and veiled in opacity.<sup>23</sup>

### Affordability

Property affordability in South Sudan is a significant challenge, particularly in urban centres, where data on property ownership versus rental is scarce. The rapid urbanisation in cities like Juba, which is often ad-hoc and unregulated, into informal settlements suggests a lack of affordable housing options.<sup>24</sup> Limited access to formal credit further exacerbates the difficulty of borrowing money to purchase a home. South Sudan's rapid population growth places immense pressure on the housing market, with a population that often struggles to find stable employment, as evidenced by a 13% unemployment rate in 2022.<sup>25</sup>

The economic landscape also adds to the complexity of property affordability in South Sudan. With a Gini Index of 44.1 in 2016, income inequality is pronounced, and a vast portion of the population lives in poverty, with 63.7% living below the national poverty line.<sup>26</sup> Informal employment dominates the job market, with estimates suggesting that more than 76% of South Sudanese work in the low productivity, no-wage sector of the economy.<sup>27</sup> Many urban residents are caught in a cycle of subsistence farming and cattle herding, often producing just enough to feed their extended families. In this context, the World Food Program reports that over 40% of households allocate more than 65% of their income to food expenses, leaving little room for property ownership aspirations.<sup>28</sup>

In terms of property costs, typical land prices in urban areas stand at S\$200 000 (US\$202) per square metre, while the cost of the cheapest newly-built housing unit by private developers is approximately S\$12 million (US\$20 000).<sup>29</sup> Monthly rentals in the main urban centres are approximately S\$200 000 (US\$202) per month.<sup>30</sup> It is essential to note that these prices place property ownership beyond the financial reach of most South Sudanese citizens, contributing to the prevalence of rental housing.

Another complicating factor is the inconsistency in building material prices due to high inflation rates, which have been exacerbated by the importation of construction materials from neighbouring countries.<sup>31</sup> These volatile prices make construction and property development projects financially unpredictable and can further deter individuals from pursuing property ownership.

### Housing supply

The housing supply situation in South Sudan faces significant challenges and the country has been battling a severe lack of adequate housing, particularly in urban areas like Juba where 94% of the urban population lived in slums in 2016.<sup>32</sup> This shortage is partly due to the limited presence of property developers in the

country, leading many individuals to opt for self-built homes which often proves to be more affordable. Typical land parcel sizes in the city of Juba range from 20 x 15 to 25 x 25 metres, reflecting the prevailing land parcel classifications.<sup>33</sup> Approximately 90% of homes in South Sudan are grass-thatched mud huts.<sup>34</sup> Basic infrastructure services are also lacking, with only 38% of urban households having access to potable water; 15% to improved sanitation, and 22% to electricity.<sup>35</sup>

Imported building materials dominate the construction sector; further escalating the cost of building and making affordable housing provision a challenge. Lengthy building approval procedures and associated administrative fees add to the overall building costs and create barriers to housing development.<sup>36</sup> However, there are efforts to address the housing crisis in the country. The South Sudan People's Defence Forces, in partnership with Shelter Afrique, a pan-African housing development financier, aims to develop affordable housing in Juba through a public-private-partnership special purpose vehicle. This ambitious project intends to create 26 000 housing units for the South Sudan People's Defence Forces, with an estimated cost of S\$1 482 billion (US\$1.5 billion).<sup>37</sup> Shelter Afrique will provide catalytic funding and also play a role in securing additional financing through collaboration with other developmental financial institutions. This initiative is a significant step towards addressing the critical housing supply challenges in South Sudan's urban areas, though comprehensive solutions are still needed to ensure access to safe and affordable housing for the broader population.<sup>38</sup>

### Property markets

The property market in South Sudan faces significant challenges stemming from structural and administrative flaws, which have contributed to the unaffordability of homes. Lengthy approval procedures and administrative fees significantly raise building costs, making it difficult for many to enter the housing market. Private developments, for instance, are required to remit 8.5% of their project costs to acquire building permits, a process that takes a staggering 131 days.<sup>39</sup> Furthermore, investors must endure a 48-day waiting period and pay an additional 14.6% of the property's value to register a property.<sup>40</sup> The property registration process also demands confirmation of land ownership by a survey engineer with the Ministry of Housing, Physical Planning, and Environment, which, although free, adds at least a week to the overall timeline.<sup>41</sup>

South Sudan's property market faces multifaceted challenges, including bureaucratic hurdles, unclear land ownership, and the potential for violence during land disputes. These issues not only make housing unaffordable for many but also pose significant risks to property development projects. Addressing these challenges and improving the regulatory framework for property ownership and development will be essential to fostering a more stable and accessible property market in the country.

### Policy and legislation

Housing and land policy in South Sudan faces substantial challenges, primarily attributed to a lack of clear enforcement mechanisms, limited awareness of existing legislation, and limited transparent procedures. Urban land management is predominantly a state-level responsibility, despite being considered a concurrent competence shared between state and national governments. Notably, there's a notable lack of enforcement mechanisms at the community level, leading to poor awareness of constitutional and land-related rights.<sup>42</sup> This deficiency is compounded by courts' inconsistent application of the Land Act of 2009 (Land Act), unregistered community lands, and non-adherence to institutional roles and responsibilities stipulated in the Land Act.

The Land Act recognises three distinct forms of land: community, private, and public. Public land is owned by the government on behalf of the people, private land is primarily registered by individuals in metropolitan or urban areas, and community land is owned by various groups according to customary laws.<sup>43</sup> However, the most contentious issue revolves around the distinction between public and communal land. Given that almost all land in South Sudan is inhabited by communities, applying a broad definition of community land implies that, except for privately owned plots and sections controlled by the government, most of the land falls under community ownership.<sup>44</sup> This uncertainty complicates land purchase and development processes.<sup>45</sup>

The Land Act grants the government the authority to distribute community land for construction and investment projects. Unfortunately, this has led to instances

## PRICE OF BUILDING MATERIALS AND CONSTRUCTION COST INFLATION – SOUTH SUDAN

The high cost of construction is often cited as a key factor undermining housing affordability. The need to import materials instead of purchasing those produced locally, the shortage of and high cost of local skills, and the absence of financial mechanisms that allow for materials to be bought in bulk – all these factors impact on construction costs and may create cost overruns.

Strikes or fuel shortages also increase the price of building supplies, by driving up transport costs. High inflation rates, as are being seen across the continent in 2023, also undermine affordability. As a result, low-income households may not be able to afford the price of construction materials in order to build their own home incrementally.

CAHF has been collecting a few basic housing cost indicators for the past decade, including the price of key building materials, the price of the cheapest, newly-built house in an urban area by a private developer and the average size of this house (see Key Figures section).

Wholesale price of a standard 50kg bag of OPC cement (strength class 32.5N)

**SSP 12 180 (US\$18.47)**



Price of steel profiled roof sheeting per sq metre

**SSP 18 270 (US\$27.71)**



Price of cheapest, newly-built house by a private developer in an urban area

**SSP 12 000 000 (US\$18 201)**



Price of ceramic floor tiling (per sq metre)

**SSP 31 500 (US\$47.78)**



Price of roof tiling (per sq metre)

n/a



### Cautionary notes

This data was collected by Yearbook authors as part of their research. Authors were asked to contact three building material supply stores and ask for the price of the product, and then, based on the responses received, estimate the typical cost of the material. The figures given are therefore not formal averages but informed estimates, based on the canvassing of a handful of suppliers in urban areas.

where people are forcefully evicted from their homes to clear land for development, often due to weak law enforcement.<sup>46</sup> These forced evictions have, in some cases, resulted in conflicts, with communities reacting violently to halt demolition work. Such incidents not only disrupt communities but also cause significant delays and cost escalations for private sector projects.<sup>47</sup>

A number of land administration tasks lack a robust legal framework and transparent processes, resulting in practices driven by precedent rather than systematic statutory regulations. The South Sudanese government has responded to these challenges by introducing a draft National Land Policy<sup>48</sup> aimed at establishing a sustainable framework for land rights allocation and protection. This policy addresses a range of pressing issues in land governance such as disputes stemming from a lack of consensus on land ownership, land administration and management systems and the displacement issues arising from conflicts and natural disasters, with a focus on gender equity and non-discrimination.<sup>49</sup> The policy also seeks to ensure environmentally-friendly and orderly development of human settlements, both rural and urban.

### Opportunities

The South Sudanese housing market currently faces numerous challenges, making it a less attractive prospect for investors. These challenges stem from the country's economic instability, inadequate infrastructure, poor land management practices, and a lack of financial resources. Despite these hurdles, some opportunities for investment and improvement do exist within the housing sector. On a macro level, there's a growing case for increased public-private partnerships (PPPs) in South Sudan's housing sector, exemplified by the Military housing project partially funded by Shelter Afrique.<sup>50</sup> This project serves as a pioneering example of the potential of this housing delivery model in South Sudan, and its success could serve as a compelling proof of the concept to entice more investments into the sector. PPP funding mechanisms offer benefits to both public and private entities. The private sector can bring technological innovations to enhance the operational efficiency of services and infrastructure, ultimately benefiting the residents of cities like Juba.<sup>51</sup> At the micro level, self-building remains the prevalent method of housing provision in urban areas, especially in the absence of readily available basic services. This presents an opportunity for third-party providers to introduce technologies that can improve access to potable water and electricity generation.

From a financial perspective, the growth of mobile money services like m-Gurush and Nilepay in South Sudan has been a significant step towards financial inclusion.<sup>52</sup> Mobile money adoption has the potential to facilitate easier and quicker financial transactions, reduce theft-related risks, and offer access to savings. Crucially, it opens up opportunities for micro-lending, which could be directed towards the acquisition of building materials for self-builders. Given the limited access to traditional banking services and the increasing prevalence of mobile money, it offers an excellent platform for users to start building a credit history, as observed in many other African countries where mobile money services also function as micro-financiers, exemplified by M-Pesa in Kenya.<sup>53</sup>

The passage of the National Land Policy represents a critical initial step toward addressing the evident gaps in land administration within South Sudan. Subsequently, the Housing Policy mentioned in the Land Policy would play a pivotal role in establishing a clear housing strategy for the country, offering valuable

guidance and reassurance to potential investors.<sup>54</sup> Given the challenging legislative and financial environment in South Sudan, developers interested in affordable housing must adopt a downstream and decentralised approach, meeting the current self-builders where they are. Small-scale financing and building technologies can be leveraged to enhance housing access and quality.

### Websites

Bank of South Sudan: [www.bankofsouthsudan.org](http://www.bankofsouthsudan.org)  
 Ministry of Finance, Planning and Economic Development: [www.grss-mof.org](http://www.grss-mof.org)  
 National Bureau of Statistics: [www.ssnbs.org](http://www.ssnbs.org)  
 Knoema: [www.knoema.com](http://www.knoema.com)  
 Intergovernmental Authority on Development: [www.southsudan.igad.int](http://www.southsudan.igad.int)  
 Land Links: [www.land-links.org](http://www.land-links.org)

### Availability of data on housing finance

The main organisations that collect and share data on housing finance in the country are the Bank of South Sudan (BoSS), which collects data on mortgage lending and other financial products related to housing; the South Sudan National Bureau of Statistics (SSNBS) which collects data on housing conditions and demographics; and the Ministry of Housing and Urban Development (MOHUD) which collects data on housing policies and programs. In addition, the SSNBS collects data on climate change impacts, such as flooding and droughts and the MOHUD collects data on the location of informal settlements, which are more vulnerable to climate change impacts. However, the data on housing finance in South Sudan is limited and fragmented and some of the data is not collected regularly or is not made publicly available. There is a lack of data on informal housing and on the housing needs of vulnerable groups, such as women and children.

### Examples of innovation: Compressed stabilised earth blocks

On the construction front, advancements in building technologies provide an opportunity for builders and contractors to enhance traditional building materials, making them more durable and sustainable. Considerable research has been conducted across Africa to improve traditional building materials, addressing the pressing housing demands on the continent. One such development involves the use of Compressed Stabilised Earth Blocks (CSEB),<sup>55</sup> which offer a robust building material produced using a relatively small and easily operable manual compression machine. Compressed Stabilised Earth Blocks offer several advantages, including enhanced utilisation of locally sourced materials, reduced transportation costs due to on-site production, increased accessibility to quality housing, and the promotion of local economic growth as opposed to expenditure on imported materials.

- <sup>1</sup> World Bank. (2022). Data. Population, total – South Sudan. <https://data.worldbank.org/country/south-sudan> (Accessed 20 August 2023).
- <sup>2</sup> UN-Habitat. (2023). Juba Strategic Plan 2023. [https://unhabitat.org/sites/default/files/2023/01/juba\\_strategic\\_plan\\_digital\\_2023.pdf](https://unhabitat.org/sites/default/files/2023/01/juba_strategic_plan_digital_2023.pdf) (Accessed 13 August 2023). Pg. 48.
- <sup>3</sup> Ibid. Pg. 37.
- <sup>4</sup> Shelter South Sudan. (2017). Key Housing, Land and Property (HLP) Issues in Urban Areas of South Sudan. [https://www.humanitarianlibrary.org/sites/default/files/2018/06/key\\_housing\\_land\\_and\\_property\\_hlp\\_issues\\_in\\_urban\\_areas\\_of\\_south\\_sudan.pdf](https://www.humanitarianlibrary.org/sites/default/files/2018/06/key_housing_land_and_property_hlp_issues_in_urban_areas_of_south_sudan.pdf) (Accessed 15 August 2023). Pg. 6.
- <sup>5</sup> African Development Bank. (2023). East Africa Economic Outlook. Pg. 7.
- <sup>6</sup> Ibid. Pg. 180.
- <sup>7</sup> Ibid. Pg. 5.
- <sup>8</sup> Ibid. Pg. 9.
- <sup>9</sup> Ibid. Pg. 180.
- <sup>10</sup> International Monetary Fund. (2023). Inflation rate, average consumer prices. <https://www.imf.org/external/datamapper/PCPIPCH@WEO/VEN/IRN/ARG/SSD/SDN/AFQ> (Accessed 15 August 2023).
- <sup>11</sup> Email correspondence with Moses Mawa Felix Lado, architect and lecturer at the University of Juba, 15 August 2023.
- <sup>12</sup> See footnote 5. Pg. 180.
- <sup>13</sup> Ibid.
- <sup>14</sup> Bank of South Sudan. (2022). About Us. <https://boss.gov.ss/who-we-are/> (Accessed 12 August 2023).
- <sup>15</sup> IGAD February 2023 – Regional Harmonization of Remittance Policies in the Intergovernmental Authority on Development - South Sudan Diagnostic Report. Pg. 10.
- <sup>16</sup> US Department of State. (2021). Investment Climate Statements: South Sudan.
- <sup>17</sup> Storch, G. (2023). South Sudan: Mobile money's role in the road to recovery, 20 January, 2023, GSMA.
- <sup>18</sup> See footnote 16.
- <sup>19</sup> Equity Bank. Diaspora Mortgage/Construction Loan. <https://equitygroup Holdings.com/ss/borrow/diaspora-mortgage-construction-loan> (Accessed 20 August 2023).
- <sup>20</sup> Kenya Commercial Bank. Mortgages. Buy Plot and Construct. <https://ss.kcbgroup.com/for-you/get-a-loan-ss/mortgages/buy-already-built-homes-home-loan> (Accessed 28 August 2022).
- <sup>21</sup> Kenya Commercial Bank. Mortgages. Special Staff Scheme Loan.
- <sup>22</sup> See footnote 15. Pg. 10.
- <sup>23</sup> Ibid. Pg. 18.
- <sup>24</sup> Shelter South Sudan. (2017). Key Housing, Land and Property (HLP) Issues in Urban Areas of South Sudan. Pg. 6.
- <sup>25</sup> World Bank. (2022). Data. Unemployment, total – South Sudan. <https://data.worldbank.org/country/south-sudan> (Accessed 20 August 2023).
- <sup>26</sup> Ibid.
- <sup>27</sup> UNDP. (2022). South Sudan Labour Market Analysis. Pg. 9.
- <sup>28</sup> BTI Transformation Index. (2022). Country Report, South Sudan. Pg. 17.
- <sup>29</sup> Email correspondence with Solomon Tombe, chief engineer and founder of Tombico, 12 August 2023.
- <sup>30</sup> Ibid.
- <sup>31</sup> Email correspondence with Moses Mawa Felix Lado, architect and lecturer at the University of Juba, 15 August 2023.
- <sup>32</sup> World Bank. (2022). Population living in slums (% of urban population) – South Sudan. <https://data.worldbank.org/indicator/EN.POP.SLUM.UR.ZS?locations=SS> (Accessed 20 August 2023).
- <sup>33</sup> UN-Habitat. (2023). Juba Strategic Plan 2023. [https://unhabitat.org/sites/default/files/2023/01/juba\\_strategic\\_plan\\_digital\\_2023.pdf](https://unhabitat.org/sites/default/files/2023/01/juba_strategic_plan_digital_2023.pdf) (Accessed 13 August 2023). Pg. 105.
- <sup>34</sup> University of Buffalo. Materials and Constructability: Questions of Availability, Affordability, and Appropriateness.
- <sup>35</sup> Index Mundi, South Sudan Demographics Profile. (2023).
- <sup>36</sup> World Bank. "Doing Business 2020: Comparing Business Regulation in 190 Economies." World Bank, 2020. Pg. 10.
- <sup>37</sup> "Shelter Afrique signs USD 1.5bn housing deal with South Sudan" Ocieng, F. (2021). Shelter Afrique signs USD 1.5bn housing deal with South Sudan. 11 May 2021. The Trading Room.
- <sup>38</sup> Ibid.
- <sup>39</sup> See footnote 36.
- <sup>40</sup> Ibid. Pg. 4.
- <sup>41</sup> Elizka Relief Foundation. (2023). "A place to live in dignity for all: Make housing affordable". Pg. 6.
- <sup>42</sup> UN-Habitat. (2023). Juba Strategic Plan 2023. Pg. 46.
- <sup>43</sup> See footnote 41. Pg. 7.
- <sup>44</sup> Ibid. Pg. 7.
- <sup>45</sup> Ibid.
- <sup>46</sup> World Bank. "Land Governance in South Sudan: Policies for Peace and Development." World Bank, May 2014. Pg. 36.
- <sup>47</sup> See footnote 41. Pg. 7.
- <sup>48</sup> Republic of South Sudan, Ministry of Lands, Housing and Urban Development. (April 2023). "Draft National Land Policy". Pg. 6.
- <sup>49</sup> Ibid. Pg. 19.
- <sup>50</sup> See footnote 37.
- <sup>51</sup> UN-Habitat. (2023). Juba Strategic Plan 2023. Pg. 190.
- <sup>52</sup> Storch, G. (2023). South Sudan: Mobile money's role in the road to recovery, 20 January, 2023, GSMA.
- <sup>53</sup> Piper, K. (2020). What Kenya can teach its neighbours - and the US - about improving the lives of the "unbanked", 11 Sep 2020, Vox Media.
- <sup>54</sup> Republic of South Sudan, Ministry of Lands, Housing and Urban development. (April 2023). "Draft National Land Policy." Pg. 44.
- <sup>55</sup> Waziri, B & Lawan, Z & Mala, M. (2013). Properties of Compressed Stabilized Earth Blocks (CSEB) For Low-Cost Housing Construction: A Preliminary Investigation. International Journal of Sustainable Construction Engineering and Technology. 4. 2180-3242. [https://www.researchgate.net/publication/303198091\\_Properties\\_of\\_Compressed\\_Stabilized\\_Earth\\_Blocks\\_CSEB\\_For\\_Low-Cost\\_Housing\\_Construction\\_A\\_Preliminary\\_Investigation](https://www.researchgate.net/publication/303198091_Properties_of_Compressed_Stabilized_Earth_Blocks_CSEB_For_Low-Cost_Housing_Construction_A_Preliminary_Investigation) (Accessed 25 August 2023). Pg. 1.