

# Djibouti

Camille Marion



## Overview

The Republic of Djibouti is at the crossroads of major shipping lanes, its eastern facade, on the Bab el Mandel Strait, connecting the Red Sea to the Gulf of Aden and the Indian Ocean. This small state of 23 200km<sup>2</sup>,<sup>1</sup> and 1 120 849 inhabitants in 2022, is an island of stability within a fragile and conflictual Horn of Africa, highlighting the “giant diplomacy of a small state”.<sup>2</sup>

Its position amid states weakened by conflict makes Djibouti, de facto, a welcoming land for refugees.<sup>3</sup> Indeed, in 1978, at the dawn of its independence, the State set up the National Office for Assistance to Refugees and Disaster Victims (ONARS) responsible for the integration and settlement of refugees. In the first half of 2023, 30 618 refugees and asylum seekers from Somalia, Ethiopia, Eritrea, and Yemen lived temporarily or permanently in Djibouti.<sup>4</sup> These population movements have developed the country's welcoming culture and are an integral part of its development financing strategy.<sup>5</sup>

Economic growth as measured by Gross Domestic Product (GDP), was near the average of the continent (3.8%),<sup>6</sup> at 3.7% in 2022.<sup>7</sup> Of this GDP, the tertiary sector – i.e., transport, commerce, and telecommunications – contributed 77%.<sup>8,9</sup>

Twenty percent of public revenue comes from rents paid by military bases of foreign powers (France, United States, Germany, China, Japan, Italy, and Spain). In 2009, 15% of the State's tax revenues<sup>10</sup> came from taxes on the drug Khat,<sup>11</sup> a true cultural institution that represents a “financial windfall [for the State] and [an] economic brake” for households.<sup>12</sup>

In 2021 the share of dwelling and housing in the investments of the Public Investment Program was only 6.7%. Investments were directed more towards the food sectors (22%), energy (18%) and transport (17.5%).<sup>13</sup> At the end of 2022, despite global inflation, Djibouti stabilised its consumer price inflation rate at 3.6%, by implementing tax relief measures to reduce the price of essential goods.<sup>14</sup>

The population growth rate was 1.4% in 2022.<sup>15</sup> The cities host 78% of the national population<sup>16</sup> and two thirds alone live in the capital.<sup>17</sup> In 2021, the poverty rate was estimated at 34.3%,<sup>18</sup> and in 2020, extreme poverty affected 30% of the population, who lived on less than Fdj338.3, or US\$1.90, a day. This urban impoverishment has accentuated inequality.<sup>19</sup>

Population growth coupled with adverse economic circumstances makes the issue of access to housing even more complex. Djibouti's 2023 deficit of 30 000 housing units is expanded by 3 000 units each year.<sup>20</sup> Issues related to access to affordable housing have been at the heart of public policies since 2015 with the national strategy “Vision Djibouti 2035”, whose pillar four for the consolidation of human capital promises “the promotion of economic housing and access to decent housing; sanitation of the built environment and its environment for clean cities”.<sup>21</sup> In 2018, the creation of the Urban Rehabilitation and Social Housing Agency (ARULoS) attached to the Ministry of the City, Urban Planning and Housing (MVUH) reaffirmed the desire to “allow every Djiboutian family, especially low income households, to access decent housing”.<sup>22</sup>

## KEY FIGURES

Main urban centres	Djibouti City
Exchange rate (1 July 2023): 1 USD = [a] 1 PPP\$ = (2022) [b]	178.06 Djiboutian Franc (DJF) 94.58 Djiboutian Franc (DJF)
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) (2019) [b] Percentage of women participating in the labour market formally (2021) [b] Gini coefficient (2017) [b] HDI country ranking (2021) [d]   HDI   country score (2021) [d]	1 120 849   878 521 1.37%   1.58% 64.5% n/a 26.1% 17% 41.6 171   0.51
GDP per capita (Current US\$) [b] GDP (Current US\$) [b] GDP growth rate [b] Inflation rate [b] Lending interest rate Proportion of adult population that borrowed formally	US\$3 136 US\$3 515 million 3.00% 5.2% n/a n/a
Number of residential mortgages outstanding Value of residential mortgages outstanding (USD) (2019) [e] Prevailing residential mortgage rate [f]   Term [g] Maximum LTV on a residential mortgage Ratio of mortgages to GDP (2019) Number of residential mortgage providers (2022) [h] Percentage of women who own a house alone and/or jointly Number of microfinance loans outstanding Value of microfinance loans Number of microfinance providers [h]	n/a US\$84.56 million 6-9%   5 years n/a 2.49% 13 n/a n/a n/a 3
Total number of residential properties with a title deed Number of formal dwellings completed annually 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 (2019) [i] Size of cheapest, newly built house by a formal developer or contractor in an urban area (2019) [i] Typical monthly rental for the cheapest, newly built house (2019) [i] Cost of standard 50kg bag of cement in local currency units (2022)[k] Type of deeds registry: digital, scanned or paper (2020) [i] World Bank Ease of Doing Business index rank (2020) [i] Time to register property (days)   Cost to register property (2020) [i] World Bank DBI Quality of Land Administration index score (0-30) (2020) [i]	n/a n/a n/a DJF 5 400 000 30m <sup>2</sup> DJF 57 597 DJF 1 400 (US\$7.35) Computer - Scanner 112 24 days   5.6% 7.0

NB: Figures are for 2023 unless stated otherwise.

Members of the African Union for Housing Finance (AUHF):

Miyamoto

[a] Xe.com	[g] Salaam African Bank
[b] World Bank World Development Indicators (as at end 2022)	[h] Bank of Djibouti
[c] Demographic and Health Surveys, USAID	[i] Expatistan.com
[d] United Nations Human Settlements Programme (UN-HABITAT)	[j] Property Cloud
[e] National Institute of Statistics of Djibouti	[k] Agence de la Renovation Urbaine et du Logement Social (Arulos)
[f] africa.businessinsider.com	[l] World Bank Ease of Doing Business Indicators

## Access to finance

The financial sector in Djibouti comprises 41 financial institutions, including 10 commercial banks, three Islamic banks, three microfinance institutions, an Islamic microfinance pilot unit, two electronic money issuers, two specialised financial institutions and 20 financial auxiliaries.<sup>23</sup> “The financial sector is characterised by a low rate of non-performing loans, a low concentration of credit and low profitability.”<sup>24</sup> A strict policy of cleaning up overdue debt reduced non-performing loans from 16.2% at the end of 2019 to 5.5% of loans in September 2022.<sup>25</sup>

Approximately a quarter of the population has a bank account, and two-thirds of bank loans are short-term, which does not facilitate housing financing. Only 12% of micro, small and medium-sized enterprises (MSMEs) have benefited from a bank loan and 1% of them have obtained a microfinance loan. Most MSMEs use their savings and tontines to create their businesses.<sup>26</sup> Few loans are allocated to the private sector.<sup>27</sup>

High interest rates, expected guarantees, employment in the important informal sector, and unemployment status make it hard for households to access formal loans. Although it is not well developed in housing finance<sup>28</sup> due to the short terms and the low amounts offered, microfinance will be developed thanks to new prudential regulations, following demands expressed by Djiboutians.<sup>29</sup>

To reduce financial exclusion, a National Strategy for Financial Inclusion (SNIF) is being implemented as well as a Global Financial Education Program (PEFG) to sensitise households on financial issues.<sup>30</sup> In addition, to include Small Medium-sized Enterprises – Small Medium-sized Industry (SMEs-SMIs), the National Development Program (PND) and the Djibouti Economic Development Fund (FDED) will offer concessional loans.<sup>31</sup>

Since domestic banks have insufficient long-term resources, major infrastructure and housing projects in Djibouti are supported by foreign financing, from Saudi Arabia, China, Kuwait, the World Bank, the Arab Fund, and the United Nations.<sup>32</sup>

The banking rate (26%) is low compared to the sub-Saharan average (49.7%).<sup>33</sup> Since 2020, Djibouti has developed mobile money (money transfer by mobile phone),<sup>34</sup> to modernise the financial sector. Between 2011 and 2017, only 8.8% of women aged 15 and over had a bank account or access to a mobile money service.<sup>35</sup> The objective of the State in its national strategy is to make at least 35% of women economically independent, by 2035.<sup>36</sup> Access to microfinance has already been facilitated for more than 12 500 women, because access to bank credit, even for women entrepreneurs, is more difficult than for men.<sup>37</sup>

To help precarious households access property, the ARULoS self-construction program grants housing loans over 20 years with an interest rate of 1%. This system, managed by the Service Crédit Habitat (SCH) of the Bureau Crédits Matériaux (BCM), allows low income households, "excluded from the classical financing system", to build a 96m<sup>2</sup> house with one bedroom, thanks to a loan of Fdj1 081 080 (US\$6 071) including the cost of building materials (64% of the loan) and labour, and construction of a pit latrine.

To facilitate access to property for first-time buyers, the Djibouti Guarantee Fund (FOGAD), in partnership with financial institutions, includes a mortgage guarantee facility. This supports modest or even precarious households and guarantees loans of up to Fdj10 million (US\$56 162).<sup>38</sup> Citizens whose monthly income is between Fdj80 000 and Fdj270 000 (US\$449 and US\$1 516) can obtain this State guarantee. However, this guarantee remains inaccessible to the most precarious, whose monthly income is below Fdj80 000 (US\$449).

## Affordability

In 2017, in the Djibouti-city region, owners with land titles represented 34% of households, while 19.3% of households were owners with a Temporary Occupation Title (TOP)<sup>39</sup> that only allowed temporary construction, and 30% lived in simple rentals. But outside the capital, owners without legal status were largely dominant, ranging from 32% to 76%, depending on the region.<sup>40</sup>

The high costs of registration procedures put a damper on access to formal property for a population working mainly in the informal sector (43% of jobs),<sup>41</sup> which represented two thirds of national economic activity<sup>42</sup> and 15% of GDP in 2017. The share of the working-age population with a job was estimated at only 23.7% of the national population, and the unemployment rate for young people aged 15 to 34 was estimated at 65%.<sup>43</sup> With a Gini index of 0.42,<sup>44</sup> significant inequalities in living standards and therefore access to housing remain in Djiboutian society.<sup>45</sup>

In 2017, only 11.6% of working-age women had a job, compared to 36.4% for men.<sup>46</sup> In 2012, 53% of women aged 15 and over were literate. As a result, women have less access to resources and economic opportunities.<sup>47</sup> Many women work in the informal sector, which allows them to create subsistence businesses. Among women in the informal sector 86.8% have never attended school (compared to 60.9% of men in the informal sector).<sup>48</sup>

In Djibouti-city, 39% of the inhabitants' income is spent on food,<sup>49</sup> approximately 32% on rent and 11% on water and electricity.<sup>50</sup> The consumption of Khat can represent up to 40% of the inhabitants' budget, to the detriment of primary expenses.<sup>51</sup>

In Djibouti-city, the monthly rental of an apartment of type F2 (a room, a living room) in the city center is estimated at Fdj243 333 (US\$1 367) against Fdj118 967

(US\$668) outside the city center: A downtown F4 unit (three bedrooms, one living room) would be rented for Fdj425 000 (US\$2 387) a month, the rental falling to Fdj254 476 (US\$1 429) outside the downtown core.<sup>52</sup> These rents are exorbitant for a country whose human development index (HDI) is one of the lowest.<sup>53</sup>

In buying property, land costs between Fdj2 000/m<sup>2</sup> and Fdj25 000/m<sup>2</sup> (US\$11/m<sup>2</sup> to US\$140/m<sup>2</sup>) depending on the area. These amounts are much higher than the cost of housing in other regions of the country, estimated at Fdj800/m<sup>2</sup> (US\$442/m<sup>2</sup>). Taking into account consumer expenses, housing in Djibouti-city is inaccessible to low to medium income households, considering, for example, that a teacher earns approximately Fdj150 000 (US\$842) per month.<sup>54</sup> In addition to rent is the high cost of energy. Cost of grid electricity varies from Fdj27 to Fdj48 (US\$0.15 to US\$0.27) per KVA.<sup>55</sup>

## Housing supply

In Djibouti, construction costs, estimated at Fdj89 028/m<sup>2</sup> (US\$500/m<sup>2</sup>) in 2022 for mid-range housing, are high. Building materials, local or imported, are expensive. Widely used sheet metal and wood are imported from China and India. The 100% surcharge on imports of steel and cement, major materials that can make up half of construction costs, weighs heavily on the construction sector. In Djibouti, aluminum roof sheet costs Fdj6 000/m<sup>2</sup> (US\$34/m<sup>2</sup>) and ceramic floor tile costs Fdj1 200/m<sup>2</sup> (US\$7/m<sup>2</sup>).<sup>56</sup> A ton of cement costs Fdj28 000 (US\$157) while it costs Fdj20 000 (US\$112) in Ethiopia or Fdj18 000 (US\$101) in Kenya.

In Djibouti-city, simple houses constitute the bulk (91.7%) of existing housing, against 3.4% of informal housing, 1.9% of villas and 1.4% of apartments. According to region, the *Tukouls*, traditional constructions with wood, mats, canvas, and rope, arising from the nomadic culture of the country, are the first or the second most common type of housing. In general, the quality of housing depends on the proportion of lightweight materials in the structure. In Djibouti-city, the external walls of 41.3% of the dwellings are made of adobe bricks, cement, wood, or boards. For 31.9% of the dwellings, sheet metal, wood, or canvas constitutes the walls. For the roof, 73.3% of the dwellings use sheet metal against 12.6% wood. Cement is used for the floor in 53% of the dwellings, while 29% use tiles, and earth is used for 17% of the dwellings. Outside the Djibouti-city region, straw is preferred for exterior walls or roofs.<sup>57</sup>

In 2019, the public Electricity company Of Djibouti (EDD) provided electricity to most households with an identity document and a certificate of ownership, i.e., 79.3% of households in Djibouti-city. This access rate varies by region; in Ali Sabieh, the second most crowded city in Djibouti, 33% of households live without lighting.<sup>58</sup> The National Office of Water and Sanitation of Djibouti (ONEAD)<sup>59</sup> supplies 50% of households in Djibouti-city with running water by individual connection and 40% by external connection (a pipe then carries the water to the housing). Only units with a tap can be connected. In the Ali Sabieh region, 41% of households get their supplies from public fountains. Eighty percent of Djiboutians are not connected to a sanitation network,<sup>60</sup> so wastewater disposal is mainly done on the street or in nature.<sup>61</sup> Djiboutian housing<sup>62</sup> mainly uses latrines (42.3%), toilets with (26.5%) or without (18.3%) flushing.<sup>63</sup>

In 2019, the President of the Republic initiated the "Zero Shanty Town" Program (PZB) of Fdj3.6 billion (US\$20 million) including Fdj890 million (US\$5 million) in donations for refugees paid by the International Development Association (IDA) of the World Bank. The Integrated Slum Upgrading Project (PIRB) is an additional project supported by the IDA to the tune of Fdj5.3 billion (US\$30 million), also intended for refugees. The PIRB, a pilot project of the PZB, aims to upgrade several neighborhoods in the municipalities of Balbala and Boulaos in the Djibouti-city region and also extends to the Ali Sabieh region (in particular Ali Addeh and Holl Holl, host villages for 79% of the country's refugees).<sup>64</sup> In addition, to facilitate access to land, the government plans to make available 2 000 plots a year.<sup>65</sup>

Three quarters of the precarious neighborhoods of Balbala live in extreme poverty and 60% of the inhabitants are Djiboutian.<sup>66</sup> ARULoS is currently carrying out operations to service 4 500 plots in this municipality.<sup>67</sup> In addition, the New City in Balbala was inaugurated in August 2023, with 776 first apartments of types F3 (two bedrooms, a living room) and F4 (three bedrooms, a living room). The housing is planned for households with low to medium incomes. However, to access this accommodation, you must be Djiboutian, married, have proof of a formal job and a bank document showing the availability of a loan.<sup>68</sup>

## PRICE OF BUILDING MATERIALS AND CONSTRUCTION COST INFLATION – DJIBOUTI

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)  
**DJF 1 400 (US\$6.74)**



Price of ceramic floor tiling (per sq metre)  
**DJF 1 200 (US\$6.74)**



Price of steel profiled roof sheeting per sq metre  
**DJF 6 000 (US\$33.70)**



Price of roof tiling (per sq metre)  
**n/a**



Price of cheapest, newly-built house by a private developer in an urban area  
**DJF 5.4 million (US\$30 328)**



### 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.

### Property markets

In Djibouti, the land belongs to the State and is managed by the Directorate of Domains and Land Conservation (DDCF) within the Ministry of Budget. The process of obtaining a land title can last more than a year. If the property is obtained by rent-to-own, a period of two years is to be expected before obtaining the title deed.<sup>69</sup> These rent-to-own contracts have multiple tax advantages and facilitate the registration of the property; buyers benefit from an exemption from property tax for 20 years and a reduction in VAT as well as notary fees. However, the level of household income (minimum Fdj100 000 (US\$562) a month), and seniority in professional activity (at least 20 years) needed to get these contracts again make these dwellings inaccessible for the most precarious households.<sup>70</sup> The "Amicable Transfer" scheme encourages land owners to regularise their status through acquiring land title by direct payment or installment payment.<sup>71</sup> However, the lack of financial resources and information on the procedure hinders the use of this mechanism by households.<sup>72</sup> To avoid the vacancy of houses and promote occupancy, a tax of 25% of the rental value is imposed on the owners of vacant housing.<sup>73</sup>

Depending on the land status, different types of construction are allowed. For the TOPS, only buildings made of light materials (sheet metal, tarpaulin, fabrics, wood, mat etc.) are allowed. Households in the process of regularisation can build with more permanent materials, but only households with a land title can apply for and obtain a building permit.<sup>74</sup> In 2021, 689 building permits were issued and resulted in the construction of 689 housing units, on a total built area of 4 926 142 m<sup>2</sup>, for a value of Fdj246 307 million (US\$1.4 million).<sup>75</sup>

In 2021, the construction and public works sector had only 151 companies and 3 747 workers.<sup>76</sup> Production of housing is mainly carried out by foreign companies, with cheaper labour and with the required technical skills.<sup>77</sup> Low production of housing by the public sector (25% of the formal supply), and by private developers, who are instead involved in high-end housing, stands in the way of reducing the deficit. Private players in residential development are building villas costing between Fdj81 015/m<sup>2</sup> and Fdj124 639/m<sup>2</sup> (US\$455/m<sup>2</sup> to US\$700/m<sup>2</sup>) for purchase. Informal self-construction remains the best answer to provide housing for the poorest.<sup>78</sup>

### Policy and legislation

To achieve the objectives of the "Djibouti 2035 Vision", the National Development Plan (PND) 2020-2023 sets up the Connectivity and Institutions Inclusion strategy (Djibouti ICI). This strategy aims to strengthen Djibouti's national and international influence to make it "a stable, peaceful, clean, secure country and providing a serene environment for private initiatives."<sup>79</sup> The status of women also has a prominent place in new development projects, to "root new practices and behavior."<sup>80</sup>

In January 2023, two bills were introduced ratifying funding to Djibouti to increase access to housing. One was a Fdj2.6 billion (US\$1.46 million) loan from the Islamic Development Bank to restructure, as part of the Zero Slum Programme, the Djaga-Bouldoug sector in the municipality of Boulaos in Djibouti-city. The second bill ratified a Fdj2.7 billion (US\$1.5 million) loan from the World Bank to expand access to housing finance for households that do not have sufficient guarantees for financial institutions.<sup>81</sup>

### Opportunities

The housing deficit and the difficulties of access to property are the result of related factors: high poverty and unemployment; difficulties in accessing credit; significant migration flows; tools and institutions that remain insufficiently operational to manage the magnitude of needs; the lack of qualification of the workforce in the construction sector; the high cost of materials; and a change in lifestyles requiring a better understanding of local dynamics.

The government's ambition to "develop a housing policy adapted to the national socio-cultural environment,"<sup>82</sup> by using local materials, is fundamental to valorise local resources and cut construction costs. The geology of Djibouti and its plentiful sunshine offer enormous potential for energy resources and sustainable and abundant materials.

The quality and diversity of the training offered by the Djiboutian educational system remain low. To remedy this, the government plans to create specialised training centers,<sup>83</sup> in the building and public works sector (BTP).<sup>84</sup> Training young people in the construction industry will strengthen local ability and autonomy. Precarious households, whose members work in the informal sector, struggle to access housing and formal loans so opportunities exist in extending microfinance loans. Alongside this, self-construction that allows households to build at their own pace and according to their financial capacities appears to be the most interesting lever to facilitate access to housing for the most precarious. The construction boom promised by self-construction will also create jobs, train tomorrow's construction actors, while ensuring solid buildings and decent housing.

### Websites

ARULoS: <https://www.arulos.dj/>  
Djiboutian Development Agency: <https://www.adds.dj/>  
Djiboutian Information Agency: <http://www.adi.dj/>  
Central Bank of Djibouti: <https://banque-centrale.dj/>  
INSTAD : <http://www.instad.dj/accueil.php>  
The Nation: <https://www.lanation.dj/>  
Ministry of Finance <http://www.ministere-finances.dj/>  
Republic of Djibouti: <https://www.presidence.dj/>

## Availability of data on housing finance

The National Institute of Statistics of Djibouti (INSTAD), which has replaced the Directorate of Statistics and Demographic Studies (DISED) since 2011, provides much of the socio-demographic and economic data on the country. Despite the desire of INSTAD to make available timeous data and indicators, Djiboutian statistical data is not always up to date. The project documents are thus based on old data, or on estimates and trends. To fill the data gaps, training for statisticians has already taken place in September 2023 to improve the quality and access to data and “inform strategic decisions and propel economic growth”.

The Urban Rehabilitation and Social Housing Agency (ARULoS) communicates on current projects and on the various financing mechanisms or housing production. Then, Banks such as the Central Bank of Djibouti collect and make available macroeconomic and financial data. Djibouti has adopted a reference document in terms of statistics: the National Strategy for the Development of Statistics 2011-2015 (NSDS), followed by the NSDS 2018-2022. The Directorate of Spatial Planning, Urban Planning and Housing (DATUH) and the Directorate of Domains and Land Conservation (DDCF) do not provide online data.

The latest statistical surveys collecting socio-economic data (consumption, living conditions, poverty) date from 2017, with the Djiboutian Household Survey (EDAM-2017). Djibouti is currently conducting its third General Census of Population and Housing (RGPH), the last dating from 2009.

## Examples of innovation: Housing Financial Support Project

To facilitate access to real estate loans, the Ministry of the City, Urban Planning and Housing (MVUH), implements the Housing Financial Support Project, funded by the World Bank. A loan of more than Fdj2.6 billion (US\$15 million) has been approved to support several types of households with incomes considered average or low. Households with an income of less than Fdj80 000 (US\$449) a month will be assisted in their self-construction projects. Help in obtaining mortgage loans will be offered to households earning between Fdj80 000 and Fdj200 000 (US\$449 to US\$1 123) a month. This project guarantees access to a mortgage loan for 200 households. Part of the credit value will be covered by the Guarantee Fund. Bioclimatic self-construction, integration into the environment, and considering the climate and its hazards, are encouraged by this project.

- 1 World Bank (2023). Population, total – Djibouti. <https://donnees.banquemondiale.org/indicateur/SPPOPOTOTL?locations=DJ> (Accessed 14 September 2023).
- 2 Le Gouellec, S. (2020). Djibouti la diplomatie de géant d'un petit Etat. Villeneuve d'Ascq, France, Presse Universitaire du Septentrion.
- 3 Loi N°159 de janvier 2017 portant sur le statut des réfugiés à Djibouti et Décret n°409 du 7 décembre 2017 sur les procédures, modalités d'organisations et de fonctionnement des organes chargés de la gestion du statut des réfugiés de Djibouti.
- 4 UNHCR (2022). Réfugiés et demandeurs d'asile en 2022. 11 mai 2022. <https://reliefweb.int/report/djibouti/djibouti-refugies-et-demandeurs-dasile-de-30-avril-2023> (Accessed 14 September 2023).
- 5 OIM (2021). La toute première stratégie nationale de Djibouti sur la migration cible les défis de la Corne de l'Afrique. 17 septembre 2021.
- 6 Banque centrale de Djibouti (2022). Rapport annuel 2022. <https://banque-centrale.dj/wp-content/uploads/2023/09/Rapport-annuel-2022.pdf> (Accessed 14 September 2023). Pg. 15.
- 7 African Development Bank (2023). Perspectives économiques au Djibouti. <https://www.afdb.org/fr/countries/east-africa/djibouti/djibouti-economic-outlook> (Accessed 14 September 2023).
- 8 Percentage calculated using data on the evolution of sectoral production, 2018-2022 available in the 2022 Annual Report of the Central Bank of Djibouti: <https://banque-centrale.dj/wp-content/uploads/2023/09/Rapport-annuel-2022.pdf> (Accessed 14 September 2023). Pg. 26.
- 9 See footnote 6. Pg. 29.
- 10 World Bank (2011). Comprendre la dynamique du khat à Djibouti – Aspects sociaux, économiques et de santé. May 2011. <https://documents1.worldbank.org/curated/en/732701468247481705/pdf/628230FRENCH0P0K0HAT0BanqueMondiale.pdf> (Accessed 16 September 2023). Pg. 14.
- 11 Khat is a plant native to Ethiopia and Yemen, whose young shoots are chewed and kept in the mouth, releasing substances that are similar to amphetamine. It relieves fatigue and hunger.
- 12 World Bank (2011). Comprendre la dynamique du khat à Djibouti – Aspects sociaux, économiques et de santé. May 2011. Pgs. 14-15.
- 13 Percentages calculated using the INSTAD Statistical Yearbook (2022): Pg. 92.
- 14 See footnote 6. Pg. 16.
- 15 World Bank (2023). Croissance de la population (% annuel) de Djibouti.
- 16 World Bank (2023). Population urbaine (% du total) de Djibouti.
- 17 ARULoS (2023). Rapport définitif du projet intégré de résorption des bidonvilles. July 2023. [https://www.arulos.dj/IMG/pdf/par\\_balaba\\_nord\\_juillet\\_2023.pdf](https://www.arulos.dj/IMG/pdf/par_balaba_nord_juillet_2023.pdf) (Accessed 14 September 2023). Pg. 1.
- 18 Banque Africaine de Développement. Djibouti document de stratégie-pays 2023-2023. 10 February 2023. Pg. 9.
- 19 African Development Bank (2022). Djibouti – Note de Diagnostic pays – Vers la transformation structurelle pour une croissance inclusive et résiliente. June 2022. Pg. 10.
- 20 See Footnote 17. Pg. 1.
- 21 République de Djibouti (2015). Vision Djibouti 2035. <https://decentralisation.gouv.dj/documentation/strategies-nationales/vision-djibouti-2035/> (Accessed 14 September 2023). Pg. 47.
- 22 ARULoS (2018). Nos Missions. <https://www.arulos.dj/arulos/nos-missions/> (Accessed 14 September 2023).
- 23 See footnote 6. Pg. 51.
- 24 République de Djibouti (2020). Plan national de développement 2020-2024 Djibouti ICI. Pg. 151.
- 25 African Development Bank (2023). Perspectives économiques au Djibouti. <https://www.afdb.org/fr/countries/east-africa/djibouti/djibouti-economic-outlook> (Accessed 14 September 2023).
- 26 African Development Bank (2022). Djibouti – Note de Diagnostic pays – Vers la transformation structurelle pour une croissance inclusive et résiliente. June 2022. Pg. 18-19.
- 27 Direction Générale du Trésor. Le secteur bancaire djiboutien, un secteur compétitif. [https://www.tresoreconomie.gouv.dj/fr/Pays/Djibouti/le-secteur-bancaire-djiboutien-un-secteur-competitif/#\\_ftn2](https://www.tresoreconomie.gouv.dj/fr/Pays/Djibouti/le-secteur-bancaire-djiboutien-un-secteur-competitif/#_ftn2) (Accessed 18 September 2023).
- 28 See footnote 26. Pg. 20.
- 29 See footnote 24. Pg. 129.
- 30 Ibid. Pg. 72.
- 31 République de Djibouti (2020). Plan national de développement 2020-2024 Djibouti ICI. Pg. 75.
- 32 Banque Africaine de Développement (2023). Djibouti document de stratégie-pays 2023-2023. 10 February 2023. Pg. XXIII.
- 33 See footnote 17.
- 34 With Djibouti Telecom and D-Money.
- 35 Knoema (2017). Djibouti - Gender Women with account at financial institution or with mobile money-service provider (% of female population ages 15 and older).
- 36 République de Djibouti (2015). Vision Djibouti 2035. Pg. 99.
- 37 République de Djibouti. Stratégie de Croissance Accélérée et de Promotion de l'Emploi. [https://planipolis.iiep.unesco.org/sites/default/files/ressources/djibouti\\_scape-francais.pdf](https://planipolis.iiep.unesco.org/sites/default/files/ressources/djibouti_scape-francais.pdf) (Accessed 18 September 2023). Pg. 17.
- 38 La Nation (2023). Coup de projecteur : Fonds de Garantie de Djibouti : Bien plus qu'un levier de financement. 10 April 2023.
- 39 In Djibouti, there are two legal forms of land "ownership", the Provisional Occupation Title (TOP or POP) and the land titles.
- 40 INSTAD (2022). Annuaire statistique Edition 2022. Pg. 26.
- 41 See footnote 24. Pg. 31.
- 42 African Development Bank (2023). Djibouti vers un nouveau modèle de croissance économique au-delà des activités portuaires. June 2023. Pg. 33.
- 43 See footnote 40. Pg. 38.
- 44 UNICEF (2019). Country office Annual Report 2019. Pg. 1.
- 45 DISED (2018). Enquête Djiboutienne Auprès des Ménages pour les indicateurs Sociaux 2017 (EDAM-2017). July 2018. Pg. 7.
- 46 INSTAD (2022). Annuaire statistique Edition 2022. Pg. 40.
- 47 Ibid. Pg. 20.
- 48 See footnote 24. Pg. 70.
- 49 See footnote 45. Pg. 21.
- 50 The percentages were calculated using data from the Djibouti Household Survey for Social Indicators 2017 (EDAM-2017) <https://microdata.worldbank.org/index.php/catalog/3463/related-materials> Pg. 6.
- 51 Le Gouellec, S. (2020). Djibouti la diplomatie de géant d'un petit Etat. Villeneuve d'Ascq, France, Presse Universitaire du Septentrion. Pg. 137.
- 52 Numbeo (2023). Prix des biens immobiliers à Djibouti. <https://www.numbeo.com/property-investment/in/Djibouti-Djibouti> (Accessed 14 September 2023).
- 53 UNDP (2022). Rapport sur le Développement Humain 2021/2022 – Présentation. <https://shorturl.at/PV14> (Accessed 14 October 2023). Pg. 30.
- 54 Interview with Abdi Fatah Ahmed GOUMANEH, Bachelor of Arts in Higher Education Sciences, 4 October 2023, Djibouti.
- 55 EDD. Tarifs. <https://www.edd.dj/assets/upload-docs/tarifs.pdf> (Accessed 14 September 2023).
- 56 Entretien avec Hamza TOUREO, Quincailler, le 7 octobre 2023, à Ali Sabieh.
- 57 See footnote 40. Pg. 26-28.
- 58 See footnote 40. Pg. 29.
- 59 ONEAD is dedicated solely to access to water in urban areas. For rural areas, the Ministry of Agriculture, Livestock and Fisheries is in charge.
- 60 Percentage assessed using data from the Statistical Yearbook 2022. [http://www.instad.dj/assets/doc/Annuaire\\_Statistique\\_2022.pdf](http://www.instad.dj/assets/doc/Annuaire_Statistique_2022.pdf) pg. 30.
- 61 See footnote 46. Pg. 30.
- 62 Name of Djibouti-ville inhabitants.
- 63 See footnote 43. Pg. 28.
- 64 ARULoS (2018). Rapport Final - Projet Intégré de Résorption des Bidonvilles (PIRB). Cadre de politique de réinstallation (CPR). July 2018. Pg. 46.
- 65 See footnote 24. Pg. 96.
- 66 See footnote 24. (Accessed 25 September 2023). Pg. 30.
- 67 ARULoS (2023). Aménagement et viabilisation de 4500 parcelles sociales à Balaba Sud. 7 June 2023.
- 68 ARULoS (2023). Cérémonie d'inauguration de la 1ère phase de 440 appartements à PK13. 10 August 2023.
- 69 See footnote 17. Pg. 13.
- 70 Ibrahim Rayaleh, S. (2023). Politique de logement : la location-vente immobilière : une aubaine pour devenir propriétaire. 25 August 2022. La Nation.
- 71 ARULoS (2023). Cession Amiable. 1 February 2018.
- 72 See footnote 17. Pg. 18.
- 73 See footnote 17. Pg. 39.
- 74 See footnote 17. Pg. 14.
- 75 See footnote 40. Pg. 61.
- 76 ARULoS (2022). Projet de financement des logements abordables à Djibouti. Cadre de Gestion Environnementale et Sociale (CGES). November 2022. [https://www.arulos.dj/IMG/pdf/cges\\_djibouti\\_housing\\_finance\\_p176772\\_arulos\\_mvuh\\_nov\\_22.pdf](https://www.arulos.dj/IMG/pdf/cges_djibouti_housing_finance_p176772_arulos_mvuh_nov_22.pdf) (Accessed 19 September 2023). Pg. 48.
- 77 See footnote 76. Pg. 47.
- 78 See footnote 76. Pg. 46.
- 79 See footnote 31. Pg. 3.
- 80 République de Djibouti (2015). Vision Djibouti 2035. Pgs. 31 : 86.
- 81 La Nation (2023). Des fonds pour améliorer les conditions de vie de logement à Djibouti. 13 April 2023. La Nation.
- 82 See footnote 81. 98.
- 83 African Development Bank (2023). Djibouti vers un nouveau modèle de croissance économique au-delà des activités portuaires. June 2023. Pgs. 26-27.
- 84 See footnote 81. Pg. 89.
- 85 République de Djibouti (2021). Décret portant sur le statut de l'INSTAD. 20 September 2021. [https://www.afriat.org/wp-content/uploads/2023/02/DJ05\\_Decret-statuts-INSTAD.pdf](https://www.afriat.org/wp-content/uploads/2023/02/DJ05_Decret-statuts-INSTAD.pdf) (Accessed 25 September 2023).
- 86 MG (2023). INSTAD : formation statistique inédite. 11 September 2023. La Nation.
- 87 See footnote 76.
- 88 Ibid.