

Central African Republic

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New trends in 2024

To date, the Central African Republic still does not benefit from a housing policy and there is no institution or mechanism for financing affordable housing, which does not encourage banks to grant loans.

In a context of instability hindering development and access to housing, the rise in the price of building materials has a direct impact on the cost of renting and owning a home.¹ The State is still under construction and is implementing programmes to establish its authority and bring more peace and stability to the country. To this end, 31 May 2024 marked the appointment of the seven regional governors, with authority over the departmental prefects, and whose role is to ensure the good governance of the decentralised services of the State and the establishment of peace through the application of regulations.²

The capital, Bangui "La coquette", which is home to approximately 1.5 million inhabitants,³ has launched consultations to bring together various donors for the development of its new Urban Development Master Plan (SDAU), the last one dating from 1972 and having become obsolete.⁴

A new law was introduced in April 2024 to establish the National Order of Tax Councils (ONCFCA) with tax professionals who create an interface between taxpayers and tax services. This law holds promise in terms of strengthening tax revenue collection by Central African governments.

Macroeconomic overview

The Central African Republic (CAR) is a landlocked country in the heart of Africa, with an area of 623 000 km² and an estimated population of 6.1 million inhabitants in 2022.⁵ The annual population growth rate, estimated at 2.9% in 2023, has been steadily increasing since 2014.⁶ The share of the rural population remains significantly higher (56%) than the urban population (44%).

The fragile context of the Bêafrika nation⁷ did not prevent the emergence of a common language for the nation in 1887: Sango, a vehicular language allowing the different ethnic groups of the Central African Republic to communicate with each other. More than 90% of the inhabitants speak Sango, and only 25% of the population speaks French, the official language used for administration and legal texts, which calls into question the access to information of the inhabitants on their rights and duties.⁸

The lack of planning in cities creates many challenges in terms of housing supply and demand. Indeed, about 70% of the urban population lives in informal housing, in precarious living environments where poor housing and lack of infrastructure and basic services aggravate the vulnerability of poor populations.⁹ The capital, Bangui, is home to 41% of the country's urban population, partly as a result of the substantial internal migration of precarious populations following the politico-military crisis of 2013.¹⁰ In CAR, 71% of the population lives below the international poverty line on less than

KEY FIGURES

Exchange rate (1 July 2024): 1 USD = [a]		610.08 CFA Franc
Demographic	Total population [b] Total households [c]	5 742 315 1 148 086
	Population growth rate (2023) [b]	2.88%
	Urban households [d] Urbanisation rate [b]	500 726 4.0%
	Three largest cities [e]	Bangui, Bimbo, Begoua
Economic	Percentage of urban population living in slums	68.91%
	GDP per capita (Current US\$) [b]	US\$445
	GDP (Current US\$) [b]	US\$2 555 million
	GDP growth rate [b]	0.87%
Employment	Inflation rate [f]	4.70%
	Gini coefficient (2021) [b] HDI country score (2022) [g]	43.00 0.39
	Unemployment rate (excluding discouraged job seekers) [b]	6.3%
	Percentage of women participating in formal labour market [h]	63.4%
Housing finance	Employment (% of total labor force) – Informally employed	n/a
	Median range of annual pay of public servants before tax	n/a
	Proportion of adult population that borrowed formally (2021) [i]	37%
	Number of residential mortgages outstanding	n/a
Property market	Value of residential mortgages outstanding (2021) [k]	US\$27.11 million
	Ratio of mortgages to GDP (2021)	1.07%
	Average lending rate	n/a
	Typical non-subsidised interest rate of residential mortgages [j]	11.0%
Green	Number of residential mortgage providers (2023) [l]	6
	Number of microfinance providers (2021) [k]	11
	Number of microfinance loans outstanding (2021) [m]	14 142
	Total number of residential properties (formal and informal)	n/a
Green	Total number of residential properties with a title deed	n/a
	Percentage of women who own a house alone and/or jointly	n/a
	Number of formal dwellings completed annually (2023) [o]	250
	Median national house price	n/a
Green	Price of the cheapest, newly-built house by a formal developer or contractor in an urban area (2020) [o]	CFA13 445 760 (US\$22 035)
	Size of the cheapest, newly-built house (2020) [o]	50m ²
	Typical monthly rental for the cheapest, newly-built house (2020) [o]	CFA100 000 (US\$164)
	National average construction cost per square meter [q]	CFA1 081 263 (US\$1 772)
Green	Cost of standard 50kg bag of cement [r]	CFA14 000 (US\$22.94)
	Building materials annual cost inflation rate	n/a
	ND-GAIN Index measuring the ability of housing & infrastructure to withstand climate-related events (2021) [s]	27.7
	Percentage of total population living in areas where elevation is 5 meters or less (2015) [b]	0.0%
Green	Are green residential construction certification standards used? [t]	Yes
	Percentage of total households using renewable energy sources for electricity and heating (2022) [b]	90.90%
	Number of EDGE-certified homes [u]	0
	Price of low flow taps [v]	CFA14 436 (US\$23.66)

NB: Figures are for 2024 unless stated otherwise.

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|--|---|
| [a] Xe.com | [l] BPMC Bank |
| [b] World Bank World Development Indicators (as at end 2023) | [m] Making Finance Work for Africa |
| [c] World Population Review | [n] Ministry of Urbanism |
| [d] Desktop review by 2024 Yearbook Data Team | [o] Ministry of Urban Development and Housing |
| [e] Worldometer | [p] World Urban Forum |
| [f] International Monetary Fund (IMF) | [q] Rider Levett Bucknall (RLB) |
| [g] United Nations Development Programme (UNDP) | [r] Radio Ndeke Luka |
| [h] International Labour Organization (ILO) | [s] Notre Dame Global Adaptation Initiative |
| [i] World Bank Global Findex Database 2017 | [t] Constructive Voices |
| [j] Bank of Central African States | [u] EDGE Buildings |
| [k] World Bank Publications: Housing finance in the Central African Republic | [v] Ubuy |

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CFAI 202 (US\$1.97) per day. It is estimated that more than 3.5 million people will continue to live in extreme poverty during the 2023/25 period.¹¹

The Central African Republic is one of the most precarious countries on the continent in terms of income, life expectancy, and human and social development. Indeed, in 2023 it was ranked second to last in terms of the population's standard of living, with a Gross Domestic Product (GDP) per capita of CFA271 489 (US\$445).¹² The CAR has the lowest life expectancy on the continent at 53 years¹³ and the highest infant mortality rate (7.5%).¹⁴ The CAR also has poor basic infrastructure (social, economic, health) and qualified human capital (0.06 doctors per 1 000 inhabitants).¹⁵ In 2022, it ranked 188th out of 191 countries in terms of the Human Development Index (HDI). The country's human and social development is fragmented by the various political crises that undermine progress and development.

In 2023, CAR's GDP (CFAI 566.6 billion or US\$2.6 million) represents only 2.4% of the nominal GDP of the Central African Economic and Monetary Community (CEMAC).¹⁶ GDP is expected to grow by 2.3% in 2024 and 3.1% in 2025,¹⁷ driven by subsistence agriculture (52%), mining, with gold and diamonds (23%), and services such as construction (25%). CAR's road network, which consists of more than 60% of roads or rural roads with little reinforcement, is a major constraint to development activities in all sectors.¹⁸ In 2023, the fiscal deficit narrowed by 1.7 percentage points to 3.7% of GDP and is expected to continue to decline thanks to reforms to improve tax and non-tax revenue collection.¹⁹ In 2024, inflation is estimated at 6.3%,²⁰ driven in particular by global inflation and the fall in government revenues since 2022.²¹ In 2023, public debt was estimated at 49% of GDP.²²

The Central African economy remains highly dependent on the outside world, as nearly 80% of essential products (wheat, rice, fish, chicken, etc.) are imported.²³ The low volume of exports and the lack of diversification of exported products have led to persistent deficits. As timber accounts for about 60% of the country's total exports, the drop in its price on the international market is likely to undermine its impact on the country's revenue.²⁴

The CAR is also exposed to climatic hazards (drought, torrential rains, water erosion, land subsidence) reinforced by climate change.²⁵ The increase in annual rainfall mainly threatens the activities of the primary sector, and accentuates the dysfunction of basic essential services. Floods also have a devastating effect on the housing stock, especially for informal housing. This hazard, in addition to armed conflicts, contributes to the increase in poor housing in CAR.

Access to finance

As of 31 December 2023, the CAR hosted the smallest banking system in the CEMAC, with 4 banks and 12 microfinance institutions (MFIs) licensed and in operation.²⁶ The Central African microfinance sector is progressing well, although it constitutes a small contribution to the overall volume of credit compared to other CEMAC countries.

In 2023 in CAR, six financial actors offered housing finance products. These are the four commercial banks in the country supervised by the Bank of Central African States (BEAC) in partnership with the African Development Bank (AfDB).²⁷ However, it is difficult to know the exact share of real estate loans in the long-term loan ratio because most central bank reports do not provide this data.

Despite its small size, the Central African banking sector is performing fairly well. The volume of deposits increased by 10.7% in 2023,²⁸ giving banks more liquidity to lend to the various players in the economy.²⁹ The money supply also increased by 14.7% in 2023, a change above the CEMAC average (9.1%).³⁰

Loans to the economy have increased for all maturities +11.9% over the period 2022/23, but there are no details that would allow us to draw precise conclusions for real estate financing. Total short-term loans decreased by -11% in 2022/23, to CFA88 565 million (US\$145.2 million) in December 2023. At the same time, total medium-term loans increased by 6.2% to CFA93 069 million (US\$152.5 million) in 2023. Long-term loans increased significantly by 27.3% to CFA18 908 million (US\$30.9 million).³¹ In this context, mortgage loans (long-term credit) has increased.

CASE STUDY: Limited rental housing projects

The provision of housing in the CAR remains poorly regulated, and experimental operations are not well-suited to household affordability constraints. The Ministry of Urban Planning, Cities and Housing (MUVH) has initiated a project for 14 social housing units on the road linking the city of Mbaiki to Bangui, but this operation has not had the desired effect because the criteria for allocating these housing units has been poorly defined.

A rent-to-own project of 100 housing units (F5 and F4) in the PK15 district was implemented about ten years ago by a Chinese group. Housing was available for purchase on a rent-to-own basis with 0% interest loans. The housing is now home to a segment of the population with incomes higher than the national average.

In the first half of 2022, medium- and long-term loans accounted for the largest share of the types of loans granted by banks to individuals. Most households/individuals prefer to borrow over relatively long periods (more than two years) in order to finance their project, particularly access to housing (for self-construction). The total value of medium-term loans to individuals is more than five times that of short-term loans, i.e. CFAI 381.1 million (US\$2.3 million) for average maturities ranging from 40 to 55 months.³² Finally, long-term loans have a total value of CFA607.2 million (US\$2.2 million) for a period of 81 to 83 months. Long-term financing to individuals is the second lowest in the CEMAC.³³ Despite the existence of long-term funding, it is still poorly accessible to a majority of the population. Average maturities of less than 10 years (81-83 months) assume that the beneficiaries have significant income and transferable ratios of more than 30% allowing them to repay within this period.

Also over the same period, the cost of loans granted in the CAR is in line with the CEMAC average, with overall effective rates (APR) at 10.16%.³⁴ For Small and Medium-sized Enterprises (SMEs), the highest average APRs per credit maturity are 15.89% (short-term),³⁵ 15.02% (medium-term)³⁶ and 15.58% (long-term).³⁷ For large companies, the highest APR is 10.27% (short-term).³⁸ Finally, for individuals, the highest average APRs per loan maturity are 25.67% (short-term),³⁹ 19.45% (medium-term)⁴⁰ and 19.84% (long-term).⁴¹ Despite encouraging factors for the national banking sector, such as the increase in deposits and outstanding loans, borrowers in the CAR are expected to pay much more for their credit than in three of the six CEMAC member countries.

Demand & affordability

CAR is one of the poorest countries in the world; in 2024, it is estimated that nearly 70% of its population (4.2 million inhabitants) live below the national poverty line of CFA263 038 (US\$431) per year and 10% of the non-poor population remains vulnerable to poverty.⁴²

In 2021, the Gini index, an indicator measuring inequality, was 43%,⁴³ which places the Central African Republic in realm of the most unequal countries, especially between men and women.⁴⁴ In 2023, the unemployment rate was 42.5% for women, compared to 28% for men.⁴⁵ Less than 65% of women are in the official labour force, while nearly 80% of men are in the official labour force.⁴⁶ The unemployment rate remains very high among young people (62% in 2022). Illiteracy is predominant among women (68%) compared to men (46.2%),⁴⁷ since 80% of women between the ages of 15 and 49 have not had access to education. Among girls, 33% complete primary school, compared with 53% of boys.⁴⁸ These disparities make women and girls particularly vulnerable to poverty. The crises the country has faced have accelerated the deterioration of women's living conditions and further reduced the affordability factors and opportunities for women to access housing finance in particular; and access to credit in general.

In addition, women do not have the same level of access to land as men in CAR, even though the constitution does not discriminate on the basis of gender at this level.⁴⁹ The traditional law and practices that continue to govern the rights and obligations of the Central African populations (in addition to the enactment of formal laws) do not grant women equal status. Single, divorced or widowed women are not considered heads of households, nor landowners, but only as users of land.⁵⁰

Despite the Ministry of Trade's regulation of the price of cement, setting the cost of a 50kg bag at CFA9 500 (US\$15.6), Central Africans pay an average of CFA11 500 (US\$19) per bag in Bangui.⁵¹ This difference is due to the import of cement from Cameroon, the state of the roads, "additional" customs taxes and/or the price set by the dealers.⁵² In Ndélé, in northern CAR and on the Sudanese border, a bag of cement can cost up to CFA18 000 (US\$29.5).⁵³ In Bangui, the price of a 1.20m-long single sheet is CFA2 500 (US\$4) and the cost of ceramic tiles varies between CFA14 000 (US\$23) and CFA18 000 (US\$29.5) depending on the tile chosen.⁵⁴

The rise in the cost of materials is impacting the cost of housing. Thus, the cost of housing built with agglomeration cement is CFA300 000 to CFA400 000 (US\$492 to US\$655) per m². Homes built with terracotta bricks cost between CFA170 000 and CFA200 000 (US\$279 to US\$328) per m², while for rammed earth constructions, it costs CFA120 000 to CFA150 000 (US\$197 to US\$246) per m².⁵⁵ Knowing that the average monthly income of Central Africans is only CFA35 000 (US\$57),⁵⁶ without state subsidies, these homes remain inaccessible to an average worker.⁵⁷

The government does not grant subsidies to mortgage providers or households. There are also no capital subsidies on the supply side, rental vouchers, or subsidies for the development of bulk infrastructure for residential development.⁵⁸

Housing supply

Despite several attempts by the government to intervene in the housing market, public and private sector programmes are almost non-existent.⁵⁹ The construction sector is not very dynamic, and there are few infrastructure projects or housing programmes. The country's recent history, fragmented by periods of armed crises, contributes to the difficulty of developing a building and construction ecosystem capable of providing adequate housing for the population.

More than two-thirds of the Central African urban population lives in precarious conditions (70%). In 2023, only 30% of the urban population was served by drinking water and less than 10% had access to electricity. The typology of houses varies, with traditional semi-hard or permanent housing. In 2021 in Bangui, 38.5% of the inhabitants lived in the north of the capital (4th, 8th arrondissement and Begoua), and 37.6% lived in the southwest (2nd, 6th arrondissements and Bimbo).⁶⁰

Subdivision procedures, implemented by the State, are carried out only on the outskirts of Bangui. During subdivision operations, households occupying land under customary law are generally evicted and then left behind, and compensation is made only on a case-by-case basis, at the discretion of the officials.⁶¹ Among the main promoters in the Central African Republic are TOPO-Z and the NGO ETODIVI. These two recognised land developers, financed by the State or by organisations, are focused on decent and affordable housing.

The Ministry of Urban Planning, Urban Planning and Housing (MUVH) is responsible for distributing plots of land on the outskirts of the capital, but these remain difficult to access for the majority of residents, as they cost CFA3 000 to CFA4 000 (US\$4.9 to US\$6.5) per square metre.⁶² In this housing supply ecosystem, the population's access to housing and affordable housing in particular is hindered by the ownership of land by the state and the presence of private sellers who take advantage of loopholes in regulations and state housing estates to sell plots of land at prices that are not very affordable.

Property market

According to 2022 World Bank data, typically, the property registration process in CAR involves five separate procedures, taking an average of 75 days and involving costs equivalent to 11% of the appraised value of the property.⁶³

In Bangui, the Ministry of Urban Planning is responsible for issuing land titles. Land title registration, a crucial step in the establishment of property registers, is not widespread. A tiny fraction of the country's land (0.1%), has been subject to this formal titling and registration process. The registered land is mainly located in urban areas characterised by established infrastructure and some commercial plantations. The Land Registry is responsible for maintaining the land registry and recording land transactions.⁶⁴ However, this is often difficult and costly, further highlighting the complexities associated with formalising property rights in urban and peri-urban areas.⁶⁵

In the Central African real estate market, formal or informal, many individuals fill the voids left by the absence of private or public real estate agencies, by carrying out transactions on housing to which they have no rights. This leads to many disputed rentals and sales, unless the transaction goes through a notary.⁶⁶ It often happens that households are victims of scams involving the allocation of the same plot to several buyers.

In Bangui, the average cost of land in an urban area varies according to the district and the highest bidder. The monthly price of a property also depends on the status of the tenant as well as the standing of the rented property.⁶⁷ There is no publicly released residential real estate price index, nor is there any government-published data on land prices in the main urban centre.⁶⁸ This situation makes it difficult to analyse data related to the rental and sale of land and residential properties across the territory.

There is currently no formal structured land market. However, there are signs of the growing commercial importance of land, especially in areas rich in natural resources such as minerals, as well as in urban areas where serviced land is in demand. Natural and legal persons interested in acquiring private land have the possibility of obtaining a concession for land belonging to the State.⁶⁹

Policy & legislation

Two bills concerning the Urban Planning Code containing texts on housing and construction have been introduced and are being debated. One of the pieces of legislation addresses real estate developers and the issues of formal and informal rental housing.⁷⁰

Implementation of the Strategic Plan for the Digitalisation of the Central African Administration by 2028 to clean up and make financial operations more reliable is underway, in particular with the creation of the Central African Digital Agency.⁷¹ The optical fibre is operational but not yet fully functioning.⁷² Finally, CAR's investments in cryptocurrency merit analysis for a potential investor, as cryptocurrency could drive growth, innovation, and financial inclusion, but the speculative aspect of this currency must also fit into a certain framework. In 2022, the CAR was the second country to legalise the use of cryptocurrency with the Sango Coin.⁷³

In order to reduce the public deficit, and increase domestic revenues (tax and non-tax), the second phase of the digitalisation of the public administration was launched on 8 April 2024. This project of more than CFA1 billion (US\$1.6 million), led by the Ministry of Finance and the United Nations Development Programme (UNDP) for the E-cadastre in the Central African Republic, aims to improve the collection of property taxes, reduce losses, and sustain transactions. Digital technologies are used to ensure a transparent revenue collection system.⁷⁴

The National Recovery and Peacebuilding Plan (NCPCA) was completed in December 2023, after a period of seven years. The RCPCA, with its envelope of CFA2 billion (US\$3.2 million) to support the country's socio-security challenges, has faced several difficulties. Despite the will of the State, the ambitions of the programme have come up against the lack of human and material resources and the absence of a working framework (procedure, training, etc.). A new five-year plan is being implemented to address the shortcomings of the RCPCA.⁷⁵

Opportunities

The Central African Republic is a territory that offers many investment prospects, particularly in housing, provided that investors keep a broad vision. However, the political situation, the regional context, and the socio-economic issues impact on these future investments and require a better understanding of the challenges of the country and its inhabitants. Investment in housing must be thought of in synergy with essential services, training, taxation, and development levers in general and include the inhabitant.

The State does not have sufficient resources to finance and invest in the country's development, due to poor financial management and difficulties in mobilising and capturing tax revenues. Despite the precariousness of the population, the adaptation of fiscal policy to the reality of the Central African Republic is a necessity in order to allow the State to be an actor in development.

The Government of the CAR would benefit from establishing a clear urban planning framework adapted to the territory, setting up a regional network that

highlights the potential of each region, and adapting projects to instability. These actions would stimulate development in order to finance construction and housing more easily. The active involvement of the population and community workshops will promote accountability and ownership of local issues as well as those of housing projects.

The youth of the Central African population constitute a real opportunity for development for the country. Investment in education, training and citizen empowerment, on the part of international actors but especially the Central African elite, is the keystone of the development of national human capital and, indirectly, of affordable housing. The initiatives of the Central African Agency for Vocational Training and Employment (ACFPE) must be supported and deployed with the creation of training centers.⁷⁶

The Central African Republic has a trade imbalance, and mainly sells raw products. To develop its natural resources, there is an urgent need to invest in their exploitation, processing and distribution, particularly in the cement sector, which could reduce construction costs and create local jobs. The establishment of a cement plant, as well as the government's digitalisation projects, require increasing and stabilising the country's electricity capacity. In addition, a review of the development of local building materials must be carried out.

Since June 2022, the project to rehabilitate 75 kilometres of roads, funded by the Central African government, has been underway to improve urban transport. At the same time, Corridor I3, which will link Congo, the Central African Republic and Chad by 2026, financed by the AfDB, will facilitate the movement of goods, thereby strengthening regional integration and the competitiveness of the CAR.⁷⁷

As the issue of housing is cross-cutting and linked to political stability, it is crucial to take an interest in areas related to housing, living and co-construction in order to boost development. The country has many arguments for investing, including a context of sustained economic recovery, a relatively stable framework, structural changes, and many prospects thanks to the richness of its human and natural resources.

Websites

Central African Institute of Statistics and Economic and Social Studies:
<https://icasees.org/>

Availability of data on housing finance

Information on the cadastre and real estate transactions in CAR is available from the land registry. The Bank of Central African States (BEAC) publishes annual reports and other financial documents covering the banking and microfinance sectors in the CEMAC.

The Central African Institute of Statistics, Economic and Social Studies (ICASEES) is responsible for the collection, management and sharing of national statistics. It collects macroeconomic data, produces the consumer price index, demographic and social statistics, the industrial production index and surveys.

Apart from these published results, externally funded research and censuses, online journals and reports from international organisations, obtaining reliable primary data in both the public and private sectors in CAR is complex and difficult.

¹ Email correspondence with Nicole BAPOYO, Former Legal Executive, Bolloré Group, 28 July 2024.

² Radio Ndeke Luka (2024). Central African Republic: What to understand about the appointment of governors and prefects and their missions. 4 June 2024.

³ Correspondence by WhatsApp with Jean-Paul MARADAS-NADO, Former Chargé de Mission at the Ministry of Urban Planning, Cities and Housing of the Central African Republic, 10 August 2024.

⁴ Ibid.

⁵ World Bank (2023). Central African Republic – Overview. <https://www.banquemondiale.org/fr/country/centralafricanrepublic/overview> (Accessed 6 September 2023).

⁶ Ibid.

⁷ Béafrika means "heart of Africa" in Sango, designating the Central African Republic.

⁸ Sellier, J. (2019). "Sango, Central African National Language", A History of Languages and the Peoples Who Speak Them. Paris, France, La Découverte. Pg. 586.

⁹ UN-Habitat (2023). Country profile, Central African Republic. https://unhabitat.org/sites/default/files/2023/07/car_country_brief_fr.pdf (Accessed 7 September 2024). 2023). Pg. 2.

¹⁰ Ibid. Pg. 4.

¹¹ See footnote 5.

¹² World Bank. GDP per capita (current US\$) – Central African Republic. <https://donnees.banquemondiale.org/indicateur/NY.GDP.PCAP.CD?locations=CF> (Accessed 18 July 2024).

¹³ World Bank (2023). Ranking by life expectancy. https://datacommons.org/ranking/LifeExpectancy_Person/Country/africa?h=country%2FCAF&hl=fr (Accessed 13 July 2024).

¹⁴ World Bank (2023). Classification by infant mortality rate.

¹⁵ African Development Bank (2023). Project Evaluation Report on the Support Programme for the Reconstruction of Grassroots Communities, Phase 2 (PARCB-2). Pg. 11.

¹⁶ BEAC (2023). Annual Report 2023. https://www.beac.int/wp-content/uploads/2024/08/RAPPORT-ANNUEL-BEAC-2023-08-08-24_compressed.pdf (Accessed 10 August 2024). Pg. 28.

¹⁷ BAD (2024). African Economic Outlook 2024. https://www.afdb.org/sites/default/files/2024/06/06/pea_2024_-_notes_pays.pdf (Accessed 10 July 2024). Pg. 233.

¹⁸ World Food Programme (WFP) (2023). Country Strategic Plan, Central African Republic. https://executiveboard.wfp.org/document_download/WFP-0000145975 (Accessed 7 September 2023). Pg. 8.

¹⁹ See footnote 17. Pg. 233.

²⁰ France Diplomacy. Central African Republic. <https://www.diplomatie.gouv.fr/fr/dossiers-pays/republique-centrafricaine/presentation-de-la-republique-centrafricaine/> (Accessed 17 July 2024).

²¹ Ibid.

²² See footnote 17. Pg. 233.

²³ African Union (2022). Central African Republic Compact for Food and Agriculture. <https://faolex.fao.org/docs/pdf/ca220791.pdf> (Accessed 27 July 2024). Pg. 8.

²⁴ See footnote 5.

²⁵ Ministry of Environment and Sustainable Development and the United Nations Development Programme (UNDP). Initial National Climate Change Adaptation Plan of the Central African Republic. <https://faolex.fao.org/docs/pdf/ca213393.pdf> (Accessed 6 September 2023). Pg. 12.

²⁶ See footnote 16. Pg. 67.

²⁷ Interview with Mr. Fabrice NGANAWARA, Corporate Associate, at Banque Populaire Maroc-Centrafricaine (BPMC), 10 August 2023.

²⁸ See footnote 17. Pg. 233.

²⁹ Ibid.

³⁰ See footnote 16. Pg. 43.

³¹ See footnote 16. Pg. 49.

³² BEAC (2023). CEMAC Credit Cost and Conditions Statistics Bulletin No. 12, January-June 2022. Pg. 53.

³³ See footnote 32. Pg. 58.

³⁴ See footnote 32. Pg. 11.

³⁵ See footnote 32. Pg. 17.

³⁶ See footnote 32. Pg. 21.

³⁷ See footnote 32. Pg. 26.

³⁸ See footnote 32. Pg. 32.

³⁹ See footnote 32. Pg. 49.

⁴⁰ See footnote 32. Pg. 54.

⁴¹ See footnote 32. Pg. 59.

⁴² See footnote 17. Pg. 233.

⁴³ African Development Bank (AfDB). (2023). Economic Outlook in the Central African Republic. <https://www.afdb.org/fr/countries/central-africa/central-african-republic/central-african-republic-economic-outlook> (Accessed 16 September 2024). Pg. 1.

⁴⁴ Country Economy. Gini index. <https://donnees.banquemondiale.org/indicateur/NY.GDPPCAP.CD?locations=CF> (Accessed 10 August 2024).

⁴⁵ See footnote 17. Pg. 233.

⁴⁶ See footnote 18. Pg. 5.

⁴⁷ See footnote 25. Pg. 26.

⁴⁸ See footnote 15. Pg. 11.

⁴⁹ See footnote 18. Pg. 5.

⁵⁰ Land Links (2021). Central African Republic. Intra-household right to land and gender differences. <https://www.land-links.org/country-profile/central-african-republic/#land> (Accessed 7 September 2023).

⁵¹ See footnote 1.

⁵² Radio Ndeke Luka (2024). Central African Republic: The price of a bag of cement continues to gallop despite the regulations of the Ministry of Trade. 21 May 2024.

⁵³ Radio Ndeke Luka (2023). Ndélé: The rise in the prices of construction materials is slowing down the development of the city. 16 May 2023.

⁵⁴ See footnote 1.

⁵⁵ See footnote 3.

⁵⁶ Votresalaire.org (2023). Minimum Wages – Central African Republic. <https://votresalaire.org/centrafricaine/salaire/salaire-minimum> (Accessed 1 October 2023).

⁵⁷ See footnote 27.

⁵⁸ Ibid.

⁵⁹ World Bank (2020). Housing Finance in the CEMAC Region Current Status, Opportunities, and a Way Forward for Affordable. Pg. 80.

⁶⁰ ICASEES. Central African Republic in figures. <https://icasees.org/> (Accessed 19 July 2024).

⁶¹ See footnote 3.

⁶² Ibid.

⁶³ World Bank (2020). Doing Business 2020. Economy Profile Central African Republic.

⁶⁴ See footnote 50.

⁶⁵ Ibid.

⁶⁶ See footnote 1.

⁶⁷ Ibid.

⁶⁸ See footnote 27.

⁶⁹ See footnote 50.

⁷⁰ See footnote 3.

⁷¹ African Development Bank (2024). Young Central Africans trained in digital professions thanks to the optical fiber installed with the support of the African Development Bank and the European Union. 5 April 2024.

⁷² Radio Ndeke Luka (2024). Central African Republic: the government announces the upcoming entry into service of optical fibre. 15 April 2024.

⁷³ VOA Africa (2022). Bangui launches the project of its own cryptocurrency, Sango. 4 July 2022.

⁷⁴ Radio Ndeke Luka (2024). Central African Republic: UNDP grants more than one billion CFA francs to the government for phase 2 of the digitalization of public administration. 8 April 2024.

⁷⁵ Radio Ndeke Luka (2024). Central African Republic: What is the outcome for the RCPCA after 7 years of implementation? 3 January 2024.

⁷⁶ Oubangui Media (2022). Central African Republic: Mismatch between training and labour market needs, a source of youth unemployment. 2 November 2022.

⁷⁷ Radio Ndeke luka (2024). Central African Republic: the launch of work on Corridor I3 is coming, the government announces. 24 July 2024.

⁷⁸ See footnote 3.