

THE CHALLENGES OF RESIDENTIAL HOUSING SUPPLY AND DEMAND IN ADAMA TOWN



Gebisa Shaka Obsei

A Thesis Submitted to the Department of Architecture, School Of Civil Engineering and
Architecture

Presented in partial fulfillment of the requirement for the degree award of master's

In urban planning and Design

Office of Graduate Studies

Adama Science and Technology University

June, 2024
Adama Ethiopia

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Declaration

I at this moment declare that this Master Thesis entitled “**The challenges of Residential Housing Supply and Demand in Adama City.**” is my original work. That is, it has not been submitted for the award of any academic degree, diploma, or certificate in any other university. All sources of materials that are used for this thesis have been duly acknowledged through citation.

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Abstract

Rapid urbanization and population growth have exacerbated housing shortages, creating a critical imbalance between supply and demand. This study aims to assess the challenges of residential housing supply and demand in Adama Town and propose solutions to bridge the demand gap. Using a mixed-methods approach, data were collected through surveys, interviews, and secondary sources, and analyzed using statistical tools such as SPSS. The survey results identified several major challenges in residential housing provision in the town. These include financial constraints, an imbalance between housing demand and supply, the high cost of construction materials, a lack of available land, inadequate financial institutions, insufficient efforts and commitment from urban managers, interference from illegal brokers, problematic housing policies, and demographic factors such as gender composition, and household income. These challenges have significantly hindered the residential housing supply in the town. As a result, urban residents face numerous negative effects, including socioeconomic impacts, rising rental prices, being forced to reside in informal settlements or peripheral areas in search of low-cost housing, and difficulties finding rental housing for large families. Consequently, it can be concluded that there is poor housing provision in the town, and existing houses often fail to meet standard levels. This indicates that the municipality office has been unable to provide adequate housing services for its residents due to the shortage of residential houses. The residents, therefore, face significant challenges due to the housing shortage. The findings of this study highlight several issues: challenges in housing demand and supply, the ineffective application of urban housing policies and programs, a greater increase in housing demand compared to supply, government bureaucracy, and a backlog of housing demand over several years. Additionally, the urban housing development initiatives have not been practiced effectively, and the strategies used by the town administration to solve the problem lack scientific rigor. Recommendations include policy reforms to streamline construction processes, investment in affordable housing projects, and improved urban planning to accommodate future growth. By addressing these challenges, Adama Town can move towards a more balanced and sustainable housing market, enhancing the overall well-being of its inhabitants.

Key words: Housing Supply; Rapid urbanization; Housing demand; Adama

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CHAPTER ONE

1.0. INTRODUCTION

1.1. Background of the study

The world has undergone unparalleled levels of urbanization over the last half century, with the highest urban growth rates taking place in developing countries thus affect the equilibrium housing supply and demand. The continuing urbanization and overall growth of the world's populations are projected to future 2.5 billion people of the urban population by 2050, with nearly 90 percent of the rise concentrated in Asia and Africa world population projection by 2050 ((Dorosh and Thurlow, 2014). This rapid urban growth was magnified by various factors, including rural to urban migration, social, cultural, economic, and technological change. Such rapid urban growth and consequential change have their own positive as well as negative consequences on the country's development the rate of urbanization is directly associated with the demand for houses. The rate of urbanization is directly associated with the demand for houses .It is expected that as a country becomes more urban, more houses were needed to accommodate the increasing population in urban centers. The practice, however, doesn't support there in the acceleration in urbanization is not accompanied by the provision of housing.

.Housing is also a Fundamental to households in both developed and developing economies because it's the biggest fixed capital investment that households make both in developed and developing countries. The United Nations states that each citizen of the world is entitled to be sheltered. Yet, a good a part of the world's population is housed in unfit and unhealthy dwellings and physical surroundings. According to the United Nations, nearly all urban increment through 2050 will happen in developing countries. ((UN, 2015). Africa no exception and Africa's total share of the world's urban population will nearly double from 11.3% in 2010 to 20.2% in 2050. Due to the fast urbanization, most African states are unable to house with the housing needs of the present urban populations. (Habitat, 2014)Currently, one-fourth of the world's 100 fastest-growing cities are in Africa, where there are now 52 cities with greater than one million residents. Sub-Saharan African cities gain about a million new urban dwellers once a year and therefore the region is on pace to match the amount of 70 % urbanization in Europe and North America (UN, 2014).

The governments of those developing countries take different housing delivery options to overcome the problem. Among these, house delivery through housing cooperatives has been practiced in several countries to solve the housing shortage. It's thus far become a reliable house delivery strategy because house construction is very capital intensive and not many people can afford to build from their financial resources ((Mhekela & Kombo, 2015). Most urban center around the world particularly in developing countries are facing series challenges with regard to filling gap between demand and supply of urban housing or solve problems related to housing shortage and related service. The challenge is not only how to fill gaps between demand and supply of urban housing, but also how to assure sustainable housing development. Yet no country has been able to achieve the housing demand in complete equilibrium with its supply.

Ethiopia is also characterized by the low level of urbanization even by African standard, where only less than 20 percent of the population lives in urban areas. Despite this, it's recorded at a comparatively high rate of growth, urban population (4.63%) annually; double that of rural areas.. However, urban centers in Ethiopia are characterized by massive housing 3 problem around 70-90%of urban population are residing in substandard housing, low economic activities, growing population, inadequate upgrading, etc. The extent of provision for water supply, electricity, and drainage is also very minimal. These affect the livelihoods and health of people living in these houses. All these will continue within the future unless major improvements are made within the housing markets and therefore the expansion and improved provision of infrastructure and basic services

Recently Adama town has experienced rapid expansion and high growth, which resulted in the high concentration of low-income populations. As a result, a rise in residential housing demands has been growing within the town. The current residential housing supply is provided through individual effort (self-built), by city administration through public participation for low income as saving house, condominium house (3,337) /kebele/house (14,431) provided during the military regime.etc.and the other mechanism is grouping the residential housing construction enterprise which has max. Number of 24 member. As I get data from the town municipality about 800 enterprises which have 17,000 member wait the residential housing land from municipality now. Those are from 2016 .but until now a day they are not get the land for house. From these problem the other resident of the town live in informal settlement. Therefore, considering the problem related to housing supply for urban residents within the study

area; Investigation of current existing housing supply challenges, effects on urban residents, major factors that affect and the mechanism to improve these services is believed to be important for responsible bodies gain a better understanding of these challenges and issues associated with housing supply in Adama town.

1.2. Statement of the problem.

Adama Town, a rapidly growing urban center, faces significant challenges in balancing the supply and demand for residential housing. The town's population has been increasing at a rapid pace, driven by factors such as rural-urban migration, natural population growth, and economic opportunities. However, the housing supply has not kept up with the escalating demand, leading to various issues and concerns.

The inadequate supply of housing units has contributed to a shortage of affordable housing options, particularly for low and middle-income households. This shortage has led to the proliferation of informal settlements, overcrowding, and substandard living conditions, posing risks to the health, safety, and overall well-being of residents.

Additionally, the mismatch between housing supply and demand has resulted in soaring housing prices and rental costs, making it increasingly difficult for many residents to secure adequate and affordable housing. This situation has exacerbated housing insecurity and placed a significant financial burden on households, potentially impacting their ability to meet other essential needs.

Furthermore, the lack of adequate housing supply has implications for urban planning, infrastructure development, and the efficient provision of public services. Unplanned and uncontrolled urban growth can strain existing infrastructure, such as transportation systems, utilities, and social amenities, potentially compromising the overall quality of life for residents.

To address these challenges, it is crucial to understand the underlying factors contributing to the housing supply and demand imbalance in Adama Town. This research aims to identify the challenges of residential housing supply and demand in Adama Town as well as identify potential strategies and policy interventions to promote a more sustainable and inclusive housing market that meets the diverse needs of the town's residents.

1.2.1. Research Gap.

The article was first published online: August 3, 2021. Co-authored by Liza Rose Cirolia, African Centre for Cities, University of Cape Town, South Africa; Tesfaye Hailu, Addis Ababa University, Ethiopia; Julia King, Nuno F. da Cruz and Jo Beall, London School of Economics and Political Science, UK. The housing policy and programs addressed in the literature is not seen/practiced/ in the study area but the strategy and policy 10/90, 20/80, 40/60 and the cooperative housing strategy is very important for the study area to solve the problem safer or to close gap between the demand and supply in the research area, however beyond this the researcher fill this gap by implementing housing investment like real state for high income and high rise condominium on small space for middle income and low income. The majority of urban resident in the developing countries live in informal settlement w/c is insecure land tenure and exposed to eviction at any time by the authority and the same trend in the study area. But not address the strategic solution and best or exemplar practice how to formalize it /regularize/ the informal housing for the urban resident Just it is a narration and the researcher fill this gap by taking the sample from the study area and how to it become legal house. In the literature no more definition and implication about the low-cost house construction more important in solving the housing problem for the research area so the researcher will fill this gap by conceptualizing the use of low cost house in down town of the study area by upgrading the substandard house in the town. The literature review try to narrate about the house investment but not mention more about its advantage so the researcher fill this gap.

1.3. Objective of the Research

1.3.1. General Objective: -

The general objective of the this study is to analyze the challenges of residential housing supply and demand in Adama Town, with the aim of developing strategic interventions that ensure adequate, affordable, and quality housing for all residents.

1.3.2. Specific Objectives

- ❖ To assess the challenges of residential housing supply and demand in Adama Town.
- ❖ To identify the key factors contributing to the imbalance between residential housing supply and demand in Adama Town
- ❖ To propose strategic interventions aimed at addressing the housing supply and demand challenges at Adama Town.

1.4. Research Questions.

- ❖ What is the challenges of residential housing supply and demand in the town?
- ❖ What are the responsible factors affecting the residential housing supply and demand in the town. ?
- ❖ What strategic interventions can be proposed to address the housing supply and demand challenges in Adama Town?

1.5. Significance of the Study

The research titled "The Challenges of Residential Housing Supply and Demand in Adama Town" holds substantial practical significance. By identifying and analyzing the key challenges in residential housing provision, this study provides actionable insights for policymakers, urban planners, and housing developers. The findings can guide the formulation of effective strategies and policies to alleviate housing shortages, balance supply and demand, and improve the overall housing market in Adama Town. Implementing the recommendations from this research can lead to the development of affordable housing projects, streamlined construction processes, and better urban planning, thereby enhancing the quality of life for residents and fostering sustainable urban growth.

Academically, this research contributes to the existing body of knowledge on urban housing issues, particularly in the context of rapidly urbanizing towns in developing countries. By using a mixed-methods approach and rigorous data analysis, the study offers a comprehensive understanding of the multifaceted challenges affecting housing supply and demand. It enriches the academic discourse by providing empirical evidence and theoretical insights that can inform future research on urban housing dynamics. Additionally, this research can serve as a reference for scholars, students, and researchers interested in urban studies, housing policy, and sustainable development, facilitating further investigations and comparative studies in similar contexts.

Theoretically, this research advances the understanding of urban housing supply and demand through the application of various socio-economic and physical indicators. It explores the interplay between demographic factors, financial constraints, policy inefficiencies, and market dynamics, contributing to the theoretical framework that explains housing challenges in urban settings. By integrating these elements into a cohesive analytical model, the study enhances theoretical constructs related to urban planning, housing economics, and public policy. This theoretical contribution can inform the development of more robust models and frameworks that address housing issues, helping to shape more effective and equitable urban development policies globally.

Methodologically it is important because it structures the research process and ensures valid, effective research is conducted. Methodologically it is also important in research to make sure no steps have been missed (which may undermine your hypothesis) and to prove you followed the ethical guidelines concerning the type of participant chosen. It is then important that researchers understand how to describe their research methodology to their readers. Briefly describing the research methodology will tell other researchers looking at the paper whether or not it is relevant to the type of research they are searching for. It will also help them get a short, comprehensive understanding of your study right from the start.

1.6. Scope of the Research

Thematically: the study focuses mainly on the impact of rapid urbanization on the supply of residential housing and demand and the study will going to examine the existing housing problem situation issues, such as assessing the gap between existing residential housing supply and demand, housing unite condition, exploring the major factors for residential housing problem in the city, and to suggest measures that

will help to improve the accessibility and affordability of residential housing to the town residence and the ever growing population in the town .

Spatially: The study is conducted in Adama Town Administration, encompassing six (6) sub-cities and nineteen (19) weredas within the town. The sample for the study is specifically drawn from two sub-cities: Bole and Dabe, along with four weredas: Daka Adi, Dadacha Arara, Hangatu, and Soloke Dongore. These selections are made because Bole and Dabe sub-cities are considered representative of the town's challenges regarding residential housing supply and demand. They exhibit characteristics such as high prevalence of informal settlements, elevated housing prices, and increased rental costs, making them suitable for analysis.

Temporal scope:-the temporal scope of this research was the time frame that the from the research proposal Up to the thesis research that from October, 2023-may, 2024

1.7. Operational Definition.

Housing: -housing refers to more than the tangible house structure and includes the infrastructure and services that provide the house. This includes the nature of the water, sanitation, energy, access roads, and footpaths (Charlton, 2004).

Housing affordability: -is referring to the willingness and ability of households to pay to consume a housing service, which depends on the housing price, household income, and the terms and availability of mortgage finance (Azeb, 2007).

Household:-it is an arrangement made by persons, individually or groups for providing themselves with food and other essentials of living (UNCHS, 2001).

Housing shortage: -the difference between the total number of households and the total number of housing units in giving geographical units as a result of market excess of households over housing units (Tadesse, 2000).

Urbanization: - the UN defines urbanization as the course of a shift in population from a rural to more urban civilization. Numerically expressed, urbanization denotes the increases in the share of the population that resides in urban areas predominantly because of net rural to urban migration (UNFPA, 2007)

1.9. Organization of the paper

This thesis is categorized into five chapters. Each chapter systematically and effectively examines the content and data of the study accordingly. The fundamentals of each chapter in the paper are further demonstrated as follows.

Chapter one - Introduction to the study introduce the main topic of the study, statement of problems, objectives, research questions, significance and the scope in detail.

Chapter two - This chapter describes the theoretical review and empirical review of housing design and quality of life relationships in condominium housing.

Chapter three - The section explains the methods used for the study and the process of data collection and analysis in detail.

Chapter four - This is the section where the data is analyzed and discussed in detail with the aim of summarizing major findings.

Chapter five - It is the closing part of the paper which consists of conclusion of the thesis and sets recommendation based on the finding outcomes.

CHAPTER TWO

2.0. REVIEW OF RELATED LITERATURE

The researcher reviewed the notion of the challenge of residential housing supply and demand in Adama town. In this section of the paper, various works of literature related to the area have reviewed and incorporated.

2.1. Conceptual Literatures

2.1.1. Definition and concepts of housing

Urban housing is a multi-dimensional and multi-functional idea based on this. Different definitions have used in different ways depending on the need for urban dwelling. An 'urban house,' according to the Oxford Dictionary (2019), is a shelter or accommodation, a building that provides specific functions or a foundation for human occupancy or life. According to the United Nations definition, urban housing is more than just urban houses or shelters; it is also a way of forming communities and societies, with a strong emphasis on the construction of urban housing with a generational foundation. In light of the foregoing argument, urban housing should serve a dual purpose. On the inside, it should provide a place where urban houses of various ages, sexes, education, occupations, knowledgeable demeanors, and values can meet in harmony; and on the outside, it should provide meeting grounds for groups of urban houses, for the healthy, enjoyment enhancement of their lives and the lives of the community Urban housing has related with a physical phenomenon, and country policies for its provision are largely associated with building cost, construction material, various urban housing standards, and construction quality

2.2. Theoretical Literatures

The development of urban housing has divided into two categories: narrow and wide thoughts. The restricted definition of urban housing refers to an urban house where people reside or a physical structure made up of walls and roof. However, the general thoughts encourage individuals to live in secure urban housing. Several research on the urban housing in emerging countries have found that different form of scholarship.

For instance, The Marxist trend, the liberal trend, and the temperate trend are three main urban housing school of thoughts. Burgess and Castells' Marxist trend notion accepted a thoughts urban housing and its application (Soliman, 2016). Urban housing is an essential commodity, a fixed commodity, and capitalist countries regard urban housing not just as a commodities value or an investment value in the urban housing market, according to the Marxian approach.

The liberal trend: - in the urban housing market, the concept of urban dwelling is distinguished as a static and dynamic situation. It is impossible to separate social and economic elements, which change throughout time. Urban housing directly or indirectly affects the dwelling and the dwellers/residence.. The family's regions are projected to become 56 % and 64 % urban, respectively (United Nations, 2014). The same is true for Ethiopia.

A World Bank, 2015 analytical study kept the Ethiopian urban population growth as it will triple to 42.3 million in 2037 from 2012. Referring to CSA data, the study also kept the estimation that the rate of urbanization will grow from 3.8 to 5.4 percent a year, which makes the growth of the urban population to be triple even earlier. This shows that the heavy challenges of the country have to provide housing for urban residents.

The global efforts to achieve the Sustainable Development Goals place a strong emphasis on the development of urban housing in developing countries. The relevance of urban housing has highlighted by the SDG. It focuses on the increasing supply and demand for urban housing. When we develop urban dwellings, we are more than just urban houses, according to the SDG's motto. We are the ones who construct cities. The growth of urban regions has influenced by the universal impact of urban dwelling. To improve safety and security, access to opportunities, socio-economic empowerment, and urban resilience, increased participation in the fabric or development of the city, and economic growth and urban wealth, urban housing is a fundamental problem of the SDG. (Sustainable Development Report, 2020). Providing affordable urban housing in metropolitan areas is one of the global SDG's efforts/goals. Cities are inclusive, safe, resilient, and sustainable, as stated in target 17. Goal 11 explains the concept in goal 1(one) by providing a period for completion. "Ensure all people have access to acceptable, safe, and affordable housing and services by 2030, and upgrade slums".

2.3. Empirical Literatures.

This conceptual framework tries to show that urban housing is more than just a commodity; it's a place where we can sort out our rights and form relationships with our neighbors, as well as the region in which it generates and develops. The notions of urban housing provision, urban affordability housing, and the impact of socioeconomic relations, civil servants, and government contributions help to establish a conceptual framework for urban housing difficulties. The basic key notion of the urban housing conceptual framework has analytically separated into five parts: housing standard (quality), urban household, government, housing affordability, and the influence of urban housing. The diagram depicts the interrelationships between urban housing concepts.

Urban housing affordability in urban centers is not only linked to urban households, but also to housing standards and their impacts in numerous ways. To further compound this problem, city-planning and management policies are often at odds with the policies designed to get and maintain an adequate shelter for the urban residents. Relationship between urban household and housing standard and value as it relates to family income and urban housing price or rent in terms of affordability. The consequences of urban dwelling quality or standard have linked. The activities have all intertwined with maintaining household affordability. According to Kamete (2017) referenced in Kebede, 2020, there are internal and external elements that affect urban housing affordability, with the external factors affecting the cost of urban dwelling the most. The key principles of urban housing in the case of external variables and internal factors, which has primarily focused on the impact of the target groups' socioeconomic status quo, include site planning, designing, administration, community facilities, interest rate, and subsidies.

The main challenges of urban housing are adequate supply of urban housing to meet the demand of urban dwellers with access to housing inputs, supply of standard affordable urban housing, balanced cost of urban housing to urban households or dwellers, and providing affordable housing to all residents in Addis Ababa. (As I cited) The price of urban housing rises at a quicker rate than salaries from time to time. In this environment, poor and middle-income city people are unable to purchase urban dwelling. Low- and middle-income people require an affordable urban home to live in and to adequately, accompany their employment. Urban housing is a physical shelter immovable in an urban house that has planned for human habitation and includes all services required for the families and individual's physical and social well-being. Affordable urban housing has defined as housing that meets the needs of low- and middle-

income households at prices that are lower than those found in the existing market are. The framework will assist in demonstrating the supply and demand of urban housing difficulties in Addis Ababa in the case of low- and middle-income urban dwellers. This includes provisions, affordability and shortages of urban housing-related demands of housing needs. (As I cited)

2.3.1 Urban Housing Problem in Ethiopia

Ethiopia is Africa's second most populous and fifth least urbanized country. According to the most recent data, 21.3 % of the population is urban (24,463,423 people in 2020) or about 24.5 Million people reside in urban areas in Ethiopia, out of a total population of 118,852,589 based on World meter elaboration of the latest United Nations data, (2021). Ethiopia's urban 2.2.4. Formal housing provision. Population is much lower than that of Sub-Saharan Africa, according to national classifications.

The urban population of Sub-Saharan Africa is 40.4 percent, and it has expected to grow significantly over the next few decades. The Ethiopian Central Statistical Agency (CSA) projects that the urban population will increase to 42.3 million by 2037, growing at a rate of 3.8 percent per year, while the World Bank projects a higher rate of 5.4 percent per year (Survey on Population and Housing, 2019). Ethiopia's urban population is quickly growing. Ethiopia has more than a quarter of its population living in urban areas, with an annual rate of urbanization of 4.64 percent as a result of the country's total population living in urban areas reaching 34.5 million people in 2030. Projections from the United Nations Development Programme (UNDP, 2018). The number of rural-urban migration increased over time. Both the private and public sectors have met the demand for urban housing. Even if they are unable to meet the ever increasing, demand due to people's mobility from rural to urban areas. One of the three most important individual wants has thought to be one of the three most essential human needs. Most Ethiopian cities have beset by challenges, notably an ever-worsening housing shortage in Addis Ababa. Because of differences in physical conditions, economic development, and cultural preferences, urban housing difficulties may differ from city to city (UN-Habitat, 2016). As a result, the function of urban is more important to Addis Ababa citizens than any other city in Ethiopia. The urban housing shortage in Addis Ababa has a number of negative consequences for city people' livelihoods. As a result, urban housing is a requirement or aspect that has an impact on the well-being of city people. Recognizing the challenge, the government has implemented a variety of policies and projects, including the construction of an additional 2250831 housing units/225000 housing units each year/ to meet current requirements while

also addressing existing backlogs (The World Bank, 2015). Due to a seasonal rise in population in Ethiopia's city areas.

The government of Ethiopia is confronting a number of significant problems, including ensuring that cities remain attractive locations to work and live while supporting smart urbanization. (2017, Alemu). This demonstrates that Ethiopia's urban population is still at a low level when compared to other emerging countries. Despite its low level of urbanization, cities face a slew of issues, including a lack of services, infrastructure, standard housing, poor urban housing quality, open space areas, high unemployment, and weak institutional systems for urban services (as I cited). Due to waiting times, a lack of suitable upkeep, and reconstruction, the age of urban dwelling conditions is quite long and degrading. The shortage of urban housing is particularly significant due to poor infrastructure with low service, lack of adequate water, sanitation, and open space (Tsion, 2016). In Ethiopia, there is a significant disparity in terms of both quality and quantity in the urban housing sector. In addition to replacement housing, demand for new urban housing has expected to exceed supply by 381,000 each year (MUDHC, 2017). Reveals that in Addis Ababa, the demand for and supply of urban housing are incompatible.

2.3.2. Population and Urban Housing conditions in Addis Ababa

Addis Ababa is Ethiopia's capital and the seat of the African Union and other diplomatic missions. As a result, greater efforts are required to meet the city's urban housing demands. Therefore, the city's modernization and urbanization progresses through time and the city's population grow year after year in order to benefit from improved services, jobs, and access. This suggests that Addis Ababa has a higher proportion of urban residents. In the modernization process, urbanization and human activity have intertwined. One of the most significant aspects of human life is urbanization. It is also a necessary component of human growth, increased income, and improved service, facilities, and living conditions in a city. However, urbanization is not a means of achieving success or achieving goals in and of itself. As a result, one of the elements affecting a country's development is its amount of urbanization. The demand for and availability of housing in urban areas are inextricably linked. However, with the rapid increase in population in metropolitan areas, it does not support housing demand and supply.

Urbanization and population are disintegrated issues in urban developments based on these notions. As a result, the population of Addis Ababa has expected to be above 4 million people. As a result, Addis Ababa's population has expected to grow substantially in the next years. According to the World Bank,

the economy has predicted to quadruple by 2037, increasing at a rate of 3.8 percent each year (World Bank, 2018). Another issue that urban areas face in terms of infrastructure is the rapid growth of rural-urban migrants. However, the cities' rate of development in terms of various infrastructures, such as urban housing shortages, water supply, power, and communication infrastructure, is not similar to the rate of population expansion. Currently, the government mostly constructs housing for low- and middle-income families. However, urban housing demand and supply are incompatible with the demands of city people. Low-cost housing must be designed for this group of city people.

Furthermore, it provided a chance for private developers to participate in development sectors aimed at middle- and high-income families in order to alleviate housing shortages (Miniyahle, 2016). Many people are flooding into Addis Ababa from all across the country because of several driving reasons, posing a new dilemma in terms of urban housing: the gap between demand and availability in residential urban houses. The amount of urban housing available from the government and the private sector falls far short of the demand. In comparison to the government, the private sector makes a very small contribution in this area. Private urban housing developers are mostly focused on the middle- and high-income levels, disregarding the low- and part of the regular in order to accommodate them based on their wages, notably civil officials who earn a fixed salary (Zegeye, 2017). In other respects, housing is a necessary component of human survival, and urban housing has an impact on residents' living situations. As a result, providing appropriate and affordable housing is a matter of justice and equity for the national policy goal, particularly considering its impact on inequalities. Lower-income city inhabitants' main concern is that they often live in lower quality, substandard urban housing, on which they spend a significant portion of their disposable income. As a result, the demand for urban housing in Addis Ababa has risen steadily over the last few years. Internal migrations have been pushed by a variety of factors, including the need for services and facilities, jobs, and relative calm and security in Addis Ababa. To summarize, the demand for urban housing in Addis Ababa is a critical issue, the urban housing deficit is enormous, and the supply of urban housing provision is limited in the current context of government-constructed urban housing supply for urban dwellers in Addis Ababa's low- and middle-income levels. As a result, concerted action is required to address the gaps in the demand for urban housing.

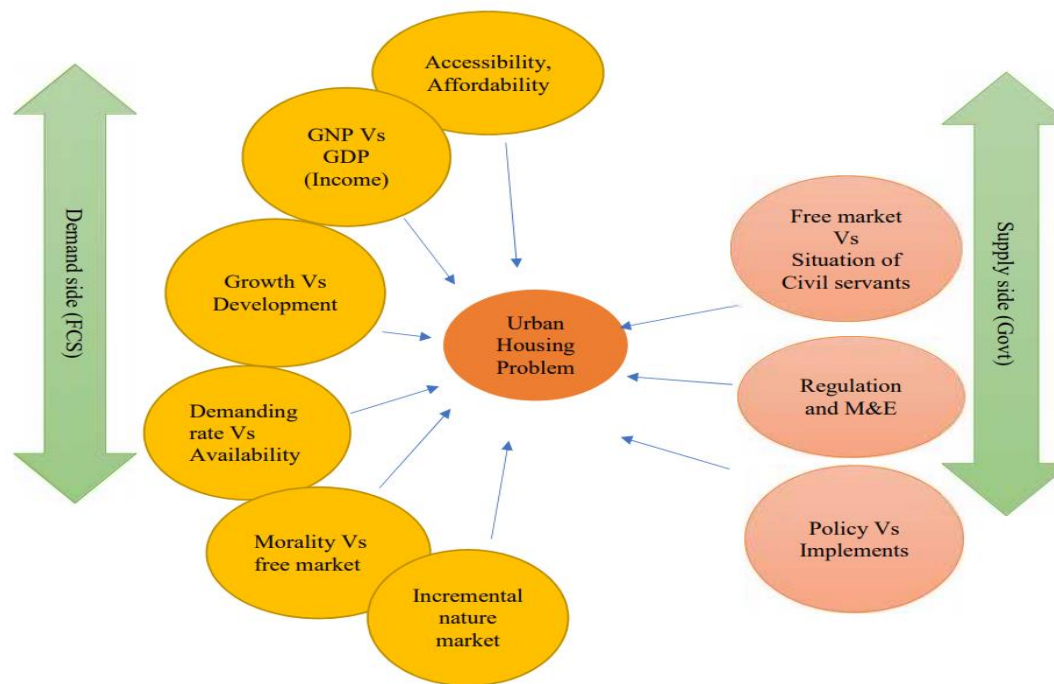


Figure 1 The Growth of Demand and Supply side of urban housing causes

The figure 1 refers the growth of demand and supply side of the urban housing causes. Development is the process of raising people's living standards, self-esteem, and independence to improve the quality of all human lives and capabilities. Growth is more of the income of the civil servants who earn monthly. Development is the general framework of the civil servant's development in economics and other related social progress. The Growth of the civil servants in terms of income, salary and revenues in the monthly earned. Therefore, the civil servant's income salaries are unadjustable with the market need in the current situations. The development and growth are creating an impact on the urban housing demands in the urban areas. GNP and GDP are the parts of the growth and development that contribute to increasing the urban housing needs in urban areas. Accessibility, affordability, and availability determine the access of urban housing in terms of provisions or supplies to the urban dwellers. The problem of urban housing in Addis Ababa is the supply and demand of urban housing are incompatible with the dwellers. Therefore, the civil servants have affected by the affordability of urban housing relative to the monthly income earned. The increasing markets of urban housing are in balance with the monthly income salary of the civil servants in the current situations in Addis Ababa. Thus, development and growth are born other demands in the urban housing market in the case of Addis Ababa's current Context. So, create impacts

on the livelihoods of the civil servants who live in Addis Ababa. These developments have an impact on urban housing supply in terms of provisioning and suppliers. The free market also causes challenges in terms of the cost of urban dwellings. The ability of low- and middle-income city people to obtain an inexpensive urban house is severely hampering. To allocate resources fairly and equally, the government must intervene in the regulation, monitoring, and evaluation of urban housing policy in urban areas. Therefore, the demand sides are independent and the supply sides are dependent in this case of the study.

2.3.3 Urban Housing Accessibility

Joint ventures in housing development cut across both the conventional and unconventional housing modes. They involve various stakeholders in the provision of housing, each with a transparent role and mandate. The government may provide the technical assistance, in land-use planning, regularization and registration, and financial institutions, donors or CBOs mobilize financial resources while the slum dwellers provide labor. "Everyone has the right to a standard of living suitable for his or her health and well-being, including adequate food, clothing, and urban housing or shelter, as well as to the continual improvement of living conditions," says the UN. Ethiopia has likewise ratified the Universal Declaration of Human Rights and enshrined it in its legislation. As a result, urban housing is a basic human right. As a result, as a basic human need, everyone has the right to reasonable, high quality, and standard urban dwelling (Farha 2019). The state (nationally and locally) must ensure that these assertions of universal human rights have upheld, as well as the acknowledgment of both national and international rights of urban residents. The primary thesis of this study is that while affordability may provide access for those who can afford it, it could not being use as a standard for ensuring universal access to urban housing. According to the affordability principle, those who cannot afford to buy or pay for urban housing. Will not be able to live in it. When just paying for what is required, something has considered affordable. The demand side of urban housing is affordability. Accessibility, in other words, must be the supply side of urban housing. The unitary rental market model's urban housing accessibility idea would allow both high and low-income urban households to meet their housing demands in the same market. The periodic categorization of the urban housing affordability initiative also indicates an additional benefit that reduces the responsibilities in the urban house ownership market. The right to reside in urban dwelling is one of the notions of accessibility. As a result, accessibility refers to the distribution of urban housing. According to the argument, according with Universal Declaration of Human Rights, access to urban dwelling as a social and humanitarian right is a natural right that applies to all people. It has a universal situation,

not a condition that is dependent on resources. Although the right to housing may be an inherent right, it can only be acknowledged and implemented through legislative processes. Individuals' natural rights have been violated by the implementation. In general, accessibility is a humanitarian principle relating to urban housing rights.

2.3.4. Urban Housing Affordability.

The urban housing affordability in cities and the problems of finding inexpensive housing in cities may have an impact on an urban dweller's budget. On leaving less money for food, utilities, work transportation, health and child care costs, and diminishing savings for emergencies, retirement, and other chances like pursuing further education or starting a small business. These difficulties could lead to fewer possibilities and a lower overall quality of life (Drew, 2018; Sawhill, 2018). Over one billion people live in inadequate housing in cities around the world, with terrible living conditions and insufficient services. As a result, the government prioritized boosting the supply of urban housing in the latter half of the twentieth century. A growing population, along with an increased inclination for people to live alone, has resulted in a steady increase in demand for new urban housing, while supply has fallen substantially over the same period. This mismatch between supply and demand has caused affordability issues, with rising prices putting a special strain on first-time buyers (UN-Habitat, 2016).

According to the two developed countries of the United States and Canada, the cost of affordable housing does not surpass 30 percent of an urban household's gross income. The term "affordability" refers to the range of reasonable housing costs. As a result, Ethiopia is a developing country with a growing population and rapidly expanding urbanization due to low levels of urbanization. According to the need of city dwellers, policies to make urban housing more affordable are insufficient. In the present developments in Addis Ababa, the affordability concerns in urban regions are particularly frightening. In this scenario, the city administration has been stressed by high population and urban growth rates, high poverty, and a bigger backlog of urban housing requests. Particularly in Addis Ababa, when it comes to appropriate and affordable housing. Almost half of all urban residents live in slums where they face enormous problems (Mekonnen 2015). As a result, Ethiopia is grappling with issues of urban housing affordability, with demand for urban housing in particular. For city dwellers in Addis Ababa, the scarcity and cost of urban housing is a severe problem.

The government implements various housing provision initiatives for low- and middle-income people to help alleviate urban housing shortages and affordability issues. As a result, many systems have been implemented to ensure that these condominium projects are accessible to the public. 10/90, 20/80, and 40/60 are the small apartment building constructions. Individual contributions, such as 10/90, refer to the amount given by the house owner and the government toward the unit's cost. In a 10/90 condominium, the buyer contributes 10% of the value, with the government holding the other 90%. Within the next five years, the Addis Ababa Saving Houses Development Enterprise (AASHDE) proposes to build 75,000 new condominium units in the city under the 40/60 scheme. In addition, the organization wants to build 15,000 additional dwelling units in the city in 2016 to display new Ethiopian housing ideas. Moreover, the government has made various efforts to address the issue of affordability and urban housing supply, particularly through government-supported urban housing programs such as integrated urban housing program/condominium/low-cost housing program, cooperatives/self-help urban housing program, and others. According to the findings, only 35.9% of Ethiopian urban households can afford or have the capacity to purchase low-priced dwelling with a construction cost of US\$ 7397 (African Center for Affordable Housing Finance, 2017). As a result, the government should think about how to reconcile the difficulties of urban housing affordability in urban centers with present rental market conditions and come up with a viable option to address the fundamental issue facing residents. One of the goals of this research is to assess and discover other solutions for developing affordable rental housing from the standpoint of rental urban housing and to identify alternative affordability. In particular, the study looks at another approach for addressing the issue of urban housing affordability for civil servants. Similarly, the quick speed of urbanization creates benefits while also introducing new challenges in the development of urban housing.

Ethiopia may gain a lot from urban development in terms of modernization and industrialization, which would boost economic growth and produce wealth in the cities, but it would also necessitate the construction of urban housing to accommodate the changes. Because of the development, there is an even greater need for appropriate, resilient, and affordable housing. Unmet urban housing needs also pose a threat of urban sprawl, which should have been addressed through the establishment of compact urban areas. Ethiopia's urban housing stock, notably in Addis Ababa, has a variety of characteristics that make immediate action necessary both to enhance urban people's well-being and to construct sustainable cities.

The issues of finding inexpensive urban housing have been problematic for three reasons. First, regulating inter/intra-state and intra-city movement is impossible; second, reducing building rules is tough; and third, lowering design, construction, utility, and regulatory fees and developer profits is challenging. In terms of affordability, urban housing for low- and middle-income urban households is a very difficult issue, with the rising costs of condominium urban housing demands and supply no longer a choice for many low- and middle-income urban households (Mekonen, 2015). In general, affordability has linked to income. Taxes, owner's insurance, and utility and material costs are all included in the cost of living in a city. The average monthly carrying costs of urban dwellings reaching 30-40% have deemed affordable for urban households, according to (KPMG, 2020). Addis Ababa presently accommodates a large number of urban dwellers and relatives, including civil servants with fixed incomes who live in families, with dependents, and in rented urban houses from private owners. This is due to the scarcity of inexpensive urban housing, which has resulted in a variety of challenges in urban livelihoods. Single employees, dependent individuals, and parents of community members may all require inexpensive urban housing. As a result, having a variety of urban housing options makes a community active, lively, and long lasting.

2.3.5. Urban Housing Provision.

Urban housing in cities is one of the most important aspects of human existence. Between suitable urban housing supply and affordable practices, human activities are highly tied or very intricate relationships. In practice, cities in less developed countries are experiencing uncontrolled population growth due to high natural growth rates and rapid rural-to-urban migration. Strong rate rises and low-income rural-to-urban migration have resulted in high demand for urban housing, which is a major problem with limited supply. One of the issues in providing urban housing for city inhabitants is affordability. A weak economic base, for example, characterizes Ethiopia's urbanized centers. The high rate of migration has an impact on the demand for and supply of urban housing.

The provision of infrastructures by governments to urban people, such as urban housing, water, power, and communication facilities, is not comparable with the rate of their population expansion; therefore, demand has correlated with infrastructure provision. To meet the needs of city people, the government currently constructs urban housing mostly for low-income earners. The government built urban housing in response to urban people' requests, but it is incompatible with low- and middle-income levels. These factors have also created an excellent opportunity for private urban housing developers to participate in

the construction sector, reducing the government's burden of providing urban homes to medium and higher income communities (Miniyahle, 2016). In another approach, governments in numerous nations have been concerned about the problem of inadequate urban housing faced by impoverished urban residents in metropolitan areas. Poverty is prevalent among urban people in developing countries such as Ethiopia.

The urban housing problem in Ethiopia, particularly in the capital city of Addis Ababa, is not just one of quantity but also of low quality of accessible urban dwelling units. As a result, the high population density in urban areas has an impact on the availability of urban housing for residents. Overcrowding in cities causes increasing strain on available infrastructure, poor living conditions, environmental degradation, and, to a considerable extent, outright homelessness among the urban poor. In the current circumstances, Addis Ababa can accommodate a larger population. As a result, it has an impact on urban housing rentals and other connected concerns with urban housing affordability for low- and middle-income communities or urban dwellers. According to these concepts, the urban housing fund for low and middle-level developers who have difficulty getting financial support from the government and private sectors, access and facilities are extremely limited for urban housing developers in particular for low and middle level dwellers, particularly civil servants, who have disproportionately affected by the affordability in Addis Ababa's urban areas

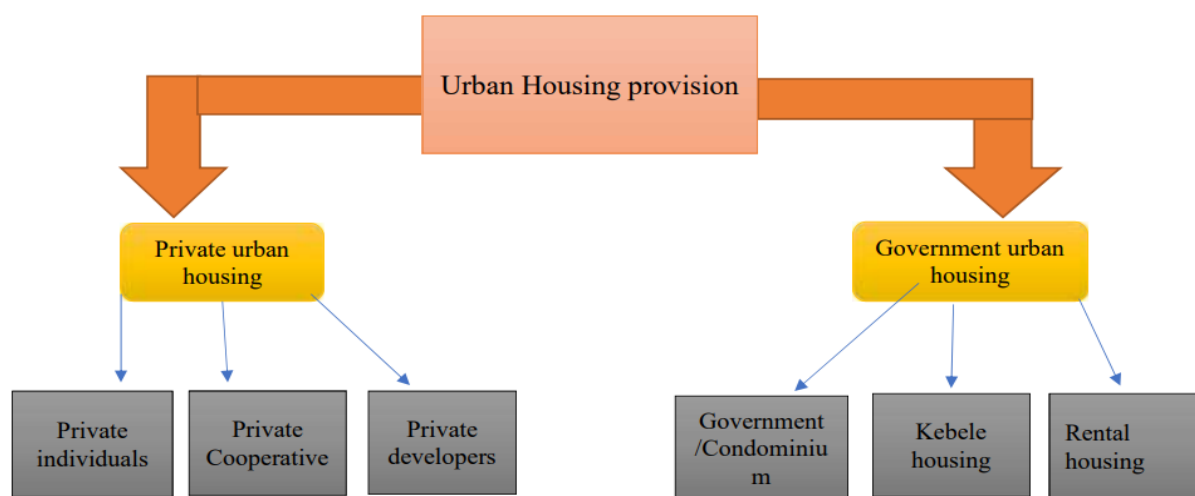


Figure 2. The Urban Housing Provision in Ethiopia status in the case Formal urban housing

Source: Source: - Adapted from housing in Ethiopia an overview, (krems, 2017), New housing Development

The figure 2 above explain the urban housing provision in Ethiopia status in the case formal urban housing. The government or government-sponsored integrated housing development projects (IHDP) are new urban housing development initiatives in Ethiopia, and private development of urban housing has done through lottery systems or public auctions for land delivered by the government. Private development of urban housing, such as real estate, cooperatives, individuals, and NGO-urban rehabilitation, is included in urban housing projects (on-site resettlements). The formal supply/provision of urban housing programs is my issue in the thesis research. There are two types of urban housing supplies. These are the formal and informal housing provisions/supplies in cities.

2.3.6. Informal Urban Housing Provision

Informal settlements have exacerbated by the lack of an adequate financing framework for official urban housing, particularly cooperatives. In big cities, informal urban dwelling is progressively becoming a part of the housing supply. Informal urban housing units account for 30.2 percent of all urban housing units (MUDH, 2015). The housing stock has dominated by improvised housing. Informally constructed urban housing has lower access to services than other urban housing options, which is especially true of informally constructed residences on the outskirts. The majority of the informal urban dwellings is made of wood and mud. Informal housing is low-quality housing that has built in outlying areas due to a lack of affordable housing in the city. Informally built urban dwelling has mostly found in peri-urban areas that have been set aside for residential projects and open public spaces. Residential developments have not planned in locations that are part of prospective urban expansion areas, riversides, or hilly places. The failure of city governments to provide sufficient land and infrastructure for residential purposes. The inability of city governments to enforce building control regulations, the lack of housing finance mechanisms, particularly for the low-income, and the illegal management of urban and suburban areas land by illegal real estate developers, brokers, situated in different farmers, and corrupt bureaucrats and administrators are all contributing to the informal urban housing provision/supplies problem.

2.3.7. Formal Urban Housing Provision

The formal urban housing supply is 69.8%, according to a survey done in 27 Ethiopian municipal administrations (MUDH, 2015). The greatest provider of urban housing is the International Housing Development Program (IHDP), with 51.1 percent; the second highest provider of urban housing is private individuals' developers (cooperatives and leases), with 22.2 percent. Individual and cooperative land development plots supplied by the government has been halted, notably in communities implementing the IHDP, which was thought to create prospects for more intensive land usage. Finally, municipalities (outside of the IHDP) donated 0.5 percent, and real estate developers gave 0.4 percent. The institutional supply of urban housing in emerging countries is mostly for the high-income urban inhabitant. This has being accomplishes with private markets. The government provides housing for middle- and low-income urban dwellers, as well as government employees, in either direct or indirect ways. The other type of urban housing is that which has provided cooperatively or independently by governments. Government assistance comes in the form of land, cash assistance, or building materials. However, the government's provision/supply of IHDP urban housing has a difficulty in that the number of urban housings created thus far is insufficient to meet the demand of city people. This issue of completing and transferring housing units to beneficiaries took a long time to resolve. Adding more time to the development process raises the price of urban housing markets and makes them more unaffordable.

2.3.8. Government Urban Housing Provision

Building housing units for essential employees such as technocrats, middle and high managers, security and military personnel, or for lower and middle-income people, governments become involved in housing provision to reinforce the state's demands. This can be accomplished either directly through the introduction of building programs for entire dwelling units or indirectly through assisted self-help and settlement upgrading programs.

2.3.9. Private sector Urban Housing Provision

In emerging countries, formal private sector urban housing provision has been higher for high-income urban dwellers (MOUDH, 2015). As a result, the National Development Policy emphasizes the importance of private real estate development. The private sector's contribution helps to alleviate Addis Ababa's urban housing shortages for people with higher income levels. The private real estate sector has

managed to build a significant number of urban residences, although far less than anticipated. In the modern urban development process in the metropolis, Ethiopian real estate development is relatively short. However, according to (MUDH, 2018), the development of real estate with the demand for urban housing programs was quite minor. Some real estate developers are acquiring property to build an urban house in order to provide urban people and alleviate the city's urban housing challenges. However, a number of real estate developers in the city keep idle lands with no progress.

2.4. Legal Framework of the Right of Housing.

2.4.1. International Law

Urban housing as a human necessity is documented as a human right instrument directly or indirectly to live in life under international law at the global, regional, and national levels. The right to housing came into being on a worldwide, when the Universal Declaration of Human Rights (UDHR) has adopted as part of international, globally applicable. The adoption of the UDHR placed a strong emphasis on fundamental human needs as a human right to life. Ethiopia likewise ratified the human rights statement by amending the country's constitution.

2.4.2. The Ethiopian Constitution

The right to urban housing as a human right has not adequately addressed in Ethiopia's constitution by articles. However, several stories mentioned providing publicly sponsored social services. Article 41(3) states that every Ethiopian has the right to equitable access to urban dwelling; while article 41(4) states that the allocation of resources should be increased in order to provide public services to the society. Similarly, article 41(5) of the Ethiopian constitution imposes a duty on the state to allocate resources to all people equitably and without discrimination, within accessible means, and to provide housing to all classes of people. Similarly, under article 90(1), the term "housing" is used. This article only mentions urban housing as a provision. However, none of these laws establishes a legally protected right to housing. Article 41(3) does not provide reasonable grants for urban housing and social services, instead ensuring that everyone has equal access. Individuals do not have any rights under Articles 41(5) and 90(1), but they do have an obligation to the government. As a result, the regulations not done, in practice, address the issue of the right to urban housing. Other options, other than constitutional rights in law linked to the Universal Declaration of Human Rights, have needed to solve the issue of urban housing

2.4.3. Ethiopian Urban Housing Strategies

Ethiopia's government has announced various urban housing solutions to address the country's housing need. Due to increased population growth in urban areas, it is becoming more difficult to find cheap urban housing, and Addis Ababa is experiencing a housing scarcity.

Due to the backlog of urban housing demands, the problem of urban housing is getting worse. The government has established a holistic approach to urban housing development and the availability of urban land to assist construction. 10/90, 20/80, 40/60, cooperatives, and private real estate urban dwellings are some of the policies and techniques used by urban housing schemes.

2.4.4. Government Coordinated Urban Housing Construction

The Ethiopian government engages in a wide range of efforts to address the problem of urban housing and make it more accessible to those with low and intermediate incomes, in order to close the gap between supply and demand for urban housing in metropolitan regions. In theory, one of the government's concerns is the affordability of urban housing. The urban housing program primarily benefits low- and middle-income city dwellers and has executed in a variety of ways. Priority given to the users of the urban houses distributed by the lottery method the government's decision to provide a special chance for users of the government is housing development program. The special beneficiaries of the government's lottery program will be the 20/80 and 40/60 registered urban house seekers. 1. Give female subscribers 30 percent priority.

2. To ensure that the government employs 20% of employees who work in the public sector and register as urban house seekers, in order to ensure that the data is organized, comprehensive, and accurate.

3. According to an Addis Ababa Administration special decision, 5% of people with disabilities would be selected from the database to benefit 5% of people with disabilities. The lottery includes the remaining 45 percent of the residences that do not compete in the sub-articles "1" to "3" but match the condition.

2.4.5. Low-income Urban Housing Program (10/90)

Ethiopia's government is developing a new program for the country's low-income residents. The low-income urban housing program for low-income urban dwellers with a monthly wage of 1200 birr saves

between 10% and 90% of bank loans through government help. The government helps low-income city people by providing land, infrastructure, and other benefits such as internal housing design, tax-free construction supplies, and so on. During the lottery-drawing program, 30 percent of the constructed urban dwelling will be drawn for women in advance. Government employees and the physically impaired will each receive 20% and 5% of the built urban housing, respectively, and will be eligible to participate in the remaining lottery-drawing program.

2.4.6. Condominium Urban Housing Program (20/80)

Due to the increasing demand for condominium urban housing, the condominium urban housing program is widely used in Addis Ababa. The condominium urban housing program is quite noticeable since it reduces demand for urban dwelling and helps to alleviate urban housing shortages. Condominium urban housing schemes have intended for low- and middle-income city people with the goal of encouraging them to save. A 20/80 is one of the programs. This 20/80 ratio means that you have 20% of your savings and 80% of your bank loan. Lower- and middle income people should anticipate saving 20% of the cost for the next five years and take out an 80 percent bank loan in the end. The government, with the exception of internal electrical and sanitary utilities, provides all Land, infrastructure, free tax construction materials, and inside designs.

2.4.7. Saving Urban Housing Program (40/60)

The 40/60 saving condominium urban housing program's major goal is to alleviate or eliminate urban housing shortages, stimulate saving, and advance the middle-income group urban dweller's saving culture. Beyond the goal, the city's image and competencies should be improved. Over the course of five years, beneficiaries should save at least 40% of their income. The bank of Ethiopia's commercial bank will finance the remaining 60 percent of the loan. The government accommodates a 40 percent saving to 60 percent bank loan ratio. The government's contribution to this scheme is land, however infrastructure has only provided up to the construction site. However, there were issues with the program's implementation.

2.4.8. Cooperative Urban Housing (100/0)

In terms of urban housing provision, cooperative urban housing will play a vital role. However, the difficulty of urban housing prior to a change in the implementation process is the period leading up to

construction management and the cooperative leader's accountability as the control mechanism in practice. Cooperative urban housing in Addis Ababa does not help to alleviate housing shortages among city people. Individual members will pay for the cost of the initial installments if they are in the middle-income level or higher.

2.4.9. New Urban Housing Cooperatives

Cooperatives for urban housing have formed in workplaces or institutions. Another option for the urban housing program was to focus on individuals working in various institutions and businesses who were able to save money through salary savings methods. Employees in every institution who aspire to buy a home will be required to set up shop in the workplace based on their preferences for urban housing types. Institution-organized urban housing cooperatives must save the whole (100%) cost of the house in advance (50%) and the remaining 50 percent after acquiring a building permit. Depending on the interests of housing developers, the development of urban housing could be undertaken at the request of urban house owners.

2.5. Residential Area -based Urban Housing Cooperatives

Self-employed people can become homeowners or property owners through the residential area-based urban housing initiative. Based on their familiarity/acquisition of their existing areas and earning capability, residents organized into housing cooperatives. The organizing tasks and procedures should be led by the woreda administration. Members of the cooperative must save 100% of the cost of the urban house in **advance**, depending on the urban house, they choose (**50** percent at the time of organization, and the remaining **50%** when they receive a building permission). The cooperatives' members' interest will determine the construction process.

2.5.1. Existing Urban Housing Cooperatives

For several years, existing urban housing cooperatives have been saving to become homeowners or housing owners. By saving 50% for site acquisition in advance and 50% for the building permit; the initiative has expected to alleviate the problem of urban housing substantially. The structure has determined by the members' preferences.

2.5.2. Conceptual Framework of the Study

The conceptual framework is an analytical tool with several variations, contexts and concepts that are going to be measured. According to Kenneth (2015) a conceptual framework is an abstract indication of how basic concepts and constructs are expected to interact in the actual setting, and the experiences that form the foundation of study. The aim of this section is to develop an integrated conceptual model to analyze variable of the study, which is derived from literature and result of the study based on the title.

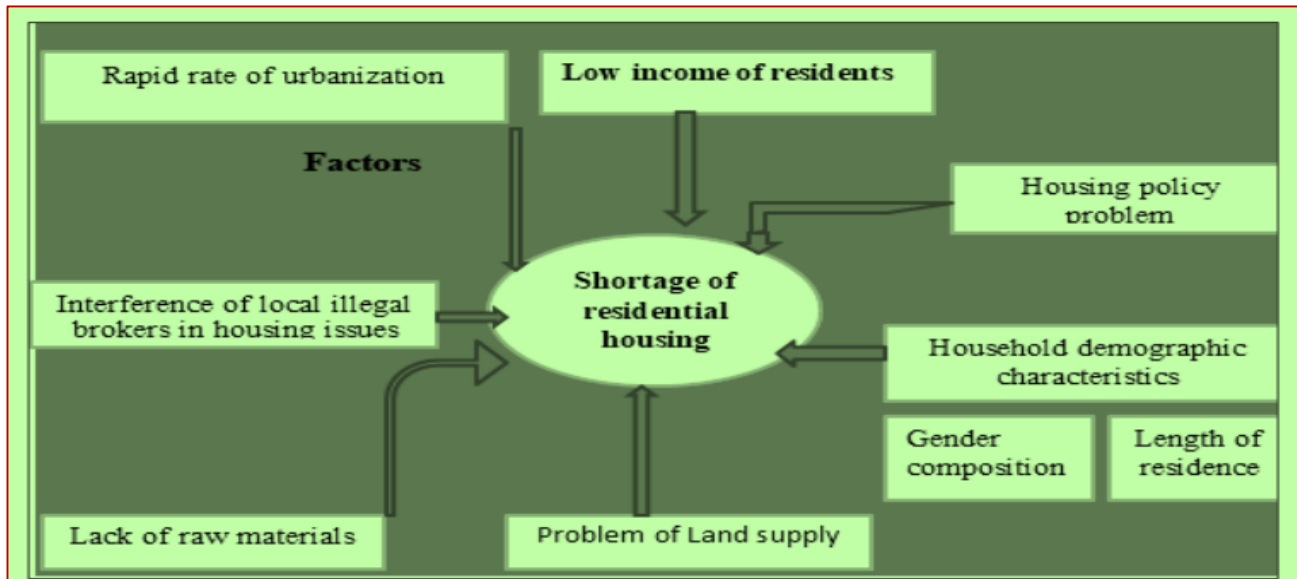


Figure 3.0. Conceptual Framework.

The figure 3.0 refers the conceptual frame work of the residential housing shortage. Shortage of residential housing is caused by many factors. The main factors identified as the bottleneck for the supply of housing include poor access to finance, interference of local brokers in housing issues, lack of efficiently and effectively using the existing land and supply, the policy problem and the rapid rate of urbanization. These factors have strong relationships with each other. For instance, Income plays an important role as a primary factor which significantly affects access to formal housing. In the process of land delivery for the people in urban center access to residential land for housing construction can be influenced by several institutional related factors. The main institutional related factors that affect access to residential land in Adama town include: poor institutional capacity, bureaucratic administrative procedures which is long and time-consuming, poor urban land management in the town and weak implementation of good gov-

ernance principles such as transparency, equity, and participation are the major institutional related factors. Ethiopia is also characterized by the low level of urbanization even by African standard, where only less than 20 percent of the population lives in urban areas. Despite this, it's recorded at a comparatively high rate of growth, urban population (4.63%) annually; double that of rural areas (MoFED, 2006).

CHAPTER THREE

3. Materials and Methods

This part of the study deals with the research methodology, which includes the description of the study area, research method, data source, instruments and procedures of data collection, sample size and sampling techniques as well as methods of data analysis and presentation.

3.1. Description of the Study Area.

Adama City is one of agglomerating urban centers in the Oromia regional state. Adama City is situated in East Shewa and central Ethiopia. As far as vicinal location is concerned, it is located in north of Wonji sugar plantation and southeast of finfinnee which is now serving as a blood vein of the country at a close proximity and distance of 84.7 kilometers via express road that leads from Addis Ababa to the sea port of Djibouti. Astronomically, Adama City stretches from $8^{\circ} 33^{11}$ to $8^{\circ} 36^{11}$ north latitude and $39^{\circ} 11^1 57^{11}$ - $39^{\circ} 21^1 15^{11}$ longitudes, before the city was coalesced with Wonji Town in 2023. The town was found at 1916 E/C It has an area of 54000 hectares and has a city administration, municipal, and 19 Weredas administrations (Socio-Economic Profile of Adama town, 2023). The total population of the town is estimated at **529883** i.e 264358 and 265525 male and female respectively. The total household of the town is about **132471** (City Economic Development and Planning Commission Office, 2023)

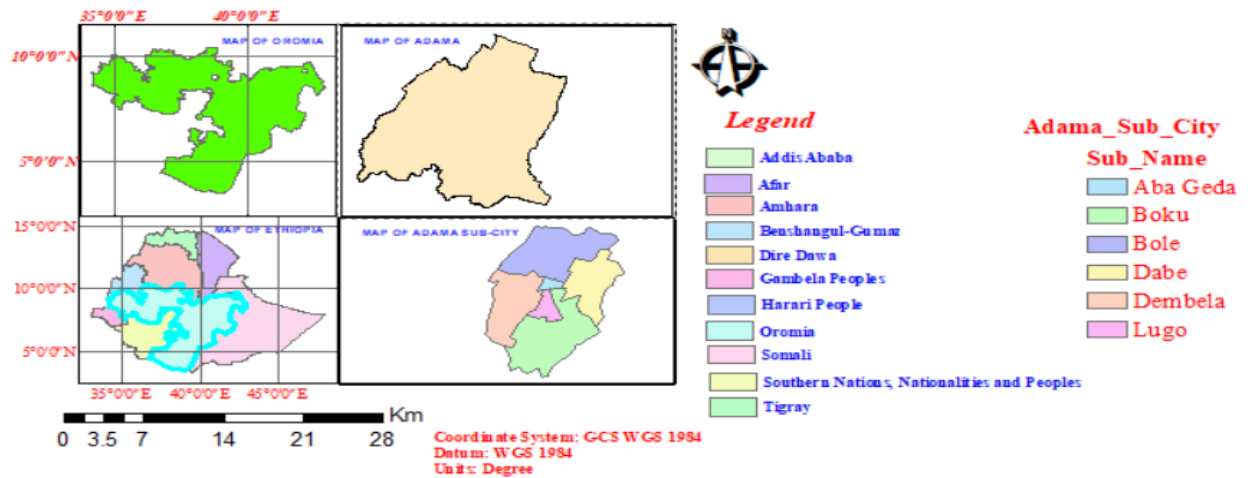


Figure 4.0.study area map

Figure 4 describe the the location map of the study area that is ethiopia –oromia-adama –subcity-weredas.

3.2. Research approach

For the general objective of analyzing the challenges of residential housing supply and demand in Adama Town and developing strategic interventions to ensure adequate, affordable, and quality housing for all residents, a mixed-methods research approach was employed. This approach involved both quantitative and qualitative methods to comprehensively understand the complex dynamics of housing supply and demand in the town.

Quantitative methods, such as surveys and statistical analysis, were utilized to collect and analyze data on housing supply, demand, affordability, and quality. This involved gathering quantitative data on factors such as housing prices, rental costs, household incomes, housing preferences, and demographic trends.

Qualitative methods, including interviews and focus group discussions, complemented the quantitative analysis by exploring the underlying factors and dynamics shaping housing supply and demand. Qualitative data were collected from residents, and government officials, to understand their perspectives, experiences, and perceptions related to housing issues in Adama Town. These qualitative insights provided a deeper understanding of the factors influencing the housing market dynamics.

3.3. Research design

The research design is intended to provide an appropriate framework for a study. A very significant decision in research design process is the choice to be made regarding research approach since it determines how relevant information for a study will be obtained; however, the research design process involves many inter-related decisions. This study employed a mixed type of methods. The other design used is an interview of employees to know how they feel about safety and health of their workplace, and field observation at the selected industrial sites was undertaken.

The researcher, follow the following research design:

- Identify the problem.
- Justify why it is a problem.
- Review literature surrounding the problem.
- Specify hypotheses regarding the problem.
- Describe the data and how it will be collected.
- Define how this data will be interpreted and analyzed to find out if the hypotheses are true or false.

3.4. Data Type and Sources

For objective 2 and 3 respectively to identify the key factors contributing to the imbalance between residential housing supply and demand in Adama Town to propose strategic interventions aimed at addressing the housing supply and demand challenges at Adama Town Both primary and secondary data

sources were used in the study. Primary data collected from selected households through questionnaires containing close and open-ended questions. To collect data from the Adama town administration municipality & from urban Land office, were interviewed and personal observation was undertaken during the field survey. Since the document review is an equally important method of data acquisition, secondary sources such as journals/article review, governmental reports, published and unpublished materials, and internet sources used to strengthen data collected using primary sources.

3.5. Study Population

According to the 2023 Adama administration population counting report, the total population of the town was 872148 from this male=264,358 and 265,525 respectively. The city's urban population with annual growth rate that exceed of the national growth rate estimated at 5.4% per year.

3.6. Sampling frame

Respondents were selected from urban dwellers' household heads, following the administrative structure of Adama city. The town is comprised of six sub-cities and nineteen weredas, from which samples were taken from two sub-cities: Bole and Dabe, and four weredas: Daka Adi, Dadacha Arara, Hangatu, and Soloke Dongore.

In these weredas, housing conditions vary, with a concentration of rental, owner-occupied, and informal settlement housing. Dadacha Arara and Hangatu primarily consist of residents living in privately rented houses, while Daka Adi and Soloke Dongore have a majority residing in informal settlements. Consequently, many individuals, especially government workers and migrants, face high monthly costs and housing informality issues in the town. This has led to a significant number of rundown and overcrowded housing units. To ensure representation, households from Dadacha Arara, Daka Adi, Soloke Dongore, and Hangatu were selected as the sample frames, aiming to reflect the broader population of the study areas.

3.7. Sampling units

The sampling units for this study include individual households in Dadacha Arara, Daka Adi, Soloke Dongore, and Hangatu, as well as four different offices directly related to the issue. Additionally, selected key informants were interviewed to gather comprehensive information on the study's focal points.

3.8. Sampling Techniques

A combination of probability and non-probability sampling techniques was used to select the sample population. Probability sampling was used to select a sample of households. Regarding this sampling technique, random sampling methods used to select appropriate households from the selected sample units of the study. This helps to provide a chance for every member (rented, house ownership, informal settlement). While Non-probability sampling technique was used to select weredas and key informants from the study area by purposive sampling methods. Here, this technique was appropriate to choose the most relevant government officials in the Adama town to obtain the desired information.

3.9. Sample Size

The sample size is the total number of units selected for the analysis in the study. Thus, the sample size of this study is determined by using the formula Kothari 2004, second revised edition.

Equation 1 kothari 2004 second revised

$$N = \frac{Z^2 \cdot P \cdot Q \cdot N}{E^2 (N-1) + Z^2 \cdot P \cdot Q} \dots\dots\dots \text{Equation 1}$$

$$E^2 (N-1) + Z^2 \cdot P \cdot Q$$

Where, N = Size of the population

n = size of sample

e = Acceptable error (0.05)

p = Sample proportion

z = standard variation at a given confidence level (1. 96)

q = 1-p

When: N = size of population for four (4) weredas's total household 28430 and n = sizes of sample = acceptable error =0.05p = sample proportion, q = 1 – p; take the value of p = 0.5. The method may be to take an initial estimate of p which may either be based on personal judgment was taken here as 0.5 % p

value, hence $q=1-p=0.5$ z = the value of the standard variable at a given confidence level and to be worked out from the table showing the area under Normal Curve; 1.96 here for 95% Confidence Level.. Then:

$$n = \frac{(1.96)^2 * (28430 * 0.5 * 0.5)}{(0.05)^2} = 27304.172/72.0354=379$$

$$(0.05)^2 (28430) + (1.96)^2 * 0.5 * 0.5$$

$$n=\underline{379}$$

Therefore, based on this formula sampling size was determined. Thus, **379** samples of households were selected as a sample size of the total households.

Table 1 Sample Distribution of Households in four weredas

Sample unit	Number house-hold	Sample size	%from the total
Daka Adi	1606	$1606/28430 \times 379 = 21$	$21/379 \times 100 = 5.56$
Hangatu	11255	$11255/28430 \times 379 = 150$	$150/379 \times 100 = 39.57$
Dadacha arara	10928	$10928/28430 \times 379 = 146$	$146/379 \times 100 = 38.52$
hangatu	4641	$4641/28430 \times 379 = 62$	$62/379 \times 100 = 16.4$
Total	28430	379	100

The table 1 above describe how the researcher organize the respondent of the research area

In addition to probability sampling, non-probability sampling, which is called purposive or judgmental sampling will use for those experts who have the right information about the issues. Hence, the researcher has taken 5 individual key informants on the topic related sector experts with the following categories.

Table 2 sample frame, sample size, and sampling techniques.

No	Sample frame	Sample size	Sampling technique
1	Municipality office the experts of the urban housing management	2	judgmental
2	Adama town land administration office	2	judgmental
	Adama town plan commission office	1	judgmental

The table 2 above refers the key informant from the city prepared interview on housing issue

Generally, 379 households for questionnaires and 5 key informants for interviews from different sectors, a total of 384 samples are used for the study.

3.9.1. Methods of data collection

To achieve objective For objective 2 and 3 respectively to identify the key factors contributing to the imbalance between residential housing supply and demand in Adama Town to propose strategic interventions aimed at addressing the housing supply and demand challenges at Adama Town Both primary and secondary data sources were used in the study. Research methods have different techniques which should be stated. Therefore, it is competent to respond to the research purposes and objectives based on a questionnaire. Thus, both data collection methods were employed to achieve the purposes of the study. Primary data were collected through questionnaires, interviews, FGD, and personal observation, and secondary data were obtained from documents, reports, and profiles of the town.

3.9.2. Questionnaires: - Questionnaires were prepared to acquire data on the challenges of residential housing supply and demand in Adama Town, the challenges of residential housing supply, and the effects of poor residential housing provision, as well as the opportunities and mechanisms to provide residential housing in the town. Closed-ended and open-ended questions were prepared and distributed to sample households in the two sub-cities and four weredas of the town, translated into the appropriate local languages to ensure comprehension by the majority of respondents who could read and write.

3.9.3. Interviews: - The researcher employed, semi-structured interview to gather data from key informants who have a wider concept and idea of the issue. They are to be rich in knowledge and experiences. Here, five (5) key individuals selected two (2) Adama town Municipality office the experts of the urban housing management, two (2) from the Adama town plan commission office, one (1) from Adama town Urban Land Administration office was interviewed.

The figure 5 below refers the experts from the city municipality and urban land use office while making interview with them on housing problem issue.



Figure 4 interview with key informant from municipality and urban land administration

3.9.4. Focus Group Discussion (FGD): - Focus group discussion was also conducted with those who have sufficient knowledge about the practice and challenges of housing provision for residents in the town. To obtain relevant information as well as triangulate and validate data, two FGD were being organized with two official groups, 1 (one) groups of experts were selected from different sectors who have deep knowledge about related issues and one group was selected from residents 2 from elders and 2 from young were selected purposely who have more knowledge about housing issue. Each group of FGD has four members and the researcher tries to moderate the discussion by raising ideas, which need more.

Figure 6 below refers when the researcher making the interview with focus group from three weredas



Figure 5 group discussion with wereda residence.

3.9.5. Field Observation: - the researcher made a critical personal observation to compare some of the responses to the actual ground housing situation in the study area. So, during observation, the researcher tried to observe the livelihood condition of the household and demolition of housing units in Adama town supported by a photograph for the analysis.

3.9.6. Document Review: - Necessary documents of the selected town were reviewed to get the necessary information about the practice and challenges of housing provision for residents in the study area. Moreover, extra information will collect from relevant books, journals, and other literary materials.

3.9.7. Method of Data Analysis.

The data collected via various methods of data collection instruments were analyzed, summarized, and presented through qualitative and quantitative methods. The data collected through the questionnaire were quantitatively tabulated, interpreted, and presented using statistical methods such as percentages and means, with the analysis conducted using SPSS. The data collected through interviews and personal observations were analyzed qualitatively. Additionally, maps, figures, charts, graphs, and cross-tabulations were used.

Chapter four

4.0. Result and Discussion.

The results simply and objectively reports what the researcher found, without speculating on why you found these results. The discussion interprets the meaning of the results, puts them in context, and explains why they matter.

4.1. Background of the respondent

4.1.1. Sex status of respondents

The sex status of respondents has been analyzed and is presented in the table below.

Table 3 sex status of the respondent

sex of respondent			
			Percent
Valid	Male		55.2
	Female		44.8
	Total		100.0

From the table, it is evident that a majority of the respondents were male, comprising 55.2% of the total sample. Female respondents made up the remaining 44.8%. This indicates a slight male predominance among the participants contacted for the study. The near-equal distribution ensures that the perspectives and experiences of both male and female residents were considered in the analysis of housing supply and demand challenges in Adama Town.

4.1.2. Age of the respondents

The age of respondents has been analyzed and is presented in the table below.

Table 4 age status of the respondent

<i>age status of the respondent</i>		Percent
Valid	20-30	22.7
	31-40	38.4
	41-50	26.1
	51-60	11.3
	≥ 61	1.5
	Total	100.0

The majority of respondents fall within the age range of 31-40 years, accounting for 38.4% of the total sample. This suggests that a significant portion of the surveyed population is in their early to mid-career stages, which could indicate a high demand for housing as they may be looking to establish or expand their households. The next largest group is the 41-50 years age range, making up 26.1% of respondents. This age group likely includes individuals who are more established in their careers and possibly looking for stable or improved housing conditions. Respondents aged 20-30 years constitute 22.7% of the sample. This group may represent young professionals or new entrants into the housing market who are starting to seek independent living arrangements. The 51-60 years age group represents 11.3% of respondents, possibly reflecting those nearing retirement or seeking to downsize or relocate. Only a small fraction, 1.5%, of respondents are aged 61 years and above, indicating that the elderly population has a minimal representation in this survey. This could highlight a lower immediate concern for housing issues among older individuals or possibly an existing stability in their housing situations. Overall, the data indicates a diverse age range among respondents, with a concentration in the 31-40 years and 41-50 years brackets, which may have implications for the types of housing policies and interventions needed to address the challenges in Adama Town.

4.1.3. Education level of the respondents

The figure 7 below presents the education levels of the respondents contacted for the research.

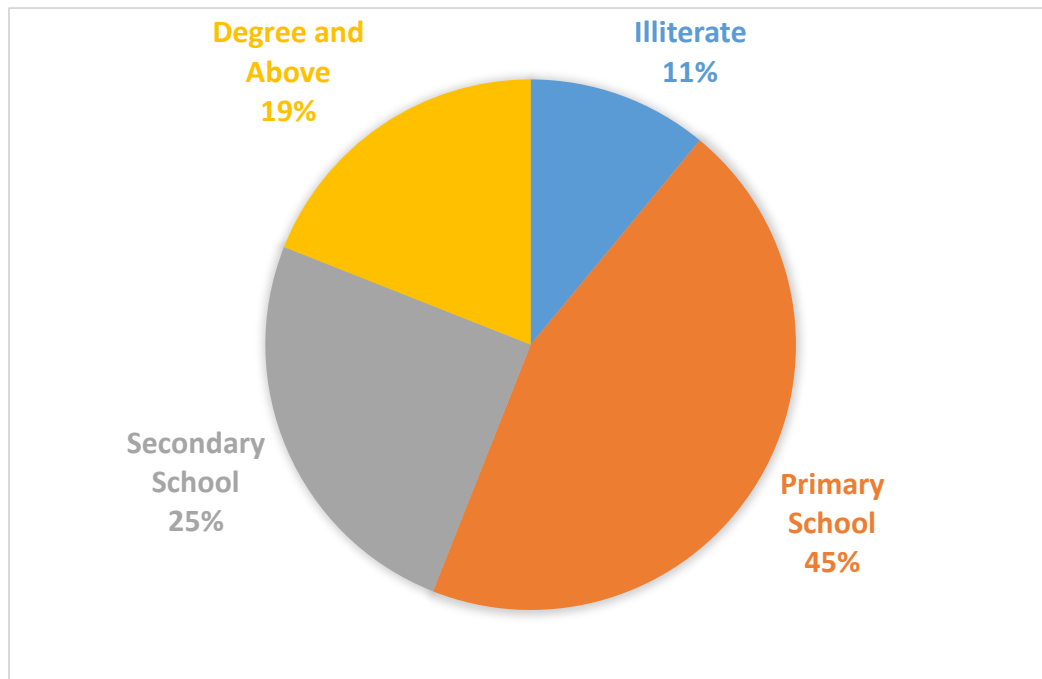


Figure 6 educational level of the respondent

The distribution of education levels among the respondents reveals a diverse range of educational backgrounds, which can provide varied perspectives on the housing supply and demand issues in Adama Town. As explain in above figure 7 small but significant portion of respondents are illiterate (11%). This group may face unique challenges in accessing information about housing opportunities and may rely more on verbal communication and community networks. The largest group of respondents (45%) have completed primary school education, indicating that nearly half have basic literacy skills. They can engage with written materials to some extent, influencing their understanding and access to housing information and services. A quarter of the respondents (25%) have completed secondary school education, likely giving them a better understanding of housing policies and opportunities compared to those with only primary education, and making them more adept at navigating bureaucratic processes. A significant minority (19%) have attained higher education degrees. These individuals are likely to have a deeper understanding of housing markets, financial planning, and legal aspects of housing, and may also have

greater economic resources and access to formal housing markets. Overall, the data suggest that the respondents come from a wide range of educational backgrounds, which can influence their experiences and challenges related to housing in Adama Town. The majority (70%) have at least primary education, indicating that most respondents can engage with written information to some degree. However, the presence of a notable illiterate population highlights the need for inclusive communication strategies that cater to different literacy levels. The diverse educational background also implies that housing policies and interventions need to be tailored to meet the varied needs and capabilities of the town's residents.

4.1.4. Marital status of the respondents

The figure 8 below presents the marital status of respondents who participated in the research.

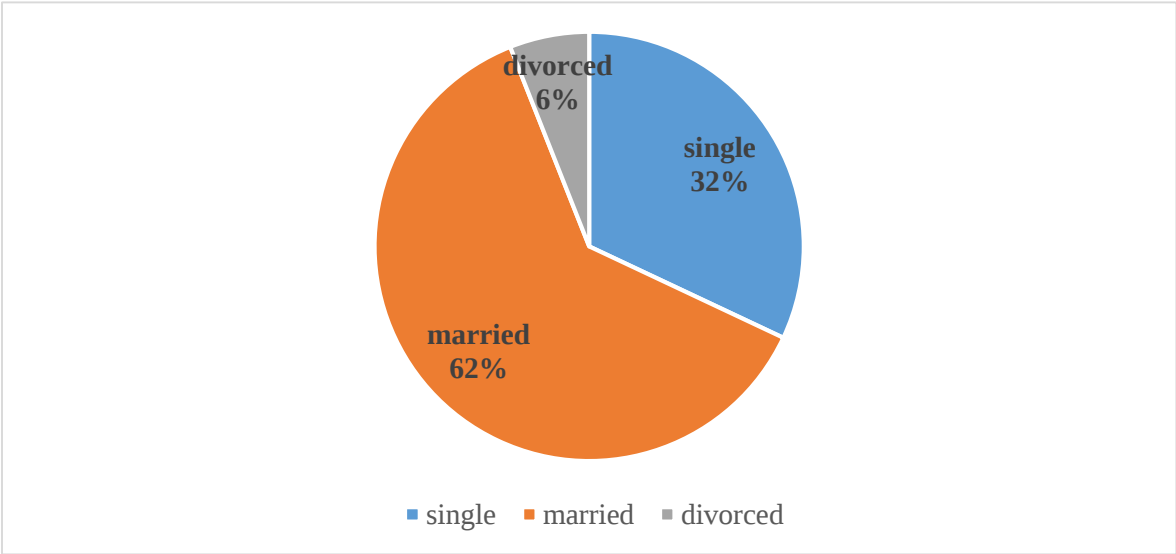


Figure 7 marital status of respondent

The data in figure above shows that a majority of the respondents, 62%, are married. This suggests that married individuals form the largest demographic group in the study, which could imply that housing needs and preferences in Adama Town are significantly influenced by family-oriented requirements. Single respondents make up 32% of the sample, indicating a considerable portion of the population comprises individuals who may have different housing needs compared to married households, such as smaller or more affordable housing units. Divorced respondents constitute 6% of the total, representing a smaller segment of the population. This group might have unique housing challenges, such as the need for transitional housing or affordable options post-divorce. Over, the marital status distribution among

respondents provides valuable insights into the diverse housing needs and demands in Adama Town, which can inform strategies for addressing residential housing supply issues in the area.

4.1.5. Occupation of the respondents

The table presents the income distribution of respondents contacted for the research.

Table 5 respondent occupation

Occupation of the respondents		Percent
Valid	Self-employee	26.1
	Private	42.9
	Unemployed	8.4
	Civil servant	22.7
	Total	100.0

Among the respondents, self-employed individuals represented 26.1%, while the largest group consisted of private sector employees at 42.9%. Approximately 8.4% of respondents reported being unemployed, and civil servants made up 22.7% of the total sample. The combined percentages of all occupation categories sum up to 100.0%. This breakdown offers valuable insights into the occupational demographics of the respondents involved in the study

4.1.6. Monthly income of the respondent household

The table 6 below presents the income distribution of respondents contacted for the research.

Table 6 in come of the respondents

Income of the Respondent		
		Percent
Valid	1. $\leq$ 1000	2.5
	1001- 2000	3.0
	2001- 3000	9.4
	3001- 4000	13.3
	4001-5000	30.0
	$\geq$ 5001	41.5
	Total	100

Among the respondents, 2.5% reported an income of $\leq$ 1000, while 3.0% reported an income between 1001 and 2000. Additionally, 9.4% of respondents reported an income between 2001 and 3000, and 13.3% reported an income between 3001 and 4000. Furthermore, 30.0% of respondents reported an income between 4001 and 5000, while the majority, comprising 41.5% of respondents, reported an income of $\geq$ 5001. This distribution offers insights into the income levels of the respondents engaged in the research, providing valuable information for understanding the socioeconomic landscape of residential housing supply and demand in Adama Town.

4.1.7 The Living Years of the Respondent in the Study Area.

According to the data presented in the bar chart below in figure 9, out of the total respondents residing in Adama Town, a small proportion, comprising 1%, reported living in the town for less than a year. A significant portion of respondents, constituting 26%, indicated that they have been living in Adama Town for a period ranging from 1 to 5 years. Furthermore, 32% of the respondents reported residing in Adama Town for a duration of 6 to 10 years. The largest group among the respondents, accounting for 41%, stated that they have been living in Adama Town for more than 11 years. These findings offer insights into the duration of residency among the respondents, providing valuable information about the stability and longevity of their presence in Adama Town.

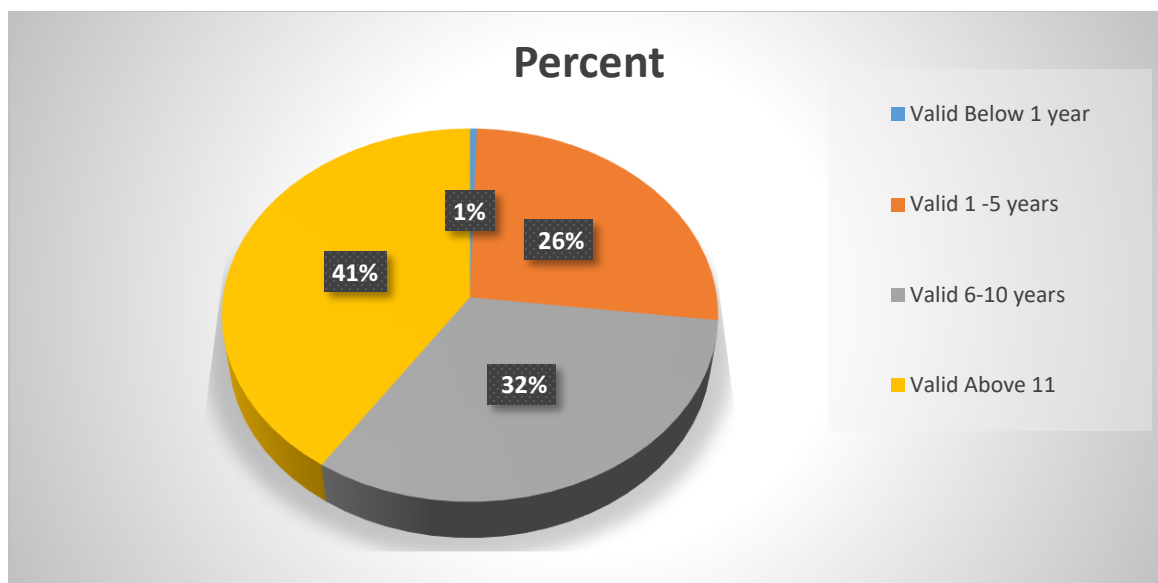


Figure 8 living year of the respondent in the study area

4.1.8. Housing Ownership of the respondent

The analysis of housing ownership among the respondents has been thoroughly examined and is presented in the figure below. This figure provides a detailed breakdown of the various types of housing ownership within the study sample, illustrating the distribution and prevalence of different ownership statuses. The figure captures key aspects such as the proportion of respondents who own their homes outright, those with mortgages, renters, and any other forms of ownership or tenure. This detailed presentation aids in understanding the broader context of housing stability and economic factors influencing the respondents' housing situations.

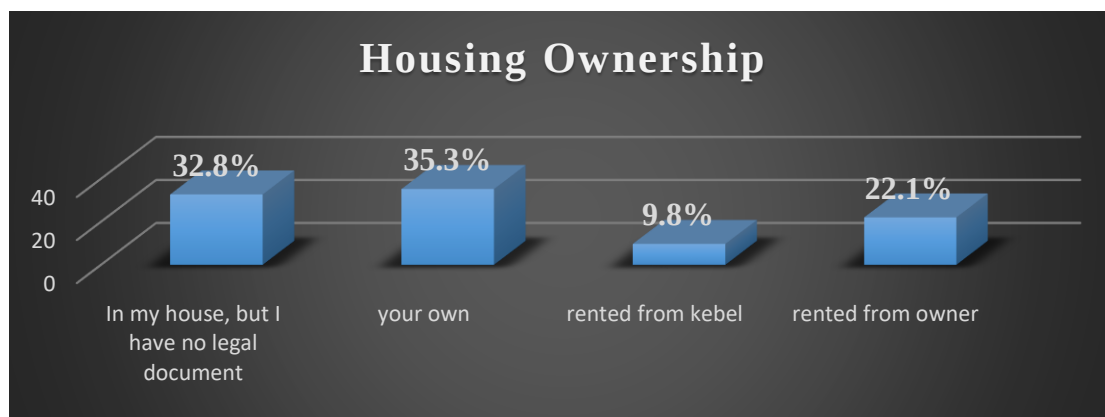


Figure 9 the house that respondent live in

The chart 9 above provides a detailed breakdown of the different types of housing ownership among respondents, represented as percentages. The data is illustrated through a bar chart with four distinct categories. The first category, "In my house, but I have no legal document," comprises 32.8% of the respondents. This indicates a significant portion of the population resides in their own homes without legal documentation, highlighting common issues of informal housing arrangements or unresolved property rights. The second category, "Your own," represents the largest group, making up 35.3% of the respondents. These individuals own their homes outright, reflecting a relatively stable housing situation for more than one-third of the respondents.

The third category, "Rented from kebele," includes 9.8% of respondents who rent their housing from the kebele, or local government authority. This suggests a minor reliance on publicly provided rental housing, likely managed by local administrative bodies. The fourth category, "Rented from owner," accounts for 22.1% of the respondents who rent their homes from private owners. This indicates a notable dependence on the private rental market for housing.

Overall, the chart reveals a diverse range of housing ownership statuses among the respondents. A significant portion of the population either owns their homes (with or without legal documentation) or rents, with private rentals being more common than public rentals. This distribution highlights the complexity and varied nature of housing arrangements in the study area, with potential implications for housing policy and urban planning.

4.1.9. The Respondent House Size in the Study Area

The chart below in figure 11 presents the distribution of respondents based on their house type.

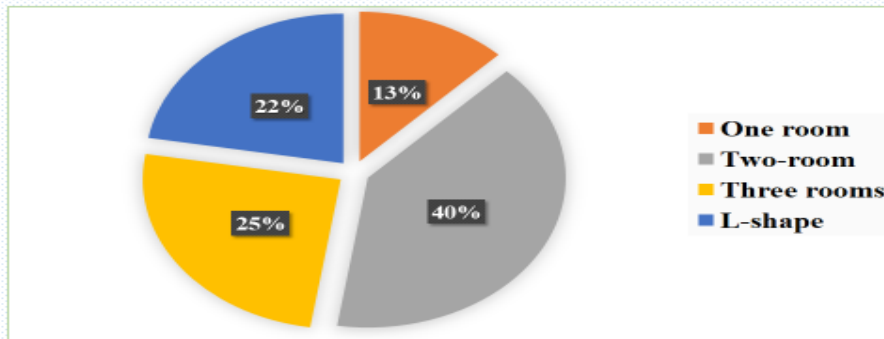


Figure 10 respondent house size.

From the data in figure 11 above, it can be interpreted that the majority of respondents (40%) reported living in houses with two rooms, followed by those living in houses with three rooms (25%). A significant proportion (22%) reported living in L-shape houses, while a smaller percentage (13%) reported living in houses with only one room. This distribution provides insights into the diversity of housing types among the respondents contacted for the research, highlighting the need to consider various housing configurations in addressing the challenges of residential housing supply and demand in Adama Town.

4.2.0 The respondents land acquisition type

The table 7 provides information on the land acquisition types reported by respondents contacted for the research.

Table 7 Respondent land agreement.

respondents land acquisition type		
		Valid Percent
Valid	Rent.	14.4
	lease	46.6
	no agreement	39.0
	Total	100.0

As the table 7 shown as among the respondents contacted, 14.4% reported having a rent hold agreement for their land acquisition, while 46.6% reported having a leasehold agreement. Additionally, 39.0% of respondents reported having no agreement for their land acquisition. This data highlights the diversity of land acquisition types among respondents and indicates the presence of varying levels of formality in land tenure arrangements within Adama Town.

4.2.1 The Housing Category of the Respondent in the Research Area

The figure 12 below shown as among the total respondents, it was found that 38% of the houses were self-built, indicating that a significant portion of homeowners had constructed their own residences. Additionally, 15% of the houses were built by the municipality, suggesting a role of governmental authorities in providing housing solutions. A considerable portion, accounting for 48%, had purchased their houses, indicating a reliance on the real estate market for acquiring residential properties. Furthermore, 16% of the houses were obtained through inheritance, highlighting the intergenerational transfer of property within families as another significant avenue for homeownership. These findings underscored the diverse pathways through which individuals in the community accessed residential housing, ranging from self-construction and government provision to market transactions and familial inheritance

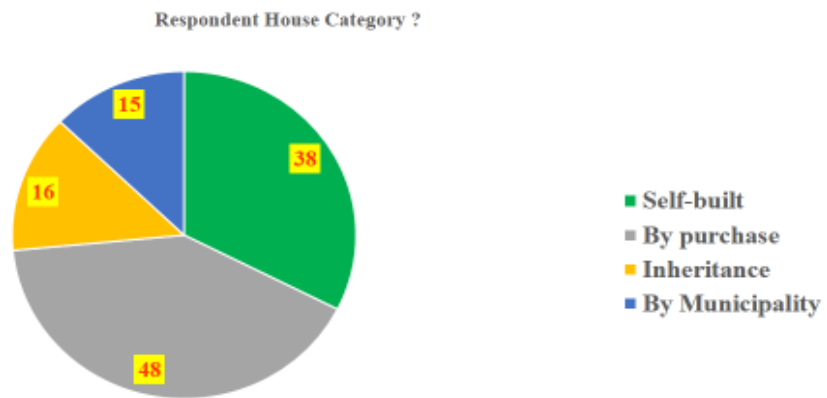


Figure 11 respondent house ownership types

4.2.2. The housing affordability in the study area

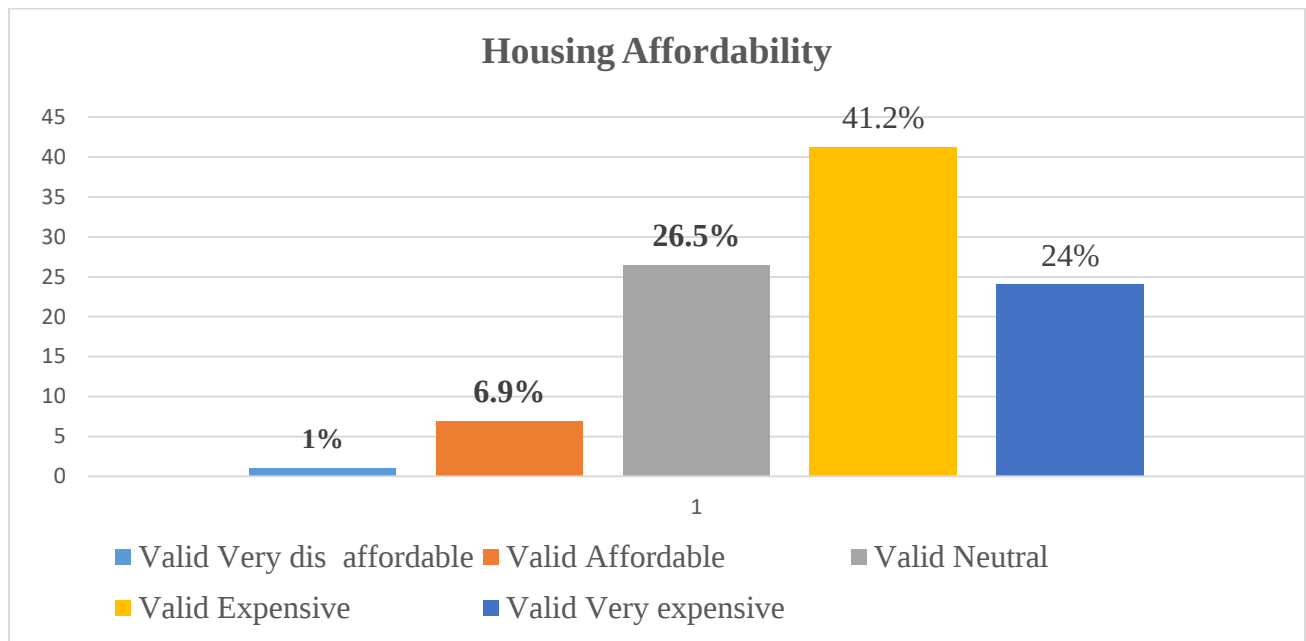


Figure 12 housing affordability

The survey revealed insights into respondents' perceptions of housing affordability. Notably that figure 13 shows, 41.2% of participants regarded houses as expensive, indicating a significant portion of the sample. Moreover, 26.5% expressed a neutral stance on affordability, suggesting a lack of strong opinion in either direction. A substantial 24% considered housing in the study area to be very expensive, highlighting a prevalent concern. Conversely, 6.9% viewed housing as affordable, representing a minority perspective amidst the broader sentiment of expense.

4.2.4. Land supply and problem of land supply

The table 7 below indicates their perceptions regarding the availability of land for housing supply and the associated problem of land supply in the town

Table 7 land supply and problem of land supply

		Percent
Valid	strongly agree	72.9
	neutral	27.1
	Total	100.0

The table 7 above shows among the respondents, 72.9% strongly agree that there is access to land for housing supply in Adama Town, indicating a significant majority who believe there is ample availability of land for residential housing development. Conversely, 27.1% express a neutral stance on the issue of land supply in the town, neither strongly agreeing nor disagreeing with the notion of sufficient land availability for housing supply. Overall, while the majority of respondents hold a positive view, strongly agreeing that there is access to land for housing supply in Adama Town, it's important to acknowledge the perspectives of those who are neutral. Their viewpoints may offer nuanced insights or raise concerns regarding the actual availability and accessibility of land for residential housing development in the town.

4.2.5. The Impact of Local Brokers to Increase the Price of House

The analysis of the provided table 8 reveals intriguing insights into the perceptions of respondents regarding the influence of informal brokers on housing prices in Adama Town. A notable finding is that a significant portion, accounting for 41.4% of the respondents, expressed a strong agreement with the notion that informal brokers are the primary factors contributing to the escalation of housing prices. This suggests a prevalent belief among a considerable segment of the population that informal brokers exert a substantial impact on the housing market dynamics.

Table 8 the impact of local brokers to increase the price of house

		Percent
Valid	strongly agree	41.4
	neutral	45.3
	agree	10.3
	Disagree	2.5
	Strongly disagree	.5
	Total	100.0

Contrastingly, a slightly larger proportion, totaling 45.3% of respondents, adopted a neutral stance on this issue. This indicates a significant level of uncertainty or ambivalence among respondents regarding the role of informal brokers in driving up housing prices. Moreover, only a minority, comprising 10.3% of respondents, outrightly agreed with the statement, while a small fraction of 2.5% expressed disagreement, and an even smaller fraction of 0.5% strongly disagreed.

These findings underscore the complexity of perceptions surrounding the influence of informal brokers on housing prices in Adama Town. While there is notable support for the idea that informal brokers play a significant role in increasing housing prices, the prevalence of neutrality or uncertainty among respondents suggests a nuanced landscape of perspectives. It is imperative to consider the viewpoints of both those who agree and disagree, as well as those who remain neutral, when interpreting the overall findings of the research on the challenges of residential housing supply and demand in Adama Town. This underscores the need for further investigation and a comprehensive understanding of the factors influencing housing market dynamics in the town.

4.2.6. Challenges Related to Residential Housing Supply and Demand in Adama Town

The table 9 below presents the challenges related to residential housing supply and demand in Adama Town

Table 9 residential housing supply and demand

Challenge	Percentage of Responses (%)
Rapid population growth	30
Inadequate housing stock	25
Affordability issues	20
Infrastructure constraints	15
Limited access to finance	5
Land availability and tenure issues	5
Total	100

As illustrated in the table, several pivotal challenges were discerned:

Rapid Population Growth (30%): A substantial segment of respondents, comprising 30%, underscored rapid population growth as a pivotal challenge. This underscores the significant influx of inhabitants into the town, exerting strain on existing housing infrastructure and exacerbating the dichotomy between demand and supply. **Inadequate Housing Stock (25%):** Approximately 25% of respondents identified insufficient housing stock as a notable concern. This indicates that the current inventory of housing units in Adama Town falls short of meeting escalating demand, thereby engendering housing scarcities and affordability dilemmas. **Affordability Issues (20%):** Affordability emerged as a prevalent issue for 20% of respondents, highlighting the hurdles faced by a substantial portion of the populace in accessing affordable housing alternatives. Elevated housing costs vis-à-vis income levels may precipitate housing insecurity and financial strain among residents. **Infrastructure Constraints (15%):** Infrastructure limitations were flagged as a challenge by 15% of respondents. This implies that deficiencies in fundamental infrastructure elements, encompassing roads, water provision, and sanitation facilities, might impede housing development initiatives and detract from residents' quality of life.

Limited Access to Finance (5%): A smaller cohort of respondents, constituting 5%, articulated constraints related to financial accessibility. This suggests that fiscal barriers could impede individuals' capacity to procure or develop housing, particularly within low-income demographics. **Land Availability and Tenure Issues (5%):** Likewise, 5% of respondents elucidated concerns pertaining to land availability and tenure. This underscores the impediments associated with land acquisition, ownership prerogatives,

and land-use regulations, which could encumber housing development endeavors. Overall, the table underscores the intricate tapestry of challenges besetting the residential housing sector in Adama Town. Rapid population growth and inadequate housing stock emerge as primary focal points, underscoring the imperative for holistic strategies and interventions to redress these issues and engender sustainable housing development that caters to the multifarious needs of the town's populace. The information obtained from the experts of the municipality support this challenges and one of the expert said:

“.....there is a critical residential land challenge in our town, especially after 2008 E/c when the town administration stopped allocating land for residents, including government employees, town residents, and youths. As a sector, we can allocate land plots for residents, but a major problem arises with farmers' compensation payments for their land. One significant issue to note here is that the compensation payment from the government to the farmers per 1m2 is 213 birr, whereas farmers sell 1m2 for 3000-6000 birr for informal settlements. This presents a significant challenge in the peripheral areas of the town, as the compensation payment does not satisfy the farmers, leading them to sell their land plots to informal settlements. Despite these challenges, our sector prepared approximately 2012 plots of land in 2015 E/c and demolished a large number of informal settlements on the town's outskirts, preparing 1600 plots of land, of which 1150 were transferred to teachers and 450 to military personnel.”



Figure 13 sample photo taken from town topography

The figure 14 above describe planned area in the city, informal settlement and urban blighted area. As depicted in the picture above, the study area is facing a critical urban, Housing problem. Informal settlements have emerged on the periphery over many years, despite lacking legal status and facing the constant threat of demolition. Residents of these settlements have no guarantee of housing security. Soloke Dongore, Daka Adi, Goro, Malka Adama, and Boku Subcity are particularly affected, lacking access roads, utilities, and infrastructure, while not adhering to the town's structural plan. In the current year, the town administration has demolished numerous informal settlements constructed after 2005 E/C, rendering many families homeless. It is imperative for the town administration and stakeholders to invest in housing development to address this issue and safeguard the town's residents. Conversely, in the downtown and inner areas of the study area, such as Aba Geda Subcity, the presence of substandard housing indicates urban

decay. The new structural plan of the town does not apply to these areas, perpetuating urban blight. To tackle this issue, the town administration should address the problem by implementing new smart city and compact city plans. Constructing vertically high-rise condominiums can accommodate multiple families in limited space, offering a potential solution to the housing problem.

CHAPTER- FIVE

5.0. Conclusions and Recommendations

5.1. Conclusions

The result of study revealed that notably, 32.8% of respondents occupy homes without legal documentation, signaling prevalent informal housing arrangements. The majority (35.3%) own their homes outright, indicating relative stability, while 9.8% rent from the kebele and 22.1% rent from private owners. This diversity underscores the complexity of housing stability and economic influences on respondents' housing situations.

Based on the result of the study with 40% residing in two-room houses and 25% in three-room houses, it's evident that smaller dwellings are predominant. This underscores the need to address diverse housing configurations to meet the varied demands of residents in Adama Town. Regarding land acquisition types, respondents exhibit a mix of rent hold agreements (14.4%), leasehold agreements (46.6%), and no agreements (39.0%).

This diversity underscores varying levels of formality in land tenure arrangements, emphasizing the need for nuanced approaches to land management and regulation. The housing category analysis indicates a blend of self-built homes (38%), municipally built homes (15%), purchased homes (48%), and inherited homes (16%). These findings underscore the multifaceted pathways through which residents' access housing, reflecting a combination of individual initiative, governmental intervention, market dynamics, and familial inheritance. Insights into housing affordability reveal significant perceptions of expense, with 41.2% regarding houses as expensive and 24% considering them very expensive. This highlights the pressing need to address affordability challenges and ensure access to housing for all residents.

Challenges related to residential housing supply and demand are multifaceted, encompassing rapid urbanization, limited investment, land speculation, regulatory barriers, lack of integrated planning, and economic factors. These findings underscore the complexity of housing dynamics and the necessity for holistic strategies to address housing imbalances effectively.

Another finding in town the informal settlements which construct after 2005 E/C demolished and many family become homeless in the town as well as which construct before 2005 E/C regularize as standard of town structural plan.

In conclusion, the comprehensive analysis of housing ownership, size, land acquisition, housing category, affordability, and associated challenges provides valuable insights for policymakers and stakeholders. By understanding the diverse factors influencing housing dynamics, targeted interventions can be developed to create a more equitable, sustainable, and resilient housing landscape in Adama Town.

5.2. Recommendations

The availability of affordable houses for the urban population is the main point to which the government and every stakeholder has to give attention. Accordingly, the following are recommended at least to minimize the extent of the housing problem:

Currently the rate of urbanization increased in the town. But the town faces the challenges of imbalance houses demands and supply. Thus, it is important to design the program of house investment construction according to the level of the town to solve the problem. Because until now there was no more house investment houses like condominium ,real state ,family house ,low cost house etc. aggressively in the town that address the problem.

In addition, it is important to recognize strategies that should be incorporate the issue of social and economic development of rural areas that included under the town and surrounding the town. Because improving the economic and infrastructure of rural areas will reduce the rate of rural-urban migration which is one cause for increasing housing demand that resulted to housing shortage in the town.

From sample households, majority of the respondents are low income earners. They were not in a position to construct their own residential house. Thus, the government should access loan to be repaid back in the long run for low income households, middle income and the urban poor to construct the housing.

The city administration should improve the problems that were related to housing facilities and services like water supply and electricity. It is better to target poor households since they are the most vulnerable society due to their low and unreliable incomes.

The study shows that the interference of illegal housing brokers in housing issues is one of the main challenges of affordable housing provision in adama Town. To minimize the problem, the local government should be institutionalized these group. Because, it has two advantages: Creates job opportunities for many unemployed and it is used as source of information for urban residents.

Land supply for residential housing is one of the major challenges for the residential housing provision for the residents. The main reason is land administration and management systems

are very poor. Therefore, the administration should establish a modern land Administration system and supply land insufficient to meet the need for residential housing developments.

The housing demand of urban residents of the town not only met by the government. The government should create a favorable environment and encourage NGOs, the public and private sectors to participate in the construction of residential housing to solve the existing residential housing problem of the town.

Now a day as the researcher collect data from the municipality still now about 17,000 waiting list for residential land in town so the administration should take another housing supply option like constructing condominium ,low cost house and family house land etc in small space not only providing to minimize this problem

References

According to Tebbal & Ray (2018) in their report on housing provision failed because of lack of resources and capacity of governments, to satisfy the necessity of the growing population, to service the intended target groups and institutions that financed.

According to a conceptual framework is an abstract indication of how basic concepts and constructs are expected to interact in the actual setting, and the experiences that form the foundation of study K. (2016)..

According to, the supply of housing has been constrained due to restrictive government land policies of the private sector in housing development, and shortages of key construction resources, which has caused prices to increase and delays in (2017),..

said, 'housing policies in many developing countries are inefficient and inequitable and the wrong solutions, to the problems '. One of the problems he mentioned is the perceived shortage of housing. (2015),

. According to), Bekoji town was faced with the problem of low or inadequate housing. (2014, M. (2014)

. also found that 61.7 percent of their sample households in Hawassa city were sheltered, poor (their housing expense goes beyond 30 percent of their monthly income) whereas, the remaining 38.3 percent were non-shelter poor. (2015), B. a. (2015)

. At this point it should be recognized that “need” is not necessarily the same as “demand”; the former is an essential requirement, while the latter is the quantity or attribute of a product that can be afforded at a price . (Abebe Z, 2. (2016)

. One would agree that housing like any other goods is not a free commodity and besides, not affordable to all hence the market approach appears realistic . (Adams and fuss, 2. (2010) .

. is referring to the willingness and ability of households to pay to consume a housing service, which depends on the housing price, household income, and the terms and availability of mortgage finance . (Azeb, 2. (2017)

. Cities are generating more than 80% of world GDP (World Bank, 2017 it was only 3% and 14% of the world's population resided in urban areas in 1800 and 1900 respectively .

. , poor housing conditions, substandard buildings, deteriorating housing environment, informal settlement, and increasing violation of building regulations are becoming widely spread (Bihon, 2017). .

housing refers to more than the tangible house structure and includes the infrastructure and services that provide the house. This includes the nature of the water, sanitation, energy, access roads, and footpaths . (Charlton, 2. (201).

housing refers to more than the tangible house structure and includes the infrastructure and services that provide the house. This includes the nature of the water, sanitation, energy, access roads, and footpaths . (Charlton, 2. (2015).

(Dorosh and Thurlow. (2014). world population projection by 2050. asia .

(HABITAT & UNESCAP, 2. (200\18). It can be used to generate income through home-based business activities and it can also serve as collateral for loans for the owners .

The second factor is increased neglect in rural areas in terms of resource allocation which makes them under-served in terms of physical, financial, social, and economic infrastructure. (Hove, 2. (2013). .

, A case study, according to Creswell (2013), is used to investigate, explore, and examine a bounded system (a case) or multiple systems through detailed, in-depth data collection involving multiple sources of information. (Kahn & Best, 2. (2015).

The joint venture involves the government, donors, CBOs, and slum dwellers for slum upgrading (Kamau, 2. (2017). .).

The government can stimulate the housing supply by promoting low-cost building technologies and introducing regulation for the housing market rather than living for the market that may lower the housing difficulties . (Kidst, 2. (2014).

. The average Singaporean has been able to enjoy better housing than that enjoyed in some developed countries. (Kim, &. P. (2013)

. the construction of owner-occupied housing units, subsidizing building materials and mortgage loans below the market rate were also provided on the subsidized basis to cooperatives . (Martha, 2. (2017).

. the housing development program has been implemented in Addis Ababa since the 20th century) (Martha, 2. (2015).

(Mhekela & Kombo, 2. (2015). It's thus far become a reliable house delivery strategy because house construction is very capital intensive and not many people can afford to build from their financial resources .

(MoFED, 2. (2016). Despite this, it's recorded at a comparatively high rate of growth, urban population (4.63%) annually; double that of rural areas . .

(MoFED, 2. (2018). Despite this, it's recorded at a comparatively high rate of growth, urban population (4.63%) annually; double that of rural areas.

(MOWD, 2. (2016). The population and housing census of the 2016 result shows that Ethiopia's urban population constitutes about 19.4 percent of the total population .

(Phang & Helble, 2. (2016). Singapore has developed a unique housing system, with three-quarters of its housing stock built by the Housing & Development Board (HDB) and homeownership financed through the Central Provident Fund (CPF) saving.

According to the United Nations, nearly all urban increment through 2050 will happen in developing countries . (UN. (2015).

. Africa's urban growth rate is 11 times more rapid than the growth rate of Europe . (UN-cxHABITAT, 2. (2016).

The pace of urbanization has exceeded many developing cities' capacity to absorb the needs of the growing population, despite all innovations and efforts. (UN-HABITAT, 2. (2018).

The reason is that many developing countries lack the financial muscle that could go to housing . (UN-HABITAT, 2. (2017).

Today, over half, 54% of the world population reside in urban areas. (UN-HABITAT, 2. (2016).

the rate of urbanization is directly associated with the demand for houses.

. The Minister of Housing, unveiled the comprehensive housing plan for the development of integrated sustainable human settlements in September 2014. .

Currently, one-fourth of the world's 100 fastest-growing cities are in Africa, where there are now 52 cities with greater than one million residents. Habitat, (. (2014)..

. the sample size of this study is determined by using the formula Kothari 2004. (2004)second revised edition.

Appendix

Adama Science and Technology University

Thesis title: the challenges of residential housing supply and demand in adama town

Part.1. Questionnaire for the sampled households

The main aim of this questionnaire is to collect data as input for the study entitled ‘**The challenges of residential housing supply and demand in adama town**’. Dear respondent, I would like to inform you that this questionnaire is for academic purposes only. The outcomes of this study may help the efforts made by the responsible bodies to find ways of improving the existing challenges in the town. As a resident of this town, your views and ideas are considered very important for the success of the study and it would be very much appreciated if you spend a little time answering this questionnaire. So I kindly request you to fill this questionnaire without hesitation. For all your cooperation and time I thank you in advance.

I. Personal information of the respondent:-

1. Sex: 1. Male 2. Female
2. Age: 1. 20-30 2. 31-40 3. 41-50 4. 51-60 5. ≥ 61
3. Marital status: 1. Single 2. Married 3. Divorced
4. Household size: 1. 1-3 2. 4-6 3. 7-9 4. 10 and above
5. The education level of household head: 1. Illiterate 2. Primary education (1-8)
3. Secondary education (9-12) 4. College Diploma 5. Degree & above
6. What is your occupation? 1. Civil servant 2. Self-employ/informal
3. Private 4. Unemployed.

7. How long you have lived as residents in the adama town? 1. Below 1 year 2. 1 -5 years
3. 6-10 years 4. Above 11

8. The house that you are living in is 1. Your own 2. Rented from private owner 3. Rented from Kebele 4. In my house, but I have no legal document

9. What is your monthly household income? 1. ≤ 1000 2. 1001- 2000 3. 2001- 3000

4. 3001- 4000 5. 4001-5000 6. ≥ 5001

10. If you have rented from any other owner, what is the amount of rent that you are paying per Month?

1. ≤ 1000 2. 1001-1600 3. 1601-2400 4. 2401-3200 5. 3200 above

11. Has your legal rental agreement document between private and any house owner? 1. Yes
2. No.

Please explain the challenge of living in rental housing _____

12. Why are you living in rental housing? 1. No my own house 2. It is close to the place of work
3. It is because I could not get the land 4. I can't afford

13. In Adama town, have you ever attempted to get land for residential housing? 1. Yes 2. No

If your answer is "yes" what a response you get from responsible bodies? And if your answer is No why? _____

- 14.** For you, what is the main source of information about Land and house to buy or sell as well as to rent a house from the owner? 1. Social media 2. From local illegal broker of land and house
3. Government communication 4. Family/friends
- 15.** You think that those housing brokers have a contribution to the increase of housing market /rental housing cost? 1. Yes 2. No If yes, how? _____
- 16.** If you are living in your own home, how did you become a homeowner? 1. Self-built 2. By purchase 3. Inheritance 4. By Municipality
- 17.** If you have land or a house under what arrangement is your land/house ownership type? 1. Freehold
2. Lease 3. Rent 4. Other (specify) _____
- 18.** If you have purchased or built by yourself, what is the source of your finances to purchase a house?
1. A loan from financial institution 2. From my own saving 3. By Government
Subsidy 4. By the support of NGO 5. By traditional saving like Ikub 6. From related families or friends
- 19.** How do you evaluate the features of the house that you are living in now?
- 21.** How many rooms are there in your house? 1. One room 2. Two-room 3. Three rooms 4. Four-room
- 22.** Do you agree that financial constraints are the key factors for affordable housing? 1. Strongly agree 2. Agree 3. Neutral 4. Disagree 5. Strongly disagree
- 23.** Do you agree that the current housing program/policy/ are not benefiting low-income groups:
1. Strongly agree 2. Agree 3. Neutral 4. Disagree 5. Strongly disagree
- 24.** Do you agree that the shortage/increase price of housing is due to migration?
1. Strongly agree 2. Agree 3. Neutral 4. Disagree 5. Strongly disagree.

25. Do you agree that the town administration has no capacity/effort/to address the residential housing program? 1. Strongly agree 2. Agree 3. Neutral 4. Disagree 5. Strongly disagree

26. Do you agree that informal brokers are the main factors in increasing the price of housing in this town? 1. Strongly agree 2. Agree 3. Neutral 4. Disagree 5. Strongly disagree

27. Do you agree that there is a high cost of Construction material for self-help housing?
Building? 1. Strongly agree 2. Agree 3. Neutral 4. Disagree 5. Strongly disagree

28. Do you agree that there is access to land for housing supply, but the problem of land supply?

1. Yes 2. No

29. Has your information or see the evicted household or any citizen in the case of informal settlements in the town?

1. Yes 2. No

If there is an evicted household, please explain your fearing _____

Please write if any, comments?

Thank you!!!

Part two: Focus Group Discussion (FGD) Question

1. Is there a problem with residential housing provision for urban residents in the town? A. Yes B. NO
2. How do you evaluate the problem of existing residential housing provision for urban residents?

3. What are the main causes of this problem? _____
4. What are the challenges and constraints of residential housing provision in adama town?

5. How do you evaluate the commitments of urban office managers and experts to improve the existing residential housing-problem? _____

6. What are that the policy and regulatory issues contributing to the problem? _____
7. What are the effects of poor housing provision on urban residents? _____
8. What do you suggest can be done to help the urban poor get access to formal housing? _____

9. What are the local best practices of residents in solving their housing problems? _____

Thank you!

Part three: Interview questions for adama Land office Administration and Experts

1. Do you think that there is a residential housing problem in the town currently?

A.Yes B.No, If yes why and if no why not? _____

2. What are the major reasons for the unbalance of demand and supply of the residential housing land provision in the town? _____

3. What are the demand and supply of residential housing in adama town from 2008 to 2012 EC? 2008____ 2009____2010____2011____2012_____

4. How do you implement Land use planning in using scarce resources to meet the needs of residents in housing? _____

5. What is the percentage of the land allocated for housing in the land use plan? _____

6. Is there an evicted household or any citizen in the case of informal settlements? If there is an evicted household why?

7. How many households evicted the cause of informal settlements?_____

8. Do you think eviction is a remedy to informal settlement? If yes/no why? _____

9. What land development policy (programs) are in place? _____

10. Which type housing policy is more demanded or preferred A. Self-build B. Public housing C. Condominium D. cooperative, why more demanded_____

11. Do you think that the land lease proclamation implemented properly in the town? If not, why and if yes how? _____

12. Is the land lease price affordable to the majority of town residents? If not why and if yes how? _____

13. How do you evaluate the current policy concerning land delivery for marginalized groups, including low-income households? _____

14. What do you think need to be done to address the problem? _____

Part four: Interview questions for adama municipal urban Housing Development management and experts.

1. Do you think that there is a residential housing problem in the town currently? A. Yes B. No, If yes why and if no why not?

2. What are the main challenges in residential housing provision?_____

3. How do you evaluate the role of informal brokers contributes to the land and housing markets?

How can organize this group and solve the existing problem?_____

4. What types of housing programs in your town currently implementing?_____ 5. which type housing policy is more demanded or preferred A. Self-build B. Public housing C. Condominium D. cooperative, why more demanded?_____

6. How do you evaluate the current policy towards providing housing for urban residents in the town?_____

7. What are that the policy and regulatory issues contributing to the problem?

8. What are the effects of lack of housing provision on urban residents in the town?_____

9. What opportunities for providing housing for urban residents in the adama town?

10. What can be done to help the urban poor get access to formal housing? _____

Part Five: Interview Question To Adama Mayor

How Do You Evaluate the Residential Housing Provision in the Town?

2. What are the main challenges in residential housing provision?

3. Is there an evicted household or any citizen in the case of informal settlements? If there is an evicted

Household

why?

4. Do you think eviction is a remedy to informal settlement? If yes/no why?

—

5. What are that the policy and regulatory issues contributing to the problem?

—

6. Do you think there will be a willing private sector to build a house for the poor? If it is not charity organization? _____

7. Is there any action that has been taken to solve the housing provision challenges in the town?

___8. What do you suggest to solve the residential housing problem in the town?
