

Critiquing the Implementation of the New Urban Agenda in Sub-Saharan Africa: A Systematic Review of Housing Policies and the Challenge of Upgrading Informal Settlements

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1 ABSTRACT

Urbanization in Sub-Saharan Africa has brought both opportunities and challenges, with the rapid expansion of informal settlements emerging as a critical issue for sustainable urban development. The New Urban Agenda (NUA), adopted in 2016, provides a global framework for addressing these challenges; however, its implementation in the region remains uneven and fraught with complexities. This research critiques the application of the NUA's principles related to informal settlement upgrading, focusing on housing policies and their alignment with inclusive and sustainable urban development objectives. Despite the NUA's efforts on inclusivity, resilience, and sustainability, informal settlement upgrading in Sub-Saharan Africa is hindered by systemic barriers, including insecure land tenure, inadequate infrastructure, limited financing, and fragmented governance. Using a systematic review methodology, the study synthesises evidence from academic literature, policy documents, and case studies across the region. The analysis framework is guided by the NUA's core principles of inclusivity, sustainability, and resilience. Findings reveal significant limitations in policy implementation, particularly regarding community participation, tenure formalization, infrastructure provision, and resource mobilization. In response, the study proposes the Localised Inclusive Informal Settlement Upgrading Framework (LIISUF), which provides an actionable pathway for aligning informal settlement upgrading practices with NUA principles. Through stressing flexible tenure arrangements, community-led planning, incremental infrastructure provision, innovative financing, and coordinated governance, LIISUF aims to enhance equity, sustainability, and resilience in African urban development, offering practical guidance to implement inclusive and locally relevant upgrading initiatives.

Keywords: New Urban Agenda, Sub-Saharan Africa, informal settlements, housing policies, participatory planning

2 INTRODUCTION

The New Urban Agenda (NUA) serves as a catalytic framework for implementing the Sustainable Development Goals (SDGs) within urban and territorial contexts. Since its adoption in 2016, the NUA has been formally endorsed by 167 countries, including a substantial number of African states, signalling broad international commitment to integrated, inclusive, and sustainable urban development. Since 2018, a series of multi-scalar shocks and structural transformations have produced significant, both positive and adverse impacts across the African continent. These include localized manifestations of climate change, the COVID-19 pandemic, the ratification of the African Continental Free Trade Area (AfCFTA), the implementation of regional economic integration frameworks, shifts in national political regimes, and the persistence of violent conflict and insurgency. Collectively, these dynamics have reshaped urban and regional systems, accelerating intra- and cross-border migration flows, particularly among youth, while intensifying socio-economic inequality, precarity, and vulnerability within many African towns and cities (United Nations, 2022). World Bank (2022), Africa accommodates a disproportionate share of the global population living in extreme poverty, with significant implications for urban development, spatial inequality, and the planning and provision of basic services. Even though the NUA is being implemented in African countries, there are still numerous deficits. By 2020, sub-Saharan Africa recorded the highest global incidence of multidimensional poverty, reflecting intersecting deprivations in health, education, housing quality, basic services, livelihood security, personal safety, and exposure to environmentally hazardous locations. An estimated 71.9% of the rural population (approximately 466 million people) and 25.2% of the urban population (around 92 million people) were affected, highlighting stark rural–urban and intra-urban disparities (UNDP, 2020). Furthermore, many African countries remain off-track to achieve the 2030 target of halving multidimensional poverty, thereby constraining progress towards multiple interlinked Sustainable

Development Goals (SDGs) and posing significant challenges for inclusive, resilient, and equitable spatial planning (Alkire et al., 2020). The next section outlines the conceptual elements underpinning informal settlement upgrading in Sub-Saharan Africa, with particular reference to the New Urban Agenda and related housing policy frameworks. This is followed by a description of the systematic review methodology employed, including the search strategy, selection criteria, and analytical approach. The subsequent section presents and discusses the findings of the review, highlighting critical implementation limitations and emerging good practices in informal settlement upgrading. In response to these findings, the research proposes the Localised Inclusive Informal Settlement Upgrading Framework (LIISUF).

3 NORMATIVE FRAMEWORKS AND IMPLEMENTATION REALITIES

The Global Action Plan for Slum Transformation outlines a coordinated, multi-stakeholder framework that promotes a shared vision of inclusive urbanism and “Cities for All,” grounded in the principle of leaving no one and no place behind. It is strategically positioned as an implementation accelerator for the Sustainable Development Goals (SDGs) and the New Urban Agenda (NUA), with a specific operational focus on addressing structural inequalities, spatial exclusion, and service deficits within informal settlements and slum environments (Department of Human Settlements, 2022). Across much of sub-Saharan Africa, fewer than 10% of households possess the financial capacity to access mortgage finance, even for the lowest-cost newly constructed formal housing units (CAHF, 2016). Still in the same region, multiple land tenure regimes, often exceeding five distinct systems, frequently coexist within the same spatial context, generating institutional ambiguity, tenure insecurity, and recurrent land-related conflicts. This fragmented land governance landscape significantly constrains formal housing delivery and contributes to the persistent shortage of affordable housing across the region. The conditions described above are in clear contradiction to the principles and normative commitments of the New Urban Agenda. It calls for diversified and accessible housing finance systems, including alternatives to conventional mortgage markets, to accommodate low-income households and those operating within informal economies (UN-Habitat, 2017). These conditions reflect a significant implementation gap between the NUA’s equity-oriented, rights-based urban vision and the prevailing housing finance and land governance realities in sub-Saharan Africa, highlighting the need for structural reform rather than incremental policy alignment.

Despite the persistent structural challenges and implementation gaps, UN-Habitat continues to play a pivotal enabling role by supporting Habitat Agenda partners and governments at national, regional, and local levels to advance housing sector reforms. Through technical assistance, policy guidance, and institutional capacity-building, UN-Habitat facilitates the formulation of housing policies, legislative frameworks, and strategic interventions that promote the progressive realization of the right to adequate housing and advance the objectives of inclusive, safe, resilient, and sustainable urban development, in alignment with Sustainable Development Goal 11 and the New Urban Agenda.

4 METHODOLOGY IMPERATIVES

This study employs a systematic review methodology to synthesise evidence from academic literature, policy documents, and case studies on informal settlement upgrading in Sub-Saharan Africa. Systematic reviews are widely recognised as a precise and transparent approach to knowledge synthesis, particularly in policy-oriented and interdisciplinary research contexts where evidence is fragmented across multiple sources and disciplines (Petticrew & Roberts, 2006). Unlike traditional narrative reviews, systematic reviews rely on explicit, replicable, and methodologically structured procedures for identifying, selecting, and analysing relevant literature, thereby reducing selection bias and enhancing the credibility and reproducibility of findings, as shown in Figure 1. The review draws on both peer-reviewed academic literature and grey literature, including reports produced by international and regional organisations such as UN-Habitat and the World Bank. The inclusion of grey literature is methodologically justified, as significant policy-relevant knowledge, particularly in development planning and housing research, is often generated outside academic journals (Adams, Smart & Huff, 2017). Excluding such sources risks overlooking critical insights into policy design, implementation processes, and institutional practices, especially in settings such as Sub-Saharan Africa, where governance frameworks and development interventions are extensively documented through policy reports rather than scholarly publications.

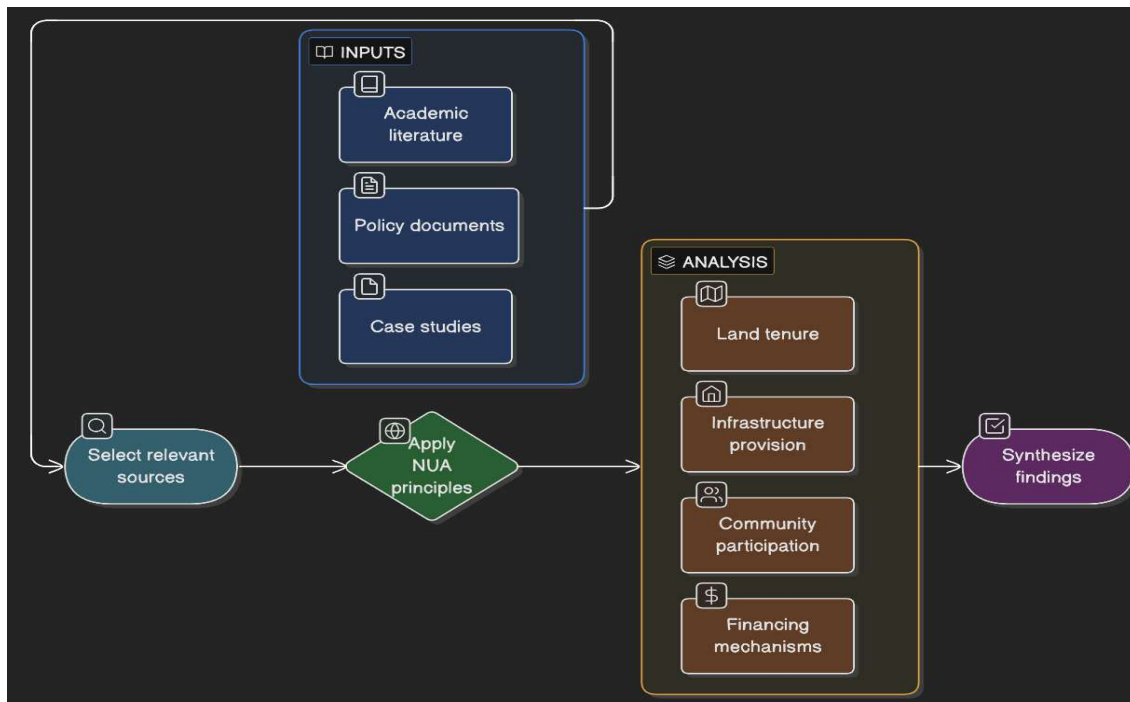


Figure 1: Research Process

To ensure analytical coherence, Figure 1 illustrates that the synthesis of evidence is guided by the core principles of the New Urban Agenda (NUA), namely inclusivity, sustainability, and resilience, which serve as an overarching analytical framework. The use of a predefined conceptual framework is consistent with best practices in systematic review research, as it provides a structured basis for comparing findings across diverse studies and policy texts while maintaining alignment with the study's objectives (Dixon-Woods et al., 2005). This framework enables a critical examination of how global urban development norms are interpreted, localised, and operationalised within housing policies and informal settlement upgrading initiatives in Sub-Saharan Africa. A structured search strategy was developed using predefined keywords related to informal settlement upgrading, housing policy, land tenure, participatory planning, and urban governance. Sources were screened against explicit inclusion and exclusion criteria, focusing on relevance to Sub-Saharan Africa, substantive engagement with informal settlement upgrading, and contribution to policy or empirical understanding. Such systematic screening processes are central to ensuring transparency and methodological defensibility in review-based research (Kitchenham & Charters, 2007; Gough, Oliver & Thomas, 2017). Following selection, data were extracted and synthesised using a thematic synthesis approach, which is particularly suited to systematic reviews in the social sciences where qualitative and mixed-methods evidence predominates (Thomas & Harden, 2008). Through iterative coding and comparison, crucial themes, including land tenure security, infrastructure provision, community participation, and financing mechanisms, were identified and critically examined.

5 ANALYSIS AND DISCUSSIONS

Despite being articulated as core commitments within the New Urban Agenda, the advancement of transparent, inclusive, participatory, and sustainability-oriented urban and territorial spatial planning systems, together with the universalisation of secure land and housing tenure for all socio-economic groups, including women, youth, and other historically marginalised populations, remains a significant implementation deficit. In practice, persistent governance fragmentation, limited participatory depth, weak institutional capacity, and entrenched tenure insecurity continue to undermine these principles, exposing a pronounced limitation between the normative aspirations of the New Urban Agenda and their translation into effective, on-the-ground urban development outcomes (UNECE, 2016). Housing infrastructure is a crucial part of the urban economy. A substantial proportion of the urban population lacks access to, or affordability of, formal housing finance mechanisms necessary for the acquisition or construction of adequate housing (World Cities Report, 2020). Consequently, many households resort to incremental self-provisioning of shelter within informal settlements and slums, located both in inner-city areas and on the urban periphery, often outside formal planning, regulatory, and service delivery frameworks (Bah, Faye & Geh, 2018).

Approximately one quarter of the global urban population residing in slum-like and informal settlement conditions is concentrated in Sub-Saharan Africa, highlighting the region’s disproportionate exposure to structural housing deficits, inadequate basic services, and persistent spatial informality within rapidly urbanising cities (World Cities Report, 2020).

The New Urban Agenda (Habitat III, 2016a: 51) elevates spatial planning as a central instrument for steering urban morphology toward more compact, integrated, and efficient spatial configurations. However, this framing insufficiently engages with the empirically established formal–informal continuum that characterises urban development, particularly in rapidly urbanising contexts. The Agenda offers limited operational guidance on how planning systems should meaningfully incorporate existing informally developed areas or address entrenched patterns of unplanned land occupation and informal settlements in Sub-Saharan Africa (Huchzermeyer, 2017). Instead, its normative emphasis implicitly privileges solutions anchored in planned urban extensions and the realisation of economies of scale, thereby underestimating the structural, socio-spatial, and institutional complexities associated with informality and incremental urbanisation. Despite the proliferation of housing programmes aimed at advancing the objectives of the New Urban Agenda (NUA) in South Africa, the national housing deficit continues to widen as sustained rural–urban migration intensifies demand in metropolitan and secondary urban centres. By 2018, the cumulative housing backlog had reached approximately 2.1 million units, underscoring the persistent structural mismatch between housing supply and rapidly growing urban populations (Marutlulle, 2021).

6 TOWARDS A LOCALISED INCLUSIVE INFORMAL SETTLEMENT UPGRADING FRAMEWORK (LIISUF)

The Localised Inclusive Informal Settlement Upgrading Framework (LIISUF) is designed to translate the normative principles of the New Urban Agenda into setting, implementable actions for informal settlement upgrading in Sub-Saharan Africa. The framework responds to the identified limitations between policy commitments and practice, particularly in relation to land tenure insecurity, weak participatory processes, fragmented governance, inadequate infrastructure provision, and limited financing mechanisms. It stresses localisation, institutional coordination, and community-centred implementation as critical enablers of sustainable upgrading.

Challenge Identified	Strategic Focus	Recommended Action	Expected Outcome
Insecure land tenure	Tenure security	Introduce incremental and flexible tenure options (e.g. occupation permits, community land trusts) aligned with local land governance systems	Improved tenure security and reduced risk of displacement
Limited community participation	Inclusive planning	Institutionalise community-led planning and decision-making in upgrading projects	Stronger local ownership and more context-sensitive interventions
Inadequate infrastructure and services	Basic service provision	Prioritise in-situ upgrading with phased provision of water, sanitation, electricity, and access roads	Improved living conditions without forced relocation
Weak localisation of the NUA	Context-sensitive policy alignment	Adapt NUA principles into national and municipal housing and planning policies	Better alignment between global frameworks and local realities
Financial constraints	Innovative financing	Combine public funding, community savings schemes, and private sector partnerships	Increased financial sustainability of upgrading programmes
Fragmented governance and institutions	Coordinated governance	Strengthen intergovernmental and multi-stakeholder coordination mechanisms	More coherent and efficient implementation processes

Table 1: Localised Inclusive Informal Settlement Upgrading Framework (LIISUF)

The Localised Inclusive Informal Settlement Upgrading Framework (LIISUF) in Table 1 proposes a pragmatic approach to advancing the implementation of the New Urban Agenda (NUA) in Sub-Saharan Africa by directly responding to the structural and governance-related constraints identified in the literature. Central to the framework is the recognition that secure land tenure is foundational to sustainable upgrading; however, rather than prioritising full legal titling, the framework supports incremental and flexible tenure arrangements that reflect plural land governance systems common in African cities, including customary and hybrid regimes (Durand-Lasserve, 2015). The framework further stresses community-led and participatory planning, arguing that meaningful resident involvement enhances project legitimacy, improves policy

responsiveness, and aligns with the NUA’s “leave no one behind” principle (Habitat III, 2016a). To address persistent service deficits, LIISUF prioritises in-situ upgrading and phased infrastructure provision as a means of improving living conditions while minimising displacement and socio-spatial disruption (Huchzermeyer, 2011; World Bank, 2020). Recognising the difficulty of translating global frameworks into local practice, the framework highlights the importance of localising NUA principles within national and municipal housing and planning policies to ensure contextual relevance and institutional ownership. Given chronic funding limitations, LIISUF advocates for innovative and blended financing mechanisms, including public investment, community savings schemes, and public–private partnerships, which have demonstrated potential to enhance financial sustainability and scale in informal settlement upgrading initiatives (Cities Alliance, 2019). The framework highlights the need for coordinated, multi-level governance, as fragmented institutional arrangements remain a critical barrier to effective implementation across the region. Collectively, LIISUF offers a simplified yet dynamic pathway for aligning informal settlement upgrading practices with the normative commitments of the New Urban Agenda while remaining grounded in the socio-spatial realities of Sub-Saharan African cities.

7 CONCLUSION

This study critically examined the implementation of the New Urban Agenda (NUA) in Sub-Saharan Africa, with a focus on housing policies and informal settlement upgrading. The findings highlight persistent limitations between the NUA’s principles of inclusivity, sustainability, and resilience and the realities on the ground, including insecure land tenure, limited community participation, inadequate infrastructure, fragmented governance, and constrained financing mechanisms. These structural and institutional barriers hinder the progressive realisation of adequate, safe, and affordable housing for low-income and marginalised populations. In response, the study proposes the Localised Inclusive Informal Settlement Upgrading Framework (LIISUF), which offers a pragmatic approach to translating NUA commitments into actionable strategies. Through stressing flexible tenure arrangements, participatory planning, in-situ infrastructure upgrading, innovative financing, and coordinated governance, LIISUF provides a pathway for aligning global urban development norms with the socio-spatial realities of African cities. Ultimately, the study highlights that the transformative potential of the NUA in Sub-Saharan Africa depends not only on policy adoption but on its localisation, institutional capacity, and sustained community engagement. Implementing such driven frameworks can enhance equity, resilience, and sustainability in urban development, providing a foundation for more liveable cities across the region.

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