



# Land Governance in an Interconnected World

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## **Facilitating the Creation of Enabling Environments for Slum Upgrading and Affordable Housing – From Pilots to Programs in Monrovia, Liberia**

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## Abstract

The purpose of this paper is to advocate for the importance of creating an enabling environment for slum upgrading and affordable housing, to support urban development and the design and implementation of comprehensive urban programs that have impact at a community, market/sector and policy levels.

Housing is at the heart of the New Urban Agenda and contributing towards resilient and sustainable urban development requires targeted community, market/sector and policy level interventions that contribute to improved living conditions for low-income household and secure tenure; increased access to finance for low-income households; enabling land, housing and planning policy environments; and building community, public and private sector capacity to support the implementation of these interventions.

A systematic methodology has been developed to analyze the housing market conditions, the housing policy environment and the hazards and vulnerabilities that impact on low-income households and communities to determine what community, market and policy interventions are best suited for any particular context. Partnerships - people, public, private - are essential for the successful implementation of these interventions.

Facilitating the delivery of adequate and affordable housing and the upgrading of slum settlements and increased tenure security is a core component of achieving inclusive, safe, resilient and sustainable cities and human settlements, as envisioned in the New Urban Agenda and the Sustainable Development Goals (SDGS). However, cities face many challenges in trying to achieve this goal. In this paper, we look at the key constraints and offer a set of interventions that can facilitate improvements in the enabling environment for slum upgrading and affordable housing in greater Monrovia from a policy, market and community perspective.



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The key findings of the assessments conducted indicate that new interventions that support slum upgrading, increased security of tenure, incremental housing and affordable rental housing are essential for improving the living conditions and quality of life of low-income households in greater Monrovia. Accelerating self-managed and incremental construction solutions to increase the affordable and adequate housing supply at scale requires adequate policies, markets for the poor and capacity building support. A significant expansion of the affordable and adequate housing stock is needed to address these inadequacies, through appropriate interventions that take into consideration existing weak public-and private-sector capacity; low affordability levels; and contextual dynamics around access to land, environmental risks and hazards, infrastructure, finance, and construction materials and services. The housing mandate needs to be consolidated, funded and prioritized to support slum upgrading and affordable housing. Greater Monrovia requires a holistic and integrated urban planning approach that takes into consideration all of these contextual challenges. The identification of land for affordable housing and the regularization of slum settlements are key issues that need to be addressed. Interventions to improve basic services and city infrastructure need to be addressed as part of the entire city development strategy, as they require large investments and will have an impact on the entire city infrastructure, in addition to a direct impact on the ability of the private and public sectors to deliver affordable housing.

**Key Words:** Comprehensive Urban Programs, Scalable Pilots, Slum Upgrading, Secure Tenure, People-Public-Private-Partnerships, Market Interventions, Policy Interventions



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## Introduction

This paper is based on the work that Habitat for Humanity International (HFHI) is conducting as part of the Liberia Country Program (LCP), which is a five year comprehensive urban upgrading program led by Cities Alliance (CA) in collaboration with the Government of Liberia and other partners including Slum Dweller International (SDI) and their local YMCA partner, Women in Informal Employment Globalizing and Organizing (WEIGO), World Bank and UN-Habitat.

This paper advocates that increasing access to adequate and affordable housing requires: (i) community level interventions that facilitate improvements to the living conditions for low-income and vulnerable communities, and that support incremental housing and community infrastructure development processes; (ii) market level interventions that support enhancements of housing market systems and collaborating with Financial Sector Institutions (FSI) and housing supply-side firms to facilitate the development of housing finance, services and products and for low-income communities; and (iii) working with government to make recommendation to improve the policy environment for affordable housing and implementation of appropriate land and housing programs. Furthermore, that people, public, private partnerships - are essential for the successful implementation of these interventions.

The findings of this paper are that the fundamental elements that contribute to the success of slum upgrading and affordable housing are: a people-centered approach; people-public-private partnerships; multi-sector integrated interventions and a comprehensive approach to urban programming and that contributes towards systemic change at both a market and policy levels.



## Principal Findings

The overall findings of the combined assessments that shaped the development of community, market and policy interventions were:

- **The challenging urban environment.** Fourteen years of civil war and an Ebola crisis have significantly contributed to the inadequate and hazardous conditions in which the vast majority of urban residents live. The financial system collapsed, and urban infrastructure was virtually destroyed by the civil war. There are huge challenges to meeting the urban population's existing and growing needs for housing, basic services and infrastructure.
- **Seventy percent of the urban population** lives in informal settlements around greater Monrovia. Some residents are affected by locational hazards such as sea erosion, river/estuary flooding and informal land reclamation; climatic hazards related to surface flooding; and non-climatic hazards related to poor hygiene, disease vectors, blocked storm-water drains and inadequate housing.
- **Climatically, Monrovia is the wettest capital in the world** (Economist 2012). Because of poor citywide drainage systems, most city and slum settlements are affected by seasonal flooding, which harms livelihoods such as informal trading, the construction sector and businesses that require goods and services to be transported by road across the country.
- **Housing is not represented by a single ministry or prioritized at a national level.** The current housing mandate is spread among the National Housing Authority; the Ministry of Internal Affairs; the Ministry of Public Works; the Ministry of Lands, Mines and Energy; and the Metropolitan City Councils. Current housing policies and programs focus on delivering subsidized mortgage housing through greenfield developments to the small percentage of the population who are employed and can afford a mortgage of around US\$20,000. There are no



policy guidelines or housing programs to support the needs of low-income households and slum communities that could improve their shelter incrementally.

- **The land administration system is weak** as a consequence of years of civil war and is fragmented among many government agencies. The Land Rights Bill of 2014 still has not been passed by the Legislature. The bill seeks to clearly define and delineate the different categories of land ownership and land rights and establish clear procedures and processes for land acquisition, use, management and administration. Currently, tenure insecurity is high, as secure tenure depends on a functional land administration system and sound land policies. Because of these systemic inadequacies, residents lack formal titles to their land, live in fear of eviction, and struggle to find property where they could reside legally.
- **Zoning laws and building regulations are outdated**, and there is no comprehensive land-use planning to guide urban development. The majority of urban residents live in unplanned settlements with no secure tenure or basic services on public or private land that is either legally or illegally occupied.
- **The Liberian housing market is highly complex and dysfunctional**, which is reflected in the uneven delivery of housing-related products and services to homeowners and renters, the high cost of building materials that are mainly imported and the high level of informality. There is also a huge discrepancy in quality and cost of homes between high-income and low-income households. Both public- and private-sector capacity in Liberia are very low and will require ongoing support in order to improve the value chain for affordable housing.
- **Affordability levels are low.** Sixty-four percent of Liberians live below the national poverty line. On average, low-income households use only 15 percent of household expenditures for housing costs. In general, the accepted standard is that housing costs should consume no more than 40 percent of household expenditure. This is much lower in Liberia because low-income households prioritize other pressing needs, such as food, education and health care.



Middle-income households base most construction decisions principally on price, not quality, as a consequence of low affordability levels.

- **Public- and private-sector capacity is limited and weak.** Because of limited resources and tough economic and social conditions, public institutions and private-sector firms have limited capacity to perform their functions across the board, particularly in support of slum upgrading and delivery of affordable housing.

## Methodology and Assessments Conducted

A systematic methodology has been developed to analyze the housing market conditions, the housing policy environment and the hazards and vulnerabilities that impact on low-income households and communities to determine what community, market and policy interventions are best suited for any particular context.

**Hazards and Vulnerability Assessment:** The hazards and vulnerability assessment conducted in September 2016 consisted of macro-level and community-level assessments. The objective was to identify critical hazards and vulnerabilities affecting slum settlements and other areas in greater Monrovia, to identify critical actions, and to analyze the impact and consequences of proposed actions in consultation with key stakeholders. Both the macro-level and community-level assessments were accomplished by gathering information directly from local stakeholders and communities and from reviewing relevant secondary data, including data to be collected from Slum Dwellers International. Methodologies included surveys, mapping (reviews of existing GIS/satellite data), key informant interviews, transect walks and others, as context dictated.

The principal findings from the Hazards and Vulnerability Assessment that contributed to the design of community interventions were:



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- **Settlement viability and relocation:** There are several factors, particularly sea erosion and river flooding that place the viability of certain settlements and areas fundamentally in question. Notably, the ongoing reformation of the land in West Point presents a significant challenge, as a man-made intervention might not be able to overcome the powerful impact of oceanic and hydrological forces. The assessment suggested considering relocation and densification in a similar manner to the Urban Promotion Areas and Urbanization Control Areas proposed under the 2009 master plan (JICA, 2009).
- **Surface flooding:** Extreme levels of rainfall coupled with low-lying terrain and swamp like conditions are endemic to Monrovia and require a metropolitan-scale strategy to allow space for water. A detailed study of the topographic and drainage profile of the city should be conducted in order to inform this strategy. Minor improvements could be made at the local level, but any such interventions would be at risk to changes “upstream.” The magnitude of investment required to mitigate this risk could be in the tens of millions hundreds of millions of dollars. For reference, the Japan International Cooperation Agency, or JICA, estimated the cost of rehabilitation of the existing drainage system in central Monrovia at \$14 million (JICA, 2009). There is no evidence, however, that rehabilitation of the existing system will be adequate.
- **Climate change adaptation:** Based on current evidence of rising sea levels and storm surge, Liberia is the second most at risk country in West Africa. Unfortunately, mitigation is not a viable option for Liberia. Adaptation measures should be introduced to all sectors and plans with a particular focus on the co-benefits in the transport and housing sectors. A more detailed and granular assessment of potential impacts at the metropolitan level should provide additional information.
- **Underlying economic conditions:** Liberia is an extremely poor country, and without an improvement at the national and household levels, the cost of delivering many of these developmental improvements will be unattainable. Monrovia was a successful commercial



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capital in the 1980s, and national GDP then was approximately double what it is today. Monrovia has many of the legal and institutional foundations to drive national economic growth. Any initiative or strategy must put economic development and livelihoods at its core.

**Housing Value Chain Analysis:** Habitat for Humanity International conducted an abbreviated housing value chain analysis in the greater Monrovia area in September 2016, to ascertain the possibilities for working with the private sector to expand access to housing products and services for underserved and unserved segments of the market.

The value chain analysis consisted of several months of preparatory work, involving first contacts and desk-based research, an orientation for the value chain researchers, and two weeks of in-country research.

## **Proposed Interventions for Implementation**

**Community Level Interventions:** Low-income households and informal settlements in greater Monrovia are affected by several locational, climatic, non-climatic and climate change risks and hazards, which impact on their living conditions and need to be addressed and mitigated against in order to support the delivery of affordable and appropriate housing options. However, the systemic and structural nature of the risks identified by the Hazards and Vulnerability Assessment and the scale of investment required to mitigate these risks implies that community-level interventions will always have limited impact without addressing risks at the metropolitan scale through a comprehensive, multi-year master development plan. Primary dimensions of this master development plan should be the planning and implementation of relocation of households at risk through careful de-densification and densification policies, as well as the design and construction of urban protective infrastructure works, densification and new greenfield developments for city expansion.



Notwithstanding the above, a range of potential community-level interventions that focus primarily on improving and upgrading existing viable settlements were identified after field assessments and consultations, including:

- **Hazards and risk awareness.** The basic purpose of this intervention is to work with existing communities to increase education and awareness of households around prevalent hazards and risks, identifying ways to mitigate or prepare for adverse effects and affectation/impacts on their shelter and settlements, utilizing participatory methodologies such as the Community Based Disaster Risk Management (CBDRM) and/or the Participatory Approach for Safe Shelter and Awareness (PASSA) by implementing programs with selected communities. PASSA in particular is a methodology that delivers community action plans vetted and prioritized by the community through a validated process. The goal is to develop local capacity to reduce shelter-related risks by raising awareness and develop skills in joint analysis, learning and decision-making at the community level. PASSA is a process that guides communities groups through eight participatory activities which enable participants to:
  - Develop their awareness of shelter safety issues in their community;
  - Identify hazards and vulnerabilities that create risk;
  - Recognize and analyze causes of shelter and settlements vulnerability;
  - Identify and prioritize potential strategies and interventions to improve shelter and settlements safety;
  - Create a plan to put those safety strategies into place and carry out interventions, based on local capacities (community action plan); and
  - Monitor and evaluate progress.
- **Community infrastructure improvements:** Based on the findings and outcomes of CBDRM and/or PASSA processes (community action plans), a prioritized list of small



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community infrastructure projects should be implemented in selected communities to improve environments and health components. A sample of these interventions could be physical works to improve storm drainage, solid waste management schemes, communal latrines and showers, paving of access roads and walkways, introduction of street lighting and water distribution points. This is not a comprehensive list, and conceptualization and prioritization should be the outcome of community-led processes. The National Housing Authority and other relevant government agencies should take oversight and provide support to this intervention, by providing technical assistance, support with engineering designs, bidding and contracting, field supervision and quality control and assurance. Criteria for selecting specific projects should be based on scope, priority for beneficiaries, sustainability, maintenance issues and costs.

- **Diversified shelter solutions:** This intervention relates to the introduction of an incremental construction and improvements approach to address shelter needs. It involves the implementation of pilot, demonstration shelter solutions, such as repairs at different levels, expansion of existing dwellings, construction of transitional shelter solutions, etc. The incremental construction approach should be the preferred strategy for slum upgrading (together with the community infrastructure improvements) in viable informal settlements. Skills training programs (masonry, carpentry, welding, general construction management, etc.) should also be part of the mix to support quality improvements and the incremental approach, while at the same time elevating livelihoods opportunities. On-site improvements, repairs, retrofits and house expansions is a market opportunity that needs to be leveraged because of the advantages related to urban density and non-disruption of existing livelihoods.
- **Institutional capacity building:** This includes working with the specialized unit that has been setup by the NHA to support slum upgrading and affordable housing. This creates an institutional platform to support knowledge transfer processes and the implementation and oversight of community level interventions, initially at the pilot and demonstration



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level, and later as a matter of sustainability of these approaches. The inception of these concepts and methodologies will require activities such as training of trainers, formation of facilitators, etc. Government entities will also have to modify their mandates and operational set up in order to incorporate these modalities of interventions in communities and ensure replicability of pilots beyond sample communities. This has policy implications, as current organizational mandates and strategies will need to be modified, with impacts on organigrams and budgets. The strategy for implementing all the community-level interventions goes through the Government of Liberia's NHA (and other institutions) adopting/accepting these approaches as part of a renewed mandate, which will also involve a change in their current vision, mission and actions. This is the only way to ensure sustainability, in fact. If these institutions do not embrace and take ownership of these processes and methodologies and make them central to their performance, then these approaches will become a mere demonstration with no real future.

- **Market Interventions:** A range of potential interventions that focus on the private sector arose from the assessments and consultations. The proposed market interventions respond to the two categories of housing constraints that were identified in the assessments and that according to the criteria, and ranking system used by the team, most lend themselves to market-based solutions – housing supply constraints, related to availability of and access to adequate and affordable housing inputs and qualified services and labor; and housing finance, related to formalized financing options for lower-income households. As noted in our assessments, the market is thin and the challenges to commercial viability are great.

Segmenting the market by housing typology and socioeconomic characteristics is an important part of designing interventions with firms. An abbreviated affordability analysis that looked at housing financing options by quintile was conducted. This limited segmentation was based on information from the abbreviated Household Income and Expenditure Survey (LISGIS 2014),



which was interrupted by the Ebola crisis. Because of this, the available data is limited. LISGIS is in the process of conducting a full year survey and we hope to construct a robust market segmentation based on that data, when it is available.

The findings that will be transferred and implemented are highlighted here:

- **Solicitation of firm-led solutions:** There is a need to draw on the experience of the housing private sector and source ideas to lower housing construction costs and increase access to quality housing and housing inputs, especially for homebuilders who are constructing their homes incrementally. Because of the potential impact of this category of intervention, this document provides more detailed steps below for actualizing such a program.
  - i. **Prioritizing and assessing market-based solutions:** Once a list of constraints and market-based solutions are fully articulated, drawing from the assessments already conducted and additional analysis as determined by the program, each solution will need to be prioritized on the basis of i) the number of housing consumers who would benefit, and ii) impact on price/quality of low-income housing.
  - ii. **Identifying and engaging relevant private sector service providers:** These potential providers or firms include, but are not limited to:
    - **Banks and MFIs** – The housing finance market is significantly under-developed, and while salaried workers can access loans, the households engaged in the informal market cannot, which composes the majority of the market. Several MFIs we interacted with during the value chain analysis and roundtables expressed interest in exploring opportunities for developing housing loan products for households with insufficient income who cannot currently access any formal housing finance products.
    - **Cement suppliers and importer-wholesalers of construction materials** – As they interact with cement block companies and hardware stores as their clients, these firms can influence



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the way their cement is being mixed, while expanding sales of improved construction materials in Monrovia through existing retail outlets.

- **Gravel/washed river sand suppliers** – Their quality product may be missing for lower-income households in Monrovia, and it is important to assess how they could market their product and advocate its use amongst building professionals in Monrovia. It would also be important to address environmental awareness-raising with supplies and communities, especially around the negative impacts of sand and gravel mining on sea erosion.
- **Cement block companies** – These companies had expressed difficulties selling their cement blocks, which are produced according to higher standards. One manufacturer mentioned that it had attempted to produce a reasonably priced yet still higher quality block for the market and met with little success.
- **Housing Finance product development and piloting:** Based on HFHI’s research, there are no financial products focused on productive housing or incremental construction, which increase access to housing finance and simultaneously permit households to expand their homes for rental or non-rental purposes. This category of intervention calls for the solicitation of financial institutions interested in pilot-testing products, supported by technical assistance around governance and management, operations staff, operational systems, and ongoing institutional mentoring and accompaniment based on identified gaps.
- Housing finance product options will be explored that improve and/or expand existing housing stock and expand financing options to a lower-income segment than is currently served by the market, and that lower income groups have the capacity to pay for. Because of the very low repayment capacity of most households in Monrovia and the low capacity of the financial sector to serve clients in the informal sector, a housing finance product that allows households to expand their homes for rental purposes, increasing their affordability levels (the so-called productive housing loans), was identified by our assessments and our



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consultations with financial service providers as a more feasible option to enter the market. This entry point will support both the financial institutions and lower income families; with the hope that eventually a product that is targeted at home improvements and incremental building will be available. It is also expected that by supporting the improvement and/or acquisition of rental housing, low income families with very low repayment capacity that cannot afford to acquire a piece of land, and incrementally build it, will still improve their housing conditions by accessing improved rental units.

- After a market research is conducted, which considers the capacity, preferences, and needs of low income families; different types of product prototypes will be identified. However, it is very important to highlight that any product prototype that is designed needs to respond to the demand and represent a viable market opportunity for the financial institutions embracing it. The initial pilots after product design happens will elicit changes to the first prototypes, and the market itself will help identify what other products are more conducive at some point to continue expanding the market outreach.
- **Policy Interventions:** The analysis of the housing policy context revealed major gaps in the land, housing and infrastructure policy environment. The weak land administration system and the need for land reform will hopefully be resolved by the passing of the Land Rights Bill, 2014. Procedures for the regularization of slum settlements still need to be established and would need to be implemented through a collaborative effort between various government departments, including the National Housing Authority, Ministry of Internal Affairs, Ministry of Public Works, Ministry of Lands, Mines and Energy, Environmental Protection Agency (EPA), Land Authority and the Metropolitan City Councils. The National Housing Policy is 90% complete and has been through a countrywide consultation and validation with key stakeholders and is pending cabinet presentation and ratification. However, the draft housing policy requires updating to be relevant to the current urban context and to meet the housing needs of low-income households, including slum upgrading, affordable rental housing, the provision of basic services and bulk infrastructure to support



affordable housing delivery and support for incremental housing processes through which the majority of low-income households improve their housing conditions.

The current housing policies and programs in Liberia are limited and narrowly focused on delivering subsidized mortgage houses to middle-income households who could afford mortgages of \$15,000 to \$20,000. It is strongly felt by both HFHI and the NHA that putting funding into any greenfield development at this stage will distort the affordable housing market and detract the government from focusing on slum upgrading and supporting incremental housing development in greater Monrovia. There has been very limited public and private sector focus on slum upgrading, affordable rents and housing, despite the fact that seventy percent of the population of Monrovia lives in slum settlements and build their homes incrementally, and sixty percent of the population rents. The only housing the government of Liberia through the National Housing Authority is currently providing for low-income households are the basic shelters in Brewerville for families displaced by sea erosion in West Point. The relocation of these households has not adequately addressed the needs of the families around livelihoods, social networks and integration, and social services. Voluntary relocation guidelines are required to improve on this process as there are other slum settlements that may require relocation due to the impact of risks and hazards.

To address the current qualitative and quantitative shortage of housing, there needs to be a shift in the mandate, policies, strategy and programs of the government of Liberia. Currently, the ad hoc greenfield projects serve a few privileged employed households; ideally, there would be a more comprehensive programmatic approach that addresses the needs of the majority of low-income households that are living in slums, renting and making improvements to their shelter and homes incrementally.

- **Voluntary Relocation Guidelines:** There are several factors, particularly sea erosion and river flooding, which fundamentally question the viability of certain settlements and areas. Most notably is the ongoing erosion and reformation of the land in West Point, and river flooding in



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Samuel Doe presents a significant challenge as households are often displaced by sea erosion and floods respectively. The government through the National Housing Authority has recently constructed shelters in Brewerville for families displaced by sea erosion in West Point. However, the government of Liberia needs to take a more strategic approach to the identification of land for relocation of communities that are impacted on by various hazards and vulnerabilities such as locational risks and climate change. The NHA needs to develop and utilize good relocation practices that take into consideration household livelihoods and social networks and promotes community participation, engagement and choice and are gender-responsive. Global best practice and HFHI's experience internationally will be drawn on to support the NHA in the development of voluntary relocation guidelines.

- **Slum Upgrading Guidelines:** An estimated 70% of the population of greater Monrovia lives in slums. However, the National Housing Authority lacks a strategy and the capacity to support the incremental upgrading of slums. There is a need for clear guidelines for the upgrading and regularization of slums and innovative solutions to support the incremental housing process in low-income communities. The development of the slum upgrading guidelines will also be informed by the community interventions for the PASSA and Incremental Housing Pilots that will be implemented in Phase 2.

## Key Lessons Learnt and Conclusions

In conclusion, accelerating self-managed and incremental construction leading to adequate housing at scale requires adequate land; housing, infrastructure and regulatory policies, laws and regulations; markets that work for the poor; and capacity building support for the economically poor and relevant public- and private-sector institutions. The complexity and interdependencies between sectors and systems in urban areas needs to be considered in the design of appropriate interventions. To address the challenges faced in urban areas in a more sustainable manner and to create more enabling environments for urban development integrated interventions are required at all three levels – community, sector/market and policy.



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