

Actors in real estate production and housing typology in greater Abidjan in Ivory coast

Kouakou Tehua Pierre Deki^{1*}, Kossiwa Zinsou-Klassou², Danvide T. Benoît³

¹ CERViDA -DOUNEDON (University of Lomé), Togo; kouakou.deki@cervida-togo.org (K.T.P.D.)

² Full Professor, CERViDA -DOUNEDON (University of Lomé), Togo; kzinsou@univ-lome.tg (K.Z.K.D.)

³Lecturer (EAMAU), Togo; danvide.benoit@eamau.org (D.T.B.).

Abstract: Urbanization in Africa generates a strong demand for housing from the population. Greater Abidjan is not exempt from this situation. This urban growth is creating a significant demand for housing in the city. In response to this situation, the State and private developers are making efforts to provide the population with housing. The objective of this article is to study land and housing production in Greater Abidjan. Through a methodology that combines qualitative and quantitative aspects, we have arrived at results indicating that land production in the study area is controlled by the State, which also participates in the construction of housing. In addition to the State, private companies are involved in housing production. The housing produced is essentially of three types: very economical, economical, and of good standing.

Keywords: *Actors, Greater Abidjan, Housing, Land.*

1. Introduction

Africa and Asia are the two least developed continents with major social, political and economic problems. They are also the places where the highest urban growth rates are recorded in the world: 3.1% according to the United Nations (UN) while the average is 0.47% in developed countries [1]. As a result, the world and urban population is changing very quickly, particularly in Africa with the decline in mortality due to the improvement of the living conditions and environment of the populations. According to Bonnet [2] late, but rapid, the strongest urban growth is in Africa, but the continent remains poorly urbanized. Urbanization therefore consists of the establishment of cities which are the places of concentration of populations, activities, infrastructures and housing. It constitutes the place where the needs of the populations find their satisfaction in all forms. It creates value and is a source of modernization. This modernization is distinguished at all levels of social life especially in the field of housing. With the advancement of technology, the development of cities has had an unprecedented expansion. This rapid increase in the urban population will induce a demand for housing. In this dynamic, every State aims to satisfy its population by investing heavily in housing.

The construction of housing obeys a mechanism whose stages are as follows: access to land and construction. These stages must be carried out in strict compliance with the Ivorian urban land regime. The State is the actor in land production. It also participates in the construction of housing. Real estate companies are not left out and play an unparalleled role in the production of housing with varied types and forms. The objective of this study is to study land production and housing in Greater Abidjan.

The results of this study are structured around two points: land production in Greater Abidjan and the construction of housing in this area.

2. Literature Review

Our literature review focuses on the factors generating the housing crisis and the typology of housing.

2.1. *The Factors Generating the Housing Crisis*

The factors causing the housing crisis include: insufficient production of modern housing and the population and spatial explosion.

production in Abidjan has two negative aspects: it is insufficient, but also unsuitable because rents are not within the reach of the majority of the lower classes. The author reports that between 1963 and 1973, the Abidjan housing stock increased by 86,000 units for an increase in the population of 520,250 people [3]. For Koffi [4] the housing crisis in Côte d'Ivoire is due in part to the absence of a clear vision of housing at the state level, the absence of a professional approach to project management, the non-existence of a classification for construction companies, the insufficiency of funds in the housing mobilization account (Cdmh). The population explosion is also a cause of the lack of housing. Yapi-Diahou [5] illustrates the lack of housing in Abidjan by showing that for migrants, especially foreigners, finding decent housing is a real headache. He mentions a small real estate production in Abidjan. Therefore, it is far from meeting the strong demand for housing in the city. Savina [6] also mentions the problem of the housing deficit in Abidjan. The author specifies that the supply of real estate production in the city is limited while the demographic pressure is strong. Chapelle [7] agrees. She also highlights the lack of housing as a reality in Abidjan. For her, the problem is acute in the city. The author corroborates his remarks by mentioning a need for new housing of 2,645 per year for a possible annual supply of 1,800 housing units. Cosse [8] emphasizes that demographic growth in a territory is linked to its residential activity. Shelter Afrique states that the majority of African countries are facing a housing crisis due to high population growth, increased urbanization and low supply of affordable housing across the continent.

2.2. *Housing Typology*

Social housing is therefore a real tool for producing a city, that is to say a city corresponding to patterns other than the simple division of the territory according to [9]. For Mbida [10] affordable housing is housing for which the associated financial costs are at a level that does not threaten other basic needs. Chapelle [7] reports that the housing deficit in Côte d'Ivoire leads to modifications of homes in order to meet the needs of the family. She notes two types of modifications, those that do not lead to a change in the configuration of the habitat and those that affect the space of the dwelling. Soumahoro [11] addresses the question of the model and typology of low-rent housing in Abidjan, produced by the State, through public companies. The author places particular emphasis on the design, promotion and dissemination of this model of housing focused on comfort. It also looks at housing produced by private builders, commonly called locally "common courtyard", one of the specific features of which is that it accommodates several tenant households on the same lot or plot who share the toilets and a common open space.

3. Methodology

3.1. *Location of Greater Abidjan*

The Greater Abidjan area, which is the subject of this study, is located in the South of Ivory Coast. Located between the latitude of 5.3364 and the longitude of 4.0266 5° 20' 11" North, 4° 1' 36" West. It is bordered to the south by the Atlantic Ocean, to the north by the department of Agboville, to the east by the departments of Alépé and Grand-Bassam, and to the west by the departments of Jacqueline and Dabou, Greater Abidjan covers an area of 2119 km² (2,119,000 ha) or 0.6% of the national territory (Map No. 1).

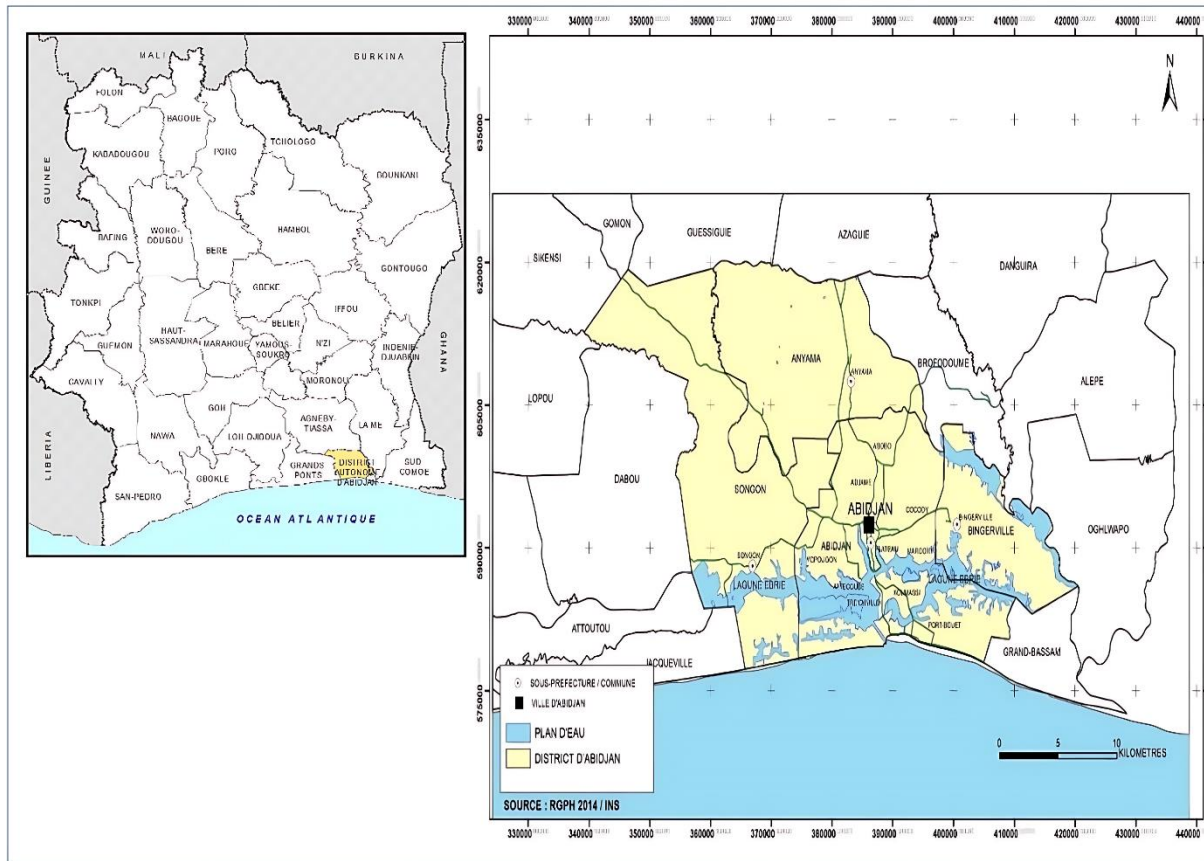


Figure 1.

Location of Greater Abidjan.

Source: KTP Deki, 2024 from INS base map.

3.2. Data Collection

The methodological approach adopted for the conduct of this study is qualitative and quantitative with secondary data from theses, dissertations and articles, internet sources, scientific magazines, technical and administrative documents. Primary data from field surveys were collected and processed.

As for secondary data, the works were consulted for the most part at the University of Cocody-Abidjan and for others, on the internet. This made it possible to have textual data on land and housing production in African cities in general and in Greater Abidjan in particular.

As for the field survey, it was carried out by direct observation and interviews. The field observation made it possible to collect primary data relating to housing. As for the interview survey, questions were addressed to 25 real estate developers in the city of Abidjan in order to collect data on real estate promotion and policy in Abidjan. The questionnaires were administered to 200 heads of households in four districts of Abidjan.

4. Results

4.1. Land Production in Greater Abidjan

Production concerns all the steps involved in subdivisions. We distinguish: administrative subdivisions that are initiated by the municipalities, private residential subdivisions developed by a private owner in an urban area with a view to producing land for residential use, intended to be sold

unfurnished or after a real estate transaction and finally, village subdivisions most often carried out on unregistered land for the benefit of one or more village communities.

The realization of the subdivision follows four (4) essential phases. In Côte d'Ivoire, since independence, the State has experimented with the three types of subdivision: the administrative subdivision since 1930, the private subdivision and the village subdivision. A legal framework exists for this purpose which governs the subdivision procedure, more particularly the village subdivision.

4.2. Real Estate Production

In this section, we present the players in real estate production and the types of housing produced.

4.2.1. Real Estate Production Players

Real estate development is crucial for the economic growth of nations. According to the United Nations, housing is the first and most basic need of every human being. It also influences the household economy. Real estate is the most important asset that a household accumulates during its lifetime and is an important part of building the national economy.

Real estate production in Greater Abidjan is provided by public and private actors.

4.2.1.1. Public Actors

The construction of Abidjan (Greater Abidjan) was planned within the framework of several successive urban plans. This stems from a political ambition for housing set up by the public authorities. The provision of land in large quantities is the key to increasing housing production. The government, through the Ministry of Construction and Urban Planning, is focusing part of its efforts on this issue. Housing has been produced and made available to the population for this purpose.

Several state departments and companies have played an important role in real estate production. These include: the Department of Urban Planning and Housing (DUH); the Urban Land Equipment Company (SETU, created in 1971); SOGEFIHA (Société de Gestion Financière de l'Habitat) which is a fully public company. It only finances operations decided by the State; SICOGI was created in March 1964 and results from the merger of SIHCI and SUCCI which became the National Housing Agency (ANAH). It inherits all of the production of these companies which is 3700 housing units in Abidjan for SIHCI and 2400 for SUCCI.

4.2.1.2. Private Actors

After the Ivorian economic crisis in 1980, many civil real estate companies appeared and took over by offering each year in the Abidjan metropolitan area, various real estate programs with often evocative names such as Stars, Papayers, Caféiers, Perles, Palmeraie etc. The realization of these real estate programs allowed the production of housing in Abidjan and especially gave the city specific landscapes distinguished by the standardization of their architecture. These social housing production programs have largely contributed to the housing problem in the Abidjan metropolitan area.

Developers and construction companies have produced housing on these serviced plots around two major issues. These are the ability of the private sector to address a less well-off demand, by offering affordable housing, and therefore reduce its costs and the ability of the private sector to respond in volume to this problem by focusing on the act of developing, planning and building housing, while striving to show how other determinants (land, urban planning, financing, etc.) influence the organization of the private housing production market).

The State's withdrawal from direct housing production and the establishment of an incentive framework have encouraged the proliferation of private real estate developers. In 2010, the Ministry of Construction and Urban Planning, through the Housing Directorate, listed around sixty private real estate development companies. With the exception of one real estate company that has its head office in the interior of the country, all the other companies are based in Abidjan and are recent creations, except

for the Côte d'Ivoire Land Development Group (GFCI), which was established during the colonial period (1955). They were all created after 1985 and the majority after 2000.

Indeed, in June 2010, out of around sixty companies that had submitted an application for approval to the ministry responsible for construction, it was noted that only 7% were created before 1990, approximately 17% between 1990 and 2000, 26% between 2001 and 2005. 50% of these companies were created after 2005 [12].

In 2022, about a decade later, there are around 250 real estate developers in Greater Abidjan.

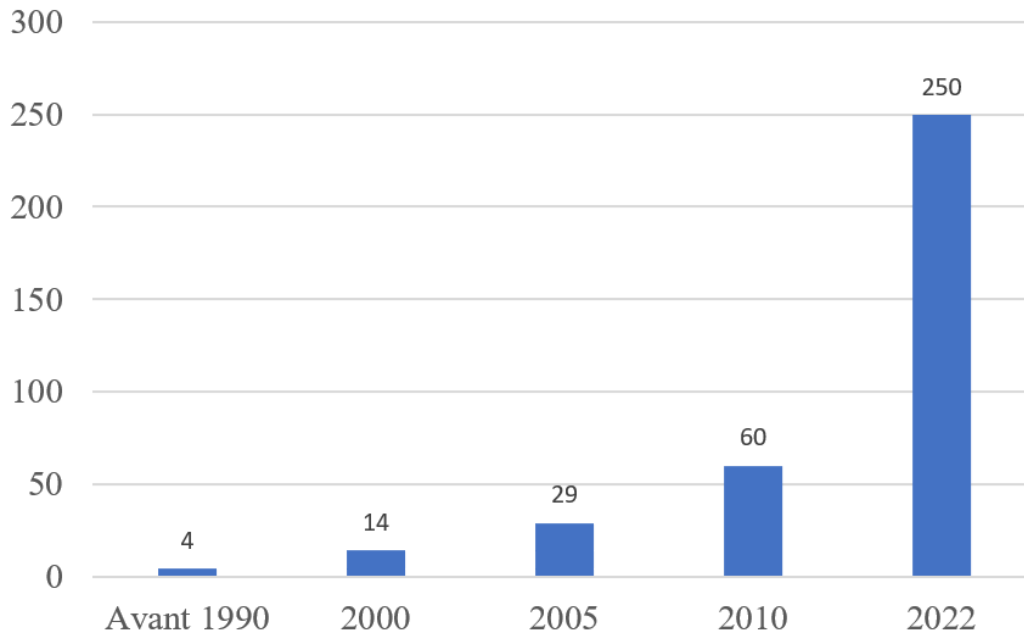


Figure 2.
Evolution of the number of real estate developers.
Source: MCL, 2022.

Reading the figure, we see that more than 75% of real estate developments were set up after the year 201. This could be explained by the fact that the State made housing the top priority by liberalizing the sector. In 2013, for example, as part of the Presidential Program for the construction of social housing, the Ministry in charge of construction approved around forty real estate developers, the vast majority of which were recently created (on average 10 years of existence) and did not have real experience in real estate development and technical and financial capacity.

4.2.2. Types of Housing Produced

Housing production in Greater Abidjan is marked by two types of housing: modern housing and traditional housing. The housing is presented by type of actor.

4.2.2.1. Housing Produced by the State

The state has produced housing of various types and shapes. However, they are all modern housing. These dwellings are generally of simple architecture. They are terraced dwellings, most often of a single floor; duplexes, two-story dwellings; villas; apartments in buildings; studios, in university residences for example. Certainly modern, these dwellings are fully equipped but the level of equipment remains minimal. Indeed these dwellings have electricity connections, running water, modern showers and toilets as well as equipment for washing dishes in the kitchen. In the economical dwellings built, the showers and toilets are separate and without tiles generally laid later by the residents. The simple low

houses do not have fences. Within the dwellings the courtyards are cramped. So play areas and public gardens are planned in each sector of the districts. These modern dwellings are mostly made up of villas.



Figure 3.
Villa built by SICOGLI (ANAH) in Cocody.
Source: Deki shooting , April 2024.

Given the density of occupation, the housing appears to be not very spacious. The surface areas vary from 150 to 600 m². The figure below gives an overview of the surface areas of the housing surveyed.

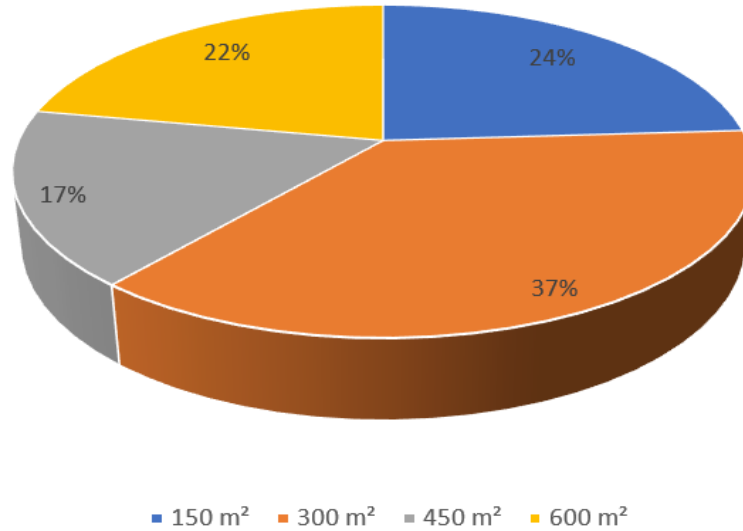


Figure 4.
Surface area of housing.

According to the figure, housing occupying 300 m² is predominant with 37%. Only 39% have a surface area beyond 450 m². These sizes are therefore reduced for large African families. This type of housing is observable in all municipalities. Indeed, urban dynamics show a continual production of housing which is the direct response to strong demand. The characteristics of the inhabitants are presented in the following table:

Table 1.
Characteristics of residents of housing produced by the State.

Cocody		Bingerville		Port-Bouët		Yopougon	
Owner	Tenant	Owner	Tenant	Owner	Tenant	Owner	Tenant
23	19	17	16	25	13	23	14
54.76%	45.24%	51.5%	48.5%	65.79%	34.21%	62.16%	37.84%

In the housing produced by the State, we have owners and tenants. In the 4 municipalities surveyed, we counted 62 tenants, which represents 41.33% against 88 owners, or 58.67%. The majority proportion of owners is explained by the fact that everyone wants to have a home and escape the cost of rent.

4.2.2.2. Housing Produced by Private Companies

In Greater Abidjan, the housing produced by companies is generally of three types, namely:

- Studios and single rooms called “very economical accommodation”,
- Small-scale housing with a minimum of so-called “economical” equipment
- And individual villas, duplexes and apartments described as “average and good standard”.

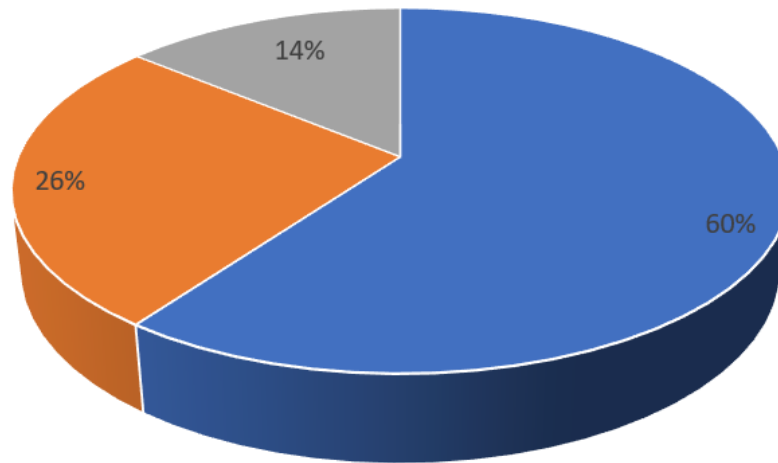


Figure 5.
Economic housing (CITE ARCHANGE) built by the company SCI RIVIERA.
Source: Deki shooting , April 2024.



Figure 6.
Good Standing Housing built by the INTERBAT Company in Cocody.
Source: Deki shooting , April 2024.

Our field surveys show that low-cost housing is the most inhabited (Figure No. 7).



■ Low cost housing ■ Average and good standing ■ Studio

Figure 7.
Proportion of respondents per dwelling.

Low-cost housing occupies a prominent place with 60% of respondents. It is most concentrated in the Yopougon district and is most occupied by average civil servants. Average and good standing housing takes the lion's share in the commune of Cocody and is occupied by senior executives of the administration. As for studios, they are poorly represented with only 14% of respondents. The following table gives an overview of the profession and the type of housing occupied.

Table 2.
Professional status and type of accommodation.

	Studio	Economic	Average and good standing	Total
Senior executive	0	4	6	10
Average civil servant	0	16	4	20
Low-class civil servant	2	7	2	11
Students	5	3	1	9
Total	7	30	13	50

Real estate companies have played a major role in promoting housing in Greater Abidjan. Depending on the case and the profile of the applicant, there are 3 types of offers: simple rental, rental-purchase, direct access.

Simple rental is the most observed and concentrates households with average or lower incomes. Rent-to-own and direct access to ownership are modalities offered to individuals with high incomes and mainly concern villas. Rent-to-own is done on average over a period of ten years.

5. Discussions

JJ Kanga 2015 highlights that Addressing the issue of the development of real estate development in the Abidjan metropolitan area provides an opportunity to revisit the role played by the State of Côte d'Ivoire in housing production. Indeed, very early on it engaged in a land policy and a very proactive urban planning and housing policy that served the urban plan of the city of Abidjan. The city has benefited from successive urban plans since the colonial period in order to allow it a coherent spatial

development. SICOI and SOGEFIHA have produced a massive amount of housing. They have built more than 70,000 homes in Abidjan [13] mainly concentrated in the municipalities of Yopougon and Port-Bouet, which have hosted nearly 70% of SOGEFIHA's production. In 1980, over 44% of SICOI housing was located in Yopougon. All this production was made possible thanks to the direct intervention of the State, which was the lender, developer and manager of the housing stock produced before their sale following the economic and financial crisis of the 1980s. This crisis gave way to the private sector. It gradually withdrew from direct housing production. It dissolved SOGEFIHA and SETU. As for SICOI, it remained in business but now behaved like a private developer. At the same time, it created new instruments to support and supervise private developers. Despite the efforts made by these companies, supply remained lower than demand. Indeed, faced with the problem of housing shortage for the majority of households and the increase in under-equipped neighborhoods and precarious housing, the State has launched since 2011 a presidential program for the construction of housing intended for low-income households, in partnership with private developers who are called upon to build the houses. In the partnership model, the cost of land mobilization and the work of the primary Roads and Various Networks is covered by the State. For Dhouegbeu [14] the concern to house urban populations led the authorities from independence to adopt a policy of promoting low-cost housing. The State opts for a policy of promoting low-cost housing. Inherited from colonization, this policy is characterized by a deep commitment of the public authorities. To achieve the expected objective, significant means are put in place. After the Ministry of Construction and Urban Planning, the State created specialized structures such as BNETD-BCEOM, AURA and SEMA for urban study and planning missions. State intervention instruments were created. These were financing, land and real estate production structures. Housing financing was provided by the State and foreign structures. The central government intervened through the Crédit de Côte d'Ivoire and successively the OSHE, the BNEC and the CAA, the FSH having been housed in each of the last three structures. Housing policies were not able to alleviate the housing crisis in Abidjan. Housing needs had reached disproportionate proportions. The expectations of the population were moving further and further away from the horizons of hope each year given the low annual supply. New measures were needed to remedy this lack of housing in Abidjan.

6. Conclusion

The urban growth of Abidjan implies the need for housing from year to year. The demand is stronger than the supply which remains very insufficient. The supply of housing is very unsatisfactory leading to a significant imbalance. The State and real estate developers have taken the measure of the thing by initiating major real estate development works. The production of housing is regulated by the land regime which by its rigidity constitutes an obstacle. However, efforts are made to produce some housing to satisfy a certain number of demands. Referring to the quality, three types of housing are recorded. Thus, we have the economic quality housing presenting a reduced size with a minimum equipment mainly found in Yopougon. The so-called medium and good standing housing designates the individual villas and apartments dominating the commune of Cocody. The so-called very economical housing constitutes the studios and are mainly located in Yopougon, Port-Bouët and Cocody. The housing produced by private developers is mainly concentrated in Abidjan. It should be remembered that despite the efforts to satisfy citizens, much remains to be done to balance supply and demand to some extent.

Transparency:

The authors confirm that the manuscript is an honest, accurate, and transparent account of the study; that no vital features of the study have been omitted; and that any discrepancies from the study as planned have been explained. This study followed all ethical practices during writing.

Copyright:

© 2025 by the authors. This open-access article is distributed under the terms and conditions of the Creative Commons Attribution (CC BY) license (<https://creativecommons.org/licenses/by/4.0/>).

References

- [1] UN, *Urbanization of the world; Towards a planet of city dwellers*. Ined: UN, 2004.
- [2] F. Bonnet, *Late, but rapid, the strongest urban growth is in Africa, but the continent remains poorly urbanized*. France: Urban Studies, 2009.
- [3] Marcou, *Abidjan: Reflection on the habitat of the greatest number*. France: Rennes, 1978.
- [4] G. Koffi, *The housing crisis in Côte d'Ivoire: Causes and consequences of the absence of a clear vision, professional approach to project management, and the insufficiency of funds in the housing mobilization account (Cdmh)*. Ivory Coast: University of Abidjan, 2016.
- [5] A. Yapi-Diahou, *The perilous integration of migrants in Abidjan: The State and migrants facing the question of housing*. Paris: Orstom, 1989.
- [6] M. Savina, *The problem of the housing deficit in Abidjan. In this work, the author emphasizes that the supply of real estate production in the city is limited, while demographic pressure remains high*. Ivory Coast: University of Abidjan, 1985.
- [7] K. Chapelle, *Analysis of the production sector of low-cost housing in Abidjan*. France: ORSTOM, 1993.
- [8] E. Cosse, *Vacant housing, strategy and methods to get out of it: Guide of the national network of communities mobilized against vacant housing* France: Eurometropolis of Strasbourg & National Housing Agency, 2018.
- [9] G. Leloutre, *Proceedings of the 48th ARAU Urban School. Social acquisition: How to equip low-income households to access property? Faculty of Architecture of the ULB, Lecturer LoUIsE (Laboratory Urbanism Infrastructures Ecology)*. Belgium: Architect-Urban Planner at the KARBON Agency, 2017.
- [10] A. M. O. Mbida, *The sociodemographic determinants of the quality of housing in Cameroonian metropolises: The case of Douala and Yaoundé*. Cameroon: Institute of Training and Demographic Research (IFORD), University of Yaoundé II, 2010.
- [11] C. Soumahoro, *from the abandonment of housing policies to private developers: The paths of individualization in popular rental housing in Abidjan* in Baumann E., Benga.N, Yéo.O, ORI.B., Leimdorfer F, Soumahoro C, Dembele.C, *research on individualization and citizenship in African cities: Interim reports*. Paris: ORSTOM Editions, 1995.
- [12] J.-J. Kanga, "Development of real estate promotion in the Abidjan metropolitan area: Disengagement of the State and privatization of the production of urban space," Doctoral Thesis in Spatial Planning and Urban Planning, University of Bordeaux III, 2015.
- [13] R. Parenteau and F. Charbonneau, "Abidjan: Une politique de l'habitat au service du plan urbain," *Quebec Geography Notebooks*, vol. 36, no. 99, pp. 415–437, 1992. <https://doi.org/10.7202/022293ar>
- [14] D. P. Dihouegbeu, *Economic housing in Abidjan*. Ivory Coast: Félix Houphouët-Boigny University in Abidjan, 2013.