

Development Policies & Practice

GRET

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These briefs aim to fuel discussions on development policies, based on GRET's and its partners' experience.

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Twize, 10 Years of Urban Social Development in Mauritania

In Mauritania, urban growth has been spectacular since independence. In 60 years, the population of the capital, Nouakchott, has gone from 500 to nearly one million people. This growth has been accompanied by the rapid development of precarious, under-equipped settlements.

From 1998 to 2008, the government of Mauritania entrusted GRET with implementing a project aiming to alleviate poverty through access to housing in outlying settlements around Nouakchott and Nouadhibou: Twize. GRET tested a system to finance and build housing "modules" for low-income households.

The project was organized in four components:

- **Housing:** Production of quality housing "modules" whose costs were kept down for inhabitants organized into solidarity groups or *twize* (which means "do it together" in the Hassaniyya dialect) to access a solidarity lending mechanism.
- **Microfinance:** Provision of classic microloans intended to improve inhabitants' incomes and a financial mechanism to enable access to housing.
- **Training:** Provision of professional-level training courses for settlement inhabitants in the construction, retail and service sectors.
- **Community activity support** for the concrete execution of urban, economic or social microprojects and social support for the housing scheme.

Initially placed under the authority of the former Commissariat aux Droits de l'Homme, à la lutte contre la pauvreté et à l'insertion (CDHLCPI, commission on human rights, poverty alleviation, and integration), in 2003 the project was folded into the Urban Development Project co-financed by the World Bank and the Mauritanian government.

Main outcomes

★ Housing

Of two types (a 20 sq. m. room or an enclosure and latrine set), the Twize modules rely on popular construction habits and are competitive on the local housing market. On plots that have occupancy permits and are therefore eligible for construction, local entrepreneurs build the units under the contracting authority of the owners.

10 Years Later:

- The Twize modules have left their mark on the urban landscape in outlying settlements around Nouakchott and Nouadhibou: **4,500 rooms and 1,400 enclosure and latrine sets were built.**
- **The project reached its target:** households earning monthly incomes between 15,000 and 50,000 ouguiyas. It effectively fought **land speculation** and helped **stabilize households in their settlements.**
- The modules are good value for the money according to professionals in the sector. Efforts to improve the quality of the buildings combined with rising prices for materials and labor and exchange rate instability have in-

Founded in 1976, GRET is a non-profit association of professionals for fair development.

It supports sustainable development processes in urban and rural areas by building on social equity, economic promotion and respect for the environment.

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creased the price of the modules fourfold in 10 years. This increase was primarily absorbed by an increase in the **subsidization rate** from 27% to 67%.

- **84% of households are satisfied with the housing offered.** However, the building style—horizontal and not very dense—contributes to urban sprawl, which generates urban management costs and inequalities in access to services (transportation, water, electricity, etc.).
- The program gave priority to **local suppliers and material producers from the action settlements.**
- **Mayors generally supported Twize**, sometimes going so far as to lower or eliminate the construction permit fee. The *hakem* (prefects) facilitated the delivery of occupancy permits, which sped up land tenure regularization in the settlements.



★ **Microfinance**

The mechanism to finance access to housing combined public subsidies, personal contributions and loans taken out by the households. This financing mode, tested in Brazil notably, can be viable if the public authorities finance housing sustainably. The microfinance institution (MFI) Beït El Mal, created by the project, has been financially independent since 2007. In May 2012, it was still housed by GRET.

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10 Years Later:

- Credit delivery and repayment targets have been exceeded and the **recovery rate is close to 100% for housing loans and 95%** for classic microloans.
- **Financial products have become more diverse** over time. Individual home loans are now possible in addition to the solidarity loans (to five to ten households), and the loan ceiling has been removed. For classic microloans, larger economic projects were supported during the last period.
- **In 2011, Beït El Mal employed a staff of 84** and was present in **seven settlements** in Nouakchott and Nouadhibou. **The MFI has 24,000 clients**, 67% of whom are women. The total revolving fund amounts to 600 million ouguiyas. In 2012, discussions are underway with the Ministry of Housing, Urban Planning and Territorial Development (MHUPTD) on making the MFI autonomous.

★ **Training**

Twize encouraged the hiring of local labor, trained through a partnership with the Nouakchott technical high school. Professional training courses were given in the fields of retail and services.

10 Years Later:

- **800 construction workers** have been trained. The **training provided to craftsmen and workers** helped some of them find work in other construction sites. This resulted in a high turn-over rate and recurrent training needs on Twize construction sites.
- The most robust construction **firms** were strengthened by the program; the weakest did not survive the end of the Twize program.
- The inhabitants have acquired **re-usable know-how** in managing construction sites and acting as contracting authorities, but they did not take part in steering or managing the project.
- With the Agence nationale de promotion de l'emploi des jeunes (ANAPEJ, national agency to promote youth employment) and the Institut national de promotion de la formation technique et professionnelle (INAP-FTP, national institute to promote technical and vocational training), GRET created a **pilot job search guidance center for young people from poor settlements**, which gave rise to the Cap Insertion project.



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* Support for Community Activities

Organizers were in charge of identifying and accompanying microprojects with budgets of between 1 and 1.7 million ouguiyas carried by grassroots organizations and local authorities. The projects were submitted to an allocation committee co-chaired by the mayor of the host commune and the CDHLCPI. The organizers also played a role in facilitating the construction process.

10 Years Later:

- **95 projects were implemented** (literacy, sand removal, cholera awareness, classroom renovations, kindergarten equipment, etc.), mostly kindergarten equipment. The Twize were not consolidated as local interlocutors for the public authorities and have not developed other activities (projects, public equipment management, etc.) because they were created artificially to access the scheme and because of a lack of policy support for community dynamics.
- **The organizers played a key role in relaying information and acting as an interface** between inhabitants and those involved in the three other components, and between inhabitants and the representatives of the local administration and communes.

Lessons and Recommendations

In attempting to combine the establishment of a housing production chain, poverty alleviation and better urban integration of outlying settlements, the Twize program achieved significant results although these results were partial and focused on social housing.

* Key Factors in Success

The housing scheme's success depended on the quality of the social, technical and financial support throughout the entire process. Information on the program, the formation of solidarity groups, the administrative support, and the mediation between technical actors and households contributed greatly to Twize's success. Controlling the construction material supply chain made it possible to optimize deadlines, earn the loyalty of enterprises, and achieve economies of scale. The elaboration of technical instructions and construction site management ensured sufficient building quality. The good loan recovery rate is due to the quality of the household targeting, the rigorous monitoring, the assigning of credit agents to loan repayment, and the opening of local branches in settlements.



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★ Prospects

- **Diversify the housing supply “downward” and “upward”:** A subsidized supply of quality building materials with construction support for very poor households, and offering more elaborate housing products, possibly through successive loans for households that have more resources.
- **Support increasing density:** Advise households on locating module(s) on their plots to optimize use of space and materials and take into account adjoining construction; formalize socially-acceptable technical and architectural proposals toward greater density.
- **Finance social housing:** Consolidate the public subsidies/personal contributions/credit triptych tested by Twize, which implies securing public financing for social housing and establishing new compromises between the nature of the service provided, target groups, and financial contributions of households. Social, technical and financial support must be subsidized.
- **Give priority to the *gazras* (precarious settlements) and resettlement zones** created by restructuring operations when selecting future intervention sites. A Twize-inspired program can provide post-operational support to speed up the land tenure regularization process and the urban, social and economic integration of these settlements.
- **Ensure multi-partner steering:** The steering centered closely around the former CDHLCPI and the UDP led to quantitative and operational objectives being favored over more qualitative and institutional objectives, the sectoral approach being favored over the territorial approach, and poverty alleviation being given priority over housing improvement. Future steering should more closely involve the national institutions with responsibility for housing in the reflections and steering, and position international expertise more clearly to build the capacities of national and local actors. ●

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Twize in Numbers

- 10 years of action
- nearly €15 million in financing mobilized
- nearly 2,000 people employed
- 5,900 housing modules built
- 65,000 microloans granted by the end of 2008
- 1,200 professionals trained, 800 of whom in the construction sector
- 95 microprojects completed in the intervention settlements

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Twize Project: 1998-2008.
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1 euro = 340 ouguiyas

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