

Uganda

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Overview

Nestled in East Africa between Kenya, South Sudan, the Democratic Republic of Congo, Tanzania and Rwanda, Uganda has the second youngest population in the world.¹ According to its May 2024 census, Uganda's population has reached 45.9 million, a 32.66% increase from the last census in 2014.² This translates to an annual growth rate of 2.9%. The total number of households is 10.8 million with a 4.4 average household size.³

The Greater Kampala Metropolitan Area (GKMA) is one of the densest cities in Sub-Saharan Africa and the second-fastest-growing urban area in Eastern Africa. It encompasses a vast region including Kampala's central district, its surrounding residential areas, nearby towns, and the expanding urban fringes of Mukono, Wakiso and Mpigi districts.⁴ Currently home to about 4.2 million people, the population is projected to reach between 8 to 10 million people by 2035.⁵ Its rapid development in infrastructure, urbanisation (an annual rate of 5.1% in 2023),⁶ industrialisation, commerce, and trade are contributing to Uganda's path to becoming a middle income country as outlined in Vision 2040.⁷

As of 2021, the unemployment rate was 12%, a slight increase from 9% recorded in 2019.⁸ Coordinated monetary and fiscal policies have contained Uganda's annual inflation rate, which was 3.5% in the 12 months to August 2024,⁹ compared to 10.7% in October 2022.¹⁰ The central bank rate remained consistent at 10% throughout the year despite the fluctuations in exchange rates.

Private sector credit increased 5.2% to Ush21.54 trillion (US\$5.7 billion) in April 2024 from Ush20.47 trillion (US\$5.5 billion) in April 2023.¹¹ The Ugandan Shilling has been depreciating in January (3%), February (5.1%) and March (4%) 2024¹² and currently stands at US\$1 equals Ush3 715.¹³ However, Uganda's resilient economy has resulted in a 6% projected Gross Domestic Product (GDP) growth rate for 2024, a slight increase from the 5.3% recorded in the last year.¹⁴ This is impressive considering the 2024 projected growth rate for Sub-Saharan Africa is 3.8%.¹⁵ GDP is expected to continue to grow in the upcoming financial year; 2024/25, reaching a projected Ush225.5 trillion, equivalent to US\$60 billion (excluding expected revenue from the oil and gas industry).¹⁶

According to the 2025 Budget Speech,¹⁷ the anticipated economic growth is to be a result of a few key factors: The nation is on the cusp of its first oil production in the 2025/26 fiscal year; regional trade within the East African Community (EAC) and the Common Market for Eastern and Southern Africa (COMESA); and a boom in the tourism sector is expected. Agro-industrialisation and light manufacturing are also projected to gain momentum, supported by accessible credit facilities, investments and various government initiatives. Among these are The Parish Development Model, Small Business Recovery Fund, Emyooga¹⁸ (the presidential initiative on wealth and job creation) and the Presidential Industrial Hubs for Youth Entrepreneurs. The Generating Growth Opportunities and Productivity for Women Enterprises (GROW) project is a grant specifically for women entrepreneurs and it aims to bolster export capabilities and enhance the productivity of women-owned enterprises.¹⁹

In addition Uganda met the requirements to graduate from the category of Least Developed Countries (LDCs) for the first time in 2024.²⁰ Moreover;

KEY FIGURES

Exchange rate (1 July 2024): 1 USD = [a]		3 715.16 Ugandan Shilling
Demographic	Total population [b] Total households [c]	48 582 334 9 170 821
	Population growth rate (2023) [b]	2.78%
	Urban households [d] Urbanisation rate [b]	2 455 121 5.1%
	Three largest cities [c]	Kampala, Gulu, Lira
Economic	Percentage of urban population living in slums (2020) [b]	54.0%
	GDP per capita (Current US\$) [b]	US\$1 014
	GDP (Current US\$) [b]	US\$49 273 million
	GDP growth rate [b]	5.23%
Employment	Inflation rate [e]	3.80%
	Gini coefficient (2019) [b] HDI country score (2022) [f]	42.70 0.55
	Unemployment rate (excluding discouraged job seekers) (2021) [w]	12%
	Percentage of women participating in formal labour market [g]	67.6%
Housing finance	Employment (% of total labor force) – Informally employed (2021) [w]	92%
	Median range of annual pay of public servants before tax [h]	Ush5 559 168 – Ush5 554 224 (US\$1 494 – US\$1 496)
	Proportion of adult population that borrowed formally (2021) [i]	75%
	Number of residential mortgages outstanding (2022) [j]	7 200
Property market	Value of residential mortgages outstanding (2022) [j]	US\$217 million
	Ratio of mortgages to GDP (2022)	0.48%
	Average lending rate (2018) [b]	7.78%
	Typical non-subsidised interest rate of residential mortgages [k]	10.3%
Green	Number of residential mortgage providers (2021) [i]	10
	Number of microfinance providers (2022) [i]	5
	Number of microfinance loans outstanding (2022) [j]	20 182
	Total number of residential properties (formal and informal) (2019) [m]	8 500 000
Green	Total number of residential properties with a title deed	n/a
	Percentage of women who own a house alone and/or jointly (2016) [n]	37.8%
	Number of formal dwellings completed annually (2020) [m]	60 000
	Median national house price [o]	Ush516 280 000 (US\$138 936)
Green	Price of the cheapest, newly-built house by a formal developer or contractor in an urban area [p]	Ush60 000 000 (US\$16 145)
	Size of the cheapest, newly-built house	n/a
	Typical monthly rental for the cheapest, newly-built house [p]	Ush600 000 (US\$162)
	National average construction cost per square meter	n/a
Green	Cost of standard 50kg bag of cement [q]	Ush34 667 (US\$9.33)
	Building materials annual cost inflation rate (2022) [r]	3.0%
	ND-GAIN Index measuring the ability of housing & infrastructure to withstand climate-related events (2021) [s]	35.1
	Percentage of total population living in areas where elevation is 5 meters or less (2015) [b]	0%
Green	Are green residential construction certification standards used? [t]	Yes
	Percentage of total households using renewable energy sources for electricity and heating (2022) [b]	90.9%
	Number of EDGE-certified homes [u]	n/a
	Price of low flow taps [v]	Ush80 000 (US\$21.53)

NB: Figures are for 2024 unless stated otherwise.

[a] Xe.com	[i] Buildnet
[b] World Bank World Development Indicators (as at end 2023)	[m] Reall
[c] World Population Review	[n] Demographic and Health Surveys, USAID
[d] Desktop review by 2024 Yearbook Data Team	[o] Uganda Property Centre
[e] International Monetary Fund (IMF)	[p] Real Estate Database
[f] United Nations Development Programme (UNDP)	[q] Zimba Online, Cheap General Hardware, Kash General Hardware
[g] International Labour Organization (ILO)	[r] Uganda Bureau of Statistics
[h] Ministry of Public Service	[s] Notre Dame Global Adaptation Initiative
[i] World Bank Global Index Database 2017	[t] Constructive Voices, Kone Online, Green Building Council Uganda
[j] Bank of Uganda	[u] EDGE Buildings
[k] Trading Economics	[v] PTA Products, Kumukutu, Cheap General Hardware
	[w] National Labour Force Survey

Members of African Union for Housing Finance (AUHF):

Housing Finance Bank Ltd
Echale
Easy Housing

CASE STUDY: Impala Housing Estate

Impala Housing Estate is a gated community in Wakiso district, 8km from the Kampala CBD in Namugoo. It is easily accessible via the Northern By-pass and the Makerere-Kasubi interchange. The project has several amenities and commercial establishments within its walls such as schools and shops as well as a police station and green spaces. Constructed and managed by the National Housing and Construction Company (NHCC) in 2017, this formal housing project has 131 semi-detached units and 64 apartments. The housing units have a 113.5m² floor area encompassing 3 bedrooms, 2 bathrooms and a self-contained master bedroom. Other notable features include ceramic floors, asphalt parking and a rear balcony.



These homes were made available for direct purchase, rental or rent to own. The semi-detached homes went on sale for Ush290 million (US\$78 056). The project had the option of a rent-to-own purchase agreement that carries a 50% deposit and payback period of three years.

Website: <https://nhcc.co.ug/impala-estate/>

The completed Impala Housing estate in Kampala.

Source: National Housing and Construction Company. <https://nhcc.co.ug/impala-estate/>

private investment and continued infrastructure development, including the rehabilitation of the Metre Gauge Railway and the initiation of the Standard Gauge Railway, coupled with advancements in ICT infrastructure and the provision of reliable and affordable electricity are further expected to propel economic expansion.

Among headwinds for the economy is neighbouring South Sudan's political instability, which tends to disrupt Uganda's export market and has triggered an influx of refugees seeking asylum in Uganda. With an impressive open-door policy, Uganda has over 1.5 million refugees²¹ and is the largest refugee host country of South Sudanese displaced persons.²²

Natural disasters associated with the harsh effects of climate change such as mud slides, floods and hail storms have killed or displaced many. As with other developing countries, Uganda suffers the effects of climate change of which it is not the cause. The country has an impressive CO₂ emissions rate of 0.1 metric tonnes per capita,²³ indicating a low carbon footprint. This might be attributed to a 91% renewable energy use rate nationwide.²⁴

Access to finance

The strict loan-to-value ratio of 85% is enforced to protect borrowers.²⁵ There are eight mortgage providers and thus few mortgages in the market, resulting in high interest rates ranging between 16% to 22% over 25 year loan periods.²⁶ Housing Finance Bank, one of the biggest banks in Uganda and an African Union for Housing Finance (AUHF) member, offers a maximum instalment-to-household-income ratio on residential mortgages of 35% to minimise the risk of default from borrowers.²⁷

Liquidity facilities and bank deposits are the main funding sources for these mortgages.²⁸ Customer deposits in 2023 were at Ush33.96 trillion (US\$9.1 billion), a 7.6% increase from Ush31.5 trillion (US\$8.4 billion) recorded in 2022.²⁹ Meanwhile, gross loans for 2023 were Ush21.1 trillion (US\$5.6 billion), a 7.4% increase from Ush19.6 trillion (US\$5.3 billion) in 2022. A positive trend in the banking sector was that commercial banks recorded a nonperforming loan (NPL) ratio of 4.6% in December 2023, lower than the 5.3% in December 2022.³⁰ This could be due to better lending practices, positive economic growth, or reduced credit risk. As of 1 December 2023, the early loan repayment fees charged on outstanding loans were removed from financial institutions to create flexible options in the loan market, thus contributing positively to private sector credit growth.³¹ Should payment default occur on mortgage payments, the foreclosure process can be initiated by the lender, guided by the Mortgages Act of 2019.³²

Uganda has over 1 000 microfinance institutions (MFIs) registered with the Uganda Microfinance Regulatory Authority (UMRA), serving over 600 000 people. Savings and Credit Cooperative Societies (SACCOs), Among the licensed MFIs are non-deposit-taking microfinance institutions, and money lenders.³³ Microfinance is a popular financial tool for non-mortgage finance for agriculture and small business operations. Average microfinance loan sizes are Ush100 000 (US\$27) and are usually used for running small businesses or buying agricultural products.³⁴ Soluti Finance, another AUHF member, partners with microfinance institutions and other

organisations to bridge the financing gap in rural areas in East Africa.³⁵ This support is available to everyone, as women do not need permission from a male family member to access credit or to buy a property.

Digital lending, the use of advanced technology to streamline the banking process often using mobile applications, is on the rise in Uganda.³⁶ These platforms are gaining popularity due to their ease of use and convenience compared to traditional banking systems that are more time consuming though often much safer.³⁷ This innovation is challenging banks to reassess their strategies of customer retention, diversifying their loan books and increasing earnings through a large market share.³⁸ Uganda is largely a cash-based economy and such innovation is revolutionising the banking system in unprecedented ways.

As with any type of innovation, policies have to be put in place for regulation purposes. In January 2024, through the Ministry of Finance Planning and Economic Development, UMRA released the first volume of the Tier 4 Digital Lending Guidelines for Microfinance Institutions and Money Lenders.³⁹ This was in response to public outcries about fraudulent mobile money lenders operating without a physical address, charging exorbitant interest rates, and violating data privacy policies.

Armada Credit Bureau is the latest institution to receive a licence, joining the shortlist of credit bureaus operating in Uganda. These include Metropol, Compuscan and GNU CRB,⁴⁰ all regulated by the Bank Of Uganda and the 2022 Financial Institutions (Credit Reference Bureau) Regulations.⁴¹ These institutions play a vital role in protecting consumer's rights by promoting financial inclusion and responsible lending.

There is an existing bond market and government treasury bonds (long term debt instruments) and treasury bills (short term debt instruments) are available for sale through the Bank of Uganda and primary dealer banks such as ABSA, Housing Finance Bank, Stanbic Bank, Standard Chartered Bank, Citi Bank and Equity Bank, Centenary Bank and DFCU Bank.⁴² Treasury bonds stretch for 2 to 15 years with interest payments made twice a year and coupon rates of 13.5% (2 years), 14.25% (5 years) and 15.8% (25 years).⁴³ These investments are tax free and tend to be accessible and risk free.

No government subsidies support the construction of housing from either the supply side nor the demand side.⁴⁴ This scarcity of financial products makes housing less affordable for the buyer and more expensive to construct for the developer.

Demand & affordability

For most Ugandans access to affordable housing finance is out of reach, mostly due to the mismatch between low incomes and high interest rates charged on financial products. What is deemed affordable in the market is out of reach for most Ugandans in reality. Banks require formal employment and land title deeds as part of mortgage applications and most Ugandans cannot provide either due to being employed in the informal economy and/or not having legal documents for their land.⁴⁵

In 2021, 92% of Uganda's total labour force was informally employed.⁴⁶ The sub-regions of Ankole and Kigezi in the south had the highest proportion of employees in informal employment by sub-region with 95.4% and 94.7% respectively.⁴⁷ This demographic earns between Ush100 000 to Ush200 000 (US\$26.92 to US\$53.84)⁴⁸ a month, which disqualifies them from mortgage applications that require 35% of gross income for monthly payments.⁴⁹ Based on the poverty line of US\$1.77 (Ush6 753) per person per day, Uganda had 12.3 million poor people, or 30% of the total population, in 2020.⁵⁰ Further analysis showed that 34% of the rural population and 20% of urban population live in poverty.⁵¹ Despite 54% of the urban population living in slums,⁵² service delivery in urban centres is improving with 72% of Uganda's urban population having access to electricity⁵³ and 80% having access to safe drinking water.⁵⁴

Microfinance institutions (MFIs) and SACCOs are thus the next best alternative for housing finance for low income households, often employed in the informal sector; especially for home improvements or incremental housing. Despite high interest rates (18%), these institutions offer shorter payback periods (1-5 years) and are flexible enough to accommodate unstable incomes.⁵⁵ FINCA Uganda and Pride Microfinance Limited are a few examples of the many MFIs operating in Uganda.

Inequality in Uganda has been slowly been rising over the years, as the Gini coefficient has risen from 41 in 2012 to 42.7 in 2019.⁵⁶ The most expensive household items after food are housing, water, electricity, gas and other fuels and education.⁵⁷ Wealth and poverty co-exist side by side in Kampala often due to unplanned and unserved areas.⁵⁸ Moreover, cities have arguably contributed to inequality, as "the socioeconomic benefits of urbanisation have not been distributed evenly between Uganda's cities and towns, and there are substantial spatial inequalities in economic and job opportunities."⁵⁹

The 2021 National Labour Force Survey recorded a labour force participation rate of 48%, an increase from the 43% recorded two years before.⁶⁰ This means nearly half of Uganda's working population (aged between 14-64) is actively working or seeking employment.⁶¹ Despite being able to work, 45% of Uganda's labour force cited discouragement as the main reason for not actively seeking employment.⁶²

Housing supply

There are no government basic income grants and the government does not build houses through public private partnerships and sell them at a subsidised rate. The government does not intervene in the market on either the demand or supply side and limits itself to creating an enabling environment for private sector provision of housing.

The government-run National Housing and Construction Company (NHCC) is the biggest supplier of affordable housing in the country. From semi-detached homes to apartments, the enterprise provides a variety of housing typologies for the affordable housing market. The smallest government-approved residential plot size is 200m² in urban areas and the NHCC uses this maximally by providing a variety of housing typologies.⁶³

Uganda's urbanisation rate of 5.1% greatly outpaces the supply of housing nationwide.⁶⁴ Affordable housing construction costs range between Ush1.6 million/m² (US\$431/m²) to Ush2.4 million/m² (US\$646m²) which is high despite the local availability of construction materials.⁶⁵ Construction finance is scarce as affordable housing is perceived as high risk by credit institutions. Private developers thus tend to be self-funded.

Rental housing is more prevalent in GKMA than ownership: 72% of households rent compared to 22% who own.⁶⁶ One-bedroom units are the most popular housing typology despite the variety of options available. Rental prices are location sensitive with central Kampala being the most expensive. However, prices have been slowly dropping due to the supply of more high-end apartments in the same area. Small scale landlords thus dominate the market and backyard rentals are prevalent as a result.⁶⁷

In the slums, more than 56% of dwellings are occupied by tenants compared to 30% that are owner occupied.⁶⁸ Another trend is an informal rental housing market for shared rooms (called muzigo) or makeshift housing.

Secondary cities and towns, particularly those with a population of less than 50 000, have a higher concentration of urban poor when compared to the

GKMA.⁶⁹ Of the 2.4 million housing unit deficit, over 400 000 are in GKMA alone.⁷⁰ On average, Uganda's total annual housing deficit is 284 000 units: total annual demand of 344 000 minus total annual supply of 60 000.⁷¹ Supply is not growing fast enough to accommodate the large and ever-increasing demand despite innovation in the affordable housing market from developers to close the gap. The lack of government housing-related subsidies to access land or basic service provision further exacerbates the situation as there is no incentive for private housing developers to go down market.⁷²

Complex land tenure systems and gaps in land registration add to the already strained housing supply system and "only 21% of the country's land is titled, which affects investments, land transactions, and supply of land for development."⁷³ One of the goals outlined in the Third National Development Plan is to increase this to 40% by 2024/25, unlocking more opportunities for development.

Traditional brick and mortar construction methods are the most common building method in Uganda. Building materials such as bricks and cement are locally manufactured and are often readily available but steel and some finishings such as tiles and sanitary items are imported.

Property markets

Uganda's property market continues to thrive. Newly arrived expats in Kampala have to an extent caused a surge in demand for two-bedroom apartments, driving monthly rentals up by 4% to US\$2 100 (Ush7.8 million).⁷⁴ Average residential occupancy levels have thus responded positively in Kampala to 84%, a 6% rise between 2022 and 2023.⁷⁵ In Kampala's sales market, apartments prices between US\$150 000 and US\$200 000 continue to be in high demand prompting developers to supply more housing stock in upmarket, sought-after locations such as Nakasero, Kololo, and Naguru.⁷⁶

Keeping in stride with advancements in technology, Uganda has a central deeds registry, and a digitised land tenure and title deed system called the Uganda National Land Information System (UgNLIS).⁷⁷ It has been referred to as Africa's most comprehensive land information system due to its thorough attention to manage land registration, administration, surveying, mapping, physical planning, and property valuation. Twenty one percent of the country's land is titled.⁷⁸ Women can own land and property: 2.6% of women own a house alone or jointly.⁷⁹

The number of residential properties in Kampala rated for property taxes is unknown. Studies conducted by the International Growth Centre in 2019 showed that Kampala has roughly 350 000 properties (192 500 residential) of which 64% are eligible for tax.⁸⁰ The Kampala Capital City Authority (KCCA)'s digital platform eCite conducts all tax registrations and collections. The annual tax rate is 6% of the rateable value of the property.⁸¹ Tax compliance is low due to weak enforcement measures, resulting in losses in revenue for local government.

Policy & legislation

The 1995 Constitution of Uganda, the Land Act Cap 227, the Registration of Titles Act Cap 230, and the Physical Planning Act are the main bodies of legislation that govern land and property ownership in Uganda. Evictions are enforced by The Constitution (Land Eviction) (Practice) Directions 2021.

Uganda's land tenure system comprises a mix of freehold, leasehold and customary ownership on customary land. Freehold titles guarantee ownership of land in perpetuity and applications can take as little as 10 days to process through the Ministry of Lands, Housing and Urban Development.⁸² Leaseholds tend to expire after the typical leasehold periods of five, 45 or 99 years.⁸³ Certificates of Occupancy also guarantee tenure security to a lawful bona fide occupant on land.

The government limits itself to creating an enabling environment for private sector provision of housing. No new housing policy or legislation has been proposed or developed in the last year.

In the built environment, green building is a fairly new concept with no buildings certified by EDGE yet. In support of Uganda's goal of cultivating a green economy in alignment with Vision 2040, the Sustainable Development Goals (SDGs) and the Third National Development Plan (NDPIII) 2020/21 – 2024/25, a comprehensive Green Growth Development Strategy⁸⁴ was developed by the government in collaboration with the Global Green Growth Institute (GGGI). Spanning

15 years, it aims to grow a green economy by implementing sustainable practices in agriculture, tourism, energy and forestry. These four key sectors have immense potential to generate green jobs for women, especially if barriers preventing women from accessing green jobs are removed.⁸⁵

Opportunities

The biggest affordable housing developers in Uganda are the people themselves, as most homes are self-built. This is despite the long construction times and the tedious task of self-managing such a mammoth project.

The use of technology could support the housing sector in several ways. Prefabricated construction technology and the use of bio-based materials that store carbon can create sustainable housing at a much quicker pace (and an affordable price) than traditional construction methods. An example of an organisation implementing such innovation is Easy Housing.⁸⁶ Investing in green building technologies like 3D printing with local materials, along with other sustainable innovation, will provide alternative ways of accessing affordable housing.

Furthermore, banks such as Housing Finance Bank offer financial products for incremental housing with an 18% interest rate payable up to three years for a loan amount as low as Ush200 000 (US\$53.8).⁸⁷

Websites

Housing Finance Bank: <https://www.housingfinance.co.ug/>

Uganda Bureau of Statistics: <https://www.ubos.org/publications/statistical/>

Bank of Uganda: <https://www.bou.or.ug/>

Association of Microfinance Institutions Uganda: <https://amfiu.org.ug/>

Uganda Microfinance Regulatory Authority: <https://umra.go.ug/>

Easy Housing: <https://www.easyhousing.org/>

National Planning Authority of Uganda: <https://npa.go.ug/vision2040/contacts.html>

Availability of data on housing finance

Data on housing finance is readily available and easily accessible in Uganda. The biggest provider of this information is the Uganda Bureau of Statistics (UBOS). Through their website, UBOS frequently releases and updates reports on many areas that involve housing and housing finance in Uganda, for example, statistics on population, the labour market, health and households, and government finance statistics. Publications are released as frequently as monthly while some are released at much longer intervals such as annually.

Another reliable source of information is the Bank of Uganda. Their up-to-date website contains annual bank reports, macroeconomic indicators and the latest central bank rate. Government websites such as the Ministry of Finance, Planning and Economic Development and The Ministry of Lands, Housing and Urban Development are also up to date with the latest information. However, accessing information on mortgages has proved to be difficult.

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³ Ibid. Pg. i.

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⁶ World Bank (2023). Urban population growth (annual %).

⁷ See footnote 4. Pg. 18.

⁸ Uganda Bureau of Statistics (UBOS) (2021). National Labour Force Survey 2021 Main Report. <https://tinyurl.com/yc4t7chn> (Accessed 18 August 2024). Pg. xiii.

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¹³ Exchange rate at 1 July 2024 from XE. (Accessed 27 August 2024).

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¹⁵ Ibid. Pg. 3.

¹⁶ Ibid. Pg. 7.

¹⁷ Ibid. Pg. 7.

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¹⁹ Ministry of Gender, Labour and Social Development. Generating Growth Opportunities and Productivity for Women Entrepreneurs (Grow) Project.

²⁰ See footnote 10. Pg. 3.

²¹ World Bank (2024). Refugee population by country or territory of asylum - Uganda.

²² UNHCR. South Sudan and Uganda Refugee Crisis. <https://www.unhcr.org/hk/en/emergencies/south-sudan-and-uganda-refugee-crisis> (Accessed 17 August 2024).

²³ World Bank (2020). CO2 emissions (metric tons per capita) - Uganda.

²⁴ World Bank (2022). Renewable energy consumption (% of total final energy consumption) - Uganda.

²⁵ Bank of Uganda (2020). Limit on The Loan To Value Ratio (LTV) of New Loans for Residential Mortgages and Land Purchase. <https://tinyurl.com/4fcbn2b> (Accessed 31 July 2024). Pg. 1.

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²⁷ Ibid.

²⁸ Ibid.

²⁹ Uganda Bankers' Association (2023). Annual Report 2023.

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³⁰ Ibid.

³¹ Ibid.

³² Government of Uganda (2009). SUPPLEMENT No. 7, 30 October 2009. Act 8. The Uganda Gazette No. 53 Volume CII. <https://tinyurl.com/35wykfk> (Accessed 1 August 2024). Pg. 27.

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⁶⁰ See footnote 8. Pg. x.

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⁶² Ibid. Pg. x.

⁶³ Ministry of Lands, Housing and Urban Development (2011). National Physical Planning Standards and Guidelines. <https://tinyurl.com/yn2c6dxb> (Accessed 26 July 2024). Pg. 8.

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⁶⁹ See footnote 50.

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