Alternative Program for Inclusive and Resilient Social Housing in Cameroon

Submitted By: Association des Amoureux du livre (ASSOAL)



Organization Profile

Organization Name: Association des Amoureux du livre (ASSOAL)

Organization Type: Civil society

Website:

Practice Details

Country(ies): Cameroon

City(ies): Yaoundé, Mbalmayo, Obala, Loum, Bafoussam, Babadjou, Bamenda, Bapa, Bangoua, Bamechetcha

Start Year: 2015 **Ongoing:** Yes **End Year:** N/A

Main Adequate Housing Components:



Housing Thematic Areas:

Housing Affordability & Financing

Housing Rights & Social Inclusion

Housing & Climate Mitigation

Relevant SDGs:



UN-HABITAT

Problem & Context

Despite the State's efforts in housing production and financing, more than a third of households do not have access to decent housing. In 2024, the deficit reached 2 million units, 70% of which are concentrated in urban areas, with an annual need of 100,000 homes. More than half of the housing stock is informal, a consequence of rapid urbanization (55% in 2017, projected to reach 73% by 2050). Large programs, such as the 10,000 housing initiative, struggle to succeed due to administrative burdens, limited funding, and delays. Access to land remains constrained by legal insecurity and high land costs, pushing nearly 90% of households toward self-construction in unplanned areas, often exposed to evictions. Crédit Foncier du Cameroun is unable to meet massive needs, while commercial banks and the private sector remain largely absent from financing and real estate development for low-income households.

Solution Developed

Faced with the housing deficit and the limitations of public policies, ASSOAL initiated a multi-stakeholder consultation process (State, civil society, private sector) which led in 2010 to a national strategy for the promotion and financing of social housing. Since then, the association has been advocating for the adoption of the 12 proposals from this document and has launched a pilot project to demonstrate their feasibility. The selected solutions include land tenure security, access to ownership through housing cooperatives, and the promotion of local materials, notably stabilized earth bricks. In partnership with MINHDU, ASSOAL supports the structuring of cooperatives and encourages the use of ecological bricks. The goal is to build an ecosystem of decent, sustainable, accessible, and inclusive housing, promoting access for women, youth, internally displaced persons, and vulnerable households to affordable housing that respects the environment and is adapted to local financial capacities, while stimulating innovation and public-private partnerships in the sector.

Implementation

ASSOAL acts on several fronts to improve access to housing in Cameroon. In response to evictions and land grabbing, the association has supported around thirty victim collectives in their structuring, leader training, development of participatory maps, and legal and psychological assistance. These actions have enabled the coordinated restructuring of certain neighborhoods and compensation for victims. In terms of decent housing, ASSOAL has been promoting the use of local materials (raw and stabilized earth bricks, stone) since 2007, validated by the State, and supports the structuring of housing cooperatives. More than 200 groups have been sensitized, including about twenty actively involved in the project, with the establishment of tontines and savings funds to address the lack of access to bank credit. The association also develops crowdfunding, enhancing transparency and community mobilization. In parallel, ASSOAL advocates with the State to influence national housing policy and supports local authorities (CTDs) in local taxation (land tax, building permits). Its methodology is based

on multi-stakeholder partnerships (public, private, academic), experimentation through pilot projects validating its models of ecological and inclusive housing, dissemination of best practices, and rigorous monitoring and evaluation. This integrated approach aims to build an ecosystem of decent, affordable, and sustainable housing.

Enablers & Obstacles

The success of ASSOAL's project relies on the trust of financial partners (Misereor, UN-Habitat, GIZ, People Powered), the political will of mayors who signed agreements, the commitment of communities, and the support of administrative and traditional authorities. It is also driven by a dynamic team of permanent staff, volunteers, and local representatives mobilized in each city.

However, several obstacles persist: insufficient resources in the face of growing demand, administrative blockages in legalizing collectives, leadership conflicts with certain authorities, lack of financial support from banks requiring guarantees inaccessible to vulnerable groups, member instability, high material costs, and sometimes refusal to collaborate from certain mayors. These constraints limit the visibility and scale of actions, despite the relevance and effectiveness of the approach.

Results & Impact

ASSOAL's actions have produced significant results both for eviction victim collectives and housing cooperatives. More than thirty collectives of victims and potential victims of evictions and land grabbing have been structured and strengthened through training, legal, administrative, and psychological support. These initiatives have helped preserve the homes of more than 500 households, or nearly 2,000 people who remained safely in their homes. ASSOAL supported the development of master plans and participatory maps in 18 collectives, backed income-generating activities in 12 of them, and contributed to the creation of an association of lawyers and paralegals receiving financial support to sustainably assist the collectives.

In parallel, around twenty cooperatives and associations favorable to the cooperative mechanism have been structured, integrating a tontine-savings and credit system for housing. This system has financed more than 150 projects related to housing improvement, land tenure security, and new construction. Thanks to these mechanisms, at least 15 land titles and master plans have been obtained by members, along with more than 200 building and installation permits, thus consolidating their right to housing and inclusion in a secure legal framework.

Replication & Scale Up

The experience has been successfully replicated in several cities in Cameroon (Yaoundé, Loum, Babadjou, Bangoua, Bafoussam, Bamenda, Obala…), including one inaugurated by the Minister of Housing. This dissemination is based on key factors: availability and low cost of local materials, simplicity and adaptability of techniques, affordability for households, thermal

comfort, knowledge transfer, and community involvement. Support from authorities and the implementation of visible pilot projects have strengthened trust and facilitated sustainable adoption of this approach.

To expand the reach of our experience, ASSOAL relies on an integrated strategy: multiplying networks of artisan-trainers, demonstrations on pilot sites, setting up production units, supporting housing cooperatives, promoting the use of local materials, and establishing a revolving fund. In addition to the above, intensifying advocacy with MINHDU and CTDs for the integration of BTS into national standards, while strengthening partnerships with universities, NGOs, companies, and donors.

Policy Uptake

This housing practice has informed or been partially integrated into policy discussions, strategies, or pilot-level policy instruments.

Our stabilized earth brick (briques de terre stabilisée or BTS) model has been partially integrated into political discussions and pilot initiatives in Cameroon—even into the ongoing National Housing Policy. Projects led by ASSOAL and UN-Habitat, along with research and sectoral workshops, have demonstrated their feasibility and contributed to debates on sustainable housing strategies. Although mentioned in some strategic frameworks, BTSs still lack strong regulatory anchoring, hindered by the lack of support for large-scale production.

Lessons & Takeaways

In retrospect, it would be essential to strengthen advocacy by highlighting tangible demonstrations and awareness campaigns to dismantle prejudices about earth and the variation in approaches. A more proactive engagement in standardization and integration of SEBs into existing codes would have accelerated their adoption. Support for local production, training of skilled labor, and the establishment of financial incentives—combined with better multi-stakeholder coordination—are key levers to sustain the practice.

Note

The original submission was received in French. An automated translation was prepared using Copilot to enable broader multilingual access.