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Research Article

Increasing Housing Stock of Intermediary Cities Through a Guided Practical Private–Private Partnership Approach: The Case of Bamenda, Cameroon

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Abstract

Cameroon's formal housing delivery system, implemented through *Société Immobilière du Cameroun* (SIC), *Mission d'Aménagement du Territoire Urbain et Rural* (MAETUR) and *Crédit Foncier*, concentrates heavily in Douala and Yaoundé. Intermediary cities like Bamenda continue to experience shortfalls in residential, commercial and mixed-use space. Landowners who hold strategically located Central Business District (CBD) parcels but lack construction capital resort to outright sale, permanently alienating family patrimony and forgoing long-term urban economic participation. This paper examines a guided private–private partnership (P2P) model piloted in Bamenda in which landowners contribute land and capital investors finance construction of identical 50/50 twin buildings, typically configured for mixed commercial and residential use and separated by an expansion joint. A mixed design was employed, using a random sample of 40 landowners with developable CBD parcels in Bamenda II and III Municipalities, complemented by purposive interviews with nine tenants who relocated from peri-urban into the new mixed-use buildings. Secondary data on commercial-space applications and completions were extracted from Bamenda City Council records (2014–2024). Descriptive statistics, trend analysis and correlation analysis were applied to key variables including partnership adoption, housing-stock increase, land-patrimony retention, capital availability and rent-recovery time. Results show that the 50/50 model expands both commercial and residential stock while retaining indigenous land rights. Approximately 40% of surveyed landowners with prime parcels have adopted or expressed a preference for the partnership arrangement. Again, 80% of completed partnership buildings adopt mixed configurations. Tenant-level data indicate that higher city-centre rents are more than offset by the elimination of daily commuting costs, yielding net monthly gains for most households. Developers report capital recovery from rental income within approximately five years, substantially shorter than incremental self-build horizons. There are strong positive relationships between partnership adoption and housing-stock increase ($r \approx 0.81$) and patrimony retention ($r \approx 0.69$). Positive urban economy spillovers are observed in employment, building materials supply and banking activity. Unlike formal public–private partnerships regulated by the national Public–Private Partnership Agency (CARPA), the P2P approach relies on bilateral agreements facilitated by local urban managers. The findings indicate an institutionalised P2P framework, supported by model contracts, a municipal landowner–investor data bank and recognition of signed agreements as loan collateral, complementing national housing efforts, accelerating commercial and mixed-use supply in intermediary cities, protecting indigenous land rights, and advancing SDGs 11 (inclusive, safe and sustainable cities) and 17 (partnerships for the goals).

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Keywords

Equity, Housing Policy, Landowners, Urban Managers, Partnerships

1. Introduction

The global housing crisis represents an unprecedented structural emergency that bridges both the Global North and Global South. Latest empirical assessments from UN-Habitat (2026) reveal that up to 3.4 billion people worldwide live in conditions of severe housing inadequacy, lacking at least one essential dimension of shelter quality, such as structural safety, sufficient living space, security of tenure, or access to safely managed water and sanitation. Among this population, over 1.12 billion individuals reside in slums and informal settlements, the highest figure on record, concentrated heavily in Sub-Saharan Africa, Central and Southern Asia, and South-Eastern Asia [1, 2]. Furthermore, global housing deficits increased from 251 million units in 2010 to 288 million units in 2023, while acute displacement forced over 133 million people from their homes in 2024 alone [3]. A good number of these persons with inadequate housing live in informal settlements. Considering that these global statistics point to the alarming realities of more than 150 million persons around the globe being homeless, whereas shelter is one of mankind's basic needs, it should be aptly concluded that the housing situation in the world needs urgent attention. The themes of World Housing Day over the decades have moved from housing for all to building resilience in the way we construct these houses and, above all, the quest to fight against climate change within the housing systems. Despite these goals, the reality remains that we have yet to guarantee the 'Housing for all' slogan in our cities. According to Rose Morrison, writing on Global housing crises, the crises related to housing these days are linked to global warming, natural disasters and rising sea levels. As the world population experiences a geometric increase, with one of the basic needs of mankind being housing, our focus today should not only be on building houses as a measure of closing the need gaps, but should be geared towards ensuring that these houses reflect the housing types in the right places. For housing to meet these need gaps, we must closely monitor their demand & supply mechanisms and ensure that housing is adequately supplied in needed types and stock at the right places. This guided monitoring approach will reduce overcrowding in some areas, enable the houses to serve the purposes for which they were constructed and balance the phenomenon of less occupation of constructed housing stock in other areas. One of the goals in most housing policies today is to put in place a monitoring mechanism for demand and supply of housing, especially within the Cities. While the achievement of this goal is being measured, not all countries have developed practical tools to do proper monitoring. This should be the focus in the revision of such housing policies. Housing encompasses more than just the roof over one's head and needs to ensure that the environment, utilities, road network, proximity to basic services and cultural values are factored into the housing planning and development schemes. This will enable us to build houses that complement targets in sustainable development goals.

Sub-Saharan Africa is experiencing rapid urbanisation, with over 50% of the population in Cameroon now residing in urban centres. National housing policies and state-led interventions have consistently failed to keep pace with demand. In Cameroon, the cumulative housing deficit reached approximately 2.0 million units in 2020, with an annual incremental demand of 100,000 units against a formal delivery rate of less than 2,400 units annually [4, 5]. Traditional Public-Private Partnerships (PPPs) have also struggled to address this shortfall, as market-driven models overwhelmingly target upper-middle and high-income earners (73.2%) of PPP housing output in comparable regional contexts, reaching wealthy demographics while excluding low-income households [6]. This study synthesises empirical literature to propose a transformative solution: Guided Practical Private–Private Partnerships (GPPPP). Unlike state-centric PPPs that suffer from bureaucratic delays, land speculation, and fiscal bottlenecks, GPPPP establishes direct collaborative synergy among non-state private actors, specifically traditional landholders (Chieftaincies and Churches), microfinance institutions/credit unions (CamCCUL), local construction cooperatives, and digital marketplaces (iBuild), guided by municipal land-use planning and inclusionary zoning regulations. The study focuses on Bamenda, a critical intermediary city in Northwest Cameroon.

The National Housing Policy in Cameroon has evolved through three discernible periods: 1950-1976 (Direct construction of houses by the government), 1977-2003/4 (Developing the total housing environment, including providing and improving housing services) and 2004 to date (Reassessing the Habitat III agenda with emphasis on construction of social infrastructural amenities and provision/upgrading of basic services in informal settlements in partnership with local and international private sector partners). The present phase is championed by the Ministry of Housing and Urban Development (MINHUD), whose mission in the housing sector has resulted in the improvement of housing in urban and rural areas and, by extension, ensuring affordable and low-cost housing for all. This is boosted by the Minister's recent moves to build Smart Cities in Cameroon [4, 7, 8]. The housing sector in

Cameroon has seen interventions in the field from housing corporations as follows:

1) SIC (*Société Immobilière du Cameroun*), which develops housing estates, rents, leases apartment houses and manages the estates for the public good,
2) MAETUR (*Mission d'Aménagement du Territoire Urbain et Rural*), which manages, creates and offers housing estates in rural and urban milieus, and,
3) *Credit Foncier* Corporation, which is the housing financing fund for income earners.

SIC has developed housing blocks in Yaounde, which is the Nation's political capital, and Douala, which is the Economic Capital of the Country. These are blocks of flats which are built and attributed to individuals solely for residential purposes, and the beneficiaries rent or pay for the apartments with the cost spread over time. MAETUR, on the other hand, has also, within the same cities of Yaounde and Douala, developed Housing estates which are attributed to families. These two corporations work closely with the *Credit Foncier* to guarantee housing financing. The sustenance of Credit Foncier is guaranteed through contributions by all workers of the public and para-public sectors who earn monthly income. A percentage of their salary is deducted at the source of payment and enables the individual to take soft loans from this corporation and pay from the same salaries over time. Today, the policy has evolved to include non-monthly income earners who can provide a guarantee of 20% of the loans being requested [9-11].

All these efforts of the housing policy have catered mostly to residential housing and not commercial or industrial housing. It is in the face of this, that a new approach to private partnerships is developing within the intermediary cities of Cameroon. Bamenda, which is the third-ranked city in Cameroon today, serving as a model for this new approach to housing provision. This model favours mixed uses and ensures that the supply is guided by demand.

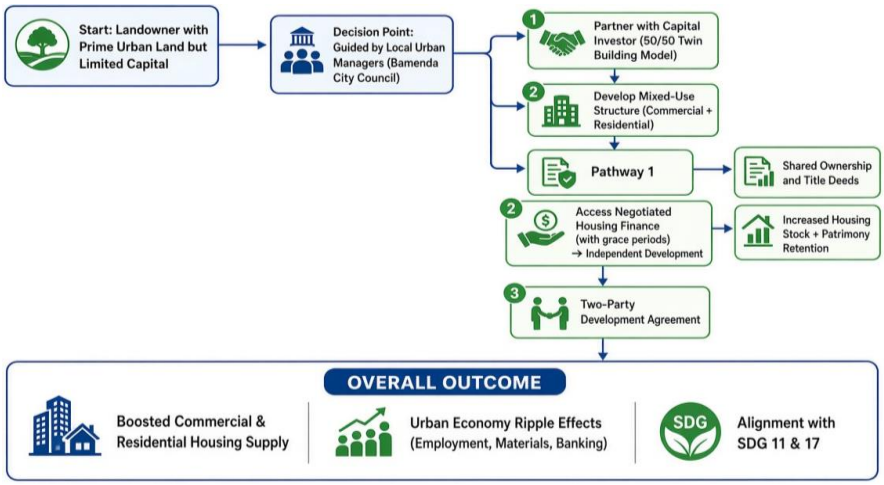
While SDG 11 looks at making cities inclusive, safe and sustainable, shelter, as one of mankind's basic needs, has focused more on where people live. The city centres are where commercial housing dominates, and the urban managers sometimes are faced with difficulties in deciding what decisions they should take to get hold of the prime lands with which these city centres are endowed. Cameroon's land tenure system does not give powers of total land management within the cities to the urban managers. To circumvent this shortcoming and also guarantee the rights of indigenous people, a partnership approach is becoming the alternative in these growing cities. The Goal of this paper is to measure the contributions of private partnership approach to the fashioning of future review of housing policies and in doing so contribute to attainment of sustainable development goals; notably among them goals 11 and 17 [1].

The hypotheses developed is focused on testing if partnerships in the housing sector can effectively contribute to the increase in housing stock in intermediary cities and if private partnership can increase commercial housing supply and by extension encourages mix uses as oppose to low-cost housing. The objectives are first to review the housing situation with emphasis on the commercial housing supply system, the legal framework and practical modalities of the private -private partnerships and their strengths and weaknesses.

2. Analytical Framework

The analytical framework positions local urban managers as facilitators who bring landowners, capital investors and, where appropriate, financial institutions into a structured dialogue (Figure 1). Three pathways emerge:

1) 50/50 twin-building partnership (the core model examined here);
2) Negotiated housing finance with grace periods enabling independent development; an;
3) Two-party development agreements.



Source: Author's design (2026).

Figure 1. *Analytical framework for guided private–private housing partnerships in intermediary cities.*

Successful implementation yields increased mixed-use housing stock, retention of land patrimony, shorter loan-recovery periods through rental income, and positive spillovers in employment, building-materials supply and banking. These outcomes align with SDG 11 (inclusive, safe and sustainable cities) and SDG 17 (partnerships for the goals).

3. Study Area and Methodology

3.1. Study Area

The primary study area is Bamenda, the third-ranked city in Cameroon and capital of the North-West Region. Attention focuses on the Central Business District spanning Bamenda II and Bamenda III Sub-Divisions, where commercial demand is highest and prime land is held by indigenous families. Comparative observations were drawn from Bafoussam (West Region), another intermediary city whose economy is likewise commerce-driven. Bamenda's location on the Bamenda–Enugu Trans-African Highway further elevates demand for commercial and warehouse space.

3.2. Methodology

A mixed-methods design was employed. Random sampling targeted 40 landowners within the Bamenda II and III CBD who possessed developable prime land. Semi-structured interviews explored development choices (self-build, sale, lease or partnership), capital constraints and perceptions of urban-manager facilitation. A purposive sub-sample of nine tenants who had relocated from peri-urban zones into mixed-use city-centre buildings provided data on rent differentials and commuting-cost savings. Secondary data on shop applications and constructed commercial units were obtained from Bamenda City Council records (2014–2024). Descriptive statistics, trend analysis and Pearson correlation analysis of key variables (land access, capital availability, partnership adoption, housing-stock increase, rent-recovery time, mixed-use preference and patrimony retention) were applied. Ethical clearance was secured and informed consent obtained from all participants.

4. Results

4.1. Situation of Affordable Housing in Cameroon

Council records show a clear and widening gap between applications for shopping space and available supply. In 2014, 550 applications were received for 50 newly built shops; by the following year, applications for a second phase of 200 shops rose to 860. The situation of Affordable housing championed by the government of Cameroon is concentrated in the Cities of Yaounde and Douala; the same resulted in the following outputs:

1) The 10,000 Housing Units Program was initiated by the government around 2009–2010, with a further delivery of 4,000 housing units in 2023;
2) Municipal Housing Program (PCCM) Run via a partnership between FEICOM, the Cameroon Housing Bank *Credit Foncier*, and local councils. This initiative mobilised lines of credit (including CFA 30 billion) to build over 1,500 units across dozens of these intermediary cities. As of 2026, 1,200 housing units have been constructed under this programme.
3) Centre for Affordable Housing Finance in Africa (CAHF), which mobilises CFA30 billion (US$49.1) for the construction of 981 housing units in 46 municipalities; 81 housing units have been built under this programme, with a quantified shortfall of 900 housing units.
4) The *Société Immobilière du Cameroun* (SIC) manages a total active rental and operational housing stock of approximately 5,300 to 5,500 units, with a historical cumulative construction output of around 11,000 homes since its inception.
5) The Cameroonian government's progressive efforts to construct 3,060 new housing units in Olembe, Yaounde, to add to the 1160 units constructed by national Small and Medium-sized Enterprises (SMEs).

All these efforts put together do not meet the yearly need gap of 100,000 housing units needed for residential purposes alone. Cameroon's population is presently projected at 30 million inhabitants. There is a population census ongoing which will form another base for future projections. The urban population accounts for 58.7% of this population as at 2022 in a country with a fast growth rate of 4.9%. Except for the Capital city of Yaounde, which is the political Capital of Cameroon, and Douala, which is the Economic capital and has an industrial component which serves as a driving force in industrial and commercial housing demand, other intermediary cities of Cameroon, including Bamenda, have predominantly commercial activities as the main stay of their urban economies. This calls for increased demand for commercial and warehouse housing, proportional to residential housing demand. This commercial housing is where the urban economies are boosted, and the Economic Operators can make gains from there to sustain themselves and also rent or build residential houses.

Records from Bamenda City Council show that the Council received 550 applications for shopping space within the council area in 2014 when the council built 50 shops within the city centre in the same year. Seeing this rising excess demand for shops within the urban space, more space was acquired within the City Council area for the development of further shops on a practical Public-Private-Partnership approach, which was developed on the "Build-Operate and Transfer" (BOT) system. In this model, the private partner constructs the shops as designed by the public partner, and together, they are attributed

to potential applicants who then pay the rents to the private partner over an agreed period, which is deemed to enable the private partners to recover capital and interest before fully handing over the property to the public partner. The applications received during this 2nd phase of 200 shops constructed by the city council one year later rose to 860 applications. This led the Bamenda City Council to officially write to the Minister of Land Tenure to allow them to use some public spaces within three hops of the city and construct more of these commercial facilities. In the process, the city saw an addition of 200 sheds to its commercial housing stock. These have all been occupied by potential tenants who participated in the project by committing financial resources for the construction as advance rents.

4.2. Commercial Housing Need Gaps

From the increasing demand for commercial housing within the Bamenda City Centre, it was established that there are visible gaps in commercial housing supply and demand in the City. Considering that all Ministerial Departments and Corporations are competitively constructing public offices to house their services in Bamenda City, the public sector housing demand and supply system is considered good. The average urban dweller in this city, which is presently hit with socio-political crises, also strives to prioritise housing construction above other city necessities. The Urban managers on their own part put the need to boost commercial facilities as one of the main goals of ensuring the sustenance of a progressive urban economy. The continuous parking of the Trucks with goods at the entry point into the City of Bamenda from the Bamenda-Enugu Trans-African Highway direction is indicative of the need for Wear housing along this stretch. The Demand and supply of shopping space within the city between 2014 and 2016 indicated a cumulative increasing need. Council records show a clear and widening gap between applications for shopping space and available supply. In 2014, 550 applications were received for 50 newly built shops; by the following year, applications for a second phase of 200 shops rose to 860 (Figure 2).

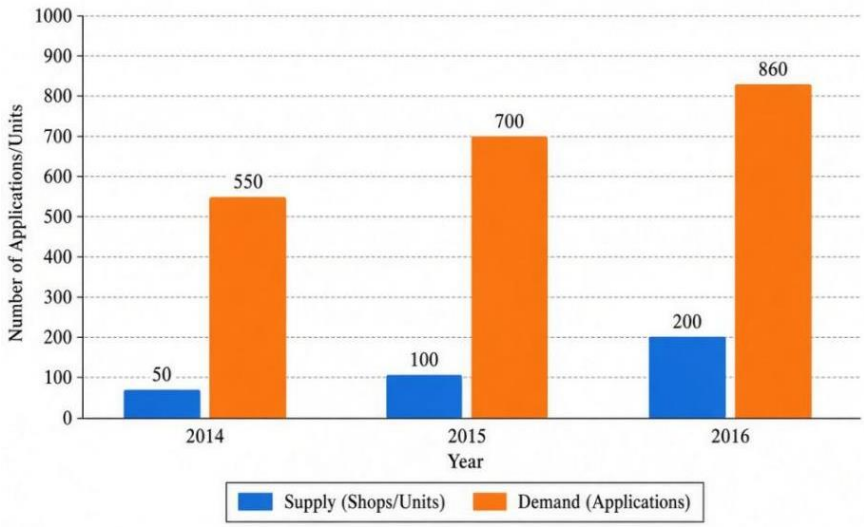
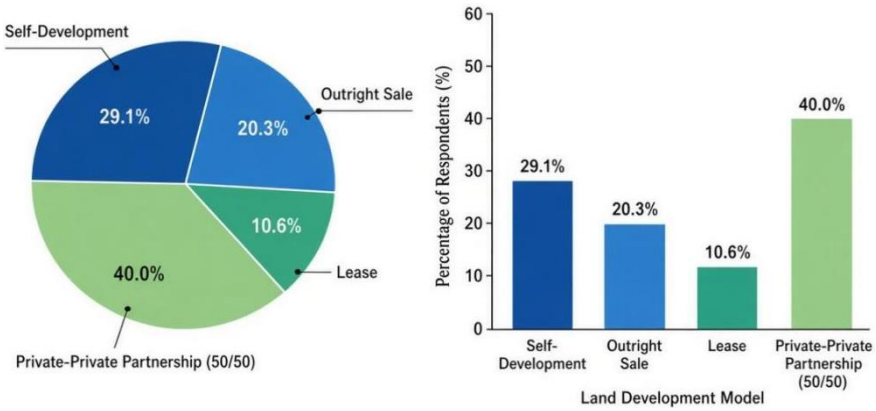


Figure 2. *Demand and supply trends for shopping space in Bamenda, 2014–2016.*

The persistent excess demand prompted the City Council to seek additional public land for BOT-style commercial developments and, more recently, to explore private–private alternatives.

4.2.1. Evolution of Land-development Models

Historically, landowners favoured outright sale or leasing. Field data indicate a progressive shift toward private–private partnerships. Approximately 40% of surveyed landowners with prime CBD parcels now prefer or have entered 50/50 twin-building arrangements (Figure 3). This shift is driven by recognition that sale dissipates capital while partnership converts land into an ongoing income-generating asset and preserves family presence in the city centre.



Source: Field survey, 2025.

Figure 3. *Land development models adopted by persons holding developable land in Bamenda City.*

4.2.2. Outcomes of Mixed-use Partnership Buildings

Eighty per cent of partnership buildings adopt a mixed-use configuration: ground and first floors for commercial activity, upper floors for offices or residences. A small tenant survey (n = 9) revealed that while city-centre rents are higher, the elimination of daily commuting costs produces a net financial gain for most households (Table 1). Respondents also reported earlier shop opening and extended trading hours, contributing to higher monthly turnover.

Table 1. *Average rents and transport costs: previous peri-urban versus present city-centre apartments.*

Item	1-bedroom	2-bedroom	3-bedroom	Net variance
Previous rent (XAF)	10 000	20 000	40 000	—
Present city-centre rent	30 000	50 000	60 000	—
Previous monthly transport	30 000	30 000	30 000	—
Present transport	0	0	0	—
Net monthly variance	+10 000	0	+10 000	Positive

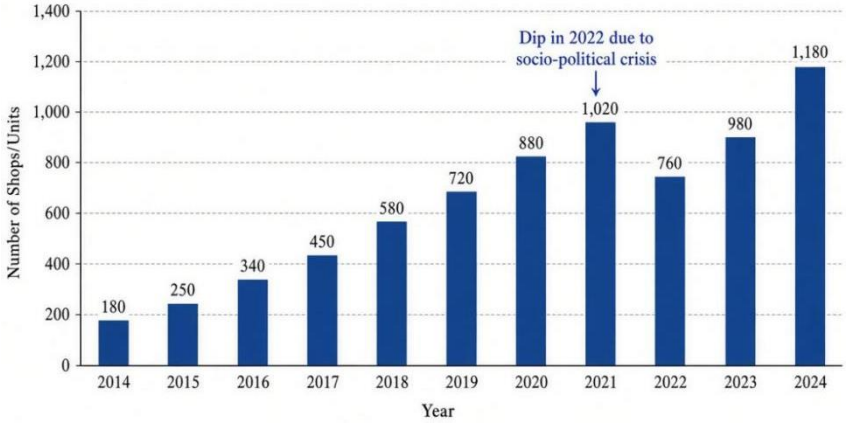
Source: Field survey, 2024.

4.3. Guided Public–Private and Emerging Private–Private Contributions

BOT-style public–private arrangements and, more recently, formal contracts financed by C2D, FEICOM and council budgets have expanded commercial space. Considering that the Government cannot cover the total housing shortfall in Cameroon, the policy opened the housing and infrastructure delivery system to other stakeholders in the urban centres by creating a public-private partnership agency (CARPA) at the level of the Prime Minister's office. This agency promotes and oversees practical contracts between the public authorities and the private investors. While the private investors are there to invest and make profits, the public partner, besides profit goals, also factors the public interest into such partnership agreements. Hence, as the private partners build the houses in this case, going beyond housing for residential purposes, the public partner is there to ensure that the total housing environment is delivered properly, with the areas serviced with utilities and adequate road networks. These partnership arrangements have seen inputs from the banking sector, as the finance houses are there to contribute with credits, where the guarantees are the signed contracts between the parties.

With the increasing demand for shopping space, Urban Managers in some of these intermediary cities borrowed from the public-private partnership approaches to improve on the public housing stock of their cities. Memorandums of understanding (MoUs) are drawn between the local governments and Service Providers to develop this public housing on a BOT approach. In this model, potential applicants are used as the yardsticks to measure the demand for shopping space. In some cases, these potential shop applicants are brought in as third parties, whereby they contribute financial resources to

facilitate the development of these shopping spaces. Their contributions are taken as advance rents and enable the parties in the MoU to quickly construct such shopping areas. In Bamenda City, a field survey showed that this approach has led to an increase in the overall shopping capacity of the city within the last 10 years (Figure 4).



Source: Field survey and council records, 2025.

Figure 4. *Shopping space developed in Bamenda under guided public–private partnerships, 2014–2024.*

Private–private 50/50 projects have further augmented both commercial and residential stock. Developers report loan recovery within approximately five years from rental income, far shorter than the multi-decade horizon associated with incremental self-financing. The drop in 2022 can be attributed to the heightened peak of Socio-political crises, which slowed down investments in the overall housing delivery system of the city and other areas. Business is picking up in Bamenda City, and the housing construction sector is at full operating gear, with the Bamenda Up station leading presently in this housing supply effort of the city. The City Council, together with the Sub-Councils, slowed down this BOT approach as of 2024 due to the fact that commercial shopping spaces from that period have been boosted through formal contracts funded by C2D, FEICOM and Council budgets. These new dimensions have resulted in the construction of shopping spaces in the Bamenda Main Market, Food Market, Mile 4 Market, Bamenda I Market, Cattle Market, Ntasen Market, and Mile 90 Market.

This practical BOT approach faces criticisms from the institutional and legal framework put in place by the state of Cameroon. While the urban managers can benefit from increasing shopping space within their cities through this approach, the legal framework shows that these have been largely done without due modalities and procedures laid down for public-private partnerships by CARPPA. As per legal provision, that Agency at the Prime Minister's office reserves the legal rights to regulate the partnership contracts these urban managers enter into with the private investors. From the urban managers' point of view, they rely on the laws of decentralisation in Cameroon, which devolve management powers of local entities to them. Juxtaposing the laws, the direct method of commercial facilities delivery system approach saves time and avoids the bottlenecks sometimes associated with the public tendering process. But considering that the law remains the law, and procedure, especially when it comes to public issues, there is a need to find a meeting point where the interpretations of conflicting articles of the laws can be amplified through the text of applications of such laws so as to promote harmony in the application. This will equally guide the private-to-private partnership approach whereby the urban managers can serve as focal points for the public housing delivery system. The private-to-private model, which is the focus of this paper, can then be modelled with an institutional framework which guarantees that the public interest is factored in while drawing up these agreements.

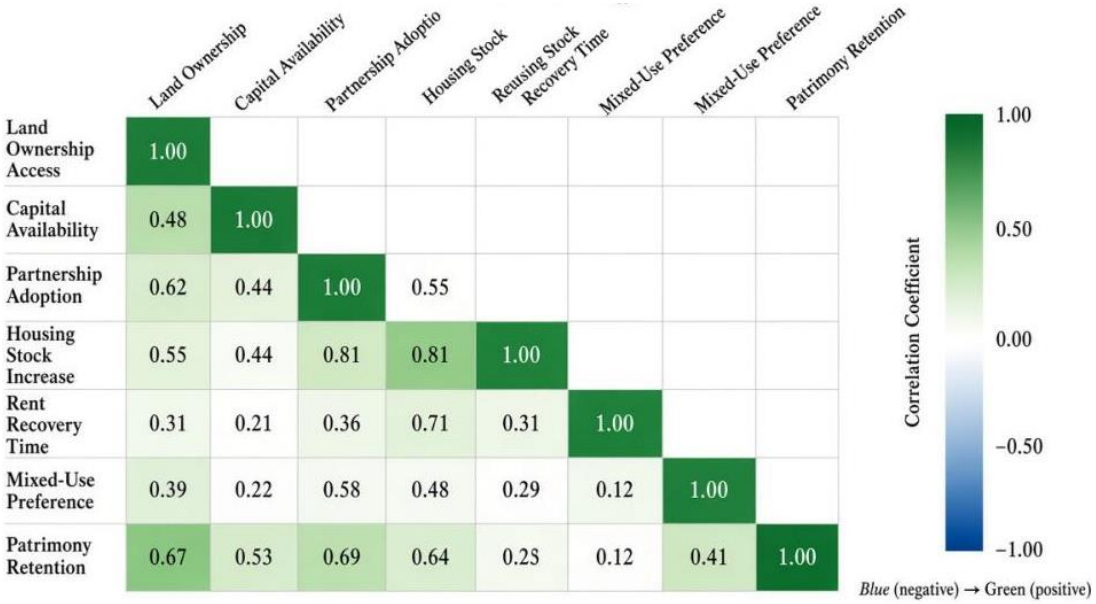
With the ongoing World Bank Urban Road crossing and the C2D road works in Bamenda, the City Mayor has organised dialogue meetings with landlords within the city centre for the purpose of urban renewal and adding value to their present lands laden with outdated and dilapidated structures. The private-to-private approach remains the trump card to fast-track these City Centre renewal dreams. This is in recognition that 80% of landlords within this city centre look up to the Urban Manager to serve as facilitators to their dreams of changing the present structures on their lands to ones that meet the planning standards and vision of the city council.

The policies have most of the time focused on residential housing without giving due attention to commercial and industrial housing. This is understood because commercial facilities should only see the state providing an enabling environment. From the studies done in Bamenda, all projects carried out under this model are contributing positively to commercial housing demand trends of the city and the country's housing policy goals at large. A sample of persons who used such an approach to obtain loans and construct the properties

has shown that they were able to repay the loans from the rents of such properties within 5 years, as compared to the 50-year calculated period if one had to build the home from monthly savings of maximumly one-third earnings. Hence, it is necessary to put in place a practical institutional and legal framework that will guarantee not only transparency of the model, but also ensure the public interest is protected.

Pearson correlations among key variables reveal strong positive associations between partnership adoption and both housing-stock increase ($r \approx 0.81$) and patrimony retention ($r \approx 0.69$). Capital availability correlates moderately with shorter rent-recovery times. Mixed-use preference is positively linked to partnership adoption (Figure 5). These relationships support the hypothesis that facilitated private–private partnerships contribute measurably to housing supply and equity outcomes.

4.4. Correlation Analysis



Source: Authors' analysis of field data.

Figure 5. *Correlation matrix of housing-partnership variables.*

Scatter plots further illustrate the bivariate relationships. Figure 6 shows a strong positive association between partnership adoption scores and the number of housing stock units added, with a clear upward linear trend. Figure 7 indicates that higher capital availability is associated with shorter rent recovery times.

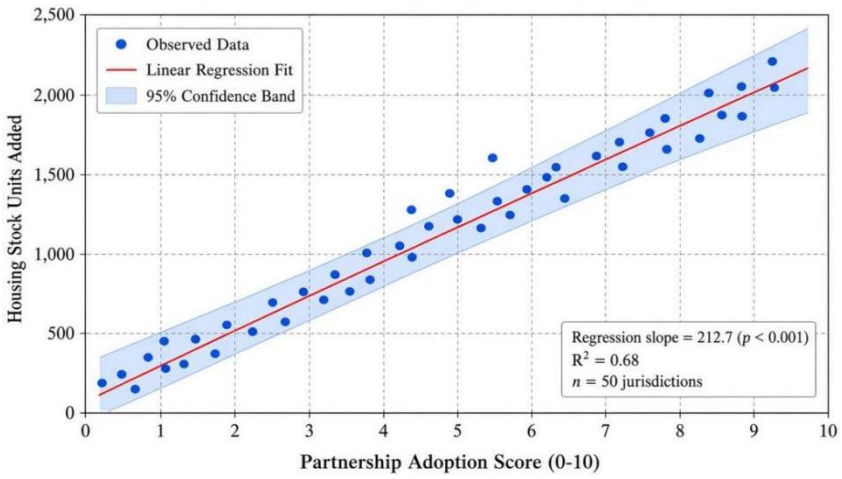


Figure 6. *Scatter plot: Partnership adoption versus housing stock increase. Source: Authors' analysis.*

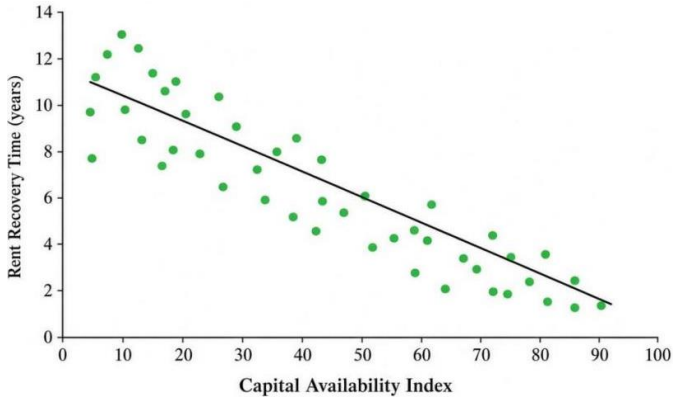


Figure 7. *Scatter plot: Capital availability versus rent recovery time.*

A spider (radar) chart compares multi-dimensional outcomes of the private–private partnership model against traditional outright land sale across seven indicators (Figure 8). The P2P model scores substantially higher on housing stock increase, patrimony retention, commercial space supply, loan recovery speed, mixed-use adoption, urban economy spillovers, and equity/inclusion.

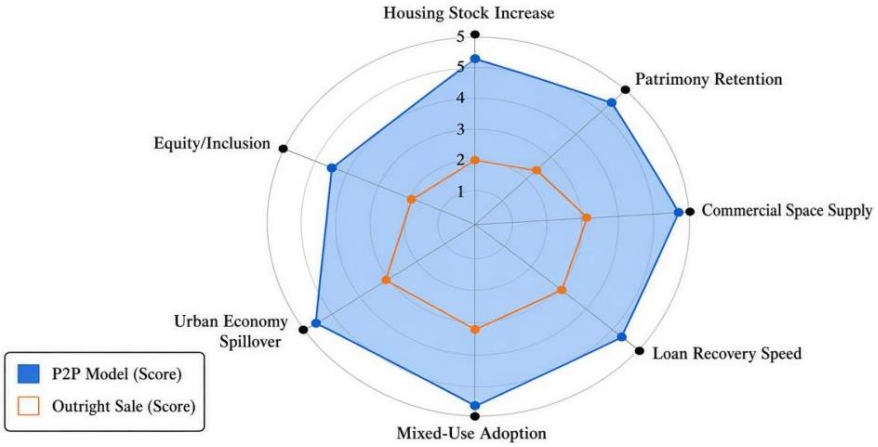


Figure 8. *Spider/radar chart comparing multi-dimensional outcomes of the P2P model versus traditional sale.*

An illustrative spatial heatmap (Figure 9) suggests higher intensity of partnership projects in the central market areas of the Bamenda CBD (Bamenda II and III), tapering toward peripheral zones. This pattern is consistent with higher land values and commercial demand in the core.

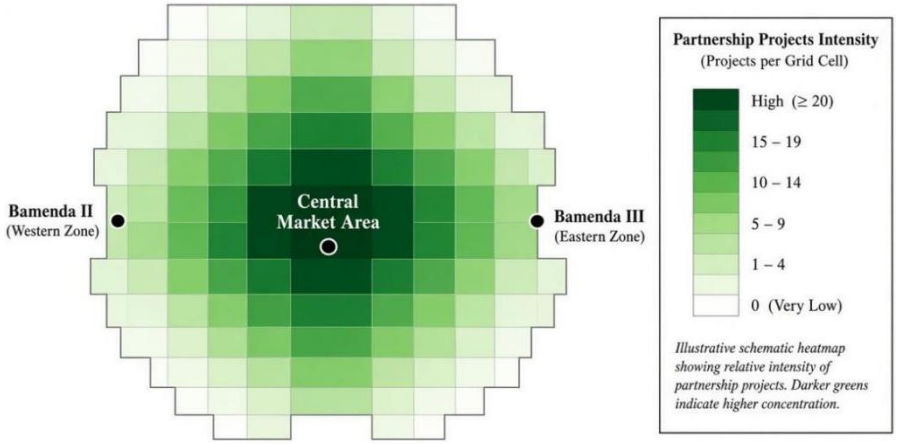


Figure 9. *Illustrative spatial heatmap of partnership project intensity in Bamenda CBD.*

5. Private Partnership Practical Modalities

The private partnership approach to the development of housing within the urban milieu in Cameroon, and especially within the study area of this paper, is gradually gaining ground, and by extension leading to the increase in mixed housing supply within the urban centres (Figure 10). As a practical approach, it is entered into by the two parties, the landlord on the one hand, and the party with financial capital on the other hand, as follows:

1) Two persons within the urban area; one with land and the other with financial capacity enter into a Joint Venture to develop the land. The financial partner has a housing investment stake, and the land owner has, besides an investment stake, the need for patrimonial protection and to fight against total loss of inherited land in such prime areas.
2) The drafting of the project is done on an identical design of 50/50 twin building bases within the designated area. This is separated by an expansion joint, but roofed as one structure and must be accepted and approved by the two parties.
3) The development of the project is done solely by the partner with the financial resources, and when completed, he takes possession of his 50%, and the other is handed to the partner who provided the land.
4) The financial partner after developing the structure has rights to extract that portion from the land of the landowner and assumes full possession over that part with right to draw title deed over it in his names.

The method is judged as a win-win model as compared to that in which the landlords sold the land, took the money and sometimes made very little out of it. The method equally enables these landlords to maintain their foothold in the development of the city and contribute to the overall urban development and building of stronger urban economies.



Photo credits: Jacob Ngock Nwachan.

Figure 10. *Sample of recent constructions in Bamenda City done on private-private partnership models.*

6. The Challenges and Prospects for Private Partnerships in the Housing Sector

As long as the population of our urban areas continue to grow, the demand for housing will continue to rise. On the global level, Cameroon has very few homeless citizens because there is a strong private sector housing delivery component. With 80% of the Housing need gaps in Cameroon practically shouldered by this private sector, one of the main challenges of this model is the development of a legal and institutional framework that goes beyond identifying potential partners in that domain to putting in place a format that will call for credibility of the partners from the potential partnership landlords and investors. Commercial activities will, in the next decades, remain the mainstay of the urban economies of most Cameroon intermediary cities and hence the need to invest in commercial buildings and warehouse housing. This legal framework should be able to look at the strengths and weaknesses of CARPA operations and evolve a functional model that is able to create a platform for potential landlords and housing investors to subscribe to the model. Cameroon has a diaspora population that has potential for this approach. Some of them send funds home for housing development, and the feedback is never 100% positive that the funds have been properly utilised. These diaspora populations will be assets in a functional private partnership housing development initiative platform. With a legally backed platform linking potential landlords and investors, the banking sector will come in with

the contracts drawn up as guarantees, and this can greatly improve the commercial housing supply potential of our cities. It will equally create confidence in investors and see them contribute greatly to the commercial housing demand and supply evolution of these cities. The cities are expanding, and apart from Credit Foncier, which supports its contributors to develop houses, especially for residential purposes, the financial institutions have shown interest in this model from the meetings organised between land owners and the Bamenda city council. These financial institutions can be seen as available partners in the model. A credible platform, legally backed and patronised by the parties, will encourage the model to be replicated beyond the cities of Bamenda that is seen as champion of this model for now. The city managers have the potential to promote enabling environments for this model and, in the course, benefit from the goals of planning control and council charges for planning and development permits. This can be done by creating a data bank first for landlords who subscribe to the model. Once this is done, the websites of the council as local authorities can remain as trusted avenues for information dissemination on the benefits of the model.

7. Contribution of this Model to Sustainable Development Goals

This private-partnership model for the development of mixed housing, if guided, can be a booster in the housing sector. It will equally serve as a source of Housing supply data for the state. The demand for housing, especially that for commercial activities within the urban area, will continue to increase as long as these areas move from simple towns to cities, conurbations and megalopolises. The policies have most of the time concentrated on residential housing without giving due attention to commercial and industrial housing. This is understood on the grounds that commercial facilities should, in most cases, see the state providing an enabling environment. Given that the economies of these intermediary cities hinge on commercial activities, the urban dwellers need this commercial housing stock to enable them to move from informal to formal activities, generate more financial resources and sustain their contributions to the overall growth of the cities. From the studies done in Bamenda, all projects carried out under this model are contributing positively to commercial housing demand trends of the city and the country's housing policy goals at large. Commercial activities are picking up in the city as the social- political tensions are reducing. These private partnership buildings are developed following the housing norms of the country, and most are high-rise structures. Commercial housing blocks constructed under this private partnership approach have been properly occupied, and the loans taken by the financial partners have been repaid within the stipulated times. This is because the developers, in most cases, use the signed agreements to obtain loans from their financial institutions for these partnership developments. The business plans for such loans usually specify the time frame within which such properties can make returns, and records from 04 persons who used such an approach to obtain loans and construct the property have shown that they were able to repay the loans from the rents of such properties within an average span. With the increasing demand for housing for commercial purposes, within intermediary cities of Cameroon, the private partnership models attract potential occupants before they are completed. In such cases, some give advance rents of even a year to enable the developers to finish their selected and chosen shops /apartments for occupation. Sometimes, while work is still progressing on the upper floors, business commences on the finished lower floors. This is positively contributing to the overall housing stock of the cities, encouraging mixed uses and conserving the land rights of indigenous and original landlords. Overall, the approach not only makes the cities inclusive, where no one is left behind, but also contributes to a number of Sustainable Development Goals and the New Urban Agenda.

8. Discussion

The results confirm that Cameroon's formal housing corporations leave substantial gaps in intermediary cities. The private–private 50/50 model observed in Bamenda addresses two structural constraints simultaneously: the capital deficit of indigenous landowners and the commercial-space shortage of a trade-oriented urban economy. By converting land into a co-owned asset rather than a one-off sale, the model protects cultural and economic patrimony while expanding the formal housing stock. Urban managers play a critical yet under-formalised role. Their facilitation of dialogue, provision of planning standards and, potentially, maintenance of a landowner–investor data bank can reduce information asymmetries and enhance contract credibility. However, current BOT practices often operate outside CARPA procedures, creating legal ambiguity. A lightweight regulatory overlay perhaps a municipal "Partnership Facilitation Protocol" could reconcile decentralisation mandates with national partnership law without imposing the full transactional costs of classic public–private contracts. The correlation evidence, while based on a modest sample, is consistent with the qualitative accounts: partnership adoption is associated with faster stock growth and higher rates of land retention. The tenant-level findings further illustrate co-benefits for urban residents: reduced transport costs, denser live–work patterns and more vibrant city-centre evenings. These outcomes align with the New Urban Agenda's emphasis on inclusive mixed-use development. Challenges include contract enforceability, quality control of construction, and equitable division of maintenance responsibilities, which require clearer templates. Diaspora investors, who frequently remit funds for housing, represent an under-tapped capital pool that a trusted local platform could mobilise. Financial institutions have expressed interest in using signed partnership

agreements as collateral; formalising this channel would accelerate uptake.

The global housing crisis currently affects over 3.4 billion people worldwide, with 1.12 billion residing in informal settlements and 44% of global households facing severe rent overburden (>30% of income). In Sub-Saharan Africa, where rent overburden reaches 55%, conventional market-led and state-provider housing models have largely failed low-income populations. Intermediary cities like Bamenda, Cameroon, face rapid urbanisation, limited land supply, and weak municipal fiscal capacity. This document provides an empirical, argumentative review of the structural drivers of global housing unaffordability and develops a guided Private–Private Partnership (Prv-PrvP) framework that mobilises customary landholders, microfinance networks, local artisan builders, and self-help cooperatives to scale affordable housing stock. The global housing crisis represents an unprecedented structural emergency that bridges both the Global North and Global South. Latest empirical assessments [1] reveal that up to 3.4 billion people worldwide live in conditions of severe housing inadequacy, lacking at least one essential dimension of shelter quality, such as structural safety, sufficient living space, security of tenure, or access to safely managed water and sanitation. Among this population, over 1.12 billion individuals reside in slums and informal settlements, the highest figure on record, concentrated heavily in Sub-Saharan Africa, Central and Southern Asia, and South-Eastern Asia [1, 2]. Furthermore, global housing deficits increased from 251 million units in 2010 to 288 million units in 2023, while acute displacement forced over 133 million people from their homes in 2024 alone [3].

Housing costs have escalated far faster than household incomes across major urban centres. Globally, 44% of urban households spend more than 30% of their monthly income on rent, a standard threshold for housing cost overburden. In Sub-Saharan Africa, this proportion reaches 55% of all urban households, reflecting an acute mismatch between income levels and housing prices [1]. Empirical studies in Asia-Pacific cities document average price-to-income ratios (median multiples) exceeding 12.5 in developing urban areas, indicating that formal housing is mathematically inaccessible to the vast majority of urban dwellers [12]. The crisis is further compounded by climate hazards, which are projected to destroy or severely damage 167 million homes by 2040, disproportionately threatening vulnerable informal communities [1]. The global housing crisis is not merely a temporary supply deficit; it is the manifestation of deep structural shifts in political economy, land governance, and financial markets. Three core structural drivers underpin the crisis:

1) *Financialization and Commodification of Shelter:* Over the past four decades, housing has been systematically reframed from a social good and fundamental human right into a speculative asset class for global financial capital [13-15]. Institutional capital inflows, real estate investment trusts (REITs), and secondary mortgage securitisation have prioritised exchange value over use value. This financialization inflates residential land values and redirects development toward luxury and high-margin market segments, squeezing low- and middle-income renters out of central, well-located urban areas [1, 16].
2) *Land Market Distortions and Infrastructure Deficits:* In rapidly urbanising regions, rising land prices account for up to 80% of house price increases [1]. Inflexible land use regulations, slow municipal permitting, and the chronic failure of public authorities to deliver primary trunk infrastructure restrict the supply of serviced developable land [17, 18]. Consequently, private developers bypass low-cost housing, while informal settlements expand rapidly on unserviced, hazardous peri-urban fringes.
3) *State Retreat and the Limitations of Market-Enabling Strategies:* Following the end of the Fordist/Keynesian era, governments across both the Global North and Global South largely abandoned direct public housing construction in favour of neoliberal 'market-enabling' paradigms popularised by international financial institutions in the late 1980s and 1990s [19-21]. However, deregulated private markets failed to supply affordable housing for low-income households, while state withdrawals created severe supply deficits and governance vacuums [22, 23].

In response to widespread market failures, international housing discourse has undergone a decisive paradigm shift. Promoted by UN-Habitat's Global Housing Strategy, the Sustainable Development Goals (SDG Target 11.1), and the Open-ended Intergovernmental Expert Working Group on Adequate Housing for All (OEWG-H), housing is increasingly recognised as an essential delivery system for sustainable development and social cohesion [1]. While housing is a problem shared globally, it is not a uniform global problem that can be solved by centralised, universal mechanisms; rather, it requires context-specific, localised institutional solutions tailored to distinct land, financial, and socio-economic systems.

The emerging consensus emphasises a 'twin-track' approach: concurrently upgrading existing informal settlements in situ while proactively expanding the supply of diverse, well-located affordable housing through public-interest partnerships, land value capture, community-led cooperatives, and localised building material value chains [3, 24, 25].

Intermediary (or secondary) cities in Sub-Saharan Africa play a critical role in absorbing regional demographic growth and rural-urban migration, yet they frequently operate under severe institutional and fiscal constraints. These cities often host large influxes of newcomers without receiving commensurate increases in national fiscal transfers or infrastructure capital. Bamenda, the primary urban centre of the North West Region of Cameroon, exemplifies these challenges. Rapid demographic growth, compounded by regional displacement,

has created intense pressure on the city's housing stock, driving rent inflation, land speculation, and uncontrolled informal settlement expansion along steep hillslopes and flood-prone valleys.

In cities like Bamenda, the formal public sector lacks the financial capacity for direct housing delivery, while formal private developers face prohibitive construction costs, driven by Sub-Saharan Africa's 60% dependence on imported building materials and transport bottlenecks [1]. Furthermore, formal commercial banks enforce strict collateral requirements and formal employment criteria, excluding over 80% of the working population employed in the informal economy from traditional mortgage credit [26, 27].

While Public-Private Partnerships (PPPs) rely on direct state co-financing, concessions, or guarantees [17] Guided Private–Private Partnerships (Prv-PrvP) represent an innovative institutional framework designed for resource-constrained intermediary cities where state financial capacity is minimal. A Prv-PrvP coordinates collaborative linkages directly between different non-state market and non-market actors, operating under public planning guidance and regulatory oversight provided by local municipal authorities [28, 29]. The Prv-PrvP model synthesises four key stakeholder groups into a self-sustaining housing development ecosystem:

1) *Customary Landholders and Traditional Authorities:* Traditional Fons and customary family heads who control peri-urban land pooling and parcellation, providing land access through structured, incremental tenure agreements rather than outright speculative cash sales.
2) *Local Artisan Developers and Small-Scale Contractors:* Micro-enterprises, local masons, and carpentry cooperatives who utilise labour-intensive construction methods and locally manufactured building materials (e.g., compressed earth blocks, local timber, bamboo) to lower construction costs by 35–50% [28].
3) *Community Financial Institutions and Savings Cooperatives:* Credit Unions (Njangis/MC2s), microfinance institutions (MFIs), and rotating savings groups that provide short-term, low-interest incremental construction loans and block-banking mechanisms tailored to irregular informal incomes [30].
4) *Household Self-Builders and Tenant Cooperatives:* Low-income end-users who contribute sweat equity, participate in design decisions, and engage in progressive, incremental house expansion [28].

Implementing guided Prv-PrvPs in Bamenda rests upon four operational pillars:

1) *Incremental Land Pooling and Fit-for-Purpose Security of Tenure:* Municipal planners guide customary landholders to pool peri-urban parcels into planned layouts. In exchange for legalising parcellation, landholders reserve 20–30% of plots for low-income incremental housing. Incremental title certificates (GLTN fit-for-purpose tenure) protect households against eviction, enabling confident long-term investment [28].
2) *Localised Building Material Value Chains and Cost Reduction:* Replacing imported cement and steel with stabilised soil blocks (ISSBs) and locally sourced pozzolana reduces walling costs by up to 45%. Local artisan cooperatives are partnered with material suppliers under bulk-purchase agreements financed through revolving credit [1, 30].
3) *Microfinance Integration and Cement Block Banking:* Drawing from models such as Thailand's Baan Mankong and African micro-savings schemes, local Credit Unions provide small, sequential loans disbursed directly in building materials ('cement block banking') to prevent loan diversion and hedge against material price inflation [1, 28, 31, 32].
4) *Spatial Transformation and Transitional Space Design:* Incorporating flexible architectural typologies allows homes to adapt over time. As demonstrated by [27], front transitional spaces (verandahs, courtyards) are designed to accommodate Home-Based Enterprises (HBEs) or rental rooms, providing vital supplementary income that supports mortgage/loan repayment and household resilience [30].

To overcome the dual failure of state monopolies and market-driven PPPs, this paper formulates the Guided Practical Private–Private Partnership (GPPPP) framework. GPPPP bypasses state execution bottlenecks by fostering direct, structured contractual partnerships among non-state private actors, while relying on local municipal councils solely for statutory guidance, spatial planning, land-use zoning, and basic infrastructure support.

1) *Traditional & Institutional Landholders (Chieftaincies & Religious Bodies):* In intermediary cities like Bamenda, traditional Fons and Christian missions (Presbyterian, Catholic, and Baptist Churches) control vast tracts of strategic urban land [32-34]. Rather than outright speculative land sales, GPPPP structures land equity joint ventures where landholders contribute land in exchange for long-term leasehold yields or housing unit allocations.
2) *Proximity Financial Institutions & Credit Unions:* Commercial banks avoid low-income housing due to short-term deposit bases. GPPPP leverages Savings and Credit Cooperatives (SACCOs) and microfinance networks, such as the Cameroon Cooperative Credit Union League (CamCCUL), which possess deep local savings pools, to issue incremental building loans and micro-mortgages [8, 35].
3) *Local Construction Cooperatives & Artisanal Clusters:* Rather than contracting expensive international firms [11], GPPPP utilises localised building cooperatives and trade associations (carpenters, masons, block-makers) incentivised to utilise local building materials developed by MIPROMALO (hydrated earth blocks, micro-concrete tiles), reducing walling material costs by up to 40% [35, 36].

4) *Digital & Supply-Chain Technology Platforms:* Adopting tech-enabled platforms such as iBuild connects small-scale builders directly with validated material suppliers, digitally disbursed micro-loans, and transparent project management tools, eliminating middleman inflation [8].
5) *The 'Guided' Municipal Anchor:* Local councils (Bamenda I, II, and III Sub-Divisional Councils and the City Council) guide the partnership by enforcing Land Use Plans (LUP), expediting building permits within 30 days, providing municipal tax rebates, and deploying 'Contrats de Ville' (City Contracts) to guarantee bulk connectivity for water and electricity [33, 35].

9. Conclusion and Recommendation

This paper has just triggered a direction of research which can strengthen private-to-private partnerships in Cameroon and beyond. Put together, the public housing delivery efforts cannot meet the housing need gaps of the Country. While the goal of housing policy in Cameroon focuses on residential housing, the private-to-private model complements these efforts when it comes to commercial and Welfare housing facilities in the intermediary and fast-growing cities of Cameroon. The role of the private sector in the housing delivery systems, especially in commercial housing, is championed by private investors, as can be seen from the research findings. The role of urban managers in this model is to create enabling environments and guarantee investment security for such investors. A credible data bank of potential commercial housing investors and landowners can be better managed by local urban managers who are in touch daily with the economic operators of these cities. This will strengthen their urban management roles and give them the grip to ensure that the cities grow as planned and according to form. This will greatly enable them to measure their contributions to making cities inclusive, where no one is left behind, safe and resilient, so that investors can measure the risks and be sure they can invest and get positive returns. Linked to the Bamenda-Enugu Trans-African highway, where housing demand is on the increase, the demand for commercial structures in Bamenda is on a steady increase. Together with Bafoussam in the West Region of Cameroon (which links the Enugu highway to the Central African region), these cities along that corridor exhibit potential to make a significant input into the commercial housing demand sector of Cameroon in the decades ahead. This partnership approach, if properly harnessed by the urban managers, will guarantee that the Supply matches the demand of this category of housing in Cameroon. This is further strengthened through a proper institutional and legal framework, where the local authorities play a central role. Policy Recommendations should:

1) Develop a municipal Partnership Facilitation Protocol that provides model 50/50 agreements, planning standards and dispute-resolution pathways while remaining lighter than full CARPA procedures.
2) Establish a publicly accessible but privacy-protected data bank of willing landowners and verified capital investors, managed by city and sub-divisional councils.
3) Encourage financial institutions to accept signed partnership agreements as collateral for construction loans, possibly with partial guarantees from FEICOM or Credit Foncier.
4) Integrate the P2P model into MINHUD's Smart Cities and social-housing programmes as a complementary track focused on commercial and mixed-use stock in intermediary cities.
5) Create diaspora investment windows linked to the municipal data bank, offering transparent progress reporting and legal title security.
6) Monitor and publish annual indicators of partnership-driven housing additions, land-retention rates and commercial-space occupancy to inform national housing-policy revision.

Abbreviations

AfDB	African Development Bank
BOT	Build-Operate and Transfer
C2D	*Contrat de Désendettement et de Développement* (Debt Relief and Development Contract - France-Cameroon)
CAHF	Centre for Affordable Housing Finance in Africa
CamCCUL	Cameroon Cooperative Credit Union League
CARPA	Public-Private Partnership Agency *(Agence d'Appui à la Réalisation des Contrats de Partenariat)* - at Prime Minister's Office
CBD	Central Business District
CDP	Council Development Plan
CFA / XAF	Central African CFA Franc
CPSD	Country Private Sector Diagnostic
FEICOM	*Fonds Spécial d'Equipement et d'Intervention Intercommunale* (Special Council Support Fund for Mutual Assistance)
GICAM	*Groupement Inter-Patronal du Cameroun* (Employers' Association of Cameroon)

GLTN	Global Land Tool Network
GPPPP	Guided Practical Private-Private Partnerships
IFC	International Finance Corporation
LUP	Land Use Plan
MAETUR	*Mission d'Aménagement du Territoire Urbain et Rural* (Mission for Urban and Rural Land Development)
MINEPAT	Ministry of the Economy, Planning and Regional Development
MINFI	Ministry of Finance
MINHUD	Ministry of Housing and Urban Development
MIPROMALO	*Mission de Promotion des Matériaux Locaux* (Local Materials Promotion Authority)
MoU	Memorandum of Understanding
NDS30	National Development Strategy 2020-2030
P2P / Prv-PrvP	Private-Private Partnership
PCCM	Municipal Housing Program (Programme de Construction des Cités Municipales)
PNDP	National Community Driven Development Program *(Programme National de Développement Participatif)*
PPP	Public-Private Partnership
SDG	Sustainable Development Goal
SIC	*Société Immobilière du Cameroun* (Cameroon Real Estate Corporation)
SME	Small and Medium-sized Enterprises
UMDF	Urban and Municipal Development Fund

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Conflicts of Interest

The authors declare no conflicts of interest.

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