



**CHALLENGES OF URBAN HOUSING PROBLEMS IN ADDIS ABABA: THE CASE OF
FEDERAL CIVIL SERVANTS**

BY

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DECLARATION

I, Habtom Woldesilassie, with registration number GSE/2298/11, declare that this thesis is my original work and has not been submitted in part or whole to any other university/institution for a degree award.

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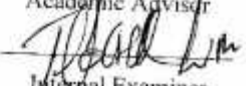
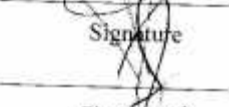
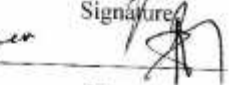


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This is to certify that Habtom woldesilassie Desta's thesis, "Challenges of the urban housing problems in Addis Ababa: The case of Federal civil servants" submitted in partial fulfillment of the requirements for the degree of Master of Arts (Regional and Local Development Studies), the graduate programs of the college of Development Studies, which Habtom woldesilassie ID GSE/2288/11, complied with the regulations of the university and meets to accepted standards concerning to originality and quality.

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ACRONYMS AND ABBREVIATIONS

AU	African Union
CSA	Central Statistical Agency of Ethiopia
CSC	civil service commission
FCS	Federal civil servant
FDRE	Federal Democratic Republic of Ethiopia
GDP	Gross Domestic Product
GNP	Gross National Product
IHDP	Integrated Housing Development Program
KPMG	Klynveld Peat Marwick Goerdeler
M and E	Monitoring and Evaluation
MOWUD	Ministry of Work Urban Development
MOUDHC	Ministry of Urban Development, Housing and Construction
QDA	Qualitative Data Analysis
SDG	Sustainable Development Goal
UN	United Nations
UNDP	United Nation Development Program
UDHR	Universal Declaration of Human Rights
WB	World Bank

ABSTRACT

The main aim of this study was to examine the urban housing problems in Addis Ababa within particular reference to federal civil servants whose livelihood depends on fixed monthly income. In order to achieve this objective, a mixed method research approach has used as the topic necessitates in-depth comprehension and exposure to the setting. Besides, the study employed a qualitative instrumental case study as a research methodology to get first-hand data. The data was collected using interviews, questioner, and focus group discussions (FGD). The purposive sampling and simple random sampling technique has employed to find resourceful research participants. The selected participants of the study were civil servants who live in Addis Ababa and work in federal government organizations. The analysis and interpretation have made using a thematic approach based on the data collected from the selected respondents. The finding of the study revealed that the urban housing problems are the persistent challenges of the civil servants who live in Addis Ababa. The study also showed that there are problems in terms of provision, affordability, and access to urban housing among federal civil servants in the city. Besides, the findings confirmed the shortage of urban housing, access to financial resources, and loans are salient factors in urban housing problems in the study area. The research also depicted that urban housing problems can have an effect on good governance and service delivery to citizens as the civil servants who are facing urban housing problems may not be very motivated to serve their customers up to the desired level. Finally, it has recommended that the government should be taking an action initiative to resolve the urban housing problems of the civil servants who establish their life in Addis Ababa. Moreover, the policymakers should give attention to the urban housing problems of the civil servants, especially of the low and middle-income groups who highly depend on fixed salary incomes.

Keywords: housing, provision, accessibility, affordability, civilservants

CHAPTER ONE: INTRODUCTION

1.1. Background

According to the early housing developments' researchers/observers in many developmental organizations, the importance of urban housing in economic and social development is an area that is not receiving essential attention in proportion to the severity of the problem.

Urban housing in cities is a necessary component of human life. It is a requirement of life. Urban housing is crucial in everybody's life because it is a vital requirement for survival. The economic, social, and political aspects of human life have all affected by the rise and development of urban dwellings. As a result, urban housing in cities plays an important role.

Urban housing in cities is not only a basic need at present time, but also a measurement of the population's standard of living. It is a current issue that urban dwelling must be pleasant, cost-effective, and adequately maintained, as well as architecturally/visually expressive and environmentally friendly (Henilane, 2015a). Therefore, urban housing is necessary for human beings to exist, to establish social activity, social orders, bonds, and developments, and to bring about a change in the way people live their everyday lives. Furthermore, urban housing provides numerous benefits to human life; for example, it contributes to the productivity, health, safety, and well-being of countries, and it is environmentally friendly.

One of the indications of a person's standard of living and place in society is their urban housing. In developing countries, insufficient tools and processes for land availability, access, funding, mortgage organizations, and infrastructure have been challenges for urban housing allocation (Encarta, 2017). Urban housing in cities is a fundamental human right. As a basic human need, everyone has the right to economical, high-quality urban dwelling (Farha 2019). Hence, national and municipal governments must guarantee urban housing for the city dwellers based on the notion. Urban dwelling is one of the aspects of human life that have enabled every human being to carry out essential tasks from day to day.

According to Ninetied and Linder (1988:148), urban housing is a tool for combating poverty, as recommended by the World Bank in a different year. "Urban housing is a tool for 'macro-economic growth,' with a "significant multiplier effect throughout the economy," and the ability to "lead to higher national productivity by turning underutilized labor, material, and financial resources into productive ones." As a result, urban dwelling has seen as one strategy for

combating poverty through decreasing the poor's productivity. The formation of engagement in urban residential construction is one method of enhancing productivity ".

According to (UN-Habitat, 2017) low and middle-income residents have affected by the urban housing problems. Civil servants and others in the middle class are unable to access affordable urban housing, forcing many of them to live in substandard areas, and the current high percentage of urban slum dwellers, 79.1 percent, and the high percentage of urban slum dwellers combined with eight percent population growth present a significant challenge for Addis Ababa. These are due to the stress it puts on land availability and affordability, construction materials, financial access, and urban management.

The severity of the urban housing situation in Addis Ababa's has underlined in a 2017 UN-Habitat publication. "Its geographic location, along with its political and socioeconomic status, has made it a tender pot for hundreds of thousands of people coming from all over the country in quest of work possibilities and services," urban dweller said when confronted. Addis Ababa's high unemployment rate (31%), the concentration of slum dwellings, poor urban housing, infrastructure, and sanitary development, characterize the city more than its few positive aspects. The worldwide human Declaration of Human Rights proclaimed the right of everyone to live in life and have suitable urban dwellings in 1948 (UN, 1948). Similarly, Ethiopia's constitution law recognized the Universal Declaration of Human Rights. The Universal Declaration of Human Rights and Ethiopian constitutional legislation should provide citizens and urban dwellers with urban dwellings or shelter. "Everyone should have the right to a standard of living suitable for health and wellbeing for himself and his family, including food, clothing, housing, medical treatment, and required social services," the statement noted in article 25. Urban housing in cities or urban housing, in general, is one of the most basic human requirements. However, due to a backlog in urban housing supply, a lack of updated urban dwelling units, and inefficient administrations, obtaining or owning a dwelling in Addis Ababa is extremely difficult. To alleviate poverty and the absence of affordable urban housing across the country, particularly in Addis Ababa is very critical problems.

In 2005, Ethiopia's Federal Government launched the Integrated Housing Development Scheme (IHDP), a large-scale public urban housing program. Unlike previous efforts to promote and stimulate the private creation of low-income urban housing, the IHDP is a government-led initiative that uses funds from the federal treasury or money borrowed from the national bank.

Because of the magnitude of poverty, lack of affordability, and demand for urban housing initiatives, the proposed plans have not been implemented in the capital of Addis Ababa according to the program scheduled of the city administration. As a result, the biggest challenge in Ethiopian urban regions or centers, particularly in the capital Addis Ababa, is affordable urban housing.

The World Bank's annual report for 2018 implies that the urban housing situation in Addis Ababa is complicated. Those findings by the World Bank are minefields that need to be explored further to elicit action from relevant entities. The strain is considerably greater for civil servants because a living wage necessitates a high level of earning, and civil servants' earning capacity is incompatible with the city's living needs. As a result, the goal of this research is to investigate the urban housing issues in general in Addis Ababa, as well as in particular among federal civil servants.

1.2. Statement of the Problem

Ethiopia is the home of the African Union, and as well as international organizations. Addis Ababa is Ethiopia's capital and a hub for third diplomatic missions. It is one of the continent's most rapidly expanding cities (Hailu, 2016). According to the 2018 census survey projection, Addis Ababa's population has projected to be 3,330,000 in five years, the population has anticipated reaching about 4,130,000 (WB,2018) with a (2.2%) two-point two percent annual growth rate (WB,2021). Addis Ababa's population will increase to 4.3 million by 2024. The UN World Urbanization Prospects provided these population estimates and projections (WB, 2021). By 2037, the population expected had been to exceed 8.9 million. The city is home to 23.8 percent of Ethiopia's urban population, with a population density of 5936.2 people per square kilometer (New World Encyclopedia, 2016).

In 2017, UN-Habitat published a report on urban housing. In Ethiopia, affordability, accessibility, and service availability are extremely difficult. Ethiopia is a prominent example of the challenges of insufficient affordable urban land, affordable services, urban housing policies, and provisions of a standard of urban housing based on their incomes. Thousands of existing and new migrants to cities to search for the opportunities for jobs that they believe cities can provide. Ethiopia has a relatively lower urban population (16.6 percent in 2010), according to UN-Habitat 2017, till its predicted urbanization growth rates for the next 15 years are above 3.76 percent (2010-2025). Such an increase would put further urban housing strain on Ethiopian cities,

particularly the capital city of Ethiopia, Addis Ababa, which already has urban housing issues. All this figurative data shows that the growing demand sides incompatible with the current lower supply sides of urban housings are a critical problem with the increasing urban dwellers with contexts in Addis Ababa.

So, one of the government's main worries is the lack of urban housing in Addis Ababa. The current projection is 1.2 million units, with an annual increase of 100,000 units (MoUDH, 2017). The findings of the 1994 and 2007 censuses revealed 92 and 128.3 thousand urban housing shortages, respectively. The results of both censuses indicated that the deficit of urban housing units is a long-term issue. According to the government, the present urban housing deficit has to be between 900,000 and 1,000,000 units. Only 30% of the city's urban housing stock is in good condition, with the remaining 70% needing repairs or replacement (MoUDHC, 2015). Recognizing the situation, the government of Ethiopia established several policies and projects, intending to construct an additional 2250831 urban housing units/225000 urban housing units every year to meet current requirements while also addressing existing backlogs (The World Bank, 2015). Although, as evidenced by urban housing strategic and strategic documents, solutions aimed to address such an issue focused on ownership elements and neglected one side of the urban housing solution, such as the rental market. Governments have spent a significant amount of money on government-sponsored urban housing programs and projects throughout the last decade. Funds have frequently made available for the constructs of low-cost urban housing and self-help urban housing initiative to address shelter issues.

Despite the government's efforts to achieve urban housing ownership, particularly government-supported urban housing programs (integrated urban housing program/condominium/low-cost urban housing program, cooperatives/self-help urban housing program, and real estate developments). Studies on urban housing affordability show that only 35.9% of urban Ethiopian houses can afford or have the capacity to buy a low-cost urban housing unit with a construction cost of US\$ 7397. (Center for Affordable Housing Finance in Africa, 2017). Many urban dwellers are likely to be urban housed in a less emphasized urban housing strategy alternative or be burdened by the cost of living. Urban housing affordability affects urban housing access, health, labor market performance, finance, community sustainability, economic growth, and urban and regional integration, among other things. As a result, it is critical to have a complete awareness of the rental sector's predicament and to come with a viable solution to the challenges.

Based on this, 1.2 million dwelling units are required to address urban housing needs over the next ten years, with 420,000 of these units being for low-income residents (Addis Ababa City Structure Plan, 2017). The capital city of Addis Ababa has a severe urban housing shortage for many reasons, including a backlog of years of development. Those, as well as other related issues, have been added to the urban housing concerns. These and other related issues have made it difficult for government officials to get quality and inexpensive urban housing commensurate with their earnings, allowing them to live comfortably and provide adequate care for their families.

Other global, regional, and local studies had been conducted at various times; scholars in different settings analyzed and researched the civil servant's urban housing problem about urban dwelling issues. For example, in Rwanda, (Jean Bosco Harelimana, 2017) conducted a qualitative study on urban housing issues. He said that the urban housing problem is a vast impediment to getting affordable urban housing because of the high-interest rate and high differences in urban house prices and the level of incomes of the low - and - middle sectors of society. The government should intervene in the urban housing funds and establish lending rates that should be changed to encourage borrowers to invest in affordable urban housing, according to his plan for tackling Rwanda's urban housing difficulties for low- and middle-income individuals.

In his phenomenology study, Israel Woldeeyesus (2017) explores the affordable urban housing problem in urban areas related to the inaccessible land to construct urban houses, managing the inflations of construction materials of urban housings, and inefficient service delivery in the main problems in Ethiopia's urban areas. In response to his advice, the government pledged to make significant efforts to close the demand-supply gap and provide affordable urban housing to people of all income levels in Ethiopia's urban areas, particularly in Addis Ababa.

In her grounded theory study, Tsion Getachew (2016) claims that the urban housing problem exists in urban centers where the demand for cheap urban housing is becoming strong among low- and middle-income city people. Access, quality, a lack of urban housing finance, the high cost of construction materials, and the supply of urban housing are all challenges in Addis Ababa's urban areas. In addition, she suggested that one of the problems associated with urban housing needs is the lack of adequate urban housing supply with the city's growing population. With the low capacity of urban housing development from the planning phase to the government's implementation, the supply and demand of urban housing is a severe challenge.

Therefore, the current study focused on the low- and middle-income level of civil servants' provision, access, and affordability in the urban housing challenges in Addis Ababa residents. This study differs from previous studies that looked into and examined the urban housing problems of government employees with fixed salary-based income levels, as well as the urban dwellers who are harm influenced by the provision, accessibility, and affordability of urban housing for civil servants.

As a result, the purpose of this research was to examine and explore the contemporary context of Addis Ababa's urban housing problem in light of civil servants, particularly federal government employees. In addition to the main objective of urban housing problems, this study also to assess how access, provision, and affordable urban housing is from the perspective of urban rental housings and explores alternative affordability options. The study goal is to explore urban housing problems to look at rental urban housing affordability in the case of civil servants and look into the factors that influence rental affordability in the studied area.

1.3. Objectives of Study

1.3.1. General Objective

The general objective of this study was to depict clear pictures of the urban housing problems of the civil servants who live in Addis Ababa with the particular case of reference to the federal government civil servants.

1.3.2. Specific Objective

The specific objectives of the study are to:

- To assess the main problems associated with provision of urban housing
- To identify the main factors that lead civil servants to less affordable, and
- To examine the relationships among the provision, affordability, and accessibility.

1.4. Research Questions

The following are the research questions that have expected to be answer at the end of this study:

- What are the main urban housing problems associated with federal civil servants in terms of accessibility of urban housing?
- What are the main factors of urban housing problems in Addis Ababa that affect the federal civil servants?
- What is the relationship of urban housing provision, affordability and accessibility among federal civil servants in Addis Ababa city?

1.5. Scope of the Study

The study's geographic scope was limited to chosen federal offices in Addis Ababa. Besides this, the study's focus was only on urban housing problems on federal civil servants in the city. This study did not examine government levels; rather, it focused on studying urban housing issues in Addis Ababa in the case of civil servants and selected federal employees who based their lives around fixed monthly salaries. The study incorporated data between October 2020 and November 2021 in terms of period. The study has conducted using qualitative research methodologies based on the concerns that need to be address.

1.6. Significance and/or Justifications of the Study

This study is expecting to provide inputs for the concerned government offices to alleviate or minimize the urban housing-related issues in Addis Ababa urban. The research primarily focused

on the Federal Civil Service, the Ministry of Urban, Housing, Development, Construction, and the General Auditor, all in Addis Ababa. The preliminary findings of this study are to provide concise and accurate data about the influence of urban housing problems on the socio-economic of civil servants. The study results may also help provide information to the government, housing developers, and policymakers regarding the core difficulties of urban housing for Addis Ababa's governmental servants. Finally, other researchers may also use the findings of this study as a stepping-stone to conducting further studies on the same area.

1.7. Limitation of the Study

There are certain drawbacks to this research investigation. Due to the impact of the COVID-19 Pandemic, it was hard to obtain data as per the intended strategy, particularly during the focus group discussion. The researcher has forced to employ virtual mechanisms such as the internet and phone calls to reach respondents. However, the researcher made a concerted effort to collect data from as many respondents as possible by frequent reminders and follow-up and attempted to triangulate data from several sources.

1.8. Organization of the Thesis

There are five chapters to the study. The first chapter covers the background, statements of the problem, objectives of the study, research questions, significance of the study, limitations of the study, and study organization. The second chapter presents the literature review, the study's conceptual frameworks, theoretical frameworks, and empirical and adopted conceptual frameworks. The concepts of urban housing problems of the civil servants in Addis Ababa dwellers in this third chapter. The study design and methods to explore urban housing problems in Addis Ababa. In Chapter 4, the findings have interpreted in terms of the theories (approaches) that best explain the contribution of urban housing challenges to civil servants in Addis Ababa, including provision, access, and affordable urban housing. The fifth and final chapter concludes the findings and makes recommendations on possible actions national, regional, and city administrations, as well as other stakeholders, should take to improve the quality of life of civil servants in Addis Ababa, as well as to provide better service and ensure good governance in the service delivery sector.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

The researcher reviewed the notion of urban housing problems in Addis Ababa in the case of civil servants who live in Addis Ababa. In this section of the paper, various works of literature related to the area have reviewed and incorporated.

2.1. Conceptual Literatures

2.1.1. Definition of Terms and Concepts

For every individual, urban housing is a very important component of human existence. Urban housing is a multi-dimensional and multi-functional idea based on this. Different definitions have used in different ways depending on the need for urban dwelling. An 'urban house,' according to the Oxford Dictionary (2019), is a shelter or accommodation, a building that provides specific functions or a foundation for human occupancy or life.

One of the definitions for the term "urban housing" in Webster's dictionary is as follows: People's residences have referred to as urban housing. Urban housing, according to Business Dictionary, is a structure or set of structures that complies with legal and regulatory criteria and provides a place for people to live with their families.

Similarly, definitions for urban dwelling ideas, Urban housing is defined by the Macmillan Dictionary as "buildings for people to live in and carry out their activities". 'Dwelling urban houses together, supply of these shelter or lodging' is the definition of 'urban housing.'

According to the United Nations definition, urban housing is more than just urban houses or shelters; it is also a way of forming communities and societies, with a strong emphasis on the construction of urban housing with a generational foundation.

In light of the foregoing argument, urban housing should serve a dual purpose. On the inside, it should provide a place where urban houses of various ages, sexes, education, occupations, knowledgeable demeanors, and values can meet in harmony; and on the outside, it should provide meeting grounds for groups of urban houses, for the healthy, enjoyment enhancement of their lives and the lives of the community (United Nations, 1978). The preceding term, which would, being attach again below, is not universal; scholars/researchers have given multiple definitions. Many scholars use different definitions for urban dwelling.

For example, Smith (1776) defined urban housings as things or properties, and Ricardo (1817) defined it as a tangible object having repeatable value. Jevons (1871) as an immovable asset defines urban housing, whether owned or rented, and Marshall (1890) as a capital analogous to a machine or a fixed asset if it is operated by a worker, but also as a good if it is not. Urban housing has related with a physical phenomenon, and country policies for its provision are largely associated with building cost, construction material, various urban housing standards, and construction quality.

2.2. Theoretical Literatures

This theoretical framework was constructed and tested for this study utilizing Mustafa, Francis, Wong, and Hui's theoretical model for urban housing provision and affordability, which has published in 1998. This has designed to address the affordability of urban housing in Ethiopia's urban areas, and it offers alternatives and solutions for urban housing issues such as provision and affordability in the city, particularly in Addis Ababa.

The development of urban housing has divided into two categories: narrow and wide thoughts. The restricted definition of urban housing refers to an urban house where people reside or a physical structure made up of walls and roof. However, the general thoughts encourage individuals to live in secure urban housing.

Several research on the urban housing in emerging countries have found that different form of scholarship. For instance, The Marxist trend, the liberal trend, and the temperate trend are three main urban housing school of thoughts. Burgess and Castells' Marxist trend notion accepted a thoughts urban housing and its application (Soliman, 1996). Urban housing is an essential commodity, a fixed commodity, and capitalist countries regard urban housing not just as a commodities value or an investment value in the urban housing market, according to the Marxian approach.

The liberal trend: - in the urban housing market, the concept of urban dwelling is distinguished as a static and dynamic situation. It is impossible to separate social and economic elements, which change throughout time. Urban housing directly or indirectly affects the dwelling and the dwellers/residence.

The temperate trend characterizes urban housing in terms of three factors (Nientied and Vander Linden, 1987); this trend considers a family's financial status as the axis spending. The family's

strong position has linked to the advancement of urban housing units, and it plays a role in urban housing. Urban housing in cities must be suitable for the inhabitants. It is a consumer item for all classes in the social system, which must offer it to people as part of its tasks to ensure that justice has distributed equally to all.

The global efforts to achieve the Sustainable Development Goals place a strong emphasis on the development of urban housing in developing countries. The relevance of urban housing has highlighted by the SDG. It focuses on the increasing supply and demand for urban housing. When we develop urban dwellings, we are more than just urban houses, according to the SDG's motto. We are the ones who construct cities. The growth of urban regions has influenced by the universal impact of urban dwelling. To improve safety and security, access to opportunities, socio-economic empowerment, and urban resilience, increased participation in the fabric or development of the city, and economic growth and urban wealth, urban housing is a fundamental problem of the SDG. (Sustainable Development Report, 2020).

Providing affordable urban housing in metropolitan areas is one of the global SDG's efforts/goals. Cities are inclusive, safe, resilient, and sustainable, as stated in target 17. Goal 11 explains the concept in goal 1(one) by providing a period for completion. "Ensure all people have access to acceptable, safe, and affordable housing and services by 2030, and upgrade slums".

2.3. Empirical Literatures

This conceptual framework tries to show that urban housing is more than just a commodity; it's a place where we can sort out our rights and form relationships with our neighbors, as well as the region in which it generates and develops. The notions of urban housing provision, urban affordability housing, and the impact of socioeconomic relations, civil servants, and government contributions help to establish a conceptual framework for urban housing difficulties.

The basic key notion of the urban housing conceptual framework has analytically separated into five parts: housing standard (quality), urban household, government, housing affordability, and the influence of urban housing. The diagram depicts the interrelationships between urban housing concepts.

Urban housing affordability in urban centers is not only linked to urban households, but also to housing standards and their impacts in numerous ways. The suggested model depicts the

relationship between urban household and housing standard and value as it relates to family income and urban housing price or rent in terms of affordability. The consequences of urban dwelling quality or standard have linked. The activities have all intertwined with maintaining household affordability.

According to Kamete (2001) referenced in Kebede, 2020, there are internal and external elements that affect urban housing affordability, with the external factors affecting the cost of urban dwelling the most. The key principles of urban housing in the case of external variables and internal factors, which has primarily focused on the impact of the target groups' socioeconomic status quo, include site planning, designing, administration, community facilities, interest rate, and subsidies.

The main challenges of urban housing are adequate supply of urban housing to meet the demand of urban dwellers with access to housing inputs, supply of standard affordable urban housing, balanced cost of urban housing to urban households or dwellers, and providing affordable housing to all residents in Addis Ababa. (As I cited)

The price of urban housing rises at a quicker rate than salaries from time to time. In this environment, poor and middle-income city people are unable to purchase urban dwelling. Low- and middle-income people require an affordable urban home to live in and to adequately, accompany their employment.

Urban housing is a physical shelter immovable in an urban house that has planned for human habitation and includes all services required for the families and individual's physical and social well-being. Affordable urban housing has defined as housing that meets the needs of low- and middle-income households at prices that are lower than those found in the existing market are.

The framework will assist in demonstrating the supply and demand of urban housing difficulties in Addis Ababa in the case of low- and middle-income urban dwellers. This includes provisions, affordability and shortages of urban housing-related demands of housing needs. (As I cited)

2.3.1 Urban Housing Problem in Ethiopia

Ethiopia is Africa's second most populous and fifth least urbanized country. According to the most recent data, 21.3 % of the population is urban (24,463,423 people in 2020) or about 24.5 Million people reside in urban areas in Ethiopia, out of a total population of 118,852,589 based on Worldometer elaboration of the latest United Nations data, (2021). Ethiopia's urban

population is much lower than that of Sub-Saharan Africa, according to national classifications. The urban population of Sub-Saharan Africa is 40.4 percent, and it has expected to grow significantly over the next few decades. The Ethiopian Central Statistical Agency (CSA) projects that the urban population will increase to 42.3 million by 2037, growing at a rate of 3.8 percent per year, while the World Bank projects a higher rate of 5.4 percent per year (Survey on Population and Housing, 2019). Ethiopia's urban population is quickly growing. Ethiopia has more than a quarter of its population living in urban areas, with an annual rate of urbanization of 4.64 percent as a result of the country's total population living in urban areas reaching 34.5 million people in 2030. Projections from the United Nations Development Program me (UNDP, 2018).

The number of rural-urban migration increased over time. Both the private and public sectors have met the demand for urban housing. Even if they are unable to meet the ever increasing, demand due to people's mobility from rural to urban areas. One of the three most important individual wants has thought to be one of the three most essential human needs. According to the 1948 Universal Declaration of Human Rights (UDHR), everyone has the right to a standard of living sufficient for his or her health and well-being, including food, clothing, and treatment. As a result, in addition to the government's and other stakeholders' efforts, private real-estate enterprises must be involved to meet the growing demand for society's basic needs. However, the rate of growth of urban areas in terms of various infrastructures such as water, power, transportation, and communication facilities are not similar to the rate of population growth.

Most Ethiopian cities have beset by challenges, notably an ever-worsening housing shortage in Addis Ababa. Because of differences in physical conditions, economic development, and cultural preferences, urban housing difficulties may differ from city to city (UN-Habitat, 2016). As a result, the function of urban is more important to Addis Ababa citizens than any other city in Ethiopia. The urban housing shortage in Addis Ababa has a number of negative consequences for city people' livelihoods. As a result, urban housing is a requirement or aspect that has an impact on the well-being of city people. Recognizing the challenge, the government has implemented a variety of policies and projects, including the construction of an additional 2250831 housing units/225000 housing units each year/ to meet current requirements while also addressing existing backlogs (The World Bank, 2015). Due to a seasonal rise in population in Ethiopia's city areas. The government of Ethiopia is confronting a number of significant

problems, including ensuring that cities remain attractive locations to work and live while supporting smart urbanization. (2017, Alemu).

This demonstrates that Ethiopia's urban population is still at a low level when compared to other emerging countries. Despite its low level of urbanization, cities face a slew of issues, including a lack of services, infrastructure, standard housing, poor urban housing quality, open space areas, high unemployment, and weak institutional systems for urban services (as I cited).

Due to waiting times, a lack of suitable upkeep, and reconstruction, the age of urban dwelling conditions is quite long and degrading. The shortage of urban housing is particularly significant due to poor infrastructure with low service, lack of adequate water, sanitation, and open space (Tsion, 2016).

In Ethiopia, there is a significant disparity in terms of both quality and quantity in the urban housing sector. In addition to replacement housing, demand for new urban housing has expected to exceed supply by 381,000 each year (MUDHC, 2015). Reveals that in Addis Ababa, the demand for and supply of urban housing are incompatible.

2.3.2. Population and Urban Housing conditions in Addis Ababa

Addis Ababa is Ethiopia's capital and the seat of the African Union and other diplomatic missions. As a result, greater efforts are required to meet the city's urban housing demands. Therefore, the city's modernization and urbanization progresses through time and the city's population grow year after year in order to benefit from improved services, jobs, and access. This suggests that Addis Ababa has a higher proportion of urban residents.

In the modernization process, urbanization and human activity have intertwined. One of the most significant aspects of human life is urbanization. It is also a necessary component of human growth, increased income, and improved service, facilities, and living conditions in a city. However, urbanization is not a means of achieving success or achieving goals in and of itself. As a result, one of the elements affecting a country's development is its amount of urbanization. The demand for and availability of housing in urban areas are inextricably linked. As the country grows more urbanized, more housing will be required to accommodate the growing population in urban centers. However, with the rapid increase in population in metropolitan areas, it does not support housing demand and supply. Urbanization and population are disintegrated issues in urban developments based on these notions. As a result, the population of Addis Ababa has

expected to be above 4 million people. As a result, Addis Ababa's population has expected to grow substantially in the next years. According to the World Bank, the economy has predicted to quadruple by 2037, increasing at a rate of 3.8 percent each year (World Bank, 2015).

Another issue that urban areas face in terms of infrastructure is the rapid growth of rural-urban migrants. However, the cities' rate of development in terms of various infrastructures, such as urban housing shortages, water supply, power, and communication infrastructure, is not similar to the rate of population expansion. Currently, the government mostly constructs housing for low- and middle-income families. However, urban housing demand and supply are incompatible with the demands of city people. Low-cost housing must be design for this group of city people. Furthermore, it provided a chance for private developers to participate in development sectors aimed at middle- and high-income families in order to alleviate housing shortages (Miniyahle, 2016).

Many people are flooding into Addis Ababa from all across the country because of several driving reasons, posing a new dilemma in terms of urban housing: the gap between demand and availability in residential urban houses. The amount of urban housing available from the government and the private sector falls far short of the demand. In comparison to the government, the private sector makes a very small contribution in this area. Private urban housing developers are mostly focused on the middle- and high-income levels, disregarding the low- and part of the regular in order to accommodate them based on their wages, notably civil officials who earn a fixed salary (Zegeye, 2017).

In other respects, housing is a necessary component of human survival, and urban housing has an impact on residents' living situations. As a result, providing appropriate and affordable housing is a matter of justice and rifts for the national policy goal, particularly considering its impact on inequalities. Lower-income city inhabitants' main concern is that they often live in lower quality, substandard urban housing, on which they spend a significant portion of their disposable income. As a result, the demand for urban housing in Addis Ababa has risen steadily over the last few years. Internal migrations have pushed by a variety of factors, including the need for services and facilities, jobs, and relative calm and security in Addis Ababa. In addition, this, among other things, has an impact on the government's ability to meet the urban housing demands of city people in urban regions. Nonetheless, the private sector has a role to play in reducing demand for higher-end residential urban housing. As more and more affluent Ethiopian's desire high-end

urban housings, the private sector urban housing developers have seen amazing sustained growth. (Homes in Ethiopia, 2016).

Meanwhile, in the case of civil servants, appropriate, reasonable, and quality housing for low- and middle-income urban dwellers is clearly in short supply. There appear to be few players or actors in the urban housing industries, while other private sector housing developers appear to have little interest in providing low-income housing units for the low and middle-income levels. Those private sector developers may have the capacity and skill set to offer the low-income housing required to alleviate, at least partially, the country's urban housing gap, as evidenced by their success in the middle- and high-income urban housing markets (UN-Habitat, 2016).

To summarize, the demand for urban housing in Addis Ababa is a critical issue, the urban housing deficit is enormous, and the supply of urban housing provision is limited in the current context of government-constructed urban housing supply for urban dwellers in Addis Ababa's low- and middle-income levels. As a result, concerted action is required to address the gaps in the demand for urban housing.

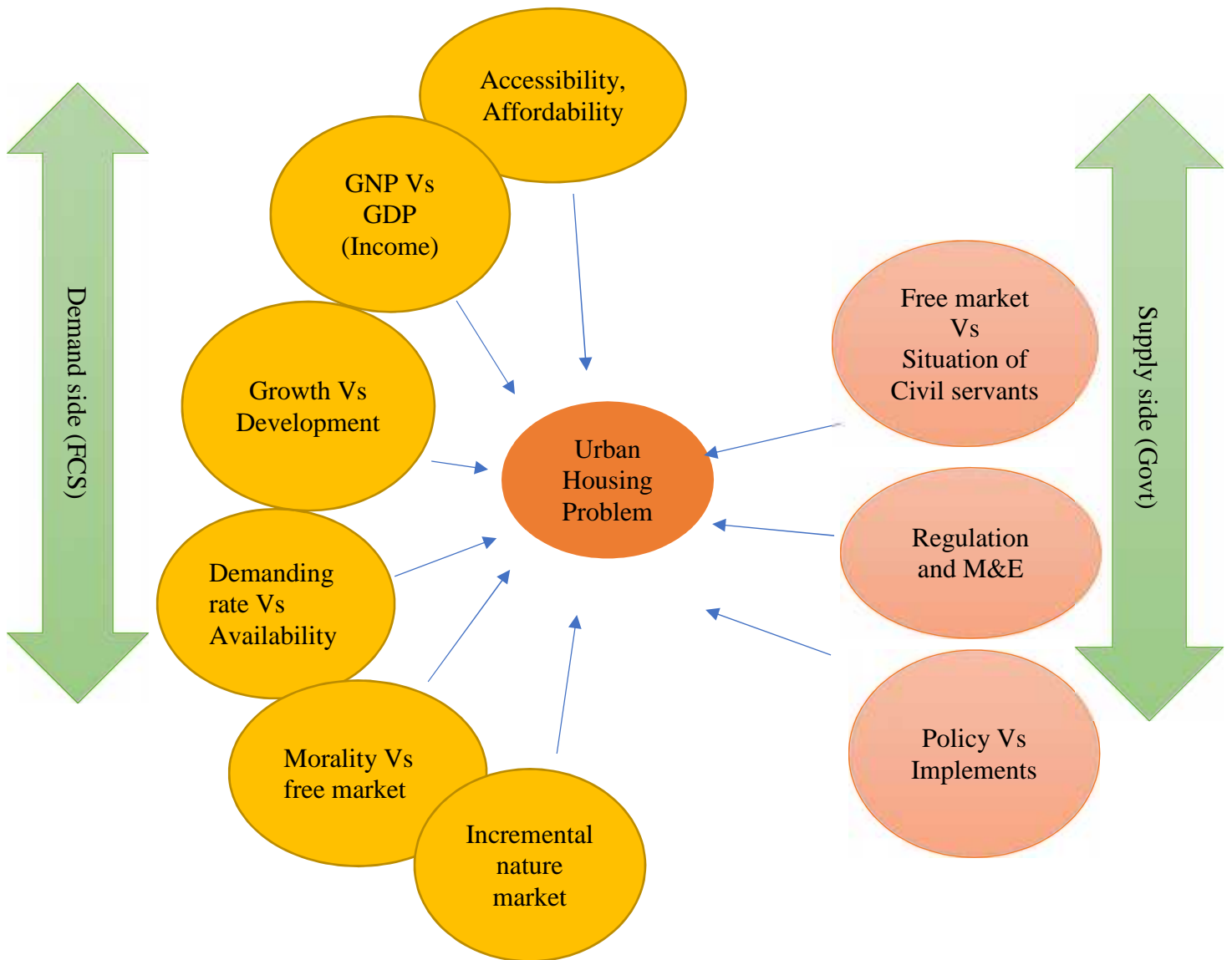


Figure 1: - The Growth of Demand and Supply side of Urban housing causes

Source: - Constructed from economic development, 11th edition, Michael P. Todaro /Stephene C. Smith Urbanization, rural- urban migration, population and related concepts.

Development is the process of raisings people’s living standards, self-esteem, and independence to improve the quality of all human lives and capabilities. Growth is more of the income of the civil servants who earn mothy. Development is the general framework of the civil servant’s development in economics and other related social progress. The Growth of the civil servants in terms of income, salary and revenues in the monthly eared. Therefore, the civil servant’s income salaries are un adjustable with the market need in the current situations. The development and

growth are creating an impact on the urban housing demands in the urban areas. GNP and GDP are the parts of the growth and development that contribute to increasing the urban housing needs in urban areas. Accessibility, affordability, and availability determine the access of urban housing in terms of provisions or supplies to the urban dwellers. The problem of urban housing in Addis Ababa is the supply and demand of urban housing are incompatible with the dwellers. Therefore, the civil servants have affected by the affordability of urban housing relative to the monthly income earned. The increasing markets of urban housing are in balance with the monthly income salary of the civil servants in the current situations in Addis Ababa. Thus, development and growth are born other demands in the urban housing market in the case of Addis Ababa's current Context. So, create impacts on the livelihoods of the civil servants who live in Addis Ababa. These developments have an impact on urban housing supply in terms of provisioning and suppliers. The free market also causes challenges in terms of the cost of urban dwellings. The ability of low- and middle-income city people to obtain an inexpensive urban house is severely hampering. To allocate resources fairly and equally, the government must intervene in the regulation, monitoring, and evaluation of urban housing policy in urban areas. Therefore, the demand sides are independent and the supply sides are dependent in this case of the study.

2.3.3 Urban Housing Accessibility

According to the Universal Declaration of Human Rights (UDHR, 1948) and Article 41 (3 and 5) of Ethiopia's Constitution. "Everyone has the right to a standard of living suitable for his or her health and well-being, including adequate food, clothing, and urban housing or shelter, as well as to the continual improvement of living conditions," says the UN. Ethiopia has likewise ratified the Universal Declaration of Human Rights and enshrined it in its legislation. As a result, urban housing is a basic human right. As a result, as a basic human need, everyone has the right to reasonable, high quality, and standard urban dwelling (Farha 2019). The state (nationally and locally) must ensure that these assertions of universal human rights have upheld, as well as the acknowledgment of both national and international rights of urban residents.

The primary thesis of this study is that while affordability may provide access for those who can afford it, it could not being use as a standard for ensuring universal access to urban housing. According to the affordability principle, those who cannot afford to buy or pay for urban housing

will not be able to live in it. When just paying for what is required, something has considered affordable. The demand side of urban housing is affordability. Accessibility, in other words, must be the supply side of urban housing. The unitary rental market model's urban housing accessibility idea would allow both high and low-income urban households to meet their housing demands in the same market. The periodic categorization of the urban housing affordability initiative also indicates an additional benefit that reduces the responsibilities in the urban house ownership market. The right to reside in urban dwelling is one of the notions of accessibility. As a result, accessibility refers to the distribution of urban housing.

According to the argument, according with Universal Declaration of Human Rights, access to urban dwelling as a social and humanitarian right is a natural right that applies to all people. It has a universal situation, not a condition that is dependent on resources. Although the right to housing may be an inherent right, it can only being acknowledged and implemented through legislative processes. Individuals' natural rights have be violated by the implementation. In general, accessibility is a humanitarian principle relating to urban housing rights.

2.3.4. Urban Housing Affordability

One of the issues in Addis Ababa is the affordability of urban housing for city people. Housing affordability in cities has defined in a variety of ways depending on one's income level. The most widely accepted definition of affordability refers to a city dweller's capacity to pay for urban housing costs without putting a cap on their lifestyle.

The urban housing affordability in cities and the problems of finding inexpensive housing in cities may have an impact on an urban dweller's budget. On leaving less money for food, utilities, work transportation, health and child care costs, and diminishing savings for emergencies, retirement, and other chances like pursuing further education or starting a small business. These difficulties could lead to fewer possibilities and a lower overall quality of life (Drew, 2018; Sawhill, 2018).

Over one billion people live in inadequate housing in cities around the world, with terrible living conditions and insufficient services. As a result, the government prioritized boosting the supply of urban housing in the latter half of the twentieth century. A growing population, along with an increased inclination for people to live alone, has resulted in a steady increase in demand for new urban housing, while supply has fallen substantially over the same period. This mismatch

between supply and demand has caused in affordability issues, with rising prices putting a special strain on first-time buyers (UN-Habitat, 2016).

According to the two developed countries of the United States and Canada, the cost of affordable housing does not surpass 30 percent of an urban household's gross income. The term "affordability" refers to the range of reasonable housing costs. According to certain research, if the maximum payment for urban housing is 30 percent of the monthly income, the dwelling has considered affordable.

With the declining availability of urban housing, affordable urban housing is a particular concern for city people. The scarcity of inexpensive urban housing and urban rental housing units is a major issue that city people face. Because of a variety of reasons, for example, for low and middle incomes. On the supply side of urban housing, there has been a lack of building and deteriorating housing stock, neither of which fulfills the growing demand of city people, as well as possible disproportionate compensations requested by property owners or landowners (Anacker & Li, 2016).

As a result, Ethiopia is a developing country with a growing population and rapidly expanding urbanization due to low levels of urbanization. According to the need of city dwellers, policies to make urban housing more affordable are insufficient. In the present developments in Addis Ababa, the affordability concerns in urban regions are particularly frightening. In this scenario, the city administration has been stressed by high population and urban growth rates, high poverty, and a bigger backlog of urban housing requests. Particularly in Addis Ababa, when it comes to appropriate and affordable housing. Almost half of all urban residents live in slums where they face enormous problems (Mekonnen 2015).

As a result, Ethiopia is grappling with issues of urban housing affordability, with demand for urban housing in particular. For city dwellers in Addis Ababa, the scarcity and cost of urban housing is a severe problem. The government implements various housing provision initiatives for low- and middle-income people to help alleviate urban housing shortages and affordability issues. As a result, many systems have being implement to ensure that these condominium projects are accessible to the public. 10/90, 20/80, and 40/60 are the small apartment building constructions. Individual contributions, such as 10/90, refer to the amount given by the house owner and the government toward the unit's cost. In a 10/90 condominium, the buyer contributes 10% of the value, with the government holding the other 90%. Within the next five years, the

Addis Ababa Saving Houses Development Enterprise (AASHDE) proposes to build 75,000 new condominium units in the city under the 40/60 scheme. In addition, the organization wants to build 15,000 additional dwelling units in the city in 2016 to display new Ethiopian housing ideas. Moreover, the government has made various efforts to address the issue of affordability and urban housing supply, particularly through government-supported urban housing programs such as integrated urban housing program/condominium/low-cost housing program, cooperatives/self-help urban housing program, and others. According to the findings, only 35.9% of Ethiopian urban households can afford or have the capacity to purchase low-priced dwelling with a construction cost of US\$ 7397 (African Center for Affordable Housing Finance, 2017). It meant that many city dwellers would be sheltered or live in basic urban houses in a less prioritized urban housing alternative, putting a strain on their finances. Unaffordability of urban housing has a wide range of consequences for housing access, health, labor market performance, finance, community sustainability, economic development, and urban and regional integration.

As a result, the government should think about how to reconcile the difficulties of urban housing affordability in urban centers with present rental market conditions and come up with a viable option to address the fundamental issue facing residents. One of the goals of this research is to assess and discover other solutions for developing affordable rental housing from the standpoint of rental urban housing and to identify alternative affordability. In particular, the study looks at another approach for addressing the issue of urban housing affordability for civil servants.

Similarly, the quick speed of urbanization creates benefits while also introducing new challenges in the development of urban housing. Ethiopia may gain a lot from urban development in terms of modernization and industrialization, which would boost economic growth and produce wealth in the cities, but it would also necessitate the construction of urban housing to accommodate the changes. Because of the development, there is an even greater need for appropriate, resilient, and affordable housing. Unmet urban housing needs also pose a threat of urban sprawl, which should have be addressed through the establishment of compact urban areas. Ethiopia's urban housing stock, notably in Addis Ababa, has a variety of characteristics that make immediate action necessary both to enhance urban people' well-being and to construct sustainable cities.

The issues of finding inexpensive urban housing have been problematic for three reasons. First, regulating inter/intra-state and intra-city movement is impossible; second, reducing building rules is tough; and third, lowering design, construction, utility, and regulatory fees and developer

profits is challenging. In terms of affordability, urban housing for low- and middle-income urban households is a very difficult issue, with the rising costs of condominium urban housing demands and supply no longer a choice for many low- and middle-income urban households (Mekonen, 2015).

In general, affordability has linked to income. Taxes, owner's insurance, and utility and material costs are all included in the cost of living in a city. The average monthly carrying costs of urban dwellings reaching 30-40% have deemed affordable for urban households, according to (KPMG, 2020). Addis Ababa presently accommodates a large number of urban dwellers and relatives, including civil servants with fixed incomes who live in families, with dependents, and in rented urban houses from private owners. This is due to the scarcity of inexpensive urban housing, which has resulted in a variety of challenges in urban livelihoods. Single employees, dependent individuals, and parents of community members may all require inexpensive urban housing. As a result, having a variety of urban housing options makes a community active, lively, and long lasting.

2.3.5. Urban Housing Provision

Urban housing in cities is one of the most important aspects of human existence. Between suitable urban housing supply and affordable practices, human activities are highly tied or very intricate relationships. In practice, cities in less developed countries are experiencing uncontrolled population growth due to high natural growth rates and rapid rural-to-urban migration. Strong rate rises and low-income rural-to-urban migration have resulted in high demand for urban housing, which is a major problem with limited supply. One of the issues in providing urban housing for city inhabitants is affordability. A weak economic base, for example, characterizes Ethiopia's urbanized centers.

The high rate of migration has an impact on the demand for and supply of urban housing. The provision of infrastructures by governments to urban people, such as urban housing, water, power, and communication facilities, is not comparable with the rate of their population expansion; therefore, demand has correlated with infrastructure provision. To meet the needs of city people, the government currently constructs urban housing mostly for low-income earners. The government built urban housing in response to urban people' requests, but it is incompatible with low- and middle-income levels. These factors have also created an excellent opportunity for

private urban housing developers to participate in the construction sector, reducing the government's burden of providing urban homes to medium and higher income communities (Miniyahle, 2016).

In another approach, governments in numerous nations have been concerned about the problem of inadequate urban housing faced by impoverished urban residents in metropolitan areas. Poverty is prevalent among urban people in developing countries such as Ethiopia. The urban housing problem in Ethiopia, particularly in the capital city of Addis Ababa, is not just one of quantity but also of low quality of accessible urban dwelling units.

As a result, the high population density in urban areas has an impact on the availability of urban housing for residents. Overcrowding in cities causes increasing strain on available infrastructure, poor living conditions, environmental degradation, and, to a considerable extent, outright homelessness among the urban poor. In the current circumstances, Addis Ababa can accommodate a larger population. As a result, it has an impact on urban housing rentals and other connected concerns with urban housing affordability for low- and middle-income communities or urban dwellers.

According to these concepts, the urban housing fund for low and middle-level developers who have difficulty getting financial support from the government and private sectors, access and facilities are extremely limited for urban housing developers in particular for low and middle-level dwellers, particularly civil servants, who have disproportionately affected by the affordability in Addis Ababa's urban areas.

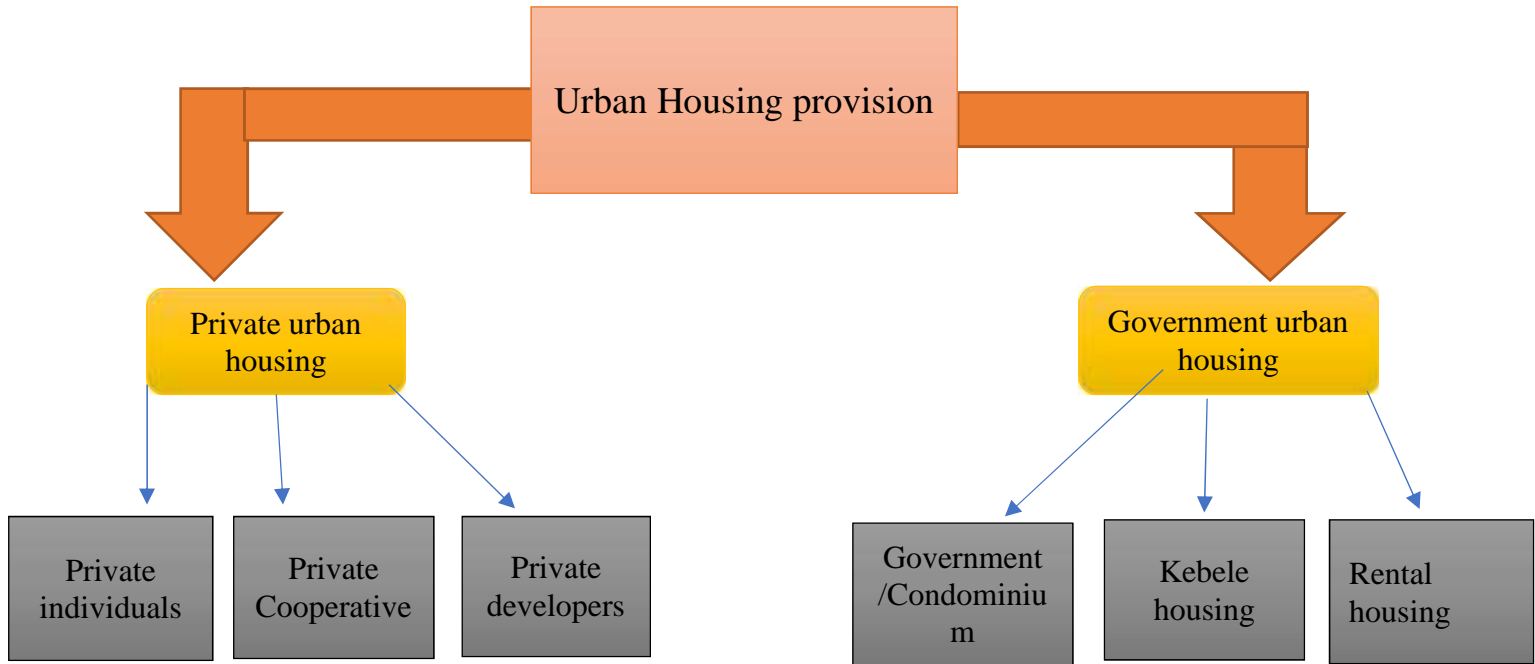


Figure 2: -The Urban Housing Provision in Ethiopia status in the case Formal urban housing

Source: - Adapted from housing in Ethiopia an overview, (kremes, 2017), New housing Development

The government or government-sponsored integrated housing development projects (IHDP) are new urban housing development initiatives in Ethiopia, and private development of urban housing has done through lottery systems or public auctions for land delivered by the government. Private development of urban housing, such as real estate, cooperatives, individuals, and NGO-urban rehabilitation, is included in urban housing projects (on-site resettlements). The formal supply/provision of urban housing programs is my issue in the thesis research. There are two types of urban housing supplies. These are the formal and informal housing provisions/supplies in cities.

2.3.5.1. Informal Urban Housing Provision

Informal settlements have exacerbated by the lack of an adequate financing framework for official urban housing, particularly cooperatives. In big cities, informal urban dwelling is progressively becoming a part of the housing supply. Informal urban housing units account for 30.2 percent of all urban housing units (MUDH, 2015). The housing stock has dominated by improvised housing. Informally constructed urban housing has lower access to services than other urban housing options, which is especially true of informally constructed residences on the outskirts. The majority of the informal urban dwellings is made of wood and mud. Informal housing is low-quality housing that has built in outlying areas due to a lack of affordable housing in the city.

Informally built urban dwelling has mostly found in peri-urban areas that have been set aside for residential projects and open public spaces. Residential developments have not planned in locations that are part of prospective urban expansion areas, riversides, or hilly places. The failure of city governments to provide sufficient land and infrastructure for residential purposes. The inability of city governments to enforce building control regulations, the lack of housing finance mechanisms, particularly for the low-income, and the illegal management of urban and suburban areas land by illegal real estate developers, brokers, situated in different farmers, and corrupt bureaucrats and administrators are all contributing to the informal urban housing provision/supplies problem.

2.3.5.2. Formal Urban Housing Provision

The formal urban housing supply is 69.8%, according to a survey done in 27 Ethiopian municipal administrations (MUDH, 2015). The greatest provider of urban housing is the International Housing Development Program (IHDP), with 51.1 percent; the second highest provider of urban housing is private individuals' developers (cooperatives and leases), with 22.2 percent. Individual and cooperative land development plots supplied by the government has been halted, notably in communities implementing the IHDP, which was thought to create prospects for more intensive land usage. Finally, municipalities (outside of the IHDP) donated 0.5 percent, and real estate developers gave 0.4 percent.

The institutional supply of urban housing in emerging countries is mostly for the high-income urban inhabitant. This has being accomplishes with private markets. The government provides

housing for middle- and low-income urban dwellers, as well as government employees, in either direct or indirect ways. The other type of urban housing is that which has provided cooperatively or independently by governments. Government assistance comes in the form of land, cash assistance, or building materials. However, the government's provision/supply of IHDP urban housing has a difficulty in that the number of urban housings created thus far is insufficient to meet the demand of city people. This issue of completing and transferring housing units to beneficiaries took a long time to resolve. Adding more time to the development process raises the price of urban housing markets and makes them more unaffordable.

2.3.5.3. Government Urban Housing Provision

Building housing units for essential employees such as technocrats, middle and high managers, security and military personnel, or for lower and middle-income people, governments become involved in housing provision to reinforce the state's demands. This can be accomplished either directly through the introduction of building programs for entire dwelling units or indirectly through assisted self-help and settlement upgrading programs.

2.3.5.4. Private sector Urban Housing Provision

In emerging countries, formal private sector urban housing provision has been higher for high-income urban dwellers (MOUDH, 2015). As a result, the National Development Policy emphasizes the importance of private real estate development. The private sector's contribution helps to alleviate Addis Ababa's urban housing shortages for people with higher income levels. The private real estate sector has managed to build a significant number of urban residences, although far less than anticipated.

For example, in Addis Ababa, between 2000 and 2011, real estate accounted for only 3.8 percent of housing supply, compared to 61.1 percent for the government and 35.1 percent for individuals (cooperative and lease). In the modern urban development process in the metropolis, Ethiopian real estate development is relatively short. However, according to (MUDH, 2015), the development of real estate with the demand for urban housing programs was quite minor between 2000 and 2011. Some real estate developers are acquiring property to build an urban house in order to provide urban people and alleviate the city's urban housing challenges. However, a number of real estate developers in the city keep idle lands with no progress.

2.3.6. Legal Framework of the Right of Housing

2.3.6.1 International Law

Urban housing as a human necessity is documented as a human right instrument directly or indirectly to live in life under international law at the global, regional, and national levels. The right to housing came into being on a worldwide scale in 1948, when the Universal Declaration of Human Rights (UDHR) has adopted as part of international, globally applicable, and human rights law (Janka, 2007).

The adoption of the UDHR placed a strong emphasis on fundamental human needs as a human right to life. Ethiopia likewise ratified the human rights statement by amending the country's constitution.

2.3.6.2. The Ethiopian Constitution

The right to urban housing as a human right has not adequately addressed in Ethiopia's constitution by articles. However, several stories mentioned providing publicly sponsored social services. Article 41(3) states that every Ethiopian has the right to equitable access to urban dwelling; while article 41(4) states that the allocation of resources should be increased in order to provide public services to the society. Similarly, article 41(5) of the Ethiopian constitution imposes a duty on the state to allocate resources to all people equitably and without discrimination, within accessible means, and to provide housing to all classes of people.

Similarly, under article 90(1), the term "housing" is used. This article only mentions urban housing as a provision. However, none of these laws establishes a legally protected right to housing. Article 41(3) does not provide reasonable grants for urban housing and social services, instead ensuring that everyone has equal access. Individuals do not have any rights under Articles 41(5) and 90(1), but they do have an obligation to the government. As a result, the regulations not done, in practice, address the issue of the right to urban housing.

Other options, other than constitutional rights in law linked to the Universal Declaration of Human Rights, have needed to solve the issue of urban housing.

2.3.7. Ethiopian Urban Housing Strategies

Ethiopia's government has announced various urban housing solutions to address the country's housing need. Due to increased population growth in urban areas, it is becoming more difficult to find cheap urban housing, and Addis Ababa is experiencing a housing scarcity.

Due to the backlog of urban housing demands, the problem of urban housing is getting worse. The government has established a holistic approach to urban housing development and the availability of urban land to assist construction. 10/90, 20/80, 40/60, cooperatives, and private real estate urban dwellings are some of the policies and techniques used by urban housing schemes.

2.3.8 Government Coordinated Urban Housing Construction

The Ethiopian government engages in a wide range of efforts to address the problem of urban housing and make it more accessible to those with low and intermediate incomes, in order to close the gap between supply and demand for urban housing in metropolitan regions. In theory, one of the government's concerns is the affordability of urban housing. The urban housing program primarily benefits low- and middle-income city dwellers and has executed in a variety of ways.

Priority given to the users of the urban houses distributed by the lottery method

The government's decision to provide a special chance for users of the government is housing development program. The special beneficiaries of the government's lottery program will be the 20/80 and 40/60 registered urban house seekers.

1. Give female subscribers 30 percent priority.
2. To ensure that the government employs 20% of employees who work in the public sector and register as urban house seekers, in order to ensure that the data is organized, comprehensive, and accurate.
3. According to an Addis Ababa Administration special decision, 5% of people with disabilities would be selected from the database to benefit 5% of people with disabilities. The lottery includes the remaining 45 percent of the residences that do not compete in the sub-articles "1" to "3" but match the conditions.

2.3.8.1 Low-income Urban Housing Program (10/90)

Ethiopia's government is developing a new program for the country's low-income residents. The low-income urban housing program for low-income urban dwellers with a monthly wage of 1200 birr saves between 10% and 90% of bank loans through government help. The government helps low-income city people by providing land, infrastructure, and other benefits such as internal housing design, tax-free construction supplies, and so on. During the lottery-drawing program, 30 percent of the constructed urban dwelling will be drawn for women in advance.

Government employees and the physically impaired will each receive 20% and 5% of the built urban housing, respectively, and will be eligible to participate in the remaining lottery-drawing program.

2.3.8.2. Condominium Urban Housing Program (20/80)

Due to the increasing demand for condominium urban housing, the condominium urban housing program is widely used in Addis Ababa. The condominium urban housing program is quite noticeable since it reduces demand for urban dwelling and helps to alleviate urban housing shortages. Condominium urban housing schemes have intended for low- and middle-income city people with the goal of encouraging them to save. A 20/80 is one of the programs. This 20/80 ratio means that you have 20% of your savings and 80% of your bank loan. Lower- and middle-income people should anticipate saving 20% of the cost for the next five years and take out an 80 percent bank loan in the end. The government, with the exception of internal electrical and sanitary utilities, provides all Land, infrastructure, free tax construction materials, and inside designs.

2.3.8.3. Saving Urban Housing Program (40/60)

The 40/60 saving condominium urban housing program's major goal is to alleviate or eliminate urban housing shortages, stimulate saving, and advance the middle-income group urban dweller's saving culture. Beyond the goal, the city's image and competencies should be improved. Over the course of five years, beneficiaries should save at least 40% of their income. The bank of Ethiopia's commercial bank will finance the remaining 60 percent of the loan. The government accommodates a 40 percent saving to 60 percent bank loan ratio. The government's contribution to this scheme is land, however infrastructure has only provided up to the construction site. However, there were issues with the program's implementation.

2.3.8.4. Cooperative Urban Housing (100/0)

In terms of urban housing provision, cooperative urban housing will play a vital role. However, the difficulty of urban housing prior to a change in the implementation process is the period leading up to construction management and the cooperative leader's accountability as the control mechanism in practice.

Cooperative urban housing in Addis Ababa does not help to alleviate housing shortages among city people. Individual members will pay for the cost of the initial installments if they are in the middle-income level or higher.

2.3.8.4.1. New Urban Housing Cooperatives

Cooperatives for urban housing have formed in workplaces or institutions. Another option for the urban housing program was to focus on individuals working in various institutions and businesses who were able to save money through salary savings methods.

Employees in every institution who aspire to buy a home will be required to set up shop in the workplace based on their preferences for urban housing types. Institution-organized urban housing cooperatives must save the whole (100%) cost of the house in advance (50%) and the remaining 50 percent after acquiring a building permit. Depending on the interests of housing developers, the development of urban housing could be undertaken at the request of urban house owners.

2.3.8.4.2. Residential Area -based Urban Housing Cooperatives

Self-employed people can become homeowners or property owners through the residential area-based urban housing initiative. Based on their familiarity/acquisition of their existing areas and earning capability, residents organized into housing cooperatives.

The organizing tasks and procedures should be led by the woreda administration. Members of the cooperative must save 100% of the cost of the urban house in advance, depending on the urban house, they choose (50 percent at the time of organization, and the remaining 50% when they receive a building permission). The cooperatives' members' interest will determine the construction process.

2.3.8.4.3. Existing Urban Housing Cooperatives

For several years, existing urban housing cooperatives have been saving to become homeowners or housing owners. By saving 50% for site acquisition in advance and 50% for the building permit; the initiative has expected to alleviate the problem of urban housing substantially. The structure has determined by the members' preferences.

2.3.9 Civil Servant Salary Scale and by Salary Range


At this time, the Ethiopian civil servants' salary scales income levels. The Ethiopian government civil servant salary scale, which ranges from low to high, reflects the current state of the housing market in Addis Ababa or can be compared to other civil servants in the city. 45.1 percent of civil servants were paid between 1000 and 2999 birrs, 34.4 percent of civil servants were paid between 3000 and 4999 birrs, 15.2% of civil servants were paid between 5000 and 6999 birrs, 3.8 percent of civil servants were paid between 7000 and 8999 birrs, and 0.5 percent of civil servants were paid between 9000 and 9999 birrs. 1.0 percent of federal servants earned a salary of birr 10,000 or more. (National public service Human resource statistics, 2017).

Table 1. Federal Civil servants' salary scale

አዲስ አበባ

የፌዴራል ሰራተኞች የደመወዝ ስኬል
(በፊ.ሰ. 2011 ዓ.ም.)

ደረጃ	መነሻ ደመወዝ	የአርባ ደመወዝ									ጠቅላይ
		1	2	3	4	5	6	7	8	9	
I.	1100	1174	1253	1338	1428	1523	1624	1731	1843	1958	2079
II.	1338	1428	1523	1624	1731	1843	1958	2079	2208	2344	2487
III.	1624	1731	1843	1958	2079	2208	2344	2487	2638	2799	2969
IV.	1958	2079	2208	2344	2487	2638	2799	2969	3150	3333	3526
V.	2344	2487	2638	2799	2969	3150	3333	3526	3729	3934	4150
VI.	2799	2969	3150	3333	3526	3729	3934	4150	4379	4609	4851
VII.	3333	3526	3729	3934	4150	4379	4609	4851	5098	5358	5626
VIII.	3934	4150	4379	4609	4851	5098	5358	5626	5907	6193	6481
IX.	4609	4851	5098	5358	5626	5907	6193	6481	6773	7071	7377
X.	5358	5626	5907	6193	6481	6773	7071	7377	7690	8017	8354
XI.	6193	6481	6773	7071	7377	7690	8017	8354	8705	9056	9420
XII.	7071	7377	7690	8017	8354	8705	9056	9420	9785	10150	10521
XIII.	8017	8354	8705	9056	9420	9785	10150	10521	10906	11305	11719
XIV.	9056	9420	9785	10150	10521	10906	11305	11719	12148	12579	13013
XV.	10150	10521	10906	11305	11719	12148	12579	13013	13462	13926	14400
XVI.	11305	11719	12148	12579	13013	13462	13926	14400	14890	15396	15912
XVII.	12579	13013	13462	13926	14400	14890	15396	15912	16437	16979	17531
XVIII.	13926	14400	14890	15396	15912	16437	16979	17531	18092	18671	19252
XIX.	15396	15912	16437	16979	17531	18092	18671	19252	19850	20468	21092
XX.	16979	17531	18092	18671	19252	19850	20468	21092	21725	22361	23005
XXI.	18671	19252	19850	20468	21092	21725	22361	23005	23654	24305	24961
XXII.	20468	21092	21725	22361	23005	23654	24305	24961	25622	26288	26959



ፌዴራል ሰራተኞች የደመወዝ ስኬል

Source: Ethiopian civil service commission (2020)

CHAPTER THREE

RESEARCH METHODOLOGY

The researcher goes over philosophical stance/research paradigm, research methodology, research approach/design, and criteria for selecting participants. Participant selection technique, data collection techniques, method of data analysis, quality assurance/trustworthiness and ethical considerations have discussed in detail in this chapter.

3.1. Description of the Study area

The study area is comprised of three different government organization is located in Addis Ababa city administration. The facility of both FDRE- Civil service and Federal General Auditor is located in similar government building and the urban, development and housing construction. Each of them has key functioning in translating policies of the federal government. Each of them holds more than 300 employees. Each of them accounts more than 50 years of tradition. The employees have varieties of expertise, educational background.

3.2. Philosophical Stance/Research Paradigm

The researcher believes that every individual of the civil servants' context has importance for their circumstances current study. Every human being has the potential to design a path to development, social relationships, personal norms, and social, cultural, and economic integration. The researcher's point of view lies on social constructionism, which means seeing things from the socioeconomic point of views of the civil servants.

Individuals want knowledge of the world in which they live and work, according to functionalists. Individuals create subjective meanings for objects or things based on their experiences. These interpretations are diverse and multifaceted, prompting the researcher to focus on the variety of viewpoints rather than categorizing them into a few categories or ideas (Creswell, 2009).

The researcher drew on the perspectives of the participants and emphasized the value of qualitative research in terms of gaining useful knowledge and experience. The researcher used in-depth interviews, focus group discussions, and key informants to comprehend and capture the numerous and diverse subjective meanings of the participants in this study.

3.3. Research Design/Approach

In this study the researcher believes that, mixed research approach will be employed because the topic requires in depth understanding and exposure of the scenario, hence, in order have bold generalization employed both qualifying and quantifying methods are quite significant. In case of qualifying, instrumental case study will be the appropriate one to depict a current and update reality of the situation. And for the quantifying one simple round sampling (questioner) or survey will be employed so that the examining urban housing problems in Addis Ababa in the case of federal civil servants will account a great deal of knowledge in terms of literature as a contribution. As it helps the researcher to focus on a selected case, housing impacts on civil servants, event, activity or process and to make deep investigation, the researcher plans to investigate different urban housing problem mechanism, which makes the instrumental case study more appropriate one amongst the reaming qualitative approach, (Kahn & Best, 2005).

A case study, according to Creswell (2003), is used to investigate, explore, and examine a bounded system (a case) or multiple systems through detailed, in-depth data collection involving multiple sources of information (e.g., observations, interviews, policy guidelines, documents, and reports) a case description and case-based themes. In the interconnected examples that have being processed in the urban housing problem technique employing qualitative phenomenology, to this research, all offered concepts or causes are significantly important.

The federal public servants' employees were the unit of analysis, and the study area in particular, with the influence by the housing problem in urban regions, particularly in Addis Ababa

As a result, the researcher believed that the method was useful in exploring and examining the study area's urban housing problems. The issue necessitates a knowledge of the civil servant's lived experience as well as a critical appraisal of the subject matter in its natural setting, which is why this qualitative phenomenology approach has chosen (Creswell, 1998). As a result, the focus of this study was on studying and examining the practice, views, ideas, and lived experience of government servants who have influenced by urban housing challenges in Addis Ababa.

3.4. Criteria for Selecting Participants

Participants in this study are civil servants, who are part of the urban population living in Addis Ababa as federal civil servants or hired by the federal government. Specifically, all civil

servants who work as government employees and have paid on a salary basis who contribute to research in these areas.

Since the researchers to learn about some of the civil servant members' housing issues and the impact on their livelihood and social relationships with other members, they were able to learn about their housing problems and the impact on their livelihood and social relationships with other members. The researcher recruited the following respondents for this study based on the criteria listed below.

1. Being an employee of a federal institution for more than 3 years because the city administration takes as the residence above three and above in the legal way.
2. Civil servants from the Ministry of Federal Urban, Housing and Construction
3. Civil servants from general auditor.

3.5. Sampling Techniques

There are three groups of the target of samplings taken from three different governmental organizations for this research. Both target samples are civil servants who have served above six-year and living more than three years in Addis Ababa.

The sampling technique has based on the non-probability sampling techniques because we do not have an equal chance to get in the conducted research. Among the non-probability sampling techniques, the researcher employed purposive sampling methods. The study's goal was to learn about public servants' real-life experiences. To determine whether a purposive selection approach was appropriate for selecting study participants. With regard to quantifying data's, the researcher employees probability sampling among them random sampling method was the most suited for this investigation this particular study. As a result, the researcher recruited participants based on the impact of urban housing difficulties on urban people's livelihoods in Addis Ababa. As an outcome, purposive sampling has employed based on the influence of the urban housing problem on livelihood in Addis Ababa residents, particularly Federal government employees. To create more subjects, it relies on referrals from the first ones. The other research participants have used purposeful sampling.

The researcher began using this sampling approach by contacting a few people for inclusion in the sample who fit the criteria and were willing to participate in the study. The procedure has repeated until a sufficient sample size has reached or when "Data saturation" occurred (Ruane

2005). All civil officials who have urban housing challenges in Addis Ababa on the consequences and experience scenarios have invited to participate.

Table 2: -The list of participants from the selected government organizations employees

No	Name of the government organizations	Number of participants			Random Selection Method who lives above 3 years in Addis Ababa	participants, government employees' experts /higher officials
		KI Interview	FGD	Questionnaire		
1	Federal civil service commission	4	3	30	Above 3 years	Experts /higher officials
2	Ministry of Urban, Development, Housing and Construction	4	3	25	„	„
3	General Auditors	4	3	18	„	„
Total		12	9	73		

Source: - (survey study, 2021).

3.6. Data Collection Tool/Instrument

Interviews, focus group discussions, and questionnaires have used to collect the necessary data to conduct the study. Using two or more data collection tools enhances the quality and consistency of the data. Besides this, it can also serve as a source of information for triangulating data reliability.

3.6.1. Interview

Before conducting interviews, several study steps have explored. The content of the questions, asking strategies, listening, and the relationship between the researcher and the interviewee must reach a beneficial conclusion. The gathered data information during the interview will be utilized to show the civil servants' comprehension of the perceptions (Frances Ryan, 2009).

As a result, the researcher conducted a dynamic experience of key informant interviews with a few knowledgeable individuals to obtain vital data on the practices, experience, and present reality.

3.6.2. Focus Group Discussion

A focus group discussion is a qualitative data collection technique in which selected people or civil servants discuss a given topic or lived experience, facilitated by a professional to inquire about participants' attitudes, perceptions, knowledge, experiences, practices, and interactions (Eeuwijk and Angehrn, 2017).

The researcher conducted a focus group discussion (FGD) in order to gain a better understanding of why civil servants think the way they do. Members of the focus group were able to share their thoughts, and the interactions revealed group dynamics that reflected the real-life process of "sense-making" and gaining understanding.

As a result, three (3) focus group discussion sessions with diverse kinds of informants have held, taking into account the benefits of conducting FGD. The details of the FGD process have captured in Table three (3) page 42 & 43.

3.6.3- Questionnaire

In addition to interview, and focus group discussion, the researcher believes employing questioner would have a vital role in finding the desired result. Because questioner would produce the researchers is very thoughtful in incorporating findings to produce a yield result in line with the qualifying tool.

3.6.4. Secondary data

Published and unpublished data sources of urban housing problems have used in the case of Addis Ababa to support and make the effectiveness of primary data collected from questionnaires and interviews. Secondary data as the sources from scholarly researches, and annual magazines, pamphlets, reports and plans, internets, and other relevant information found from the websites of the plan commissions, Addis Ababa housing and construction bureaus, central statistics agency, civil service commissions, and ministry of urban development, housing, and construction have thoroughly interviewed.

3.7. Data Analysis

With regard to the data analysis, the researcher will deploy mixed analysis method because of the mixed method employment. Hence, for quantitative one, the researcher will use categorical/case-based analysis, in this case the analysis followed by simple graphic representation, and simple tabular presentation followed by write up narration. Moreover, for the qualitative one, thematic based qualitative data analysis will be employed (QDA) is the range of processes and procedures whereby the researcher will provide explanation and/or interpretation of the civil servant and situations under studied. In order to provide information to inform the reader about the subject under studied. The process basis the qualitative data collected from the field with their own interpretation, explanation and understanding of their own world. (Anthony J. Onwuegbuzie, 2014)

The idea of data analysis is examining the meaningful and symbolic content of collected data. Usually, the process of data analysis involves two things, which are writing and identifying themes.

3.8. Quality Assurance/Trustworthiness

Qualitative researchers agree that demonstrated data through trustworthiness transferability, reliability, confirmability, and credibility. Qualitative gathered data through focus groups or interviews (Lincoln & Guba, 1985).

According to Suter (2012), transferability refers to evidence supporting findings in other contexts across different participants. Dependability refers to the claim that similar findings should be obtained. The study has repeated, whereas confirmability refers to objectivity (neutrality) and the control of researcher bias. Credibility refers to the believability of the findings and enhanced by evidence such as confirming evaluation of conclusions by research participants, the convergence of multiple sources of evidence, control of unwanted influences, and theoretical fit.

Hence, for this particular study, to ensure the quality of data collected and the data trustworthiness, the researcher cross-checked the information collected from different sources and discussed it with experts in the area.

3.9. Ethical Consideration

For ethical acceptance, all interested bodies at all levels, including study participants, have informed of the study's objective and significance. Before data collection, respondents gave their verbal and written consent. The data has kept anonymous and secret to prevent participants from any harm that may occur from supplying information. Anonymity refers to the removal of the participants' names as a first step in protecting the respondent from any injuries that may arise because of the information they provided; however, confidentiality refers to the protection of the data that has collected. (Chin Huong Sin, 2005).

CHAPTER FOUR

RESULTS AND DISCUSSION

This particular chapter of the study deals with the findings of the study obtained from the interview with the key informant groups, focus group discussion, and by conducting a survey questionnaire for civil servants in each organization. The presents the findings of the study through themes under each cluster. Profiles of the participants include institutional or organizational name, description of the service year, year of residing (living) in Addis Ababa, sex, marital status, number of dependents, income level, and educational qualification.

4.1 Participant's Profile

Table 3-Demographic Data Summary of the Study Participants

#	Code name of PPT	#Service Year	Year of residing in Addis Ababa	Sex	Marital status	E and Q	Types of PPT	Salary	Number of dependents	Name of the institution or organization
1	CSIM	10	10	M	Divorced	BA/BSc.	KI	8017	2	FCSC
2	CSIM	10	12	M	Single	MA/MSc.	KI	7071	3	FCSC
3	CSIF	15	11	F	Married	MA/MSc.	KI	9056	4	FCSC
4	CSIM	20	13	M	Divorced	MA/MSc.	KI	7071	2	FCSC
5	CSIF	32	14	F	Married	BA/BSc.	KI	9056	4	GO
6	CSIM	17	10	M	Single	BA/BSc.	KI	10159	2	GO
7	CSIM	12	10	M	Single	MA/MSc.	KI	10159	3	GO
8	CSIF	18	11	F	Single	MA/MSc.	KI	9056	2	GO
9	CSIM	21	10	M	Single	MA/MSc.	KI	8071	1	MUHDC
10	CSIM	18	14	M	Married	BA/BSc.	KI	10159	3	MUHDC
11	CSIF	11	12	F	Single	BA/BSc.	KI	9056	2	MUHDC
12	CSIM	13	15	M	Single	MA/MSc.	KI	8017	4	MUHDC
13	CSFM	16	13	M	Single	MA/MSc.	FGD	9056	4	FCSC
14	CSFM	20	14	M	Married	MA/MSc.	FDG	9056	5	FCSC
15	CSFF	31	10	F	Single	BA/BSc.	FDG	9056	3	FCSC
16	CSFF	27	13	F	Married	BA/BSc.	FGD	8017	2	GO
17	CSFM	32	14	M	Single	MA/MSc.	FGD	9056	4	GO
18	CSFF	14	14	F	Single	BA/BSc.	FGD	10159	3	GO
19	CSFF	12	12	F	Divorced	BA/BSc.	FGD	9056	3	MUHDC
20	CSFM	17	14	M	Divorced	MA/MSc.	FGD	9056	4	MUHDC
21	CSFF	11	15	F	Single	MA/MSc.	FGD	8017	5	MUHDC

***Abbreviations:** - PPT-participants, CSIM: -civil servants interview male, CSIF: -civil servant interview female, CSFM: -civil servants focus group discussion male and civil servant focus group discussion female. Those Abbreviations have developed to make confidential the names of civil servants literally.

*BA – Bachelor of Arts degree, BSc. – Bachelor of Science degree, MA – Master of Arts degree, MSc. – Master of Science degree

As can be seen from table 3, the first group of respondents (12) are the key informants. The program conducted a meeting with them on August 2, 3rd, and 6th, and the program session found out that the discussion was enjoyable and fruitful.

The finding showed that the majority of key informants of the three federal government organizations (Federal Civil Service Commission, General Auditor, and Ministry of Urban, Development, Housing, and Construction) were male participants who account for 66.7% of the total of the respondents whereas the remaining 33.3 % are females.

When we see the service year of the participants of the key informants and participants, all of them have served 10 and above years.

Table 4: -Monthly income level of the respondents

Civil servants Income earning (thousands)birr	Number of Respondents	
	Frequency	Percent
3000<5000	1	4.76
5000<7000	9	42.86
>7000	11	52.38
Total	21	100.00

Source: - (Survey data, 2021)

Concerning their salary (after tax) per month, 11(52.38%) of the participants earned about 6660.28 ETB, 9(42.86%) earned about 5048.24 ETB, 1(4.76%) earned about 3174.32 ETB.

On the other hand, when we see the marital status of the participants, 12(57.14%) of them are single, 5(23.81%) are married, the remaining 19(19.05%) are divorced but have a minimum of 1-2 dependents which is 9 (42.86%),11 (52.38%) respondents have 3-5 dependents, and 1 (4.76%) respondent have a maximum above6 dependents. Concerning living (residing) conditions, all participants have a living record of 9+ years in Addis Ababa.

The structured questions forwarded for the discussants related to the intended objectives of the research of the study. The respondents highlighted their ideas on the basics of urban housing, the major problems of urban housing, assessing the provision, access, and affordability of getting urban housing in Addis Ababa. Then, participant perspectives, thoughts, and expert opinions regarding the identified topics have forwarded, including solutions to urban housing challenges

in particular, as well as the social, economic, and political paradigms around the highlighted issues.

Based on these highlighted issues about the urban housing problem of the civil servants who live in Addis Ababa. As per the participants, the civil servants of urban housing problem with the current context of the urban areas, high internal flow to urban areas, and higher migration of people to the urban centers to get better services and job opportunities and facilities are causing additional pressures to the cumulative longer year's urban housing problems of the city. Civil servants have also affected by the urban housing problems due to availability, affordability, and access to urban housing. Based on this, the first part of the interview's discussion is as follows.

According to the interviewee's respondents, the urban housing problems are very alarming and critical for the civil servants who depend on the fixed-based income salary, particularly in Addis Ababa. As per interviewees responses, all of the interviewee's groups or (9) members of the interviewees have a similar response on fixed salary-based payments of the civil servants. The salary of the civil servants is for a longer time without adjustment with the current situation of the market price or market needed. Due to this reason, the civil servants and others have mainly affected by urban housing problems because of the frequent increases in urban housing rents. Among members of the interviewee responses, 7 (77.78%) of them are above 70% of the incomes are expensed to the urban housing rent. The remaining two (22.22%) respondents are above 65% of their income on urban housing rents. Therefore, those problems are putting high pressure on the civil servants' livelihoods. Therefore, the urban housing problems of the civil servants created many impacts according to the discussants' lack of stability, security, and developed move ability mentality based on the urban housing rental increments with an expected time. All the discussants agreed most of the income earned was expense on urban housing rents. The remaining salary is unable to support the rest of their needs in the markets. The lack of affordability with the income levels added to the higher economic pressure, to live in substandard urban housing, low quality of urban housing and pushes to one side of the corner of the city, which is into peripheral areas.

As per the participants of interviewees say urban housing problems and due to the low-income salary creates an impact on the livelihoods as does not fill the basic need like food and clothing and other necessities. The civil servant cannot compete with other urban residents because the income has low compared to the other dwellers in the city. Furthermore, the civil servants

pushed in different economic pressures because of the inability to buy their basic demands in the market. As government employees/civil servants move farther and farther away from the city, they are struggling to cope with infrastructure, health, water and electricity, sanitation, and so on. In addition to this case, due to the constant increase in rents, government employees/ civil servants are moving from place to place in search of affordable urban housing. The repeatedly moving ability of the civil servants in the short time to get affordable urban housing for their children has also affected because of the changing of schoolings. Their children move from the adapted areas to a new environment because of the difficulty of educating their children in a stable environment. All those problems pushed the civil servant into different pressures that created a great deal of despair, caused a corrupt mentality in the service-giving areas. The financial constraints of civil servants are developing a weak culture of saving, limited participation in the community. The financial shortage of civil servants is becoming depressions and inferiorities. According to the interviewee's responses, the other problems of the civil servants' unable to cover the medical expenses or to treat themselves and their families. The civil servants' weak saving cultures are causing an obstacle to the various relationships, social contributions expenses, and social norms.

According to the participants, 7 (58.33 %) of the respondents said there are no provisions of urban housing for the civil servants except the government constructed urban housing provisions. Those urban provisions of urban housing are for all of the urban dwellers. Therefore, the chance of getting is very narrow because different the low speed of construction of urban housing and poor management systems concerning the constructed urban housing problems. The civil servants have registered their demands various times to use urban housing programs but there no implementations until now. The civil servants use the constructed urban housing from different urban housing developers, but the civil servant capacities are limited to afford such types of options of urban housing provisions.

According to participants' responses, the problems of the civil servants are limitations of financial constraints to afford the urban housings. About 5 (41.67%) or five respondents have said that the main problems are the *lack of government commitments* to reduce the urban housing problems. Therefore, to solve the problem of urban housing of the civil servants, it needs higher commitment rather the civil servants' urban housing problems are aggressively increasing the problems.

All (12) interviewees responses, the civil servants living in the peripheral areas to get affordable urban housing. The civil servant living in the outskirts creates many problems in the well-being of their lives like traveling a long distance from work to home morning and evening times. This asking an extra time, money expenses, losing energy and demanding extra cost of transportations. The civil servants living far from the service delivery institutions requesting additional demands to serve the services. All the key informants live out of the inner urban city to get affordable urban housing. The civil servants who live in the peripheral area cause an obstacle to learning because of the transportation problems in the current contexts of the Addis Ababa. Due to the transportation problems in the evening time have caused frequently, increasing prices by the transporter drivers creates an impact on the wellbeing of their lives and requesting additional incomes from the tariff prices.

Among the 12 (twelve) interviewees, 6 (sex) interviewee have responses living conditions of the civil servants are below the standard or live-in sub-standards in urban areas in Addis Ababa. The civil servants' clothing styles are below minimum standards. They do not deserve the public office wants due to the economic problems of the civil servants. This problem also creates an impact on the service given to the urban dwellers. The main problem of civil servants is unable to help their families; social responsibility is lower in terms of financial constraints to support, to educate sisters and brothers, to help their families with medical care and other basic needs who wants from the civil servants. The civil servants also pass a long time in transportations decrease the family care activities. The civil servants do not get enough time for rest due to losing more time traveling from the workplace to urban housings.

All the interviewees or 12 members of the interviewees living in the rental housing from private house owners. The problem of civil servants depends on the decisions of the house owners who limit the entrance and existing times. Those also affect the living conditions of the civil servants because limited the movements due to the entrance time-bounded. As per, the interview respondents, the social relationships, the social participation, and participation in the community developments of the civil servants were very weak because of the frequent move ability due to the increase the urban housing rents and to get an affordable urban house with their financial capacity of the civil servants. The long transport from urban housing to the workplace asks the additional cost of transportations and additionally for low and middle incomes of the civil servants.

As per, the interviewees, the government constructed urban housing provision to the urban dwellers in the lottery method is the only option with the current conditions. The civil servants to get urban housings limited to the government-constructed condominium urban housing as an option in Addis Ababa. The civil servant getting urban house becoming very difficult with current contexts of options, which depend on only the condominium urban housings. The civil servants' primary problems are the financial constraints and loans from the bank and other sources to own their urban housing in Addis Ababa. According to the interviewee respondent's, 9(100%) participants agreed about the urban housing problems. The problems of the civil servants who live on a fixed-based salary is limited to the life style of the living conditions. The civil servant's urban housing problems are similar because the income earning has not considered the current market contexts. The urban housing problems of the civil servants are stand from incompetency in finance in the case of Addis Ababa.

Secondly, three focus group discussions in each targeted organization have conducted. The focus group discussion program took place by zoom technology because of the COVID Protocols. Consent was gotten beforehand from each participant and their immediate supervisors for facilitating a way of dealing with a round table discussion. The selected targeted organizations supported us in giving permissions and helped by giving additional documents and managing the programs. The number of targeted groups were limited to three because the COVID 19 cases recently became alarming. The program has conducted on August 9th, 10th and 11th 2021 starting morning from 3 AM up to 5:30 AM local time for three days, a day for each organization. After a brief introduction by the researcher on the purpose and objectives of the study, the discussion kicked off with each systematic forwarded questions as follows.

The urban housing problems of the civil servants are very critical. All the civil servants depend on their incomes on a fixed salary basis. The income incapability of the civil servants is causing many problems in getting affordable urban housing in the urban areas. The civil servant low income does not compete with the current demands of urban housing in Addis Ababa. All the participants agreed on these ideas. The civil servant's urban housing problems depend on the capability of the nation's play abilities but do not consider the market on the grounds. Three (33.33%) of the FGD participants, the urban housing problems are raised from the inequity and unfair use of the resources. Urban housing problems of the civil servants are issues of unfairness and inequity use of resources in the current contexts in Addis Ababa. The unfair and inequity use

of the resources to urban housing problems in the urban areas. Therefore, the civil servants pushed to work illegal activities to get lands or construct their own urban houses. For instance, the civil servants try to occupy land's informal ways in the expansion's areas. The problems of the informal: getting land or occupied land are much created problems in the images and the master plans of the city. The informal settlements also encourage the informal and squatter settlements in urban areas whose are very difficult to provide infrastructures and create other burdens on the government. The informal settlements are causing as the source of corruption lower-level governments to make corruption to get the recognition of the informal settlement in contrast to the needs of the master plans of the city. Thus, problems are causing conflict due to unfair and inequity use of public resources in the urban areas. The civil servants who respect the laws and those keeping the public resources have affected in the urban areas. Therefore, the civil servants at the current movements are pushing to challenging in the outskirts. As per the FGD participants, about 4 (44.44%) of the civil servants have said that the urban housing problem begins from the urban housing policy that follows in the urban areas by itself is a problem. The urban policy, which follows in the country, gives more to competition than addressing the low-income groups of the urban dwellers. The urban strategy of our country encourages higher income levels due to free-market principles in the current conditions. So, the low-income civil servants ignore on one side in the case of urban housings. About six (66.67%) participants said that the civil servants living conditions are below the standards due to the urban housing problems in Addis Ababa.

According to the FGD participants, 9(100%) have identical responses to increased income on urban housing rents. Approximately 75% of civil servants' income earnings expenditures to urban rental housing. The civil servants' higher amounts of income earnings expenditures to urban housing. Other pressures, leaving just a small portion of income for family consumption, basic requirements, clothing, and other necessities, compound these high civil servant expenses. The remaining 25% of their earnings are insufficient to meet their other basic needs in Addis Ababa. The civil servants have requested roughly 4000 Birr per month middle-sized room from their salaries for rent. It shows that civil servants in Addis Ababa are devoting a significant portion of their earnings to housing costs. As per the FGD discussants, 9(100%) of the participants have an agreement about the urban housing rents. The civil servants who have family members do not sense a good feeling with the urban housing renters. The urban housing

renters do not want the family memberships of civil servants because they assume that they use more water and electrification, disturb the families in the compounds, and create instability in the residence and other assumptions. So, especially for extended family members of the civil servants are becoming hard to get urban housing in the case of Addis Ababa. Beyond the urban housing problems, the civil servants are asking for frequent national contributions for different purposes. Sudden national contributions also create challenging scenarios on civil servant's program living. Nine (100%) of the participants have conformed about these issues. Besides, the civil servants are low income earned. In the current situation, the livelihoods of the civil servants depend on the monthly income earned are affected by who leads on the scheduled program of their lives. All activities of the civil servants are associated with financial capital. However, the civil servants' movements are restricted because of financial constraints. The financial constraints of the civil servants add to the impacts on social relationship problems, communications problems, lack of social stability, and social contributions problems in dwellers. Therefore, the civil servants live in one corner in the outskirts of urban areas to get affordable urban housing.

All the FGD participants, 9(nine) of the participants have agreed /had similar ideas about the urban housing provisions being limited to the civil servants with the current contexts of Addis Ababa. The civil servants' options to get urban housing are limited in the current situation in Addis Ababa. The civil servants' access to get urban housing depends on the government constructed urban housing. The government-constructed urban housing is also decreasing from time to time in the current contexts of the high price of construction equipment and other related financial constraints. By the government, decisions were given to the civil servant's chance about 20% also incurred problems due to the delay of constructed urban housings and related issues. The civil servants are incapable of affording such types of urban housing due to expensiveness and the low financial capacity of the civil servants.

The nine (9) participants of the FGDs have similar concerns about the urban housing problems of the civil servants. The civil servants are the main actors of the policy performers of the government. Nevertheless, the government does not emphasize the civil servants' urban housing problems. According to the FGD participants, the civil servant's urban housing problems do not have given attention by the government body. The civil servants' despair changes into practical's strategies, and programs of the governments. Less concerned attention given to the civil servants

urban housing creates many problems on the implementations and service deliveries to urban dwellers. The civil servants' urban housing problems also have linkages to the lack of good governance in the service delivery and the service satisfaction of the service delivery.

According to the participants, about 8(88.89%) of the discussants said that the civil servants live in peripheral areas to get affordable urban housing. Living in the periphery demands additional money, time, and energy from those who work in the inner city. Living in the outskirts of the urban becoming hard to get services such as health centers, marketplaces, school centers, and service delivery institutions. The service delivery organizations have found more in the inner cities of the urban areas. The service delivery organizations are far apart from the outskirts of the urban request an additional cost in fulfilling the basic demands like water and electric utilities. The civil servants are demanding extra money to transport their children to schools because of the incompleteness infrastructures in peripheral areas. The other problems of the civil servants who live in the outskirts are the inaccessibility of transportation services, clean waters, electricity, and communication facilities due to the ongoing infrastructure process. The civil servants who live in the outskirts of the urban areas create fears in the life in entrance and exits. Therefore, the peripheral areas are not safe, secure for the life of the civil servants due to unfulfilled infrastructures.

According to the FGD participants,9 (100%) of the discussants has similar agreements living in outskirts creates many impacts on their lives like discrimination from their families and relatives, feeling isolated, and affecting the social relations. Those problems are becoming a social crisis and social instabilities. The civil servants are developing dependency due to the urban housing problems. Then, the civil servants are becoming unstable, insecure, inferior, and creating depression. Those problems create fears of establishing family relationships at the early stages. The financial constraints of the civil servants are limited to upgrading themselves in education and to others to becoming themselves competent in the workplace and the markets.

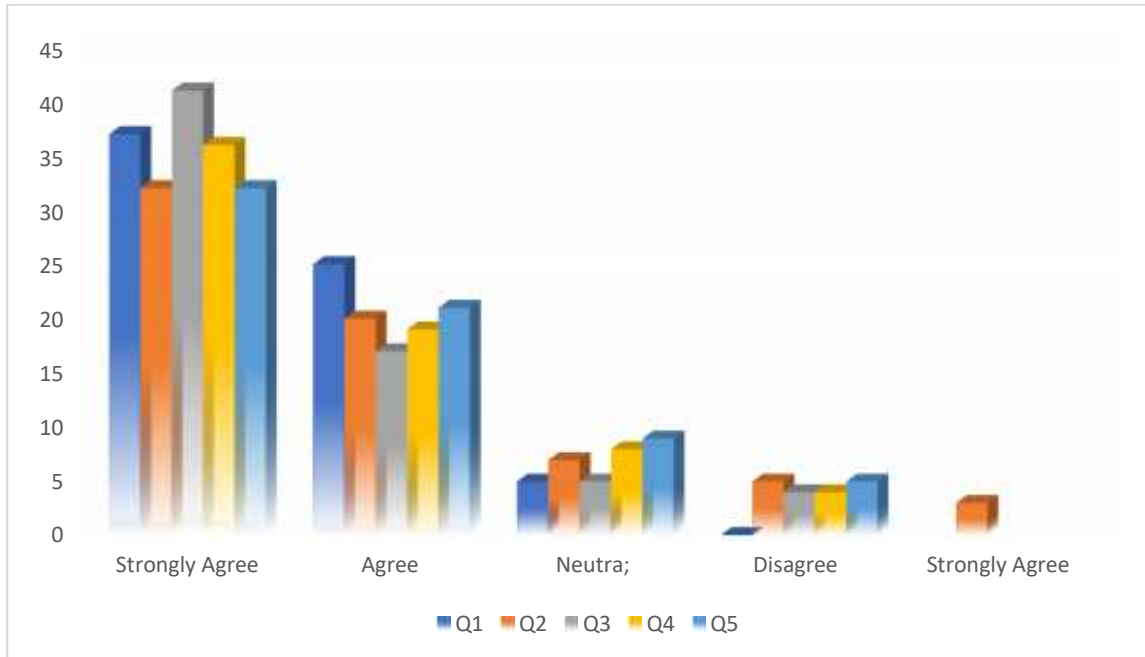
The third method of data gathering is the questionnaires. The questionnaires have distributed on August 16, 17, 19 for each organization on the morning sessions at the local times 3 AM. On August 16 for the Federal Civil Service Commission, on August 17 for the General Auditors at 3:30 AM local time, and on August 18 for the Ministry of Urban Development, Housing and Construction at the local time 3:15 AM. Each questionnaire has collected at the distributed date afternoon starting 7:30 PM in the appointment time and dates given to the facilitators and the

respondents. The remaining questionnaires have collected on August 19 from 3:00 AM to 5:45 AM in the Ministry of Urban Development, Housing, and Constructions. The questionnaires who appropriately filled have checked by the facilitators and by the researchers. The questionnaires distributions to the respondents are almost the same as interviews, FGDs in contents to confirmability of the research questions. The questionnaires one of the methods introduced to strengthen the data in the interviewee and FGDs.

Table 5- Data collected from Questionnaires

#Question	The participants response in the interview									
	Strongly Agree		Agree		Neutral		Disagree		Strongly dis agree	
	#	%	#	%	#	%	#	%	#	%
1	37	55.22	25	37.31	5	7.46				
2	32	47.76	20	29.85	7	10.45	5	7.46	3	4.48
3	41	61.19	17	25.37	5	7.46	4	5.97		
4	36	53.73	19	28.36	8	11.94	4	5.67		
5	32	47.76	21	65.63	9	13.43	5	7.46		
Total	178		102		34		18		3	

Source: - (survey study, 2021).



Graph 1: - A Graph which shows the urban housing problem of the civil servants.

Source: - (survey shows Likert scale model, 2021)

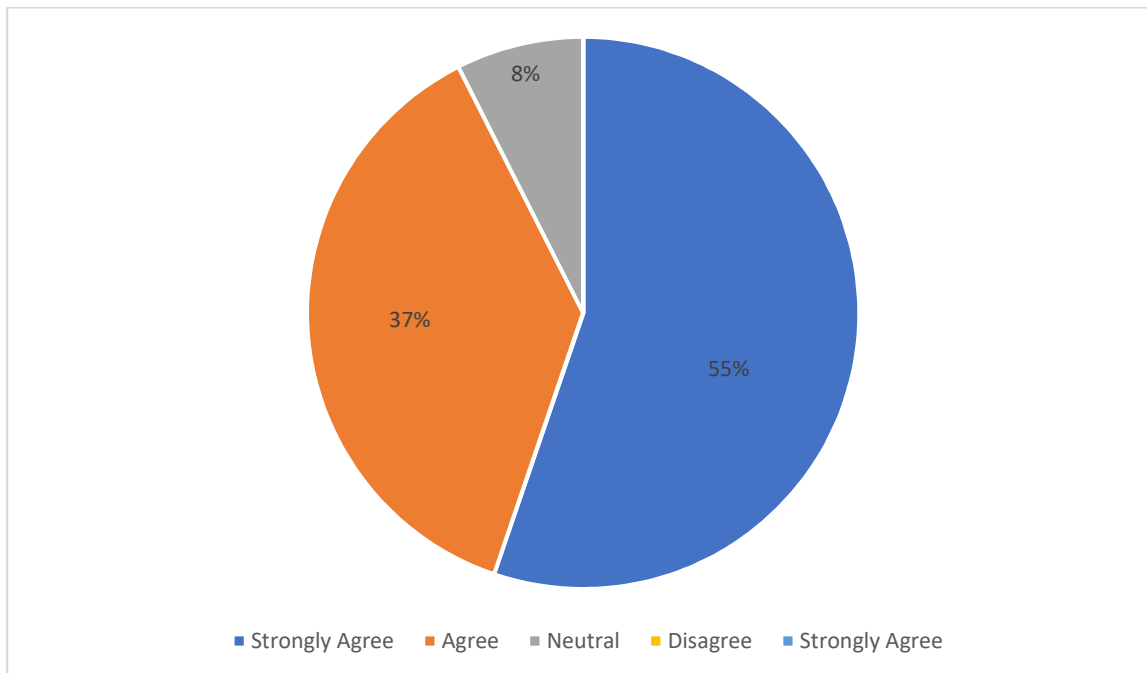
As per the respondents, as shown in the graph above 37 (55.2%) of the respondents who have strongly agreed with the urban housing problem are very alarming in Addis Ababa in the case of the civil servants. About 25(37.31%) of the respondents in the interview said they agree with the urban housing problem alarming in Addis Ababa. The remaining five (7.46%) respondents have neutral responses that do not affect the urban housing problems in Addis Ababa because some civil servants are the dependents of the family. They have other different sources from their families. Therefore, this data shows that the urban housing problems in Addis Ababa are very alarming in the case of civil servants. The urban housing problems of the civil servants have a slight degree of impacts difference indicated in the above table. However, the urban housing problems of the civil servants are very critical and alarming in the current contexts in the case of Addis Ababa.

According to the respondents' interviews, have most of the informant have a salient problem related to the provision, accessibility, and affordability of urban housing in Addis Ababa. As, indicated in graph 1, 32(47.76%) have strongly agreed on salient problems, 20(29.85%) of the respondents have agreed and 7(10.45%) of the respondents have a neutral response about the salient problems in the provision, accessibility, and affordability of urban housing problems in the case of civil servant urban housing problems. About five (7.46%) of the civil servant

respondents have disagreed with responses on the salient urban housing problems in the provision, accessibility, and affordability in Addis Ababa. The remaining three (4.48%) respondents strongly disagree about the provision, accessibility, and affordability of level of the respondents has a slight difference in the sense. Nevertheless, they have similar responses in urban housing problems in Addis Ababa. This figurative data indicated that the terms of provision, accessibility, and affordability of urban housing problems. Some of the informants/respondents have neutral, disagree, and strongly disagree responses on the salient of urban housing problems in terms of provision, accessibility, and affordability in urban housing problems in Addis Ababa. Those respondents do not have urban housing in terms of accessibility and affordability. They have different sources of provisions, access, and affordability to those who depend on family, who constructed their urban housing and who get condominiums by chance and other related sources.

As per respondents, as shown in the above graph/ table, about 36(53.37%) respondents have strongly agreed about the urban housing problems. Urban housing problems have affected the lives of the civil servants who live in Addis Ababa.19 (28.36%) of the respondents agree urban housing problems create many impacts on the lives of the civil servants. Eight (11.94%) informants/respondents have neutral responses to urban housing problems. The problems do not have effects on the lives of their lives. Four (5.67%) respondents disagree with the major one that urban housing problems do not create an impact on the wellbeing of civil servants' livelihoods. This data indicates that in the above graph/table, 36(53.73%) respondents have strongly agreed that urban housing problems are the major affecting cause on the wellbeing of the civil servant's lives. About 19(28.36%) of the respondents have almost similar responses with strongly agreed respondents. However, the difference is the degree of acceptance. Therefore, the urban housing problems of the civil servants created many impacts on the livelihoods who live in Addis Ababa.11.94percentage of the informants/respondents have neutral responses. Four (5.67%) respondents disagreed urban housing problems are not affecting the wellbeing of their life of the civil servants because some of them have their own house, dependents on families, who get urban housing by chance, and other related factors. To conclude this. Almost all the civil servants have major urban housing problems, which affect the livelihoods and wellbeing in the lives of the civil servants in the case of Addis Ababa urban dwellers.

As per the questionnaire respondents, 32(47.76%) respondents have strongly agreed about multiple actors who participate in the urban housing programs. There are international and local actors who participate in the urban housing programs as the initiatives in terms of loans and cooperatives that borrow for urban housing purposes. About 21(65.63%) respondents have agreed with multiple actors who have participated in the urban housing programs by providing loans and other financial support. nine (13.43%) respondents have a neutral response about the multiple actors. The neutral informants do not have evidence about the participation of the multiple actors in urban housing programs. Five (7.46%) respondents have disagreed with the multiple actors' involvements to reduce the urban housing problems as initiatives to solve the problem. This evidence indicated that multiple actors are involved in urban housing programs in terms of the loan or financial support if you came to civil servants do not get this like access, those who live in Addis Ababa. Therefore, to reduce the urban housing problems of the civil servants in terms of financial constraints, loans, and other related should have being linked the civil servants with the multiple actors as its necessities.



Pie chart 1: - Summarize of the urban housing problems of the civil servants.

Source: - (survey study Likert scale model, 2021)

To summarize, based on the above-given pie chart data, 55% of respondents are strongly agree, and 37% of respondents agreed about urban housing problems of the civil servants in terms of alarming problems in particular of the civil servants who live in Addis Ababa. The urban housing problems are salient problems associated with the provision, accessibility, and affordability. The urban housing problems of the civil servants created many impacts on the wellbeing of their life and the livelihoods of the context of urban areas. So, based on this fact, to reduce the urban housing problems of the civil servants, it needs government intervention and the involvement of other stakeholders with the urgency of the urban housing problem who face the current context of the demand and supply of urban housing. Almost all the respondents have similar agreements about urban housing results indicated in the pie chart above. Even the degree /level of the respondents has slight differences with explanations in terms of strengths.

About 8% of the respondents have a neutral response on the issues of the urban housing problems in terms of provision, accessibility and affordability, and other related. Those respondents who are dependents on the family constructed their own urban or shared urban house from the family based on the current context of urban areas. To sum up this conclusion, the urban housing problems of the civil servants are very critical at the current condition of Addis Ababa in terms of lack of affordable, accessibility urban housing and with the lower provisions of constructed urban housing supplies.

4.2. The Current Context of Urban Housing Problems

According to the participants of the study, Addis Ababa is one of the fastest and vastly growing economic, diplomatic, and the home city of different national and international organizations. As a result, the demanding remuneration to lead a life in Addis Ababa quests dearly. Due to this fact, living in Addis Ababa for civil servants becomes very pressing and frustrating to function, as it has to be because every service in Addis Ababa requires much of their daily earnings. Therefore, to get better service, facilities, pleasant job opportunities, and meeting the living standards in Addis Ababa is getting difficult for the civil servants of the federal government employees. The civil servants are the ones who have significant deeds of assignment like translating the government's policies, programs, and directives that intended to satisfy the needs of the public and/or the greater good.

On the other hand, according to the research participants, the other main reason for not having fulfilled the need concerning urban housing become the growing rate of birth in the whole

country in general and the incremental amount of population those who relocate from each of the countryside to the city. As a result, access to quality education, facilities, job opportunities and access to different opportunities that are required for a better living standard were negatively affected the opportunities of service rendered for the city residents, most importantly the civil servants of the federal government those who live in Addis Ababa.

The urban housing demands and the number of populations in the city are incompatible with the current situation. Urban housing problems of the low- and middle-income level of the society lead to substandard housing, low quality, inconvenient living, and deteriorated areas in the inner cities. The majority of urban dwellers live in the peripheral areas of the city because of lack of supply of houses and their low income compared to the ever-hiking house rent price. The majority of the civil servants are in the low- and middle-income levels. As a result, low and middle-income levels of the civil servants are highly affected by the problem associated with the demanding wage of urban housing in the rental disposals.

According to FGD participants, the urban housing problems are alarming and critical for the civil servants who live with fixed incomes with the living quest of the city. The civil servant salary scales have projected as per the paying capabilities of the country, which do not consider the demand for living standard of the city needs. The salary of the civil servants is fixed and is not in a position to help them deal with the current market demands. The other major thing that affects the living standard of the civil servants is the unreasonable increment of the renting urban house wage in the city that happens because the city is the home of every utility of market and human relationship as well basis for many sectors either public, private and humanitarian segments. Due to this, the demand for urban housing is high and it will facilitate a way for the owners of the urban housing to make it incomparable with the playing abilities of civil servants. As a result, the competition that happens because of the free market would make finding affordable and pleasant house difficult for people who earn fixed salary. Reasonable price is supposed to be around 30% of their monthly earnings whereas the current market for rental urban housing accounts around 70% of their monthly earnings.

4.3 How Housing Influences Civil Servants

According to the participants, most of the civil servants are living in private rental urban houses. As per the formulated data, about 45% up to 70 % of the civil servant incomes has deducted for

rental urban houses, and the remaining amount has invested in their necessities for life. This figure shows that the problem associated with civil servants is highly inclined towards urban housing. Most of the respondents said their life is not going too been improved as the house rent hit them badly. They think this had a diverse effect on their daily life. Their social life is affected as their economy do not allow them to invest on themselves for self-development; to send their children for a better schooling, and other objectively definable lack of investments due to the difference between their actual earning and the demand in the ground. Most importantly, the consequence is psychological. They get frustrated with life even to form a family and/or to support relatives, as they are morally obligated.

Furthermore, due to the reasons explained earlier, civil servants have to settle their living arrangements in peripheral areas to get affordable housing. Civil servants who live at the periphery relatively do not get better service due to the infrastructure development process being incomplete. Worrying about the incomplete infrastructures such as roads, transportation facilities, health services, education sectors availabilities, and readiness of the available water for drinking purposes and others in the peripheral urban area are all burdens on civil servants in their search for getting affordable urban housing.

4.4 The extent civil servants were affected by urban housing problem

Due to the high cost of living conditions for government civil servants /employees, they live in a small house or single room, with poor sanitation and hygiene. The civil servants live for a longer time with family dependents. Dependency also creates its impact on livelihoods and social interactions with social life. In line with these problems, the capacity of the civil servants is not easy to get better urban housing, and finding urban housing based on their level of income is not and will not let them have what they intended to have. Because of the socio-economic status, the civil servants were compelled to live in peripheral areas where there is no access to the necessary facilities rendered by the city or the state. The basic service had a limited coverage due to the services are located in downtowns of the cities. Locations are in the process of expansion so for the time being the services are unreachable for the federal civil service employees that negatively influenced status of civil servants in terms of having well-stationed socio, economic and political well-being.

4.5. The livelihoods of the civil servants

As per the participant's responses, the civil servants mostly live in the peripheral or semi-peripheral areas, which are very far from the inner city of Addis Ababa. Living in the outers by itself is not the problem, and the problem is living in the peripheral or semi-peripheral areas is exposed to multiple factors such as additional cost, energy, and time. Those factors are demanding additional costs of transportation, losing much time in the rush hours in the morning and evening, and other related problems. Those problems cause an extra burden of the livelihood of the civil servants who work in the inner city in the government organizations in federal institutions. The civil servant incomes earned are mismatching with the urban housing rents at the inner city because of high rent price value and asking additional urban house rents by the owners in incidents. The demand urban housing inner city is requesting high-income levels at the current situations in Addis Ababa.

Therefore, the low and middle-income civil servants are pushing the outskirts to get affordable urban housing. As per the participants' responses, majority of the civil servants (80%) live in the peripheral urban areas, and the remaining 15% live with a family dependent, and 5 % live around Addis Ababa, outside the city. Therefore, the problem of urban housing rents pushes the civil servants to the places where the basic amenities are inaccessible. Mostly the civil servants' burdens have raised from the fixed earned become which is not adjustable with market prices and considering current contexts. This would add higher pressure and make living conditions difficult. Besides, they cannot lead a planned life with the income levels earned in the current situations of market demand as the house rent price fluctuates often.

4.6. Opportunities to get access of urban housing

As per, the participants' responses, there is no access for urban housing for civil servants who work in federal organizations in Addis Ababa. The access, provision, and opportunities to get an option of urban housing by civil servants is difficult because of their limited financial capacity. The civil servants' capacity to construct their own urban houses is also very narrow in the current situation. In addition, the opportunities to get the government-constructed urban houses are also very tough due to high demand and competition to become owners of the urban housing, as supplies are limited, too. The provision of urban housing programs has its constraints with the government constructed condominium and distribution to the users, particularly in Addis Ababa.

However, the civil servant options to get urban housing almost solely depends on the condominium provisions. The condominium urban housing construction is also facing problems due to different reasons such as capacity limitations of the governments, resource constraints, inability of contractors to complete the project as per agreed deadline and other related problems. This indicates the fact that the civil servants' opportunity is restricted to the government-constructed condominium urban housing. Therefore, the accessibility of the urban housing options of the civil servants to get the urban housing is very narrow in Addis Ababa recently. Although special privileges have given to the civil servants by the government decisions to benefit employees, it has become very challenging with the delays of the Construction of urban housings. Therefore, the access of getting urban housing is limited to the government given which is 20% privileges of the lottery method chances in the distribution from the total chance of the registered population, and the rest is getting by chance.

Hence, this implies that getting an urban house is very difficult with the current demand of urban housing, poor saving culture, limited capacity of financial resources allocated to urban housing, limitations of management systems of government in the construction sector, weaker speeds of construction of urban houses and other related problems. Besides the government-constructed urban housing programs, the private urban housing developments are other options to supply urban housings to the dwellers.

The private urban housing supplies have gotten from the lease by auctions for the higher income levels of the urban dwellers. Thus, the civil servants are focusing on the government-constructed urban houses. Even if the option of buying urban housings from private developers were open to all urban dwellers, the requesting price is beyond the capacity of the civil servant incomes.

Conclusively, the opportunities for the provision of urban housing by itself are very narrow to the civil servants in terms of the income levels and the problems of the current situations in Addis Ababa.

4.7. Consequence of the urban housing problems on the service delivery

According to participants, civil servants are part of urban dwellers who work in the government organizations to give services to fulfill the needs of the urban dwellers, and to the success of the policy of the government as well as to earn income to survive. Therefore, civil servants play a vital role in the service given to the citizens. Nevertheless, the civil servants have harmed in different ways economically in the living conditions by financial problems to live up to the

standard in the urban areas with fixed salary-based income levels. The main problem of the civil servants is affordable urban housing to live in a stable and peaceful environment. Due to the highly increasing rents of urban housing, the civil servants cannot live in one area for a longer period. Therefore, fast-moving house rent price fluctuation and related issues on civil servants are creating their impacts on the service delivery to the citizens. Hence, solving the housing problems of the civil servants can ensure good service deliveries to the urban residents.

The role of civil servants is not limited to service delivery only, but also in the development process, in the perceptions of ownerships within the organizations, and the community participation.

Therefore, giving response to the urban housing of the civil servants is very vital as it helps to use the capacity of the civil servants in the service delivery, in ensuring good governance, and in achieving the objective government policies, programs, and strategies. In addition, solving the urban housing problems is the rights of the civil servants according to the universal declarations of human rights and the constitutional law of Ethiopia. Moreover, solving the urban housing problems of the civil servants is an additional input in the service delivery sector so that the quality of the employees' service would be upgraded and thereby the customers' satisfaction would increase immensely.

4.8 Futuristic of the civil servants

The urban dwellers in Addis Ababa are increasing from time to time because of the internal mobility to search for better services and jobs from different corners of the country. According to the UN, urbanization projection is continuously increasing and reaches double in the next 25 years. Hence, the demand for urban housing can also be very high in Addis Ababa. The urban housing supplies in the current situation is weak and lack enough constructed urban housing provisions. The demand for urban housing and supply is incompatible with the speed of constructed urban houses to provide urban dwellers. The backlog of urban housing problems is also another challenge in Addis Ababa as government-constructed urban housing provisions to the urban dwellers has not done as per plan. Therefore, the impact of urban housing backlog created on the supply of urban housing to urban dwellers is significant.

The urbanization process in Addis Ababa is very fast growing in the current situation because of the increasing number of people who live in Addis Ababa. The rapidly expanding industrializations, commercialization, social benefits and services, employment opportunities,

and modernizations are creating their impacts on the supply of urban housing and those factors are vital for the development of the urbanizations process. All those developments are demanding urban housing. The urbanizations create other demands of urban housing in Addis Ababa with the additional cumulative backlog and shortages of urban housing problems. Therefore, the urban housing demand is very high in the current situation, and the supply of urban housing is not growing as usual due to different reasons: accessibility, affordability, and provision of urban housing problems.

As per (MUDHC, 2015), urban housing shortages are very high in Addis Ababa. The urban housing shortages are reaching 1.2 million units of urban housing needs with the next 10 years and 420,000 urban housing units' needs for the low-income level dwellers. This indicates that the urban housing shortages are significant problems in Addis Ababa. In addition to these problems, about 70% of the urban housings has deteriorated and needs replacements especially in the inner city of the capita. This problem also creates additional impacts on the supply sides of urban housing problems. Considering those problems, it would even be more difficult for civil servants to get urbans houses in Addis Ababa since their financial capacity is limited.

CHAPTER FIVE

5. CONCLUSION AND RECOMMENDATION

5.1. Conclusion

This study have designed to examine urban housing problems in Addis Ababa in the case of civil servants. The researcher used a mixed study approach followed by an instrumental case study. Interview, questionnaires, and focus group discussions have used to collect first-hand data. In the interview session, 12 key informants and 3 focus group discussion groups (nine participants in total), 67 questionnaires distributed were part of the study. The findings of the study disclosed the fact that Addis Ababa resident civil servants who have fixed incomes faced urban housing serious problems.

The study showed that the urban housing problems are critical issues in the living condition, livelihoods of the civil servants, in particular in the fixed income base live dwellers in Addis Ababa. Urban housing problems brought about various harms in the daily activities of the civil servants.

The finding of the study also revealed that the demand for affordable urban housings is in particular for the low- and middle-income groups are growing fast in the current context of Addis Ababa. To overcome the needs of the urban housing problems, the city government of Addis Ababa started building a low-cost housing program in the year 2004. However, the backlog of urban housing is higher than the government-constructed urban houses because of the increasing internal migration of people to the city of Addis Ababa to get better service and job opportunities.

As a result, the availability of urban housing in Addis Ababa is incompatible with the city's population. Internal migration to urban areas, particularly Addis Ababa, is on the risings. Those have consequences on the supply side of urban housing to meet the demands of urban dwellers' society. In the case of Addis Ababa's societies, particularly among civil servants who live in the city, urban housing concerns are serious problems. In Addis Ababa, particularly for the lifestyle of civil servants, urban housing difficulties are a severe issue. One difficulty for those who reside in the urban areas of cities to improve their living quality based on urban needs is the availability of affordable urban houses for civil servants.

The findings of the studying also showed that the income level of the civil servants and the urban housing demands are incompatible in the current contexts. The supply for urban housing prices and the civil servants' incomes in requesting affordable urban houses in the inner cities are reaching an irreconcilable level at these moments. So, the urban housing problems of the civil servants have added to different living burdens.

According to the findings of the studying, one of the primary challenges faced by civil servants in Addis Ababa is the frequent increases in urban-dwelling rent. Aside from that, the high cost of living in the center has led civil servants to leave the center and live in the outskirts, where there are no major service providers. Transportation, potable water, and medical services are also unavailable in such places. Furthermore, most facilities have shared with owners and neighbors, resulting in unpleasant situations with inconvenient sewerage and uncomfortable urban residences lacking personal bathrooms, open spaces, culinary/kitchens services, and freedom. As a result, civil servants are unable to save money because their salaries have consumed by rent, transportation, and the other concerns stated.

According to the study's findings, most of the respondents were professionals who were experts in their fields and well educated, with master's degrees being the most common. According to the findings of the studying, a high number of civil officials live in private rental houses. Many of the civil servants are single, according to the participant profile. It has also discovered that urban housing issues lead to reliance/dependency and have an impact on civil servants' marital status. In terms of their income expenditures, the study revealed that the majority of their earnings, almost 70%, income spent on housings rent, which should not exceed 30% for basic needs. That means their whole salary has spent on necessities, leaving them with no money to save or improve their level of livings.

5.2 Recommendations

The following recommendations have forwarded based on the findings of the study and conclusions made:

- According to the finding, the urban housing problems are critical issues in Addis Ababa dwellers. The supply of affordable urban housings for the increasing populations in the cities is necessary. Hence, the government should avail houses for civil servants who rely on monthly fixed salaries.
- The absence of availability of adequate urban housing in Addis Ababa has related to the increasing number of populations, rural-urban migration from all over the country, low house construction capacity, the backlog of urban housing needs, and the incapability of implementation and regulations projects and resources properly in the construction process. On the other hand, the urban housing problems arise from different perspectives. The demand and supply of urban housing are incompatible in the availability of affordable, accessible and provisions to the demanded societies with the respect of time in each year effectively and sufficiently.
- Understanding the issues of the urban housing problems in the case of civil servants is essential. Then, it is vitally important to take different actions concerning the urban housing problems of the civil servants who live in Addis Ababa and give greater attention to the critique of urban housing problems of the civil servants.
- According to the findings, introduce alternative options such as urban housings rental only for the civil servants, cooperative urban housing in work areas, facilitating financial loans to the civil servants based on the service delivery.
- The civil servants are integrating with the bank to get bank loans takes to an option or an alternative as one additional supports of the civil servants to minimize the urban housing problems.
- Giving attention to the solutions of urban housing problems by amending policies, programs, and strategies that can be addressing the serious problems of the government employees or civil servants.
- It is necessary to involve the concerned parties in the urban housing problems of the civil servants to alleviate the issues and forgive various support.

- It is necessary to develop and search for different alternative options of urban housing provision to address the demand of the civil servants' urban housing problems.
- According to the finding, the financial capacity of the civil servants is limited, thus, in order to tackle this dire situation, the civil servants should be integrated with the financial organizations and facilitate an opportunity to work with lenders, banks loans, urban houses, or home-based international organizations and institutions to solve their urban housing problems.
- The government should develop different incentive mechanisms to reduce the burden of the civil servants' urban housing problems. Attracting systems might include the incentives of rewarding policies such as permitting acquiring free land and importing duty-free construction materials; they would be able to use different methods to become urban homeowners.

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Appendix

Consent Form

Dear Participants of the study

My name is Habtom woldesilassie Desta. I am a graduate student of Addis Ababa University, College of development studies. As a partial fulfillment of the study, conducting a thesis project has expected. To this end, I am about to work on a thesis project entitled “Examining urban housing problems in Addis Ababa, the case of civil servants”. In this regard, your participation is very vital for the successful complementation of this project. For that, you have selected to participate in the study because you will be concerned about urban housing problems in your life. The Participation is voluntary, and you can choose not to take part or you can quit anytime of the interview if you feel so. Moreover, you should know that all the information you will provide kept confidential, also your name will not mentioned in the report. Hence, if you confirm your willingness to participate in the interview/FGD, I will be interested to audio-record our discussion in order to grasp the details of the valuable information you will provide on the subject of my study. However, recording will depend on your willingness. Otherwise, the researcher will take notes as much as possible. So now, can you confirm your willingness to participate in the interview/FGD?

Thank you very much for your willingness


Instrument one: interview guide for key informants

The purpose of these guiding questions is to gather information regarding the actual realness of the civil servants with urban housing problems in terms of provision, affordability and accessibility in the target of this particular study.

Institutional name....., Service year.....
sex..... year residing in Addis Ababa..... Marital
status..... Number of dependents Income
level..... Living in their own house... private rent...

1. How do you describe the basic problems you faced with relation to urban housing problems?

2. What are the major problems of urban housing in terms of provision, accessibility, and affordability?
3. What are the salient factors that affect the wellbeing of the federal civil Servants?
4. What types of mechanisms must the government follow to solve the housing problems?
5. Is there a good opportunity to solve the housing problems in the case of civil servants?


 **Note**, for each question probing words like what, how, questioning method to get detail and well information.

Instrument two: Focus group discussion guide lines

The purpose of these guiding questions is to gather information in order to develop deep understanding about the civil servant housing problem related the fixed income level, the members of the focus group can bring forward ideas and to sense the problem of housing in their life condition in acquiring understanding in the socio-economic process.

DateTime.....place of time meeting.....

1. How do you understand urban housing problem?
2. What do you think would be the major problems associated with housing?
3. How do you understand the term provision, accessibility, and affordability?
4. What are the major factors that you encounter with relation to urban housing?
5. What do you need to do to resolve the issue in a pleasant manner?
6. What are the shared responsibilities amongst parties to encounter the problem?

 **Note**; for each question probing like why, how questions to get well information.

Instrument three (3): Questioners

The purpose of these guiding questions is to gather information regarding the actual realness of the civil servants with urban housing problems in terms of provision, affordability, and accessibility in the target sectors of this particular study.

Institutional name..., Service year ..., sex..... year residing in Addis Ababa..... Marital status..... The number of dependents Income level.....

Please, circle on the most suitable choice

1. It is the problem related to urban housing very alarming.
A. Strongly Agree B. Agree C. Neutral D. Disagree E. Strongly Disagree

2. The salient problems associated with urban housing are categorized under-provision, accessibility, and affordability.

A. Strongly Agree B. Agree C. Neutral D. Disagree E. Strongly Disagree

3. Urban Housing problem the major one that affects the well-being of the federal civil Servants?


A. Strongly Agree B. Agree C. Neutral D. Disagree E. Strongly Disagree

4. Policy level advocacy and action need to be the immediate concern of the government.

A. Strongly Agree B. Agree C. Neutral D. Disagree E. Strongly Disagree

5. Multiple either domestic or international via loan or support needs to urban housing problem-solving initiatives.

A. Strongly Agree B. Agree C. Neutral D. Disagree E. Strongly Disagree

 Note, for each question probing words like what, how, a questioning method to get detail and well information.