

MISSION 2:

**STUDY ON THE MARKETS OF REAL
ESTATE TRANSACTIONS**

CONTENT

List of figures	3
List of Tables.....	4
LIST OF ACRONYMS AND ABBREVIATIONS	5
INTRODUCTION	7
I. POSSIBILITY OF REGROUPING OWNERS IN GIFU	8
I.1 THE LAND PROBLEM IN SISIA QUARTER.	8
I.2 URBAN LAND GROUPING INITIATIVE (GIFU).	10
I.3 ANALYSIS OF THE POSSIBILITY OF PEOPLE JOINING THE GIFU	10
I.4 IDENTIFICATION OF POTENTIAL AREAS FAVORABLE TO GIFU IN SISIA	11
II. ANALYSIS OF AVAILABLE MEANS TO PUBLIC AUTHORITY TO ENGAGE THE PLANNING OPERATIONS AND PROPOSAL MEASURES FOR THE IMPROVEMENT OF THE SITUATION IN THE STUDY ZONE.....	12
II.1 IDENTIFICATION OF PUBLIC ACTORS AND DEFINITION OF THEIR ROLES AND COMPETENCE.....	12
II.2 PLANNING SCENARIO WITH ALL ACTORS (SUPPORT SCHEME).....	18
II.3 Measures to minimize the negative impacts of planned operations in the study area and measures to secure the positive impacts	25
III. ANALYSIS OF THE SUPPLY AND DEMAND OF PARCELS AND BUILDINGS FOR LODGING, SERVICES AND TRADES IN THE TOWN OF BAMENDA	30
III.1 THE ACCOMMODATION PROBLEM IN THE TOWN OF BAMENDA.....	31
III.2 SUPPLY AND DEMAND IN PARCELS AND BUILDINGS IN THE TOWN OF BAMENDA IN AGREEMENT WITH THE MASTER PLAN OF THE CITY AND WITH THE LAND USE PLANS.....	31
IV. ANALYSIS OF THE LEVEL OF ADHERENCE OF THE POPULATIONS AND OCCUPANTS TO PLANNING OPERATIONS	42
IV.1 LEVEL OF ADHERENCE OF OWNERS AND OCCUPANTS TO THE UPGRADING OPERATION	42
IV.2 ANALYSIS OF THE EFFORTS TO BE MADE BY OWNERS AND OCCUPANTS TO CONTRIBUTE TO THE SUCCESS OF DEVELOPMENT OPERATIONS.	43
IV.3 IDENTIFICATION OF THE PROPORTION OF OWNERS AND OCCUPANTS IN AN IRREGULAR SITUATION.	44
IV.4 EVALUATION OF EFFORTS TO BE MADE BY OWNERS IN AN IRREGULAR SITUATION IN ORDER TO BE IN CONFORMITY	45
V. ANALYSIS AND EVALUATION OF THE PRODUCTION CAPACITY OF THE DEVELOPED PLOTS.....	46
V.1 DEFINITION AND OUTLINES OF THE INCENTIVE SETTING IN ORDER TO FACILITATE PLANNING OPERATIONS	46

V.2 PRESENT SITUATION OF THE CREATION OF ADJUSTED PARCELS, THE CONSTRUCTION OF HOUSES, COMMERCE OR OFFICE BUILDINGS	46
V.3 FUTURE CAPACITY OF PARCELS CREATION AND LODGING CONSTRUCTION IN AN INCENTIVE SETTING FOR THE SURVEY AREA	47
VI. ANALYSIS OF THE ADHERENCE AND COMPREHENSION LEVEL OF GOOD OWNERS/OCCUPANTS CONCERNING THE CO-OWNERSHIP PRACTICE	48
VI.1 PRESENTATION OF THE LAND CO- PROPRIETORSHIP	48
VI.2 PRESENTATION AND BACKGROUND OF THE ESTATE CO- PROPRIETORSHIP	48
VI.3 LEVEL OF THE POPULATION'S ADHERENCE AND UNDERSTANDING OF THE CO- PROPRIETORSHIP PRACTICE.....	49
VII. ANALYSIS OF THE FEASIBILITY OF THE POPULATION'S DISPLACEMENT WITHIN THE FRAMEWORK OF PLANING OPERATIONS	50
VII.1 POSSIBILITY OF RESETTLEMENT IN THE AREAS PROVIDED FOR THIS PURPOSE....	50
VII.2 DESCRIPTION OF THE RELOCATION AREAS	50
VII.3 ANALYSIS OF THE RELOCATION POSSIBILITIES OF THE POPULATION TO DISLodge FROM SISIA.....	52
VIII. CONSTRAINTS AND CONSEQUENCES RELATED TO THE PRACTICES OF CUSTOMARY COLLECTIVITIES IN USUAL DEVELOPMENT	54
VIII.1 DEFINITION AND ROLE OF CUSTOMARY ACTORS IN THE PLOT CREATION CHAIN ..	54
VIII.2 ACQUISITION PROCESS FOR USUAL REAL ESTATE TRANSACTIONS	54
VIII.3 CONSEQUENCES OF THE PRACTICE OF CUSTOMARY RIGHTS ON URBAN DEVELOPMENT	55
VIII.4 CONSEQUENCE OF THESE PRACTICES IN THE ACTUAL CONFIGURATION OF THE SISIA QUARTER IN BAMENDA.....	55
VIII.5 THE DEFINITION OF CONCERTED DEVELOPMENT AND THE ADHERENCE OF SISIA POPULATION TO THIS TYPE OF DEVELOPMENT	57
IX. ASSESSMENT OF THE WEIGHT OF THE INFORMAL SECTOR IN THE PRODUCTION OF PARCELS	58
IX.1 ASPECT OF THE LAND MARKET IN THE SISIA QUARTER AND BAMENDA CITY	58
IX.2 ANALYSIS OF COMMON INFORMAL PRACTICES IN LAND TRANSACTIONS	58
IX.3 INFLUENCE OF INFORMAL LAND TRANSACTIONS ON THE SIZE OF BUILDING LANDS IN THE SISIA QUARTER	60
IX.4 INVENTORY AND ANALYSIS OF FINANCING MECHANISMS FOR THE ACCESSION TO OWNERSHIP	63
CONCLUSION	69
BIBLIOGRAPHY	70

List of figures

Figure 1 : Diagram presenting the population favorable or not to an adherence to GIFU per quarter of Sisia	11
Figure 2 : Summary diagram presenting the population favorable or not to the adherence to GIFU for the entire Sisia quarter	11
Figure 3 : Diagrams representing the level of adherence of populations to the upgrading operation in the different sub quarter of Sisia	42
Figure 4 <i>Diagrams representing the level of adherence of populations to the upgrading operation in Sisia</i>	43
Figure 5 : Diagram presenting the proportion of owners possessing land certificates in each sub quarter of Sisia.....	44
Figure 6 : Diagram presenting the proportion of owners possessing a land title in Sisia.....	45

List of Tables

Table 1 : Advantages and disadvantages of means to fight against the land precariousness in the quarter.....	9
Table 2: Summary of answers obtained from the question related to the joining a GIFU.....	10
Table 3: Strength and weaknesses of upgrading operations in situ	19
Table 4: Displacement of population with distribution of parcels in the resettlement area.....	20
Tableau 5 : Summary of the main positive and negative impacts	24
Table 6: Measures of attenuation of the impacts of the different types of-expropriation.....	25
Table 7: Percentages of land that is planned to be allocated to each type of land occupation in the Master plan of the city of Bamenda.....	35
Table 8: Projection of needs in lodging in the different councils in Bamenda.....	36
Table 9: Estimation of lodging capacities of residential areas	37
Table 10: Demand in school Infrastructures.....	40
Table 11: Projection of the Demand of public school establishments in the town of Bamenda	41
Table 12 : Level of adherence of populations to the upgrading operations	42
Table 13: Identification of the proportion of owners and occupants in an irregular situation	44
Table 14: Percentage of the population ready for cow-ownership in all Sisia.....	52
Table 15: The proportion of buildings of more than one storey.	53
Table 16: The proportion of the population wishing to be relocated on site in Sisia.	53
Table 17: Classification of the less structured quarters of the city and their surface	56
Table 18: Table presenting the proportion of the population favorable to upgrading.....	57
Table 19: Table illustrating the percentage of parcels acquired from customary transactions	58
Table 20: Table presenting the size of parcels in the quarter.....	59
Table 21: Table showing the percentage of parcels having an ownership certificate	59
Table 22: Table showing the size of parcels	60
Table 23: The size of parcels per quarter in Sisia	60
Table 24: Table showing the percentage of parcels having access roads suitable for motor bikes and vehicles.....	60
Table 25: Table showing the percentage of parcels connected to water and electricity network	61
Table 26: Table showing the percentage of people willing to remain in the current precarious situation without any available project	61
Table 27: Table showing the population and the standard of living.....	62
Table 28: Table showing the population and the level of income	63

LIST OF ACRONYMS AND ABBREVIATIONS

AIMF	International Association of Francophone Mayors
AFD	French Development Agency
API :	Investment Promotion Agency
APS :	Preliminary Draft Summary
BAD	African development bank
BET	Technical consulting firm
BIT	International Labor Office
BM	World bank
BT	Low Tension
BTP :	Building and public works
CAC	Communal Additional taxes
C2D :	Debt relief and Development Contract
CCE :	Assessment and Evaluation Commission
CDE :	Camerounaise des Eaux
CES :	College of Secondary Education
CFA	Financial Community of Africa
CFC :	Land Property Loan of Cameroon
CMA :	District Medical Center
CNPS	National Social insurance Fund
CSI :	Integrated Health Center
CTD	Decentralized Territorial collectivity
CTP :	Technical steering committee
CU	City council
CUB	Bamenda City council
DAO :	Call for tender file
DGSN	General direction of the national security
DSCE :	Growth and employment strategy paper
DUP	Request for public utility
EIES	Environmental and social impact study
ENIEG :	National School of Teachers of General Education
FEICOM :	Special council support Funds for mutual assistance
EU	European Union
FFOM :	Strengths weaknesses opportunities and threats
FIMAC :	Investment financing of micro agricultural and Community production
FNE :	National Employment Fund
GIC :	Communal Initiative Group
GIE :	Economic Initiative Group
GIFU	Urban land grouping initiatives
HT :	High Tension
INS :	National Institute of Statistics
IST	Sexually transmissible diseases
MAETUR	Urban and Rural Land Development and Equipment Authority
MIHU	Ministry of Infrastructure, Housing and Urbanism
MINADER :	Ministry of Agriculture and Rural Development
MINESEC :	Ministry of secondary education
MINAS	Ministry of social affairs
MINDCAF :	Ministry of State Property, Survey and Land Tenure
MINDDEVEL :	Ministry of Decentralization and local Development

MINEE :	Ministry of water and energy
MINEFOP	Ministry of Employment and Vocational Training
MINPOSTEL :	Ministry of Posts and Telecommunication
MINEPAT :	Ministry of Economy, Planning and Regional Development
MINEPIA	Ministry of livestock, Fisheries and Animal Industry
MINHDU :	Ministry of Housing and Urban Development
MST	Sexually transmissible illnesses
MT :	Average Tension
NAEP :	National Agricultural Extension Program
NTIC :	New Technology of Information and Communication
ONG :	Non Gouvernemental Organisation
ONUC :	National order of cameroonian town planners
ONIGC	National order od cameroonian civil engineers
ONU :	United nations organisations
ONAC :	National order of camerronian architects
PGES	Envirenmental and social management plan
PGU	Urban governance program
PM :	For memory
PME :	Small and Medium Size Enterprises
PMI :	Small and Medium Size industries
PNUD	United Nations Development Program
POS	Land use plan
PPAB	Participatory slum upgrading program
PTF	Technical and financial partners
RAS :	Nothing to report
SIC	Cameroon real estate corporation
TF :	Land title
VIH	Immuno-deficient human virus
VRD :	Roads and Various Networks
ZAC :	Concerted Development Zone

INTRODUCTION

The second report concerning the upgrading project of Sisia quarter in the city of Bamenda complements the first diagnostic analysis report already elaborated by ERA Cameroon. This present report is focused on clarifying us on the situation of the land market in the city and especially in the study area. This real estate market is manifested by transactions on parcels of the land, buildings and lodgings for trade and offices. This real estate market has a bearing on the commercial activities in the city and in this quarter in particular.

In order to achieve its goal, we formulated some questionnaires and went to the field to collect some information from the population and other actors in the city. We proceeded to the zoning of the quarter. This led us to the registration of each investigated person and full identification of the investigated person. We are in an upgrading operation and at the end of the process; it is hope that some inhabitants will be displaced and settled on new parcels in new resettled areas. It is therefore appropriate to identify them and to know their exact position as regards to their location plan of the survey zone. The survey of the real estate market will facilitate our projection in terms of infrastructural forecasting for the future upgraded zone.

Currently, our study is structured into ten titles and each title is in accordance with the prescriptions from the terms of reference for this mission. It carries us to give details on the different measures and the how to solve the problems posed. For the results to be brought forth, the detailed results of the investigation are presented with charts, diagrams and graphs. It permits us to better understand the contours of the land situation in the study area and in the city.

At the beginning of our write-up, while going progressively from the first to the last title, we will bring solutions that could improve the everyday life of this population that looks forward for a better living. Our mission is to propose some mechanisms to improve their living standards while including the efficient participation of the entire concerned population.

I. POSSIBILITY OF REGROUPING OWNERS IN GIFU

I.1 THE LAND PROBLEM IN SISIA QUARTER.

The field investigation gave rise to the diagnosis of the study area, which in effect made us to understand that more than 80% of the occupants of the quarter of Sisia I to IV do not possess official title of ownership, that is, the land title. The majority of the plots having been acquired through customary law, which according to the Cameroonian law does not confer to purchase and or ownership of any right of property on the acquired parcel. It therefore proves that. It is worthwhile carrying out the upgrading operation in the quarter that will give rise to the normalization of the land situation of the inhabitants.

I.1.1 Means of combating against the observed land precariousness

To face this challenge of normalization of the land situation in the Sisia quarter, three different steps will be taken into account they are:

- The individual land Regularisation ;
- The collective land regularisation ;
- The aquisitive prescription.

I.1.2 Definition, advantages and disadvantages of each of the combating means

The chart below presents and defines the advantages and disadvantages of each of the fighting options enumerated above.

Table 1 : Advantages and disadvantages of means to fight against the land precariousness in the quarter

Means	Definition	Assets	Inconvenients
Individual land regularisation	Individual granting of tenure in the formal legal system based on land rights still practice without legal registration (informal purchase, customary property, etc.).	<ul style="list-style-type: none"> - Acces to private land; - Acces to formal economy for the poor; - Definite protection of the inhabitants status; - Incitation to the improvement of lodging. 	<ul style="list-style-type: none"> - Elevated cost ; - Long administrative procedures exceding the « time of the project »; - Not always compatible with the customary law - Risk of eviction of tenants - Risk of resaling and of settling back in other precarious quarters
collective land regularisation	<ul style="list-style-type: none"> - Granting of tenure, in the formal legal system on the basis of the land right up till now practiced without legal registration (informal purchase, customary property, etc.), - Through the delivery of collective rights (long date leases or land title certificate), attributed to some cooperatives or communal associations. 	<ul style="list-style-type: none"> - Reduction of costs for the inhabitants; - Limited Risk of expulsion of the poorest; - Adapted to already structured communities. 	<ul style="list-style-type: none"> - Lack of information from expertise made up till today; - Suppose a social and citizen structuring; - Risk of customers practices.
Acquisitive prescription	<ul style="list-style-type: none"> - Principle of acknowledgement that a land belongs to the person occupying and valuing it without contesting and in a peaceful manner in a given period (5 to 30 years according to legislations), leading to an attribution or not of an official title depending on the contexts. 	<ul style="list-style-type: none"> - Fast and soft Procedure; - Adaptable method to numerous contexts; - Enable to go above blockings and conflict with eventual holders of official titles who did not care for their properties over a long period. 	<ul style="list-style-type: none"> - Can only intervene after a long period (during which there is no official acknowledgement of occupation); - Risk of standing in for urban sprawl; - There can be a problem at the level of superposition of customary rights.

The analysis of all land normalization options as made in chart 1 shows that within the framework of an upgrading program, individual land regularization is the most complicated. Actually, administrative procedures never succeed or succeed partially because of lengthy and cumbersome procedures in the case where the area of titled land to be distributed is large. Consequently, for the case of the Sisia quarter it would be important to give privilege to evolutionary, creative and more flexible procedures of land security (collective rights, acquisitive prescription).

As preliminary to the setting up of a procedure of collective land security, the structuring of the community proves to be inevitable. As a tool of structuring foreseen by the texts in force in Cameroon, we have the Urban Land Groupings Initiative (GIFU).

I.2 URBAN LAND GROUPING INITIATIVE (GIFU).

The law N°2004/003 of April 21 2004 governing town planning in Cameroun defines the GIFU (Urban Land Groupings Initiative) as associations of owners interested in executing works and operations enumerated below:

- " The operations of regrouping parcels, the correlative modification of the property rights, as well as the realization of necessary planning and equipment works;
- " The grouping of parcels in view, either to confer their use to a third party, notably by construction on lease, or to turn it into a contribution or to sell it to a public establishment or society of construction or planning;
- The construction, the upkeep and the management of collective interest works as road network, areas of parking, park lands or of leisure;
- the conservation, the upgrading and the development of protected sectors;
- urban upgrading and/or renovation operations.

I.3 ANALYSIS OF THE POSSIBILITY OF PEOPLE JOINING THE GIFU

Our analysis is based on the answers gotten from the population of Sisia quarter during the investigation carried out on the field. They were asked if they could be ready to associate with neighbors in a GIFU (Urban Land Groupings Initiative).

Table 2: Summary of answers obtained from the question related to the joining a GIFU

Quarter	Owners questionned	Owners having answered « No »	Owners having answered « yes »	Owners who didn't answer
SISIA	1032	61	947	24
SISIA I	429	15	403	11
SISIA II	158	11	142	5
SISIA III	79	4	73	2
SISIA IV	306	29	273	4

Source : Field Survey, 2017

The following graphs represent the percentages of « yes » and « no » obtained from the question.

Figure 1 : Diagram presenting the population favorable or not to an adherence to GIFU per quarter of Sisia

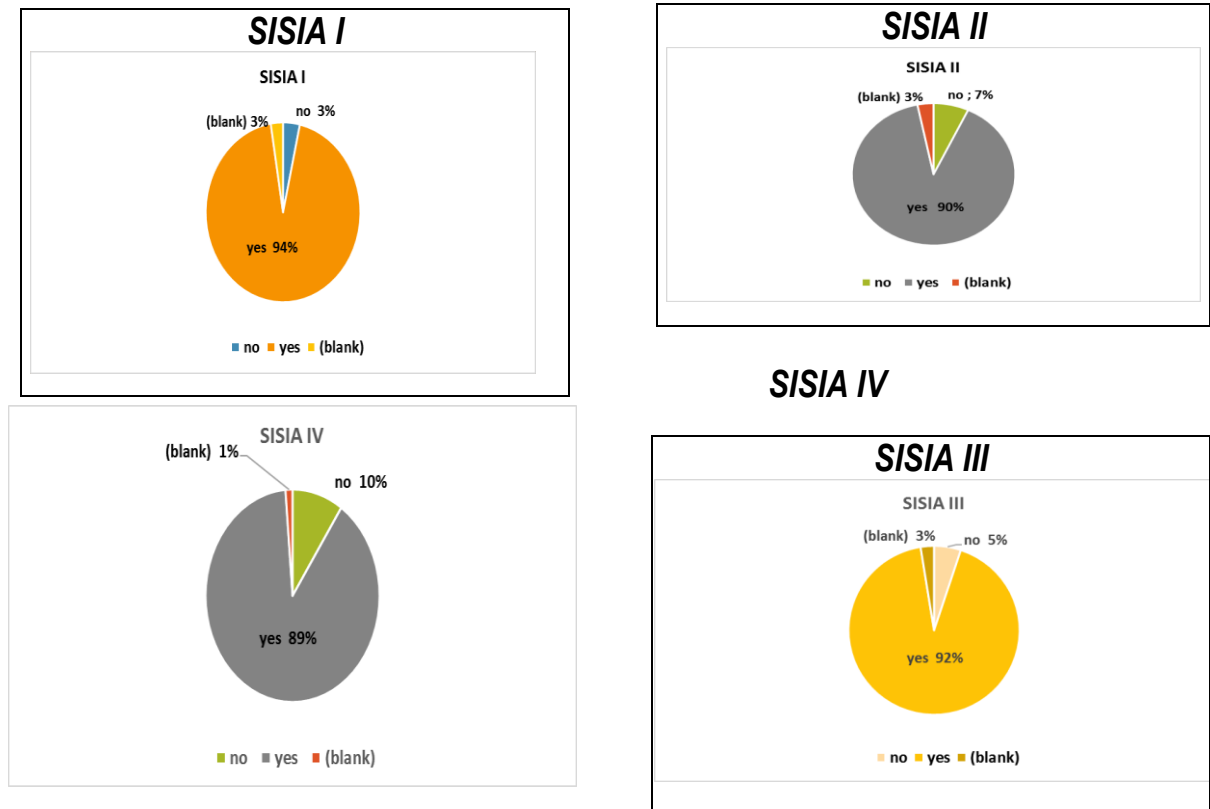
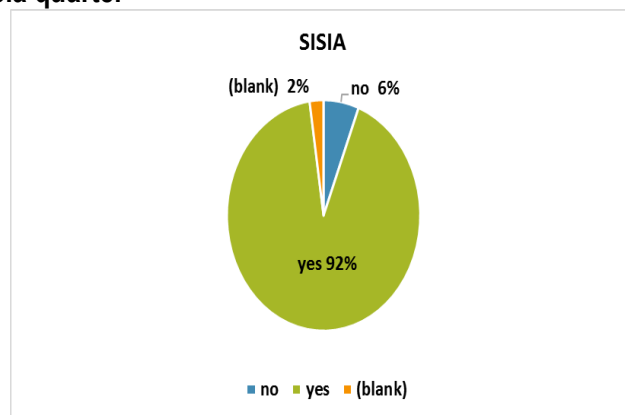


Figure 2 : Summary diagram presenting the population favorable or not to the adherence to GIFU for the entire Sisia quarter



I.4 IDENTIFICATION OF POTENTIAL AREAS FAVORABLE TO GIFU IN SISIA

Looking at the positive answers obtained in each sub quarter of Sisia concerning the possibility to adhere to the Urban Land Groupings Initiative (GIFU), we can say that the entire zone of Sisia made up of Sisia I, II, III, and IV is potentially favorable to the creation of a GIFU in order to fix the land regularization bound to the upgrading operation.

II. ANALYSIS OF AVAILABLE MEANS TO PUBLIC AUTHORITY TO ENGAGE THE PLANNING OPERATIONS AND PROPOSAL MEASURES FOR THE IMPROVEMENT OF THE SITUATION IN THE STUDY ZONE

II.1 IDENTIFICATION OF PUBLIC ACTORS AND DEFINITION OF THEIR ROLES AND COMPETENCE

With the advent of decentralization, several actors with divergent interests but certainly complementarily apply themselves and spread out in the domain of urban development in Cameroon. These actors are both institutional and non-institutional.

II.1.1 Institutional actors

Institutional actors are made up of the administration in charge of urban matters and Regional and Local Authorities.

II.1.1.1 *The public Administration*

a) MINHDU and its tutelage organs

The Ministry of Housing and Urban Development (MINHDU) is the backbone of the urban policy in Cameroon. At the time of the decree N°2005/190 of June 03rd 2005 on its organization, MINHDU is in charge among others of:

- The elaboration, implementation and the assessment of the government policies concerning housing and urban development;
- The scheduling and control of the city development;
- The development and the follow-up of the implementation of the planning strategies and the upgrading of cities;
- The definition of the norms concerning sanitation, drainage and control of the respect of these norms;
- The embellishment urban centers;
- The implementation of social housing policies.

The main organ of MINHDU is the Cameroon Real Estate Corporation (SIC). The SIC is a mixed limited company created in 1952. The duty of SIC according to law N°99 of December 22 1999 on general status of the public sector enterprises is:

- To proceed in priority to the survey and to the realization of all projects and all operations related to social housing.
- To construct and possibly to buy in view of selling in cash, on credit in all forms or renting of buildings for residential accommodation.
- To create some city gardens while dedicating its activity to social housing.
- To carry out any personal, real estate, commercial and financial operations related to the above objectives and to similar objects and appendices.

b) MINEPAT and its tutelage organs

The Ministry of economy planning and regional development is in charge of bringing response to territorial problems and to reinforce territorial management throughout the national territory. MINEPAT is in charge among others of:

- The preparation of various zoning plans throughout the national;
- The preparation of regional and national sustainable development schemes ;

c) MINDCAF and its organs.

The Ministry of State Property, Survey and Land Tenure (MINDCAF) also intervenes in urban management in Cameroon. Its missions among others are:

- To carry out inventory and to lease the land and domanial heritage of the state;
- To preserve the land heritage of the state on the national territory;
- To register lands and the delivery of land titles.

The main organ of MINDAF is the Urban and Rural Land Development and Equipment Authority (MAETUR).

The "Urban and Rural Land Development and Equipment Authority" (MAETUR) is an Industrial and Commercial Public Establishment, endowed with legal personality and financial autonomy, created by Decree N°77/193 of **June 23, 1977** modified and completed by decree **N°82/599 of November 25, 1982**.

MAETUR aims at achieving or helping in realising, under its responsibility, operations of lands equipment and planning in view to the real estate and housing promotion on the entire territory of the Republic of Cameroon. It is especially in charge of:

- Promoting for the demand and for the account the State, the para public, -public and private organs or the local public collectivities, or for its own account the survey and the realization of operations of planning or equipment of lands as well as the upgrading operations of existing quarters.

- Studying and realizing infrastructures of sanitation, drainage, road network and various networks of lands to be equipped or arranging in connection with competent technical services.
- Dividing and commercializing these lands except if the recipient decides otherwise.
- Participating in these zones in conformity on control of projects with development for each zone, which has to be laid out.
- Studying and building public facilities inside the zones to be laid out.
- Assuring the maintenance of some networks and some facilities when they are not confided to license companies or to collectivities.

The main assignments of MAETUR are; land operations; a consulting firm; planning; the Upgrading of quarters. These professions can be practiced on its own account or for the account of (State, Regional and Local Authorities, legal entity or natural person of private law).

As a land operator, MAETUR realizes:

- Land prospection ;
- Land acquisition ;
- The legal and physical protection of plots;
- Stocks for the customer's account (personal or collectivity) in the administrative steps in view of obtaining land titles.

As a design department

Apart from studies for the projects directly related to MAETUR, this activity sums up in two axes:

- The realization of studies;
- The works control (control of the offered services) or the delegated work control.

Concerning the planning department

It is realized in three steps:

- The analyses ;
- The planning Works ;
- The marketing of plots.

As Actor in the upgrading of quarters

The upgrading -and renovation of **quarters** is fundamentally a mission of public service, driving to the fundamental regularization of the occupants. The upgrading draws all its importance from the struggle against the non-controlled extension of the cities. The main realizations of MAETUR can be summed up in:

- "Development of the railway station line (urban center of Yaounde) and realization of the May 20th Avenue.
- planning of all sites sheltering the few 10 000 lodgings built by the Cameroon Real estate corporation (SIC) from the years 1980 on the whole territory (verte,cite de Bonamoussadi, cite des palmiers, cite Mendong , cite Biyem Assi, cite Roumdé Adja, cite Mbanda ,).
- Creation of the new cities of southwest Yaoundé (3000 ha) and of Douala North 3100 ha).
- Upgrading of **quarters** of spontaneous housing of Nylon in Douala (700 ha)
- Zoning of about fifty plots in Yaounde (Mendong, Etoug-Ebe, Ebom, Rondpoint Damas, Mfandena, Golf Ntougou, Soa University, Nkomo, Ngouso, Nyom, Messamendongo, Nkolo, Ngoulmekong, Okolo), Douala (Bonamoussadi, Makepe, Kotto, Logpom, Logbessou, Ndogpassi, Dibom, Mbang Bakoko), Kribi (Bwambé Beach, Bruised), Bafoussam Koptchou), Limbé, Buéa (West Farm).
- Realization of several town planning studies, road network and various networks.

In addition to its own programs, MAETUR is strongly implied as a work controller and delegated supervisor of the State's big structuring projects:

- **Yaoundé Nsimalen highway:** protection of the housing areas of people to be displaced during works related to the construction of the Yaoundé - Nsimalen highway (22 km)
- **New Administrative Center of Yaounde, Etoudi:** Planning of a 50 ha residential zone at the Presidency of Republic, in a high standing quarter destined to the implantation of offices for Prestigious institution: Senate, the Economic and Social Council, National Society of the Hydrocarbons, the Yaoundé I council, diplomatic representations, the regional seats of international organisations, and Ministries of sovereignty.
- **Development of the Quarters of Olembe in Yaounde.** Planning of a 288 ha zone to the North of the city of Yaounde intended to welcome a complex.

C) The Regional and Local Authorities

The councils, the city councils and the regional and local authorities in Cameroon according to the revised constitution of January 18, 1996 and the law of July 22, 2004 on decentralization, these collectivities were assigned to expertise the responsibilities notably concerning urban management. Therefore, the city councils in Cameroon are experts in following domains:

- Urbanisation and urban planning

- Equipment and infrastructures of communal interest
- Maintenance of the main road network and road signaling
- Streetlight and provision of drinking water
- Traffic and transportation - public car parks and parking

During the twenty years that followed its independence, Cameroon practiced the management of the cities for other development tasks, a systematic policy of administrative and financial centralization. Since the introduction of the structural adjustment programs, the private actors and the civil society intervene more and more in urban management.

II.1.2 The non-institutional actors of urban management in Cameroon

II.1.2.1 The ever increasing role of NGO's

The financial resource crisis of the African States and the wave of structural adjustment that resulted forced them to reduce in a drastic manner their interventions in the urban sector. Some African States have been obliged, on the demand of the financial backers to noticeably inflict their urban management policies. The number of councils having an autonomous budget has increased, new legislations confiding to these councils, part or all of the technical and financial responsibility of the urban management and defining transferred resources by the state to this effect, were lowly instituted. Autonomous agencies with private status are created to realize works of public interest by small local enterprises by getting round the rules governing the public contracts until then.

The emergence of the civil society in urban policies is another outstanding fact of these last years. The wave of democratization that mainly touches the urban society, results in a new interest for the participative planning projects of **quarters**, involving NGOs like **SCHUMAS** that is based in Bamenda and is very much active in community development projects. This tendency is reinforced by increasingly taking into consideration the role of the populations in the implementation of the policies of environmental management.

II.1.2.2 Multilateral partners to urban development in Cameroon: UN-HABITAT, FDA, WB, UNDP, ADB, EU

The community of financial backers is showing an increasing interest for urban development; the UN-HABITAT, which is the main source of help in favor of urban development, decided to increase the volume of its urban projects. The support to the decentralization policies and to the management of African towns has become one of the priorities of the international community; and multilateral (the

World Bank, UN-HABITAT, the UNDP, the EU, or the ADB) or bilateral financial partners and notably France dedicates to councils an increasing part of their help each year. The terms of implementing this help can vary from one agency to the other, but all have the same objectives.

While relying on the autonomous agencies with private status like AGETIP (Agency for the Execution of Public Interest Project) in Senegal to finance urban development, the World Bank wanted to reduce the public administration role in the urban sector. Therefore, while intervening directly within the African urban societies, the WB aims at "bringing some solutions to the problems of the poor in the cities".

Nowadays, the African cities in general and those of Cameroon in particular, to the look of their expansion and especially with the advent of decentralization enlighten complex stakes. Disfunctioning generated by several years of centralized urban management visibly constitute important challenges for territorial collectivities devoid of experience and henceforth assigned to solve the urban equation.

II.1.2.3 Real estate development agencies (National and local)

SIC is governed by laws and regulations in force in Cameroun on the limited companies and the companies of the public and para public sector, as well as by the provisions of the uniform act of OHADA relating to the company commercial law and of economic grouping of interest.

SIC has as an aim the implementation of the housing policy as defined by public authorities.

For this reason it is in charge of the following:

- to proceed in priority to the study and the realization of all projects and all operations referring to the social housing;
- to build and eventually buy, in cash all buildings with housing objectives of hiring, all buildings of principal use of dwelling;
- to create garden cities by devoting its priority activity to social housing;
- to realize in dialogue with all the other organizations in charge of the application of government housing policy, either for its own account, or on behalf of the third party, construction throughout the country, of common services or utility services of any nature (social centers, dispensaries, shopping centres, school complexes, buildings for public services... etc.). With all sets, as well as the financing in total or partial of most of the operations;
- to build and carry out any convention, endorsement agreement with the State and the other territorial communities, decentralized and generally, any establishment or public company or deprived in order to facilitate or ensure development within the limit of competences evoked (subparagraph I above), the construction or the management of any building.

- And generally, to carry out all movable, real, commercial, and financial operations referring to the objects above and similar objects.

The Cameroun Real estate society (SIC) is placed under the supervision of the Ministry of Housing and Urban Development.

At the local level **NDAH TAWAH**, estate (NTD) is located at Commercial Avenue. **NDAH TAWAH** estate is a combined housing estate and business center in a fully developed part of the city. It has the following characteristics:

- The buildings are all 2 levels or 4 levels and above;
- Houses are constructed using high end local or other high quality building materials;
- Fences are not allowed except they are fully seen through.

II.1.2.4 The role played by the population in urban development

Development projects nowadays must be participative, and this participation is with the beneficiary population. The latter plays a preeminent role in the acceptability of projects through local development associations and the support of local elites.

II.2 PLANNING SCENARIO WITH ALL ACTORS (SUPPORT SCHEME)

II.2.1 Negative and positive Impacts of development operations

Intervention in the Sisia **quarters** will sum up in a set of planning operations that will make the upgrading /renovation of the quarter. This upgrading will be made in situ because the eviction of the inhabitant cannot be considered. The population will be maintained on the spot even though the localized evictions will not be avoided for cases of construction on risky zones or on holding necessary to planned developments (road networks, public facilities). We will approach the studies of the positive and negative impacts of the upgrading of Sisia in the global sense before studying the impact of each of the possible development operations.

II.2.2 Positive and negative impacts of the upgrading on its whole

The considered operation here is rehabilitation in situ without eviction of the whole population. It consists of a progressive urban integration of the **quarter** by the development of access to networks. It will consist in the progressive urban integration of the **quarter** by developing access to the essential networks services and facilities. It will be accompanied by measures of fundamental protection, measures facilitating access to employment and social needs in the **quarter**.

Table 3: Strength and weaknesses of upgrading operations in situ

Type of operation	<i>in situ</i> upgrading
Description	Progressive urban integration of the quarter through the development of access to networks, essential services and facilities. it will be followed by measures of fundamental protection, of measures facilitating access to employment.
Strength	<ul style="list-style-type: none"> - Maintaining of inhabitants on the spot, keeping their social and economic bonding; - Minimizes the risk of gentrification[□] - Create a dynamic of development (a lever meant to carry away another) - Time allowed relatively fast (5 years on the average) - Adaptability and progressiveness - Low cost for public authorities (compared to the complete upgrading and renovation) - Valorization of know-how and positive initiatives of the inhabitants
Weaknesses	<ul style="list-style-type: none"> - No immediate improvement of the built up area - Improvement of living conditions at times seen as insufficient - Technical difficulties linked to the protection of the inhabitant. - Risk of eviction of the poorest (better mastered risk compared to complete upgrading if intervention is well dimensioned) - Does not completely solve problems linked to the quarters exposed to natural risks

The term "*gentrification*" literally designates a progressive process of renovating and improving a house or **quarter** so that it conforms to middle-class taste. It results in a transformation from the top of housing, of trades, of public space and above all, of the socio-economic profiles of the inhabitants, of the middle classes or even superior coming to replace the popular classes that resided there before. It is a direct consequence of the rehabilitation of a **quarter** when this one is done in a complete way.

II.2.3 Positive and negative Impacts of different adjustment operations taken individually

In a project of rehabilitation in situ such as the case of Sisia, it is important for the public authorities to concentrate on actions that will permit to engage in the process of re-appropriation of the **quarter** by the inhabitants. It passes by the realizations aiming to the improvement of services, spaces and public facilities in the **quarter**. Among these development actions, we will mention:

- The construction of drainage canals for runoff waters
- Development of semi - collective purification networks;
- Drinking water supply ;
- Street lighting;
- Construction of socio - sanitary facilities;
- Construction of educational or cultural facilities;
- Development of Public space “(road networks, places, pavements, play grounds etc.) aiming at purifying, boosting and opening up the **quarter** by connecting it to the whole city.
- Waste Management.

Each of these actions presents advantages and disadvantages that we have to clarify in this section. One of the preliminary actions to the implantation of some of these works and equipment is the clearing off of the population, with reinstallation of those populations on zones of implantation of these infrastructures. This is not without consequence. Considering the fact that it is necessary to open up the ways that will serve the quarter, connect it to the whole city, permit the development of other networks such as a drainage systems and electricity lighting, some populations may be displaced and reinstalled on resettlement sites where the auto - construction will be followed. This displacement of the populations will also intervene for inhabitants installed in risky zones (according to the relief) in Sisia.

II.2.3.1 Displacement of populations with attribution of parcels in the resettlement area

Table 4: Displacement of population with distribution of parcels in the resettlement area

Type of operation	Displacement with resettlement
Description	Displacement of populations with attribution of a parcel with financial compensation for followed auto-construction
Strenght	<ul style="list-style-type: none"> ❖ Enable public authorities to valorize land seizure ❖ improve lodging conditions of the inhabitants
Weaknesses	<ul style="list-style-type: none"> - resettlement Sites sometimes far, risk of urban sprawl - breakage of social relationships - Risk of isolation without preservation of urban diversity. - Endangering economic activities - Elevated cost for public authorities - very long term of implementation - hardly conceivable on a very large scale - Risk of expulsion of inhabitants who cannot face new charges linked to resettlement

II.2.3.2 Construction of new road networks, new footpaths and repairing of existing roads.

Positive Impacts :

- Improvement of roads in the quarter presently not well served;
- Saving of time ;
- Development of economic activity, mainly commerce;
- Access to employment ;
- Employment during construction stage ;

Negative Impacts :

- Expropriations and relocation of the populations
- During working stage: risk of pollutions by engines, risk of accidents and increasing of health risk (HIV) with the arrival of external workers to the area and of course circulation.

II.2.3.3 Canalization of drinking water or amelioration of the existing sources

Positive Impacts:

- Amelioration of the available quantity of water and the comfort in the service;
- Amelioration of the water quality compared to water from wells and water from private initiatives that are drunk from time to time and have positive consequences on health.
- Possible employment during construction phase.
- Setting up of communal organizations for the exploitation, maintenance and management of facilities and reinforcement of their capacities

Negative Impacts :

- Increase of cost of water compared to free water fetched from wells and water picked up by the populations;
- Risk of expulsion of the poorest users;
- During works: risk of pollution by engines, risk of accidents and increase of the health risk (HIV) with the arrival of external workers into the area.
- Risky of profitability

II.2.3.4 Construction of local roads including pluvial water cleaning up and waste water

Positive Impacts:

- Employment during the construction stage;
- Reinforcement of local companies of public works, including the smallest which can be encouraged in subcontracting ;
- Protection of houses from flood and erosion;
- Improvement of the external accessibility;
- Increase in price of plots in favor of owners;
- Improvement of hygiene.

Negative Impacts :

- Land speculation and possible rise in price of locations from which results a possible expulsion of the poorest;
- Expropriation and relocation of people whose houses are on the road networks including moving sidewalks.

II.2.3.5 Public Lightning

Positive Impacts

- Increased Security ;
- Extension of social activities and night markets;
- Economic dynamism in the **quarter**;
- Less delinquency/criminality.

Negative Impacts

- Cost for the council

II.2.3.6 Collection and processing of solid waste

Positive Impacts:

- Cleanliness in the quarter ;
- Reduction of health risk and pollution
- Creation of local employment
- Liberation of riverbeds that are found in the quarter.

Negative Impacts :

- In case a rupture existing in the chain of collection and processing, there will be risk of accumulation of garbage on transfer platforms without being evacuated, which would cause an aggravation of the present at the level of hygiene;
- Increase in expenses for the council

II.2.3.7 Construction of sport and social collective facilities

Positive Impacts :

- Occupation of youths ;
- Better socio Professional insertion of inhabitants;
- Consideration of specific problems of youths and possible solutions ;
- Creation of employment during the development stage.

Negative Impacts :

- During the working stage: risks of pollution by engines, risks of accidents and increase of health risks (HIV) due to the arrival of external workers into the area;
- Noise for the residents.

II.2.3.8 Development of public spaces (Parks, gardens, squares)

Positive Impacts:

- Creation of leisure spaces especially for the young people
- Embellishment of the quarter
- Encourages exchanges and meetings
- Fight against heat.
- Better capacity of the quarters to face the climatic crises (floodings, etc.)
- Re-appropriation of the quarter by the inhabitants;
- Reduction of acts of violence.

Negative Impacts :

- During the stage of works: risks of pollutions by engines, risks of accidents and increase of shealth risks (HIV) with the arrival of external workers into the zone;
- Noise for residents.

Tableau 5: Summary of the main positive and negative impacts

Actions	Positive Impacts	Negative Impacts
Works	Work for the population	<ul style="list-style-type: none"> • Pollution, HIV, accidents expropriations
Improvement of the level of services	<ul style="list-style-type: none"> • Well-being • Increased Value of possession for owners 	<ul style="list-style-type: none"> • More difficult acces to these zones for the poorest, increase of rents
Canalization of water and connections	<ul style="list-style-type: none"> • Better health • Improvement of the quality of life. 	<ul style="list-style-type: none"> • increased Pollution (volume of waste water will increase)
Water taps	<ul style="list-style-type: none"> • Accessibility to water for a greater number, better health 	<ul style="list-style-type: none"> • Difficulty of profitability, so risk of limited functioning time
Sanitation	<ul style="list-style-type: none"> • Better health • Employment 	<ul style="list-style-type: none"> • Cost for the council
Drainage of water	<ul style="list-style-type: none"> • Lesser vulnerability of the quarter to flooding. • Reduction of health risks via the evacuation of rainwater. 	<ul style="list-style-type: none"> • Displacement which is liable to flooding
Better accessibility (streets, sidewalks)	<ul style="list-style-type: none"> • Security ; • Ease of displacement 	<ul style="list-style-type: none"> • Expropriation
Street lightning	<ul style="list-style-type: none"> • Increased security • Prolongation of social and commercial activities by night • Economic dynamism in the quarter • Less delinquency/ criminality 	<ul style="list-style-type: none"> • Cost for the council
Sport and leisure Centres	<ul style="list-style-type: none"> • Occupation of the youths, Integration of the latter into the social life • Reflection over specific problems to youths and possible solutions • Creation of employments during the development stage 	<ul style="list-style-type: none"> • During the stage of works: risks of pollution; • risks of accidents and increase of health risks (HIV) with the arrival of external workers into the zone • noise for inhabitants

II.3 Measures to minimize the negative impacts of planned operations in the study area and measures to secure the positive impacts

II.3.1 MEASURES TO SECURE THE POSITIVE IMPACTS OF PLANNED OPERATIONS

II.3.1.1 Expropriation

The execution of the different sub projects constituting planned operations in Sisia quarter are susceptible to generate some losses of property such as:

- The loss of plots;
- The disappearance of culture;
- The destruction of buildings;
- The loss of activities.

It is therefore important to propose solutions aiming at attenuating the negative impacts on the populations.

Table 6: Measures of attenuation of the impacts of the different types of-expropriation

	Impact	Eligibility	Compensation or attenuation measures
LAND	Loss of property title	Owner, as it appears on the land certificate or interested party	Compensation in c a s h at whole value of replacement of the parcel. Evaluation of the value of replacement to be done within the context of the preparation of the project
	Loss of customary property	Owner Customarily recognised	Compensation in c a s h at entire value of replacement of the parcel. Evaluation of the value of replacement to be done within the context of the preparation of the project or the Supply of a parcel of replacement of equivalent potential to the lossed parcel

	Loss of informally occupied plots	Informal registered before the date line during census operations	Occupant the date census	<ul style="list-style-type: none"> - Supply of a land for resettlement of equivalent potential with land security insurance in a form to be determined within the context of the preparation of the project - No compensation in cash for an undeveloped plot - Possibility of a compensation in cash for developed plots
CULTURES	Annual crops	Farmer	owner of the crop	Compensation for crops destruction at the value of the local market
	Fruits and perenial crops	Farmer	owner of the crop	Compensation of a plantation at its whole value of replacement, including the cost of re-establishment on a new site, and the lossed income during the period between the destruction and the beginning of the production
BUILDINGS	Precarious Structures	Owner of the structure		<p>Inclusive compensation at the whole value of replacement on the basis of the categorization of the precarious buildings</p> <ul style="list-style-type: none"> - no reconstruction by the Project, except for vulnerable people - the owners would build by themselves on resettled parcels basically developed, using their compensation to rebuild first of all a temporary building, then in hard material when they will have the means. - experience shows that as soon as a household of a precarious quarter obtains land security on resettlement parcels, the habitat improves very fast
	Permanent Structures	Owner of the structure		compensation on the basis of an individual evaluation of the whole value of replacement of the building

ACTIVITIES	Small informal activities	Activity operator	Inclusive compensation of the reconstruction cost, movement cost and the loss of incomes during the re-settlement period,
	Medium and large activities	to examine individually, repartition to be considered between owners and operators	Compensation of the reconstruction cost, movement cost and the loss of income during the re-settlement period, to be evaluated individually
	Impact	Eligibility	Compensation
AUTRES	Move	Residents on ground, whatever the occupation status is	Inclusive compensation of relocation per household
	tenant	Resident tenant	The owner has the obligation to give an advance notice to his tenants in accordance with the legislation
	Recuperation of materials	Owners of buildings	Right to recover materials even if the building is subject to an indemnification

II.3.1.2 Risk of reproduction of the phenomenon of creation of slums

The assigning of parcels to the populations displaced in resettlement zones can have the following consequences:

- Sale of the parcel received by some and redevelopment in a suburb out of Bamenda with a likelihood of creating another slum.
- The feeling of inferiority of inhabitants of this new resettlement area. The resettlement area can be acknowledged in the end as the one of displaced populations of slums generating then a feeling of inferiority of the later.

II.3.1.3 To combat this, the following measures can be taken;

- The assignment of the parcels must be accompanied by a clause stipulating that the land cannot be sold before a certain number of years and that the displaced residents will only confirm the property title after exploitation of the parcel.
- Some parcels of the resettlement area must be reserved for sale in order to promote the urban co-education in the quarter. Indeed, the middle class and or well to do populations could

acquire these sold parcels seeing the level of land improvement and it will favor the emergence of a quarter not acknowledged as being the one of the populations displaced from shanty towns.

II.3.1.4 Risk of expulsion of the poorest in relation to better services created

This possible negative impact concerns drinking water essentially. The creation of improved services will result in a rise of cost of the service, which risks putting the poorest population aside. This impact will be limited by the application of the following measures:

- Putting in place of public taps managed by the population;
- Accentuation by the CDE of the politics of price by slices with social phases (weaker price for the first cubic meters used);
- training of the committee members of the public taps at the determination of a tariff of water sale that covers expenses without including excessive margin;
- Work with committees on possible measures to be taken to assure the free water supply to indigenous people.

II.3.1.5 Land scrambling and expulsion of the poor from improved quarters

This phenomenon has been observed in some African cities where upgrading took place. Indeed, the improvement of slums by the creation of roads and services (water, electricity) caused the departure of the poorest tenants in particular, pushed back towards other slums by more comfortable social categories. These being capable of supporting more elevated rents demanded by owners following the improvement works. The creation of activities that generate income by the population can help the most resourceful. Allowing them thus to raise their standard of living and to be able to clear their rent. It would be important to sensitize owners as for maintaining rent prices to acceptable amounts.

II.3.1.6 Non mastery of the whole chain of waste treatment

The operations of improvement of collection and processing of domestic waste are susceptible to cause more negative than positive consequences if they are not conceived and executed while taking into consideration the whole channel. Indeed, the accumulation of non-treated waste could be a source of lots of sanitary and environmental problems in the quarter. It would therefore be more comfortable to ensure that the council or the beneficiary has the technical, financial and material capacities enabling him to really meet this mission. On the contrary, an agreement with well-established companies is required for this kind of mission.

II.3.1.7 Downstream flooding

The direct consequence of the creation of drains in Sisia can be the flood displacement to the downstream. Since the outlets will be constituted of rivers and streams that crisscross the quarter and which can be blocked, the houses built in swamps can suffer the violence of overflowing water. It is therefore necessary to frequently watch over the clearing-out of these rivers and streams.

II.3.1.8 Lack of profit on facilities left under the administration of development committees

In order to improve the profitability of these facilities, before transferring the management to that committee, it should be made sure that the resource person is experienced in management of public resources. It can be guaranteed by the organization of a training management seminar.

II.3.1.9 Risks during works

Those risks are many. We can cite among others:

- accidents,
- diseases, especially HIV,
- different types of pollution,
- traffic congestion.

To minimize the effect of these negative impacts the following actions must be considered:

- Concerning the transmission of the HIV/AIDS, the recruitment of the manpower on the field tends to minimize this impact. The reduction of contamination risks also passes by the sensitization of the populations and workers during the phase of execution of the project
- Concerning accidents during the phase of execution of the project, conceivable solutions among others are:
 - the good sensitization of the inhabitants of Sisia
 - an adequate signaling of works.
 - The planning of the deviations to discard the passage of pedestrians and vehicles that is too close to the working areas.
 - The crossings of drains at the entries of houses, shops etc, must be planned as quickly as possible to avoid errors.
 - Concerning the different types of possible pollutions, numerous measures are offered:
 - Strongly limiting speeds on the construction site;
 - Water in case of clearing.

III. ANALYSIS OF THE SUPPLY AND DEMAND OF PARCELS AND BUILDINGS FOR LODGING, SERVICES AND TRADES IN THE TOWN OF BAMENDA

Bamenda is the capital of the North West Region, head quarter of Mezam division. It is made up of three sub divisions, which are Bamenda I, Bamenda II and Bamenda III. It is located at the entrance of the west region and the Southwest region and especially at the entrance of the Trans - African highway leading to the Central African Republic and to the Federal Republic of Nigeria. Because of this position, it is the most frequent administrative and commercial center of the region.

The last general census of the Cameroonian population of 2005 gave the Northwest region a population of about 1 728 953 people and the city of Bamenda counted at that date about 322 889 inhabitants, with an urban population of about 269 530 inhabitants and a rural population of about 53 350. Overall, the growth rate of the population of the city has fallen from 1976 to 1987, where it was evaluated to have fallen to 7.8% and at 4,9% from 1987 to 2005 (BUCREP 2005). The growth of the population of the city is estimated at 15 822 people for a valued urbanization rate at 50.2%. The valued surface of Bamenda is around 1076 km², with a population density that stands at around 300 inhabitants per square kilometer.

The observed growth of the population of the city has favored its extension towards rural areas and the neighboring suburbs in Mankon, Nkwen, Mbatu Bamendankwe, Ndzah, Chomba and Nsongwa.

The relief of Bamenda consists of a line of fault separating the city in two parts. It is also crossed by numerous rivers, swamps that make difficult the urban growth and the availability of parcels. To these obstacles are added the very greatly variable relief of the city. In the domain of the lands in Bamenda, they are of two categories

- The exploitable lands
- The non exploitable lands

The exploitable lands are the zones where dwelling houses, commercial establishments and industries may be constructed. These zones can also welcome playing grounds, entertainment areas, schools and other infrastructures. The non-exploitable lands are lands where one cannot build and which include streams of the city, the drainage basins and the zones of abrupt slopes where urban agriculture may be practiced.

III.1 THE ACCOMMODATION PROBLEM IN THE TOWN OF BAMENDA

Accommodation is one of the major problems encountered in Cameroonian cities. These cities do not have enough lodging to face the more and more strong demand that comes with the growth of the population. Such is the case with the city of Bamenda where the problem is not only limited to the quantity of available lodgings, but also to the bad quality of these. It is the result of the growth of the population of the city whose consequence is the excess number in dwellings.

The housing situation in Bamenda is therefore especially of low quality in zones of high density. Nevertheless, in some areas of low density of the population, one observes a clear improvement of the quality of the housing. The urban growth caused an uncontrolled densification of the city, from the internal quarters of the city towards the periphery. This growth is a result of overcrowding, congestion and uncontrolled urban expansion. In order to stop the propagation of these negative aspects of the urban growth and to plan the future development of the city, the Bamenda City Council in partnership with the Ministry of Housing and Urban Development has established the Master Plan of the city that analyzes the present level of infrastructure and projects on the future demand, in order to prepare the harmonious development of the city. This document will act as a guide all along this part.

III.2 SUPPLY AND DEMAND IN PARCELS AND BUILDINGS IN THE TOWN OF BAMENDA IN AGREEMENT WITH THE MASTER PLAN OF THE CITY AND WITH THE LAND USE PLANS.

The space taken into account in the Master plan of the city and with the Land Use Plans of the sub divisional councils of Bamenda are distributed in two categories:

- The urban space;
- The suburban space or the Suburb.

The urban space spreads on a ray of 5km from the Central Business District (CBD) the commercial avenue of the city. The suburban space occupies the rest of the space covered by the city council of Bamenda.

See plan 3: Master plan of Bamenda city.

III.2.1 Spatial structure of the city of Bamenda as defined by the town planning documents.

The spatial structure of the city council of Bamenda comprises:

- the « **Central Business District (CBD)** » which is the main place of development of activities in the city of Bamenda. There are found big trade establishments, banks, insurances, stores

and a light industrial activity such as printing, computer networks. That is the main commercial avenue of the Northwest Region.

- The "**center Districts**» that offer services of lower rank compared to the «Central Business District (CBD) ". The aim is to reduce the demand in service that leans on the «Central Business District (CBD) » and to assure the adequate supply of urban service to the population.
- The "**Neighborhoods Centre**" that provides lower level services to the population of the suburb .

See the repartition on the map.

III.2.2 Types of services and listed infrastructures for the different subdivisions in the town of Bamenda (looking at the physical development plan of Bamenda)

In order to facilitate the understanding, it is necessary for us to present the different subdivisions and present the different infrastructures that should be established therein.

III.2.2.1 City (representing necessary infrastructures for any population)

Since it is at the center of the city that the planned infrastructures are supposed to welcome the whole population of Bamenda and even of the North West. They are:

- Central market
- cultural and Civic Centre (museum library, Art Theatre,)
- Park or urban garden
- Private offices
- Banks and exchange establishments
- Central Post office
- Central police station
- Fire fighters Service
- Hotels and restaurants
- Pharmacies
- Central Hospital
- Conference halls
- central Service of communication
- penitentiary services
- Gymnasium
- Creativity Centre

- Botanical and zoological gardens
- Heavy industrial zone

III.2.2.2 City Centre (representing the different infrastructure to implant in the different councils)

These infrastructures are meant to be used by all councils. They are as follows:

- City hall;
- Market;
- Commercial Centre;
- Civic and cultural Centre;
- Car Parks;
- Administrative departments of the subdivision;
- Post office ;
- Police stations;
- Hospitals;
- Parkings ;
- Public gardens;
- Communication services;
- Financial Services ;
- Private offices;
- Gendarmerie brigade;
- Public library;
- Gymnasium;
- Natural Reserve;
- Social affairs departments;

III.2.2.3 District Centre

Here are listed services to be implanted in the different quarters. They are :

- Bilingual, Technical and Bilingual Technical high schools;
- Communal Market (for food and livestock);
- Small trade;
- Police station ;

- District post office ;
- Micro finances ;
- Gymnasium;
- Social affairs department .

III.2.2.4 Neighbourhood Centre

Here are listed services to be implanted in the suburbs of each council to go with the urban expansion.

- Primary schools;
- Health center;
- shops;
- Parks and public gardens;
- Open space and hall;
- Post office;
- Small public library.

III.2.2.5 Residential areas

- Nursery schools;
- Small shops;
- Playing grounds.

III.2.3 Type of land use in the town of Bamenda and estimated percentages allocated to each type.

The land use plan defines the manner and the goal for which humans use the land and its resources in order to carry out on it different types of activities. The classification is a systematic regrouping of the uses based on the usual correlation. This classification has been made at the level of the city council of Bamenda to promote an orderly development of the city. It will be our base during this phase.

Table 7: Percentages of land that is planned to be allocated to each type of land occupation in the Master plan of the city of Bamenda

urban land use	Standard spaces for multi-fonctionnal towns (%)	Planned areas in the town (m ²)	%tage of allocated spaces
Residential areas	51 – 57	75620336	77.9
- high density	50	11421140	15.1
-average density	30	35833273	47.4
- low density	20	28365923	37.5
Commercial areas	2 – 3	1473663	1.5
Industrial area	3 – 3.5	573787	0.5
Public and social Services	10 – 11	6143870	6.3
Open spaces for leisure and playing ground	6.0 - 6.0	3679059	3.8
Roads	10 – 12		
other Usages -secret spaces and forests -stone pit quarry - streams/rivers	12 – 13.5	9608048	10

The residential area is considered here as the place where the population can build its dwellings. In the plan of urbanization of the city, 77.9 % of the urban space is allocated to this use. This rate is due to the fact that Bamenda is a multifunctional city and is by excellence a place of migration for youths in quest of employment. This new population increases years after years and this growth naturally comes with an increase of the needs in lodging. We will distinguish in the city of Bamenda three types of residential areas:

The residential areas of high density, which occupies a proportion of 15% of the total residential space. In this zone, the council would like to promote the densification in height that will permit or put at the disposal lodgings for populations of low income. This zone close to activities areas of the city will be destined to populations of low income, which for most of them, would be living close to their workplace in order to minimize the transportation cost.

The residential area of average density which covers 47,4% of the residential space is reserved to population of average means.

The residential zones of low density which covers 37,5% of the residential space is reserved to population of elevated income.

III.2.4 Demand of lodging in the town of Bamenda regarding the population growth

Based on the results of the general housing census of the Population of 2005 and the evaluations of the city council of Bamenda, the average Number of people by household in the city of Bamenda assess at four and the yearly growth rate calculated at 4.9%. On this basis and estimating that the growth rate of the population will remain constant during the period of survey, an evaluation of the needs in lodging has been planned on some years.

Table 8: Projection of needs in lodging in the different councils in Bamenda

Year	Bamenda I			Bamenda II			Bamenda III		
	Population	Housing needs		Population	Housing needs		Population	Housing needs	
		Urban	Rural		Urban	Rural		Urban	Rural
2005	28359	4617	2473	184277	39803	6267	110253	22963	4600
2011	29749	4843	2594	193307	41753	6574	115655	24088	4826
2016	31207	5081	2721	202779	43799	6896	121322	25269	5062
2021	32736	5330	2854	212715	45945	7234	127267	26507	5310
2026	34340	5591	2994	223138	48196	7588	133503	27806	5571
2027	36023	5861	3141	234072	50558	7960	140045	29168	5844

Source: Consultant HTR and population census 2005

From this chart, can be extracted the number of **houses** that must be constructed in a given period. As for example, of 2016 to 2022, in the council of Bamenda I, 1381 **houses** must be built against 2484 in the council of Bamenda II and 1486 in the subdivision of Bamenda III.

III.2.5 Supply of parcels and lodgings in the town of Bamenda

This evaluation of the supply of the city in lodging leans on the field since 2010 by the city council. According to that work, 1.6 million people can be lodged in Bamenda within 10 km of radius. The criteria took into account the analysis being:

- The density of the constructions per area;
- The Surfaces of the parcels;
- Numbers of dwellings per parcel;
- The number of people per household.

Table 9: Estimation of lodging capacities of residential areas

Density of lodgings in the area	Standard of total surface(m ²)	Surface of the Parcel (m ²)	Built percentage	Number of lodgings per floor	Number of floors in the building	Average number of people in homes	Total Population
high	27 000000	<400	60%	4	4 floors	4	108 000 000
average	16 200 000	400-800	50%	2	3 floors	4	216 000
low	10 800 000	800-1000	40%	1	2 floors	4	48 000
Total	54 000 000	-	-	-	-	-	1 614 000

III.2.5.1 Program of lodgings in the town of Bamenda and parcels offered.

This program includes resettlement, social lodgings for population with low income, restructured quarters.

- **Resettlement areas**

The population occupies risky areas such as the upper Sisia quarters and Abangoh, which constitutes a danger to the environment. The populations of these zones must be relocated to the land adjacent to the livestock market on the way to NDZAH (see map) .It is an agricultural site and the topography is fit enough for constructions. It covers about 882699 meter squares.

- **Social housing for populations with low income**

In order to shelter the population with low incomes, investing in social housing is very necessary. For that, the sites are determined in each council of Bamenda. A site can be acquired in Bangshie in Bamenda I, close to the CBH Mankon, for Bamenda II, around Nko close to the Regional Center of the Disabled and for the council of Bamenda III.

III.2.6 Land use for commercial purposes, needs of the town.

The occupation for Commercial purposes includes:

- storey buildings including offices for commercial transactions
- storey buildings including offices for professional activities

The problem of this building type in the city of Bamenda lies on the fact that they are located in critical points which crossroads, along the big axes, creating enormous traffic jams. Such is the case in the "City Centre» which is crowded and very congested. It proves to be therefore necessary for the city council to find additional sites for commercial activities in order to decongest the existing commercial spaces and stimulate by introducing new elements to the commercial activity.

So then, in its Master plan and in agreement with the recorded needs, the local Authorities of Bamenda recommend:

- The construction of a shopping mall around the municipal stadium;
- The construction of a Parking lot. around the municipal stadium;
- The construction of Seven Suburb Markets;
- Construction of a popular market;
- Construction of buildings for boutiques on all sides of the municipal stadium.

see plan 5

III.2.7 Demand in plots for industrial area

Considering its proximity with the neighboring countries, its cultural potentialities and the dynamism of its population, the city of Bamenda has an industrial potential that only need to be followed up and exploited. All that constitutes the industrial base of the city spreading without control in the different quarters without respect of the regulation in force for this type of activity. The proximity with the dwelling places constitutes an enormous risk for health and of accident for the populations.

III.2.8 Supply of parcel for industrial area

The industrial base of the northwest is weak but can truly be developed if it is well organized. At present, it is made up of small establishments such as printing houses, small manufacturers of medicine, small artisanal workshops, soap factories and automobile repair shops that are spread in the city without control. The place of developments depends on the area where the promoter found space to develop his/her activity. It is therefore necessary for the local authorities to find some available spaces to allocate the development of the industrial activity and to move it away from places of residence of the populations.

The sites identified by the authorities of the city for the implantation of industrial establishments are:

- For the light industry such as the manufacture of furniture, the transformation of foods, the construction materials, the pharmaceutical products, manufacture of soap, printing houses etc a zone has been reserved at Bayelle Menda (Mile four) and Nitop I.
- For the medium and the heavy manufacturing, a zone is available in Alankie and Altakoh. This zone is accessible by the road to Mbengwi.
- Mile 90 Nsongwas, Mile 4 Nkwen, Mile I Bamenda have been kept to reinstall all garages of the city.

For these facilities, spaces exist and must be acquired and secured by the authorities.

III.2.9 Demand and supply in parcels and buildings for administrative services

In Bamenda, all the regional administrative departments are mostly lodged in state properties whereas the Divisional and sub divisional departments are implanted in private buildings. The public and semipublic establishments such as health establishments, academic institutions, places of worship are distributed in an uncontrolled manner in the city of Bamenda. The position of each of these establishments depends on the place where the promoter could acquire a piece of land. It does not obey the principle of proximity neither with the populations nor with the planning objectives.

III.2.9.1 Supply in parcels for regional department of the North- West

Close to 80% of regional administrative departments are lodged in buildings belonging to the state. But at Up Station, at the base of the rocky escarpment, other buildings can be erected. It is the same in GRA (Government Residential Area), where lands exist to receive other edifices for administrative buildings.

III.2.9.2 Supply in parcels for divisional department of Mezam

The proposed zone for the construction of the divisional administrative services of Mezam is a surrounding wall adjacent to the one of the city council at Mulang plateau. Lands in this zone are the property of the state and do not demand to be compensated.

III.2.9.3 Supply of parcels for sub divisional services of Bamenda I, Bamenda II, Bamenda III

The planned area for the services of each of the three-sub division is planned to be at the center of the subdivision. The sub divisional services of Bamenda I are lodged in an arranged place in the East of GRA (Government Residential Area). The sub divisional services of Bamenda II are planned to be installed in Ntabang. The sub divisional services of Bamenda III are planned to be established in NKO Nkwen. But this land must be officially expropriated.

III.2.10 Demand and supply of parcels for public departments and infrastructures

III.2.10.1 Supply in school infrastructures.

These last years in Bamenda, one noted an exponential growth of the number of school establishments from primary to higher education. In 2012, of the 156-recorded nursery schools in the city, 37 were public and 119 private. At the primary level, of the 180 primary schools counted, one noted 37 publics and 143 private. At the level of secondary, 37 establishments have been counted of which 14 are public and 23 private. In spite of this number, the classrooms are overcrowded with more

than 90 pupils per classroom against 60 required. There is therefore an urgent need in school establishments considering what precedes and the annual growth rate of the population.

Table 10: Demand in school Infrastructures

The following chart recapitulates the demand in school infrastructure in the town of Bamenda.

year	Projection of the urban Population	Growth rate	Cumulated growth of the population	Nursery schools	Primary schools	General Secondary education establishments	technical Secondary education establishments
2005	322889	4.9		-	-	-	-
2011	417,818	4.9	94929	156	180	32	5
2016	496931	4.9	174042	16	8	1	1
2021	576041	4.9	253152	16	8	1	1
2026	655151	4.9	332262	16	8	1	1
2027	670973	4.9	348084	3	2	0	0
Total	-	-	348084	207	206	35	8

Table 11: Projection of the Demand of public school establishments in the town of Bamenda

year	Estimation of the Population	Growth rate	Cumulated growth of the population	Health center	Hospital	Regional hospital	Hospital Of high standard	Pharmacy
2005	322889	4.9	-					
2011	417,818	4.9	94929	12	8	1	1	13
2016	496931	4.9	174042	8	1	0	0	
2021	576041	4.9	253152	8	1	0	0	

Source : Field Survey, POLYGONE Sarl 2015

For the construction of secondary school infrastructures of general and technical education, some spaces are available in Bangshie, Ndzah, mile one station, Atua-azire, Mubang-Nkwen, Alankie - Altakoh, Ntanka, , Alankie –

III.2.11 Health Infrastructures, demand and supply

III.2.11.1 Supply of Health Infrastructures

About thirty (30) sanitary institutions and thirteen (13) pharmacies are found in the town of Bamenda. There are fifteen (15) clinics and seven (07) health centers possessed by private promoters and missionaries.

IV. ANALYSIS OF THE LEVEL OF ADHERENCE OF THE POPULATIONS AND OCCUPANTS TO PLANNING OPERATIONS

IV.1 LEVEL OF ADHERENCE OF OWNERS AND OCCUPANTS TO THE UPGRADING OPERATION

To be able to answer this fundamental question, we did an investigation on the populations in the different under structures quarters of Sisia that is Sisia I; Sisia II and Sisia III. et Sisia IV. They were to answer the question to know whether they are capable to leave their lands or their quarter for an upgrading operation. To this question, two options of answer were offered to them: a yes or a no. According to statistics after tabulation of results, close to 74% of residents are favorable and answered, "yes"; 22% answered "no" and the 4% remaining didn't provide any answer.

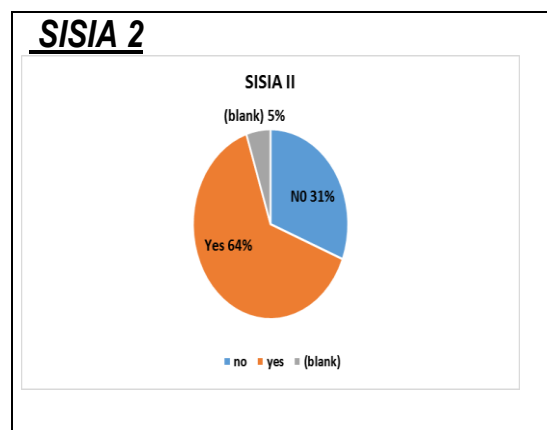
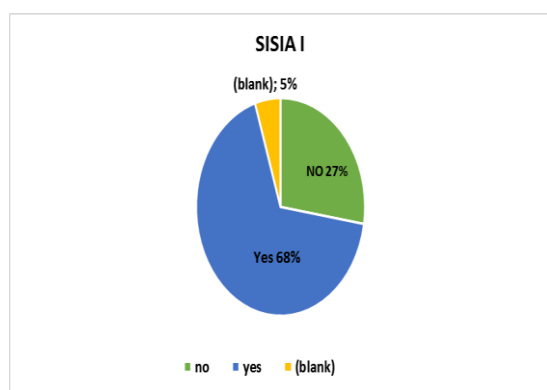
Table 12 : Level of adherence of populations to the upgrading operations

Q501	Asked question : Will you agree for a demolition within the framework of upgrading of the quarter ?			
Quarter	owners questionned	Owners having answered « No »	Owners having answered « yes »	Owners who didn't provide any answer
SISIA	1032	233	760	39
SISIA I	429	118	290	21
SISIA II	158	49	101	8
SISIA III	79	18	59	2
SISIA IV	306	47	253	6

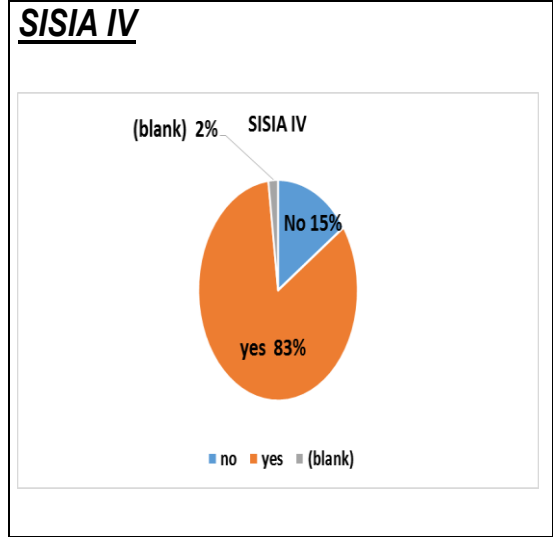
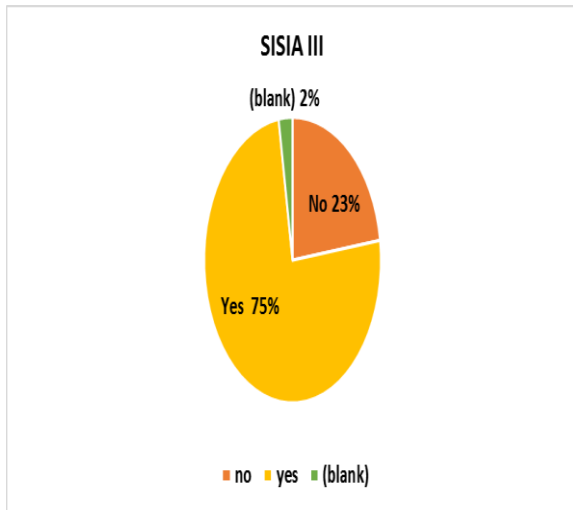
Source : Field Survey, POLY GONE Sarl 2015

Figure 3 : Diagrams representing the level of adherence of populations to the upgrading operation in the different sub quarter of Sisia .

SISIA 1

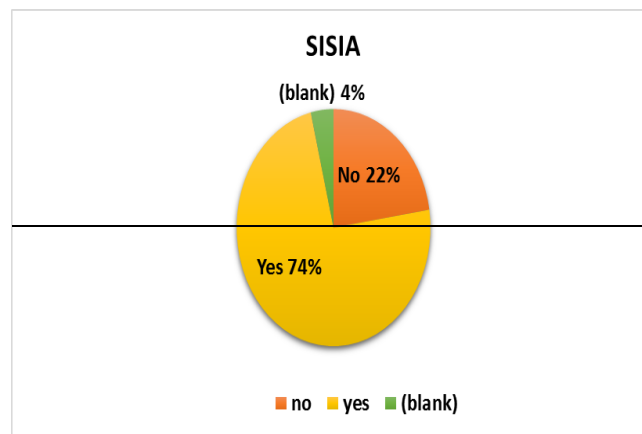


SISIA III



Source : Field Survey, POLYGONE Sarl 2015

Figure 4 Diagrams representing the level of adherence of populations to the upgrading operation in Sisia .



Source : Field Survey, POLYGONE Sarl 2015

IV.2 ANALYSIS OF THE EFFORTS TO BE MADE BY OWNERS AND OCCUPANTS TO CONTRIBUTE TO THE SUCCESS OF DEVELOPMENT OPERATIONS.

The success of a planning operation lies on all parts concerned by the project. In particular, the owners and occupants of the quarter who are the main recipients and who must by their position facilitate the action of upgrading undertaken by the public authorities. These are the different phases of the project.

Preparatory phase: During this stage, owners and occupants must:

- Give to the authorities or all structure assigned to achieve preparatory studies, all information that are needed for the good realization of their mission.

IV.3 IDENTIFICATION OF THE PROPORTION OF OWNERS AND OCCUPANTS IN AN IRREGULAR SITUATION.

With the help of the survey by the populations, we could analyze the land situation of parcels in Sisia. A yes or no answer was expected from the population to the question whether they possess a land Title for their piece of land or not. If yes it was for them to list the number of land certificates

The answers gotten from this question are as follows:

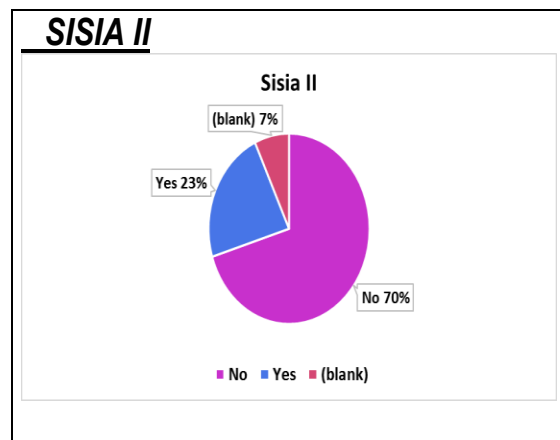
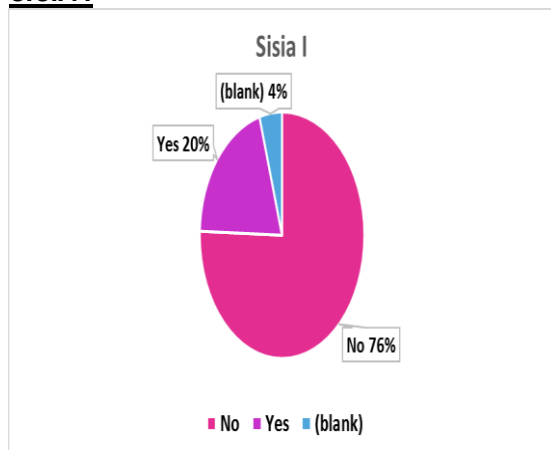
Table 13: Identification of the proportion of owners and occupants in an irregular situation

Quarter	Asked question Do you have a land certificate? if « yes » what is it's number?			
	owners questioned	Owners having answered « yes »	Owners having answered « No»	Owners who did not provide any answer
SISIA	1032	154	827	51
SISIA I	429	86	324	19
SISIA II	158	36	111	11
SISIA III	79	7	60	12
SISIA IV	306	20	279	7

Source : Field Survey, POLYGONE Sarl 2015

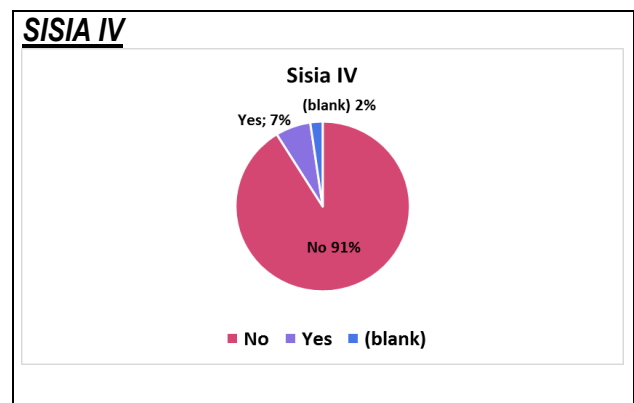
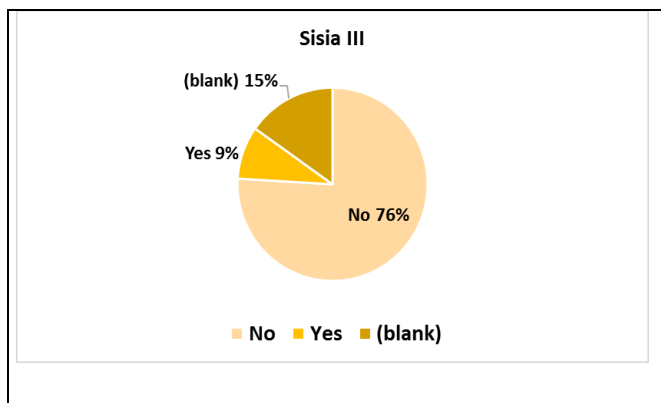
Figure 5 : Diagram presenting the proportion of owners possessing land certificates in each sub quarter of Sisia.

SISIA I



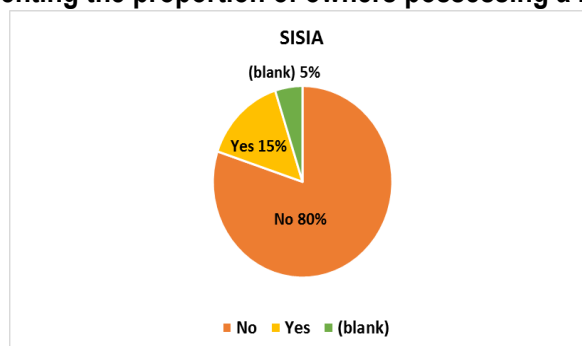
Source : Field Survey, POLYGONE Sarl 2015

SISIA III



Source : Field Survey, POLYGONE Sarl 2015

Figure 6 : Diagram presenting the proportion of owners possessing a land title in Sisia.



IV.4 EVALUATION OF EFFORTS TO BE MADE BY OWNERS IN AN IRREGULAR SITUATION IN ORDER TO BE IN CONFORMITY

To conform to these owners in irregular situation, means to secure their parcel either by obtaining an individual land certificate, or by obtaining a collective land in a GIFU. Regarding the situation in the quarter, there exist prerequisites to the implementation of these solutions, which remains essentially with the owner even though this later will be followed up by the public authorities. They are:

- The possession of any certificate proving that he acquired the land.
- The delimitation of his/her piece of land from the one of his/her neighbors with the planting of boundary pillars and real surface demarcation.
- The writing of an application within the context of an individual registration or within the context of a collective registration and its transmission to the competent authority.
- Provide the competent authorities with all necessary information to the good achievement of their task.
- Within the context of a collective registration, respect the rules of the GIFU (Urban Land Grouping Initiative).

V. ANALYSIS AND EVALUATION OF THE PRODUCTION CAPACITY OF THE DEVELOPED PLOTS

V.1 DEFINITION AND OUTLINES OF THE INCENTIVE SETTING IN ORDER TO FACILITATE PLANNING OPERATIONS

The incentive setting to facilitate the planning operations is a set of measures and rules that will lead to formulate by the owners or the authorities of the planning operation projects in order to improve the life setting of the populations, and to upgrade the urban standing of some target areas and that of the whole city.

This incentive setting which must boost the planning operations in the city is first the definition of the planning rules of the city, with follow up measures that are going to incite private operators to implicate themselves in these operations in partnership with the public authorities. These measures are about the fiscal lightening, the opportunity to have free reserve land for these operations, the opened collaboration of the public authorities. All these factors can lead private investors, the inhabitants of the city of Bamenda to invest in programs that will develop the town and will improve the life setting of the inhabitants. Concerning Sisia quarter, the population wants a real change in their usual life setting. They all want a new Sisia that will be better organized and where life will improve. For that, it is demonstrated with the investigations that, the majority are ready to make some sacrifices for the success of this operation. Through their disposition to move toward new resettlement sites, to be united in GIFU, they demonstrate that they already appreciate the incentive measures at their disposal to go with this project.

V.2 PRESENT SITUATION OF THE CREATION OF ADJUSTED PARCELS, THE CONSTRUCTION OF HOUSES, COMMERCE OR OFFICE BUILDINGS

In the city of Bamenda in general, developed parcels are rare. To have a planning operation that leads to the creation of parcels to sell, it is necessary to move to the periphery, to identify the free sectors for this kind of operation before considering its realization and its merchandising. In the Sisia quarter, free parcels to be developed are non-existent and an upgrading of this quarter won't make it possible.

Concerning offices and lodgings in the city of Bamenda, one finds office buildings, trade buildings or dwelling buildings born from private initiatives. To this effect, they cannot be counted in a precise place. They are disparate according to the will of the different promoters and according to the situation of the free spaces for building. In Sisia quarter, this type of lodging exists in the under structured quarter of Sisia I is delimited by the high way that serves the city. On the outskirts of this way, one has

big buildings that accommodate hotels and buildings dedicated to commercial spaces and offices. In the same way, at the surroundings of the Nkwen market also situated in this sector, we have other buildings of this kind that already carry the first fruit of a future real estate market. The new unit production will be possible and even accentuated with the project of upgrading which, after its realization, will see the standard of living increase in this area and the solicitations of the occupants even greater.

V.3 FUTURE CAPACITY OF PARCELS CREATION AND LODGING CONSTRUCTION IN AN INCENTIVE SETTING FOR THE SURVEY AREA

The aim of urban development operations in general is to offer a new and better life setting to the implicated population. For the specific case of Sisia, we are dealing with a dense area. At the end of this upgrading operation, one must have estate project in order to upgrade the living standard of the area and make the operation profitable. For that, possibilities must be found to enable this estate operational. It is normal to propose estate operations on new parceling frames, which already let, foresee main and subsidiary roads. In this specific case, we have both the dense quarters of Sisia I and Sisia II which do not immediately have the possibility to create new layout. Even in the under structured quarter of Sisia IV where the density is low, there are no free areas where this operations can be carried out. It is suitable to create those zones for this project, and we think that, zones where the topography does not permit an individual development by owners could be upgraded, by putting together those spaces, which are besides contiguous.

Considering their position, one can succeed in defining the main layout frames and then envisage an estate operation. However, the outcome of such a project necessitates consequent financial means. Only the availability of the finances, the follow up of the council with inputs from partners can permit the realization of such a project. It is almost impossible for an ordinary inhabitant to make viable those risky areas. These zones already located in Sisia I will be the subject of a meticulous operation in order to keep to the expected promises.

VI. ANALYSIS OF THE ADHERENCE AND COMPREHENSION LEVEL OF GOOD OWNERS/OCCUPANTS CONCERNING THE CO-OWNERSHIP PRACTICE

VI.1 PRESENTATION OF THE LAND CO- PROPRIETORSHIP

The land co-ownership is a form of co-habitation of many people who have the property right on a well-determined parcel. This form of co-habitation Comes from many factors. We can have people owning small plots: not being able to get a property title, they come together to get one by cumulating the surfaces that have been juxtaposed. In addition, it can happen that, some people have a common matured project and the necessary surface for the realization of the project requires an addition of parcels in the same urban or rural area. In this case those people whose plots are contiguous can easily form a land co-ownership and they will carry out their project in common. In the other case, the land co-ownership is linked to a collectivity, a family or not, in short of people already united by the same bond, who decide to put their land property in order to consolidate their relationship or to start a common development project. The mean part of the land co-ownership comes from different people who, gathered in the same space, decide to come together by solidarity to repair the situation of few whose relief or environmental element have penalize the comfortable development on their plot. Here the host forms a block with the disadvantaged and all of them reorganize themselves on the same parcel where they are all owners.

VI.2 PRESENTATION AND BACKGROUND OF THE ESTATE CO- PROPRIETORSHIP

Real estate co-ownership is a form of development that is new to Cameroon. It is in the year 2000 that MINH DU elaborated with the private partners the texts relating to the type of co-ownership, considering the necessity in a country where the cities become bigger and bigger. This kind of co-ownership is a necessity so as to make the housing market in the country fluid.

Here, it is concretely to enable several owners to live in the same building. Here, conceived in various apartments, each settles clearly and definitively in an apartment. The outlines, description and content of the apartment is known, marked by its size and position in the building. The rules governing the access routes, car parks and common circulations are issued to the owners so that all to promote a harmonious life between the various occupants respect them.

With regard to the development of cities today, this cannot do without this type of housing that already benefits from its implatation and its construction in most cases, access to various urban networks. The forms of co-ownership known today are identified through the new program of the SIC through the housing of the estates of Mfandena and that of Olembe in Yaounde. There are also those of the Palm

Cities (cite des palmiers) in Douala and the programs that will be developed in the regional capitals of Cameroon

VI.3 LEVEL OF THE POPULATION'S ADHERENCE AND UNDERSTANDING OF THE CO-PROPRIETORSHIP PRACTICE

The population's level of adherence and understanding of the co-ownership is not the same. In the case where populations must stand together to act and to form blocks that will permit them to push their case forward, it will be proper to orient the land co-ownership towards the GIFU. This type of co-ownership has rules to govern the association born from the desire of these inhabitants to plead for the same case in order to remain together.

In the quarters of Sisia I II and III, the proportion of those who want to live under this regime is elevated because here, the sites are already dense and the inhabitants know that, to rehabilitate, it is necessary to break and to displace the population. To this fact, they are ready to unite their strengths and their means to sustain each other. In this dense quarter, the level of adherence is very strong. On the other hand, in the quarter of Sisia IV, one finds people being developed on appropriate spaces and houses are not too dense. Here, the proportion is clearly lesser than those of the first under structured quarters. The inhabitants know that, in case of upgrading, one will be able to give up part of the occupied parcel but, the majority of the cases have reserved space for resettlement and therefore remain on the spot. However, it is to be noted that a good part of this population understand the mechanisms of the GIFU and are ready to adhere. Definitely, the population of Sisia, in front of its desire to move out of its status of risky zone knows that it has to make concessions to help in the progress of the upgrading operations. The development of the most fructuous forms of solidarity is to be put first in order to favor the mutual support, a share of the land or estate property.

VII. ANALYSIS OF THE FEASIBILITY OF THE POPULATION'S DISPLACEMENT WITHIN THE FRAMEWORK OF PLANING OPERATIONS

VII.1 POSSIBILITY OF RESETTLEMENT IN THE AREAS PROVIDED FOR THIS PURPOSE.

In order to plan good conditions for the realization of estate operations in the town of Bamenda, the authorities have undertaken measures to find areas that will welcome the displaced populations during the urban development operations. We have the MBUNG and MOBAN area.

The state authorities as well as the local authorities of Bamenda have the firm intention of improving the living conditions in town. For that, planning operations are necessary. In consideration to the extent of under structured quarters presently identified in the town of Bamenda, it is necessary, to free spaces for urban facilities and the new section of road network to open up those quarters. There must also be enough reserve to welcome the population that will be displaced from the zone of the project

It is true that, planning and construction operations will not be done in a blow, or at the same time. Nevertheless, it must be known where the displaced population will be settled. The choice of those areas must take into account their link to different networks and road that presently serve the town.

This choice also takes into consideration the proximity of this zone with the activities of the displaced population. In the actual upgrading project, the crowd that has to be moved will occupy at most two sites namely MUBANG and MBUNG. The capacity of these sites to welcome the displaced will be evaluated by taking into consideration the position of the collective facility that will facilitate their insertion in the town.

VII.2 DESCRIPTION OF THE RELOCATION AREAS

The upgrading project of the Sisia quarter in Bamenda will lead to the relocation of the population to new territories. The Bamenda council has already identified many relocation areas for population to be dislodged during the development operations. The two main sites are MBUNG and MUBANG.

The MBUNG site

Situated in the North of the town on the way out towards Bambili, this site offers many advantages in terms of relocating the population. Presently, the site is served by a large tarred road. This road goes across the indicated area, below it and continue to serve other areas of the region. The site is a hill and is naturally delimited by swamps and streams. The topography of the area shows gentle slopes extending from the base near the streams to the top of the hill. This gentle declivity permits to easily open up roads and to this effect, to realize good layout operations.

Here, there is a government primary school that receives the children of the residents. Majority of the rest of the site is empty. There are houses that are being built on the strip below the hill which is near the river. It is the deplorable side of this site which started to be occupied anarchically by some town-dwellers. We have already counted five construction units that crowd that small strip. The fact that the area is surrounded by streams brings to minds that one can easily undertake collecting and treatment of water sources for a local distribution. For the need of this opportunity, the urban network can be brought there.

The electricity network is already near this resettlement area even though the present network is of average voltage. Around the site, is still greenery and the land seems fertile. The population that will settle there can let lie fallow urban agriculture for proximity. From that site, a broad part of the Bamenda landscape is visible. This site is made up of many hectares.

The MUBANG site

The relocation site of MUBANG is the one situated at the Northeast of the town, accesible from NTASEN quarter. After this crowded quarter, a laterite large way traverses a big bridge to serve that resettlement area. The area is limited at the entrance by the road and extends on the side of that road. At the entrance of the site, there is a crossroad bypass by a junction, to serve plantations. Going along the street, there is another crossroad and the extension of the left junction delimits the site. The said left side extends from that street to the top of a hill. There is an open up road to reach that top. From there, the other hillside that extends right to the bank of the stream can be seen and that stream is the natural edge of the site.

The topography of the site of this relocation area presents a gradual slope, but a little bit steep at some places. The land strips situated near the stream are relatively flat, fit enough for the construction of any sport equipment. Here the layout operations will be done without difficulties, for the site landscape is flat without any major obstacles.

Also, in this relocation site, the identified perimeter is already occupied by three dwelling units. Those houses are situated near the first junction that leads to the area. It is to be noted that this area, contrary to the first, already has a grouping of inhabitants around the site. It is urgent for the city council to undertake strong actions to stop the illegal and anarchic occupation of these areas that will be planned. The first actions will be to clearly and visibly set the zone's limits, in order to dissuade the potential clandestine occupants from settling there.

VII.3 ANALYSIS OF THE RELOCATION POSSIBILITIES OF THE POPULATION TO DISLodge FROM SISIA

The Sisia quarter which is presently the study area, is very dense in the first under structured quarter. We have the under structured quarter of Sisia I, Sisia II, Sisia III which are already saturated and where the population has to be dislodge to realise the intended operations. It only remains the Sisia IV under dstructured quarter which dispose some unoccupied parcels. Here, more than half of the surface of the under structured quarter is a green area. Seeing the topography of this site, the development of the population is impossible because of very steep slopes that cannot be developed. At the edge of this quarter, a bypass serves the town. That road marks the limits of the survey area. At some places at the surroundings of that road, it is still possible to build. The more we enter in the site, the more the strong topography hinders any planing operation of the parcels.

Of this fact, the portion of the Sisia IV, which can welcome the dislodged population, is already occupied. Here, the density is not high. There are some tight houses on some part while on others the buildings are sparsed. It is between these constructions that one can relocate the displaced household. When considering the surface of the suburb related to this resettlement operation, it is very small in comparison to the crowd to be dislodged in other suburbs or in Sisia IV.

Table 14: Percentage of the population ready for cow-ownership in all Sisia

Q506	Question asked		Are you ready to join with neighbors in a GIFU (urban land Grouping initiative) ?	
Quarier	owners Questionned	Owners having answered « No »	Owners having answered« yes »	Owners who did not provide any answer
SISIA	1032	61	947	24
SISIA I	429	15	403	11
SISIA II	158	11	142	5
SISIA III	79	4	73	2
SISIA IV	306	29	273	4

Source : Field Survey, POLYGONE Sarl 2015

Q506	Question asked		Are you ready to join with neighbours in a GIFU (Urban land initiative grouping) ?	
Quarter	owners questionned	Owners having answered « No »	Owners having answered « yes »	Owners who didn't provide any answer
SISIA	100,00%	5,91%	91,76%	2,33%
SISIA I	100,00%	3,50%	93,94%	2,56%
SISIA II	100,00%	6,96%	89,87%	3,16%
SISIA III	100,00%	5,06%	92,41%	2,53%
SISIA IV	100,00%	9,48%	89,22%	1,31%

Source : Field Survey, POLYGONE Sarl 2015

In this part of Sisia the parcels have a fairly regular shape conducive to easy and coherent development. As a result, the rehabilitation operations that are the subject of our study will not greatly affect the peacefulness of these populations. In our study, we must raise the level of densification by opting for high rise constructions. Currently, very few buildings are visible in the neighborhood.

Table 15: The proportion of buildings of more than one storey.

Q404	Question asked		How many storeys does the building have?	
Quarter	owners Questionned	Owners having answered :	Owners having answered:	Owners who did not provide any answer
		01 niveau	02 niveaux ou plus	
SISIA	1032	508	38	487
SISIA I	429	190	19	220
SISIA II	158	79	10	69
SISIA III	79	39	0	40
SISIA IV	306	191	8	107

Source : Field Survey, POLY GONE Sarl 2015

It is only in this framework of densification by the extension in height that we can find new possibilities to relocate the population on the site in Sisia. Thinking that there are planned commercial real estate this possibility seems more unlikely. In order to build and relocate the dislodge people. Large-scale real estate transactions with high buildings will be needed on the spaces freed for this purpose. The time and the difficulty to find financing, to set up and then to construct these buildings in order to relocate the displaced seems quite complex, especially since the cost of this new lodging will not necessarily be up to the stock market of the displaced. Therefore, this margin of on-site resettlement is low or non-existent. The most likely and feasible option is the resettlement of the dislodged to the new areas provided for this purpose.

Table 16: The proportion of the population wishing to be relocated on site in Sisia.

Q501	Question asked		Will you accept a clear-off in the framework of the quarter upgrading ?	
Quarter	owners Questionned	Owners having answered « No »	Owners having answered « yes »	Owners who did not provide any answer
SISIA	1032	233	760	39
SISIA I	429	118	290	21
SISIA II	158	49	101	8
SISIA III	79	18	59	2
SISIA IV	306	47	253	6

Source : Field Survey, POLY GONE Sarl 2015

VIII. CONSTRAINTS AND CONSEQUENCES RELATED TO THE PRACTICES OF CUSTOMARY COLLECTIVITIES IN USUAL DEVELOPMENT

VIII.1 DEFINITION AND ROLE OF CUSTOMARY ACTORS IN THE PLOT CREATION CHAIN

Customary actors constitute the base on which the creation or the formulation of the plots to be sold is made. These actors are: village chiefs, canton chiefs, block leaders, neighborhood leaders from a large recognized community of inhabitant. These actors act as moderators, facilitators and serve to palliate the absence of the State in the real estate transactions at the base. According to the land law of Cameroon, the land belongs to the State. This applies to any unregistered parcel. Therefore, for a registration to take place, it is necessary at the beginning of the chain that the customary local actors intervene to officially recognize the right to interest of an individual on a given plot in their jurisdiction. The recognition of this right can only be done by these authorities at the request of the new purchaser and in the presence of the usufructuary who operates or has the customary right on the parcel. This procedure, which is at the beginning of the chain, is sanctioned by written documents like the sales certificate, or the deed of conveyance.

It is the sales certificate established by the customary authorities that serves in establishing the certificate of abandonment of customary right in these same customary authorities. As this step marks the beginning of the registration process which is an official procedure, public authorities always make sure that the documents received from customary authorities are authentic. They also ensure that all the stakeholders as well as local residents are informed of the transaction. All this is accomplished by one or several ground raids of a comission convened for this purpose by the sub divisional officer. This commission also include agents of the Ministry of Agriculture, the Ministry of Housing and Urban Development , State property, Survey and Land tenure.

VIII.2 ACQUISITION PROCESS FOR USUAL REAL ESTATE TRANSACTIONS

To acquire a plot, the customer first goes to the person who has plots to sell. There he negotiates the lot, the surface, the amount of the parcel evaluated in the square meter or fixed price. During the payment of the purchased land, receipts are established by vendors to cover the transaction. All of these receipts retained by the purchaser will be used to prove the acquisition before the customary chief who remains the guarantor of this transaction at the beginning of the chain.

The buyer asks the customary chief to program a field trip on the site to ascertain the boundaries of the parcel concerned in the presence of the vendor, the notables of the chief and the local residents. This field trip aims to control the limits, the amount and the effectiveness of this real estate transaction

on a well-known and well-limited plot. During this field trip, a reception is organized by the customer to maintain the participants. In addition, each customary chief has his price grid that makes up the amount to be disbursed by the plaintiff in order to seat this commission and obtain the documents marking this transaction. This field trip is sanctioned by the bill of sale signed by the customary chief and which will later be legalized at the gendarmerie or at the sub divisional office of the jurisdiction. After all this procedure, if the customer wants to regularize his situation, he continues with the establishment of the certificate of abandonment of customary right.

VIII.3 CONSEQUENCES OF THE PRACTICE OF CUSTOMARY RIGHTS ON URBAN DEVELOPMENT

The city of Bamenda and the Sisia quarter has always developed from the village nuclei. These nuclei formed by natives and halogens who decide to settle in a place of the city, where it is possible to acquire empty plots. In this process, there is no preliminary study. Worse, the empty plots are not sold based on plots or fragmented parcel. They are sold at random according to the seller's wishes and according to the size of the customer's request. As a result, they come out with parcels that do not have roads to serve them.

Moreover, these cutouts do not take into account the shape of the slopes and then the drainage of the surface waters has no orientation and will then have to cross the dwellings. This problem will then cover the whole area for sale, without lifting the concern of the seller or purchaser who will have to face drainage problems and surpass them. In the Customary practice of real estate and land transaction, the seller never wants to lose a few square meters. For that, the roads of sold parcels are always narrowing impracticable by two-wheeled vehicle and impassable by four-wheeled vehicles.

In addition, in this type of procedure, no collective equipment is envisaged. No basic urban service is thought out and everyone is surprised well after by the lack of this accompanying equipment, which make life in town. The health center, the school, the security station, the social facility, the commercial proximity equipment and even the serving ways, which entail the water, electricity, and telephone and sanitation network, are non-existent.

VIII.4 CONSEQUENCE OF THESE PRACTICES IN THE ACTUAL CONFIGURATION OF THE SISIA QUARTER IN BAMENDA

All the factors of anarchical occupation of land that shape the cities of today are potters for the creation of unstructured quarters and hence unplanned cities. In this area, basic urban services are lacking to make the system work as well as facilities that could make easier the life of urban dwellers.

This is the image that the city of Bamenda presents like the majority of the cities of Cameroun, which are built on anarchic and unorganized foundations. All this disorder happens at the will of customary operators. In Bamenda the headquarter of the North-west region, the majority of the quarters are under-structured. In the first mission of this project, we identified and prioritized the sub-structured of the city.

Table 17: Classification of the less structured quarters of the city and their surface

N°	NAME OF THE QUARTER GROUP	ESTIMATED SURFACE	ESTIMATED POPULATION	DOMINANT LAND STATUS	PRINCIPAL ACTIVITIES	STATE OF SERVICING
1	SISIA (Sisia 1, Sisia 2, Sisia 3, Sisia 4)	170 Ha	17000	Unregistered plots	Commerce	Very poor
2	NTAMULUNG + MUSANG	184 Ha	21200	Plots on which there are buildings and non registered	Other Services	poor
3	NEW-LAYOUT + MUGHEB + NTAMBRU + NKWEN + LOWER BAYELLE	211 Ha	20000	Plots on which there are buildings and non registered	Other Services	poor
4	NEW-BELL + ABANGO + AZANA	270 Ha	25000	Unregistered plots	Other Services	Very poor
5	ATUAZIRE + NTAGHANG	150 Ha	14000	Unregistered plots	Commerce	Very poor
6	NITOB II + NITOB III + ADEMETTA	115 Ha	12000	Plots on which there are buildings and which are non registered	Other Services	poor
7	NTAGHEM + NTAMBESSI + NTENEFOR	312 Ha	28000	Plots on which there are buildings and which are non registered	Other Services	poor
8	NTATURU + NJANGA QUATER	495 Ha	25000	Unregistered plots	Agriculture and Other Services	Very poor
9	MENDA + MILE 3	475 Ha	24000	Unregistered plots	Agriculture and other Services	Very poor
10	MBATU + NSONGWA + NJIMAFOR + ATUAFON	265 Ha	14000	Unregistered plots	Other Services	Very poor

Source : Field Survey, POLY GONE Sarl 2015

VIII.4.1 Analysis of Group quarters (quarters of average density)

We see that in this analysis, almost the whole city is concerned with the phenomenon of under structuring, especially the quarters of Sisia, which is the subject of our study at the moment. In addition, customary vendors and operators are bracing the ban on settling in Sisia. Despite the declaration of this zone as a “zone at risk”, the population persists in settling there and even to extend their facilities to the unoccupied places. In the process of customary real estate transactions, the public authority has no place and then the city that stands does not take into consideration planning data. One does not come out as a result from the logic of the creation of sub structured areas in the urban space.

VIII.5 THE DEFINITION OF CONCERTED DEVELOPMENT AND THE ADHERENCE OF SISIA POPULATION TO THIS TYPE OF DEVELOPMENT

Concerted development is much more focused on neighborhood where planning operations are possible. This planning is much more carried out by land owners or inhabitants who wish to bring about renewal in the management of the areas under their control or exploitation. With their project, they work together with the public authorities to define axes of development, the priorities of the development and the projects to be implemented. The public partner brings its expertise and control to make this operation viable and mobilizes the financing for this project.

In the case of Sisia, we do not have free zones where new developments are planned. Here, we have already densified neighborhood and our project aims to give better living conditions to the population. We are dealing with an in situ upgrading operation, which will redefine the development routes in the area through new traffic frame. In the study area, given the current structure, there is no free land to plan a *concerted development operation*.

Table 18: Table presenting the proportion of the population favorable to upgrading

Q501	Question asked		Will you agree with a clearing off in the setting of the quarter upgrading ?	
Quarter	owners Questionned	Owners having answered « No »	Owners having answered « yes»	Owners who did not provide any answer
SISIA	1032	233	760	39
SISIA I	429	118	290	21
SISIA II	158	49	101	8
SISIA III	79	18	59	2
SISIA IV	306	47	253	6

Source : Field Survey, POLYGONE Sarl 2015

The population of Sisia is favorable with regard to concerted development operations applied in their context in order to improve their living conditions through a participatory project. This participatory development is the very foundation of the PSUP. Moreover, its implementation targets sub-structured neighborhood.

IX. ASSESSMENT OF THE WEIGHT OF THE INFORMAL SECTOR IN THE PRODUCTION OF PARCELS

IX.1 ASPECT OF THE LAND MARKET IN THE SISIA QUARTER AND BAMENDA CITY

IX.1.1 Sisia land market

The land market in Sisia is not very flourishing, considering the weakness of the offer in parcels to occupy. We are dealing with a dense zone and the rare parcels available are the remaining left by purchasers not having totally occupied their parcels.

IX.1.2 Price and price grid of parcels to sell in Sisia

The land market in the city of Bamenda, as the Sisia quarter and the city of Bamenda consists of several under-structured quarter, they are created and developed in the same way that as it is in anarchical and uncontrolled areas.

IX.2 ANALYSIS OF COMMON INFORMAL PRACTICES IN LAND TRANSACTIONS

In Sisia quarter as in the city of Bamenda, the acquisition of land property occurs after informal operations driven by customary land actors. These customary operators operate illegally and often demand some means from the customer to process the file and start the official procedure.

Table19: Table illustrating the percentage of parcels acquired from customary transactions

Q305	Questions asked		How did you acquire this parcel?	
Quarter	Owners questioned	Owners having answered:	Owners having answered:	Owners having given no answer :
		Purchase	Donation	
SISIA	1032	971	37	24
SISIA I	429	399	22	8
SISIA II	158	149	8	1
SISIA III	79	72	1	6
SISIA IV	306	295	5	6

Q305	Question asked		How did you acquire this parcel?	
Quarter	Owners questioned	Owners having answered :	Owners having answered :	Owners having given no answer :
		Purchase	Donation	
SISIA	100,00%	94,09%	3,59%	2,33%
SISIA I	100,00%	93,01%	5,13%	1,86%

SISIA II	100,00%	94,30%	5,06%	0,63%
SISIA III	100,00%	91,14%	1,27%	7,59%
SISIA IV	100,00%	96,41%	1,63%	1,96%

Source : Field Survey, POLYGONE Sarl 2015

Table 20: Table presenting the size of parcels in the quarter

Q301	Question asked		What is the surface of your plot?		
Quarter	Owners questioned	Owners having answered: less than 300 m ²	Owners having answered: from 300 m ² to 600 m ²	Owners having answered: more than 600 m ²	Owners having issued no answer
SISIA	1032	327	489	177	39
SISIA I	429	147	203	64	13
SISIA II	158	48	82	26	2
SISIA III	79	22	30	21	6
SISIA IV	306	88	147	57	14

Source : Field Survey, POLYGONE Sarl 2015

Table 21: Table showing the percentage of parcels having an ownership certificate

Q302	Question asked		Do you have a land title? If no, why?	
Quarter	Owners questioned	Owners having answered « yes »	Owners having answered « no »	Owners having issued no answer
SISIA	1032	154	827	51
SISIA I	429	86	324	19
SISIA II	158	36	111	11
SISIA III	79	7	60	12
SISIA IV	306	20	279	7

Source : Field Survey, POLYGONE Sarl 2015

Q302	Question asked		Do you have a land title? If no, why?	
Quarter	Owners questioned	Owners having answered « yes »	Owners having answered « no »	Owners having no answer
SISIA	100,00%	14,92%	80,14%	4,94%
SISIA I	100,00%	20,05%	75,52%	4,43%
SISIA II	100,00%	22,78%	70,25%	6,96%
SISIA III	100,00%	8,86%	75,95%	15,19%
SISIA IV	100,00%	6,54%	91,18%	2,29%

Source : Field Survey, POLYGONE Sarl 2015

IX.2.1 Available offer in parcels to build in Sisia quarter

Table 22: Table showing the size of parcels

Q301	Question asked		What is the surface of your parcel?		
Quarter	Owners questioned	Owners having answered: less than 300 m ²	Owners having answered: from 300 m ² to 600 m ²	Owners having answered: more than 600 m ²	Owners having no answer
SISIA	1032	327	489	177	39
SISIA I	429	147	203	64	13
SISIA II	158	48	82	26	2
SISIA III	79	22	30	21	6
SISIA IV	306	88	147	57	14

Source : Field Survey, POLYGONE Sarl 2015

IX.3 INFLUENCE OF INFORMAL LAND TRANSACTIONS ON THE SIZE OF BUILDING LANDS IN THE SISIA QUARTER

Table 23: The size of parcels per quarter in Sisia

Q301	Question asked		What is the surface of your plot of land?		
Quarter	Owners questioned	Owners having answered: Less than 300 m ²	Owners having answered: from 300 m ² to 600 m ²	Owners having answered: More than 600 m ²	Owners having no answer
SISIA	1032	327	489	177	39
SISIA I	429	147	203	64	13
SISIA II	158	48	82	26	2
SISIA III	79	22	30	21	6
SISIA IV	306	88	147	57	14

Source : Field Survey, POLYGONE Sarl 2015

Table 24: Table showing the percentage of parcels having access roads suitable for motor bikes and vehicles

Q409	Question asked		Which kind of road gives access to the house and how is that road presently?		
Quarter	Owners questioned	Owners having responded : Tarred road	Owners having responded: Laterite road	Owners having responded: Earth track	Owners having no answer
SISIA	1032	24	400	584	24
SISIA I	429	16	153	248	12
SISIA II	158	2	54	100	2
SISIA III	79		42	34	3
SISIA IV	306	5	133	163	5

Source : Field Survey, POLYGONE Sarl 2015

Q409	Question asked		which type of road serves the house and what is its present state?		
Quarter	Owners questioned	Owners having responded: Tarred road	Owners having responded: Laterite road	Owners having responded: Earth track	Owners having no answer
SISIA	100,00%	2,33%	38,76%	56,59%	2,33%
SISIA I	100,00%	3,73%	35,66%	57,81%	2,80%
SISIA II	100,00%	1,27%	34,18%	63,29%	1,27%
SISIA III	100,00%	0,00%	53,16%	43,04%	3,80%
SISIA IV	100,00%	1,63%	43,46%	53,27%	1,63%

Table 25: Table showing the percentage of parcels connected to water and electricity network

Q407	Question asked		Is the household connected to the electricity network?	
Quarter	Owners questioned	Owners having responded « Yes »	Owners having responded « No »	Owners having no answer
SISIA	1032	840	154	38
SISIA I	429	380	35	14
SISIA II	158	134	23	1
SISIA III	79	52	22	5
SISIA IV	306	224	66	16

Q408	Question asked		Is the household connected to the potable water network? If no, where do you fetch potable water?	
Quartier	Owners questioned	Owners having answered « Yes »	Owners having answered « No »	Owners having no answer
SISIA	1032	315	694	23
SISIA I	429	154	265	10
SISIA II	158	41	115	2
SISIA III	79	15	60	4
SISIA IV	306	97	204	5

Source : Field Survey, POLYGONE Sarl 2015

Source : Field Survey, POLYGONE Sarl 2015

Table 26: Table showing the percentage of people willing to remain in the current precarious situation without any available project

Q501	Question asked		Will you agree to decamp during the upgrading of the neighbourhood ?	
Quarter	Owners questioned	Owners having answered « No »	Owners having answered « Yes »	Owners having no answer

SISIA	1032	233	760	39
SISIA I	429	118	290	21
SISIA II	158	49	101	8
SISIA III	79	18	59	2
SISIA IV	306	47	253	6

Source : Field Survey, POLY GONE Sarl 2015

Q502	Question asked	What would you expect from authorities in case of decamping?			
Quarter	Owners questioned	Owners having answered: Assistance to reconstruction on the new site	Owners having answered: Indemnification of goods to demolish	Owners having answered: Something else to specify	Owners having no answer
SISIA	1032	757	140	57	78
SISIA I	429	276	80	20	53
SISIA II	158	110	27	12	9
SISIA III	79	63	9	3	4
SISIA IV	306	251	23	22	10

Source : Field Survey, POLY GONE Sarl 2015

IX.3.1. Adopted methods and material used for self-construction

In Sisia quarter, we have a population living mainly in areas of difficult access. More to that, the majority of inhabitants have a poor standard of living and low-income revenue. In addition to the topography of the neighbourhood that does not allow access to vehicles everywhere, most of the constructions require owners to carry the material on foot. Consequently, they build their houses themselves and practise self-construction even though in specific jobs relatives, neighbours and friends help them. Solidarity here is a shared virtue and it is frequent to see some groups organised to take turns on a communal yard or on an individual project. This group solidarity is put to profit for the opening of ways, the maintenance of some sections of road or for water supply projects and the repair of drains on various river streams or gutters. In their collective or individual jobs, they mostly use local materials (built stone, brick, wood, etc.)

Table 27: Table showing the population and the standard of living

Q202	Question asked	What is the main activity of the landowner?				
Quarter	Owners questioned	Owners having responded: Agriculture / breeding/ fishing	Owners having responded: Trade / handicraft/ transports	Owners having responded: Services and administration	Owners having responded: others	Owners having issued no answer
SISIA	1032	171	490	119	190	62

SISIA I	429	44	229	49	92	15
SISIA II	158	14	78	37	22	7
SISIA III	79	10	31	11	22	5
SISIA IV	306	93	125	18	43	27

Q203		Question asked					What are the other sources of owners' income ?				
Quarter	Owners questioned	Owners having responded :		Owners having responded:		Owners having responded:		Owners having responded:		Owners having issued no answer	
		Small business	Service at home	donation	Others						
SISIA	1032	364	152	11	248	257					
SISIA I	429	140	104	3	104	78					
SISIA II	158	48	18	2	38	52					
SISIA III	79	15	8	0	17	39					
SISIA IV	306	134	18	6	79	69					

Source : Field Survey, POLYGONE Sarl 2015

Table 28: Table showing the population and the level of income

Q204		Question asked				What is the owner's average income per month?				
Quarter	Owners questioned	Owners having responded:		Owners having responded:		Owners having responded:		Owners having responded:		Owners having issued no answer
		from 0 to 50 000 CFA F	from 51 000 to 100 000 CFA F	More than 100 000 CFA F						
SISIA	1032	661	184	108	79					
SISIA I	429	295	69	31	34					
SISIA II	158	81	30	39	8					
SISIA III	79	41	12	11	15					
SISIA IV	306	199	61	30	16					

Source : Field Survey, POLYGONE Sarl 2015

IX.4 INVENTORY AND ANALYSIS OF FINANCING MECHANISMS FOR THE ACCESSION TO OWNERSHIP

X.4.1 Inventory and analysis of the mechanisms of real estate financing operations by public or Para public organs

Concerning real estate projects in Cameroon, financing operate at various levels and with several actors. For the phases of study, there is the Ministry in charge of urban matters, which finances surveys related to such projects in the Public Investment Budget (PIB).

During the implementation, organs like MAETUR (Urban and Rural Land Development and Equipment Authority) and the SIC (Cameroon's real estate corporation) intervene to achieve the constructions or the general amenities.

Presently, to finance individual property, there is the CFC; and to finance programs supported by the Regional and Local Authorities, there is FEICOM and the CFC again.

FEICOM (*Special council support Funds for mutual assistance*)

FEICOM was created by the law N° 74/23 of December 05, 1974 on the organisation of councils in Cameroon, and made operational by the application decree N° 77/85 of March 22, 1977. Its main mission is to accompany the Regional and Local Authorities in the development process while providing them a technical and financial assistance. This organ appears therefore as the privileged instrument for local development in Cameroon. Thus, the Cameroonian government which made decentralisation as one of the major points of its political program has always been able to adapt this organs to the political evolution of its environment. It is to this effect that the FEICOM was reorganised by presidential decree of December 11, 2000. This decree was also modified and completed by another one dating from May 31, 2006. One of its major innovation is the financial inter-mediation assigned to FEICOM. This new duty prompts FEICOM within the frame work of international financial cooperation to look for partnerships in order to help Cameroonian municipalities find other resources to meet their development challenges.

As a privileged partner to councils and secular body of the State in the implementation process of decentralisation in Cameroon, FEICOM also ensures the counselling assistance to Regional and Local Authorities (CTD) and the training of local leaders in order to reinforce their management capacities.

After more than 30 years, FEICOM nowadays displays an experience and expertise internationally recognized, major achievements in the domains of infrastructure, architecture, basic social services ... but the organ is still open for external support and experiences to optimise its performance.

- 1) Mutual aid among councils via solidarity contributions and advancements of the treasury.
- 2) Financing of communal or inter-communal investment works.
- 3) Centralization and redistribution of communal taxes
- 4) Payment of charges related to the training of the communal staffs and the civil status staffs.

In the scope of its missions, FEICOM collects and centralises tax-related resources. These receipts are either directly and redistributed to CTD's or affected to FEICOM. Then, two third of the resources

affected are allocated to communal investment for the mutualisation of resources, while one third is dedicated to the functioning of FEICOM. The tax receipts concerned are:

- Additional communal pennies
- Automobile stamp authorisation
- The Yearly Forest Royalties (YFR)
- The Local Development Tax (LDT)
- The Land Tax on Real estate Properties (LTRP)
- The Tax for Parking (TP)
- The contribution to Trading taxes
- The contribution to Licences (Lic)

The above-mentioned resources are shared between FEICOM and the CTD according to the following criteria:

- The sale of cockades and FEICOM gadgets,
- The subsidies and refunds agreed by the State,
- Loans,
- All possible resources from international cooperation whose management is assigned to them with regard to their missions.

CFC (Crédit Foncier du Cameroun)

CFC is a commercial public establishment endowed with a legal personality and financial autonomy, created by decree N° 77/140 of May 13, 1977. Its objective is to provide a financial support to the realisation of all projects meant for promoting housing. To this effect, it has the right to:

- Finance works of equipment of lands meant for economic housing construction.
- Search and make available the necessary financing to real estate and promotion companies and to the realisation of every economic lodging program falling in line with the objectives of the plan and whose technical features meet up with the defined norms.
- Collect and receive deposits from physical or moral persons in order to facilitate access to real estate property. In this regard, CFC can agree some medium and long-term loans by engagement, guarantee or discount.
- Accomplish all financial, commercial, furniture and real estate operations directly or indirectly connected to the above object.

X.4.2 Possibilities of financing real estate operations by private organs

Private organs operating in Cameroon on the real estate market are mostly micro-finance and mutual companies. From their denomination, we even have some micro-finance establishments that are specialized in real estate operations. They offer credit to facilitate these operations to inhabitants and especially the real estate promoters. There are also a few banks dealing in this domain; but the disadvantage here is the interest rate remains prohibitive and the real estate market cannot take off with such operators without a regulation and a firm and significant intervention of the Cameroonian State.

The most active private organ in this domain of financing are mostly the mutual for land property. Several mutual of this mission operate in Cameroon and their results are flattering. Based on the weakness of inhabitants' income, these mutual propose them programs of payment of parcels or constructions extending to several years. Sometimes with less strong guarantee demanded, its frequent to see Cameroonians having resort to this kind of product to finance their real estate operations.

In addition, some big hardware shops are already joining this train by creating construction-saving banks in their branches where the recipient opens an account and regularly deposits some money. After a certain sum of money, it is possible for the recipient to apply for a support from the hardware in the supply of building materials sold by the very hardware. This type of saving is more and more spreading, considering the tough competition between construction materials businesspersons.

X.4.3 Financing of real estate operations by international organs

The international organs intervene in the financing of urban development operations. For the present upgrading project, the UN-HABITAT, the World Bank are partners for this project. At this stage of studies, only the governmental body MINH DU brings in the host country contribution (Cameroon). Given that the PSUP project is a global and world program to deal with shantytowns, the World Bank and the UN-HABITAT will participate in the realisation phases of these new urbanism programs in order to really implement the new deals in the conceived zones.

In addition to these two organs recognized in urban projects intervention, there is also the European Union who often participates in projects and programs of urban development through the EDF (European Development Fund). Furthermore, countries like Cameroon, in partnership with other countries as France, have some specific financing conventions for certain urban projects. In Cameroon, there is the C2D (French Debt Relieve Program) which is negotiated and signed with

France for urban projects in Cameroon. These financing mechanisms can also impact future projects that will come out of upgrading studies.

X.4.4 Financing perspectives of real estate operations by occupants/owners in the Sisia quarter

Investigations have revealed that in Sisia **quarter**, the majority of people have a relatively poor income. Thus, we cannot as priority expect a future real estate financing possibility to raise the status of the zone, from this population. However, by considering the inclusive factor, it is highly recommended to find some mechanisms so that these populations take part financially in the operations that will be implemented.

During this investigation, the answers of various people concerning their will to financially participate in these operations is significant. So, if the population is willing, no matter their poor income, their least involvement must be valorised so that their impact in the global financing will not be negligible. To do so, it is necessary to initiate specific forms of saving for this project, fiscal abatement during the implementation, the creation of particular financial structures in charge of mobilising and collecting these funds and then, invest them on local financial markets to fructify them at short-term.

Besides, another mechanism consists in identifying individual projects and sustaining them in order to develop and perpetuate the target projects. These initiatives can encourage other inhabitants to move and to mobilise their genius to engender other projects. All these projects put together and coordinated will automatically generate incomes to invest in the real estate operations of the zone concerned.

X.4.5 Perspectives of financing housing and real estate operations in Africa

They represent a powerful factor of economic growth and constitute a major part of household wealth. Furthermore, the formal housing can act as guarantee for credit, thus allowing individuals to get an easier access to financial services.

Generally, real estate credit refers to the primary mortgage market where mortgages are created and where funds are directly given to the borrowers, and the secondary mortgage market where the lenders and the investors buy and sell the existing mortgage loans and the titles associated to mortgaged credence.

According to UN-HABITAT, 46 African cities today have more than one million inhabitants and in the next 15 years, African cities will have to welcome over 40.000 more people. This testifies the acceleration of urban pressure and constitutes a challenge.

Functional mortgage markets exist only in a few African countries because of institutional weaknesses, macro-economic instability and the legal and juridical environment, which is less conducive. This justifies the insufficient real estate asset pledge and the serious shortage of long-term financing sources. Compared to the international level, the real estate credit market in Africa is quite small: whereas in Northern America and Europe, property loans often represent more than 40% of the GNP. South Africa (with 26.4%), Namibia (with 19.6%) and Mauritius (with 12.2%) possess the highest parts with regard to the GNP and they are the only sub-Saharan countries scoring more than 5%. In Northern Africa, the property loan market is a lot more developed: Morocco with 16.9% and Tunisia with 12%.

These last years, the housing market recorded a certain growth. The decision-makers, the regulation authorities, the sponsors and investors progressively acknowledge the importance of investment in the housing, as well as the specificities and the risks of housing long-term financing systems.

However, the progressive construction of lodging still represents 70% of all investments housing target in Africa. The progressive construction of lodging allows households to get a shelter corresponding to their financial means without soliciting a loan which might not be paid back in the future. Nevertheless, this economic flexibility has an elevated cost given that the occupants of the shelter often remain physically vulnerable to the stormy weather and other security risks for years, while constructing their shelter gradually.

Similarly, the progressive construction of lodging is found to be more expensive in the long-term, insofar as it is costlier to replace construction materials and throw away than to buy once for all the best and more lasting quality materials. The supply of the long-term mortgage loans via micro-finance institutions could certainly be a solution; but this approach is still at the initial stage in Africa, with few examples only in Central and West Africa.

The improvement of long-term financing offer and the promotion of mortgage micro-credit could improve the quality of housing and provide investments suitable for funds, with a better symmetry with the long-term liability of pension systems and insurance companies. However, numerous questions about the appropriate balance between innovation and regulation, the extent of risks to the financial system and the appropriate role of the State in the promotion of an affordable housing remain unanswered.

CONCLUSION

Briefly, it appears that all efforts mobilised to meet the expected result are satisfactory if considered the achievement at each stage of this mission.

It will be achieved if:

- The possibility of regrouping the populations identified in GIFU to facilitate partnership and private investment;
- The analysis at the disposal of the public authority to monitor land planning operations;
- The analysis in offer and demand in parcels, buildings and lodgings in the city and in the study area;
- The study of the level of adherence of owners and bona fides occupants towards real estate operations with regard to the modernisation of the city;
- The analysis and assessment of the situation and the capacity to produce developed parcels and buildings for collective or individual use;
- The analysis and the owners' adherence level towards the practice of co-ownership;
- The analysis and resettlement feasibility of the population to decamp;
- The study of constraints related to customary practices in real estate operations;
- The influence of the informal sector in the production of lands to build and self-construction;
- The inventory and analysis of financing mechanisms of real estate operations and the perspectives for owners and occupants' massive participation.

With the development of all these ten points, we went through the vicinities of the real estate market and the solutions have been found for some problems raised.

In the next report, the mechanisms of displacement will be better elaborated, as well as the constraints for those who will remain in situ during the upgrading of Sisia quarter in Bamenda.

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