



EDM invites researchers and practitioners to contribute unique articles to the upcoming special edition:

Housing and Housing Finance for the World's Poor

Guest editor: Patrick McAllister, Housing finance expert; Co-founder Coda Collective

The issue will be published in late 2021. Deadline for abstract submission is **1st March 2021**
For information please email publishinginfo@practicalaction.org.uk

Background

It has been 17 years since the last housing edition of Enterprise Development & Microfinance was published in 2003. Housing and housing finance has been transformed in that time, with issues that could not have been foreseen then: global warming and the need for green building; the downscaling of mortgage finance to low income populations; a global pandemic requiring clean water and sanitation facilities to keep transmission and death from ravaging poor populations; the rise of entrepreneurship support organizations like incubators and accelerators in the housing space; and much more.

Topics of particular interest for this special issue of EDM include:

- The current state of housing for the world's poor including socialized housing, rental housing and private housing. We welcome a focus on urbanization and the difference between urban and rural housing, the financial architecture behind affordable housing, trends in land and building development, and the role of rental and home ownership.
- The impact of housing finance on household finance for the poor. What building materials and labour were purchased? Do renters also have to spend on repairs? Are urban dwellers building or repairing family homes in rural areas? Are people building for maintenance, aspiration, or resilience to the effects of climate change?
- The trend towards green building, whether it is reaching low income populations, and proposed solutions to expand products and processes that will lead to better, greener, affordable homes for low income families.
- The demographics and cost of housing (particularly rental accommodation given that it can be difficult to find affordable, quality rental housing) in Africa's poorest communities.
- The role that cooperatives play in housing by focusing on its large scale penetration into low income communities. For many rural communities, and some peri-urban and urban as well, cooperatives such as SACCOs provide the bulk of home loans. Because they are regulated differently from banks, microfinance and specialized financial institutions, their contribution is often ignored.
- Mortgage finance trends. In the global south, mortgages have traditionally been available only to the wealthiest. Now, more investment funds are flowing into the affordable housing sector, microfinance institutions are becoming professionalized and able to manage loans secured with property, formal work in factories is expanding, and banks are seeing the potential new market further down the income pyramid. We welcome analyses of these trends and as well as potential future trends in light of the current pandemic.
- The market development systems past and present behind innovations in new housing products and services like building materials and construction technology - including incubation, acceleration and investment for scale - that transform the way poor people live.
- The role of technology in affordable housing. Fintech has been the hot topic in financial inclusion for several years. What impact have these technology innovations had on affordable housing?

ENTERPRISE DEVELOPMENT & MICROFINANCE

Connecting practice and research

**Practical
ACTION
PUBLISHING**

ISSN: 1755-1978 (online)

1755-1986 (print)

Published quarterly

EDM encourages critical thinking on how market systems can be more inclusive and sustainable, with concrete implications for designing, implementing, and evaluating business support programmes. *EDM* is essential reading for practitioners, researchers, donors, policymakers, and finance specialists engaged in market-related activities involving poor people in the global South.

Contributions to *EDM* may include:

- Research article: original development-relevant research, peer-reviewed, up to 6000 words
- Perspectives from the field: ideas and experiences on entrepreneurship in developing countries, peer-reviewed, up to 4000 words
- Editorial: reflections on the state of market-oriented research and development practice
- Crossfire: debate between experts on the unknowns, dilemmas, and tensions in microfinance and enterprise development
- Book review: critical thoughts on relevant books and manuscripts

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