

Building a national framework for informal settlements upgrading in Malawi

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October 2026

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Acknowledgements

This report is the product of a collaborative effort, and CCODE is grateful to all those who contributed to it. We thank the African Cities Research Consortium (ACRC) for the technical and financial support that made this work possible.

We extend our sincere thanks to the residents of Mtandire, Chinsapo and Area 27 in Lilongwe for their active participation, openness and valuable contributions throughout the process. Their willingness to share their experiences and knowledge of their own settlements is the foundation on which this report rests.

We are deeply grateful to the leadership of the Malawi Federation of the Rural and Urban Poor for their dedication, professionalism and commitment in supporting the process, and to the ACRC local research team for their diligence in designing the study, leading data collection and analysis, and preparing this report.

We acknowledge the continued support and collaboration of government ministries, departments and agencies (MDAs), in particular the Department of Urban Development. Their guidance and partnership have been instrumental in implementing this initiative and advancing inclusive urban development.

We also thank Habitat for Humanity Malawi for supporting additional consultation meetings beyond Lilongwe, the primary study city, which broadened the evidence base of this work.

This report reflects the collective efforts of communities, young people, government and partners working together to generate evidence, strengthen local decisionmaking and support the sustainable transformation of Malawi's informal settlements.

Cite this report as:

Luka, Z (2026). "Building a national framework for informal settlements upgrading in Malawi". ACRC Research Report. Manchester: African Cities Research Consortium, The University of Manchester. Available online: www.african-cities.org

About the African Cities Research Consortium and this report

The African Cities Research Consortium (ACRC) is funded by the UK government's Foreign, Commonwealth & Development Office (FCDO) through its Global Research and Technology Development portfolio, to explore and develop new modalities for urban programming in the African continent.



Foundational scoping research across city politics, systems and domains identified entry points for action research interventions designed to address complex problems.

For Lilongwe, this research can be accessed at: www.african-cities.org/lilongwe

The Lilongwe team members subsequently identified supporting the development of Malawi's national informal settlements upgrading and prevention strategy (ISUPS) as a strategic opportunity to translate their research insights into government policy. This report outlines their reflections on the process.

The views expressed in this report are those of the authors and do not necessarily reflect the official policy or positions of the FCDO or its partners.

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Key takeaways

1

Land tenure security is key to unlocking better living conditions for informal settlement residents.

The growth of Malawi's informal settlements has been driven by rapid urbanisation, ineffective land administration and planning systems, and inadequate access to affordable housing. As a result, many low-income residents occupy land without legal documentation, leaving them in a precarious position and reluctant to invest in housing improvements. Tenure security is key to successful and sustainable housing and settlement upgrading.

2

Communities need to be active partners in informal settlement upgrading.

Co-producing solutions with communities is essential for upgrading initiatives to be successful. Meaningfully involving residents – early on and throughout the process – ensures that their priorities and local knowledge inform the design and implementation of solutions. Establishing trust and legitimacy is central to this. Extensive consultations with communities meant that major priorities including tenure security, climate-resilient infrastructure and livelihoods were included in Malawi's national strategy.

3

Policy development is important, but strengthening implementation is critical.

Although Malawi has a number of urban development and land management policies, implementation remains a challenge. Improving state capability to carry out upgrading effectively and sustainably therefore requires enhancing institutional coordination, monitoring, financing and accountability. Implementation must also be informed by political realities, to ensure that reforms are feasible and can remain sustainable through changes in political leadership.

4

Building effective reform coalitions requires deliberate alignment of actors and interests.

Informal settlement upgrading in Malawi requires a unified approach. No single institution has the authority, resources or capacity necessary to address the interconnected challenges of land, housing, infrastructure, finance and urban governance. Building a coalition with government, local authorities, communities, civil society, development partners and academia is therefore key, while continued coordination, trust and clear roles are essential to turn strategy into action.

5

Long-term financing, coordination and political commitment are key to the success of the informal settlement upgrading strategy.

The development and implementation of the informal settlements upgrading and prevention strategy in Malawi is a long-term political process, requiring collaboration and ongoing investment in infrastructure, services and land management systems. A dedicated financing mechanism, such as a national settlement upgrading and prevention fund, would help local authorities in Malawi move beyond short-term projects and support sustained implementation on a larger scale.

Executive summary

Malawi is urbanising rapidly, with over 70% of its urban population now residing in informal settlements (IS) characterised by insecure tenure, unregulated land use, inadequate services and exposure to environmental and health risks. Prior interventions to improve conditions in informal settlements have remained fragmented, underresourced, and lacking a coherent national framework. This has limited sustainable progress in improving the living conditions of Malawi's low-income urban households.

The ACRC transition grant supported the government of Malawi, through the Ministry of Local Government and Rural Development, Center for Community Organisation and Development (CCODE), local researchers and other stakeholders, to strengthen readiness for large-scale informal settlements upgrading. The grant supported the consortium in developing the national informal slum upgrading and prevention strategy (ISUPS). This was achieved by co-generating evidence from informal settlements, consolidating institutional engagement, and co-producing the strategy document.

The strategy promotes integrated, people-centred interventions focused on tenure security, infrastructure improvement, climate resilience and access to livelihoods and social services. It places IS at the centre of planning, implementation and monitoring, with strong emphasis on gender inclusion and youth participation.

ISUPS is intended to strengthen institutional coordination across government sectors and positions informal settlements as a national development priority. Implementation will be phased, beginning with policy adoption and pilot initiatives to demonstrate scalable approaches, supported by sustainable financing mechanisms. A robust learning, monitoring and evaluation (LME) framework will guide adaptive implementation and accountability. Overall, ISUPS seeks to steer Malawi's urban growth towards greater inclusion, resilience and improved quality of life for urban residents.

The transition grant demonstrated that effective urban reform is a long-term process that goes beyond developing policies and strategies. It requires building trust, consensus and shared ownership among government, local authorities, communities, civil society, development partners and academia. The process highlighted the importance of sustained stakeholder engagement, evidence-based decisionmaking and the use of community-generated data to develop practical and locally relevant solutions.

The experience also showed that successful urban reform depends on strong institutional coordination, political commitment and cross-sector collaboration. The transition grant strengthened partnerships and clarified stakeholder roles, while revealing the need for continued capacity building within government institutions. It further demonstrated that combining long-term reform goals with practical, incremental actions helps build stakeholder confidence, generate visible results and creates momentum for broader systemic change.

Introduction

The African Cities Research Consortium (ACRC) is a multi-country research and action programme that seeks to understand and address complex urban development challenges in African cities. Operating across 12 cities in Africa, ACRC combines rigorous research with practical engagement to identify pathways for inclusive, politically feasible and sustainable urban reform. Central to ACRC's approach is the recognition that urban development outcomes are shaped by the interaction of politics, governance systems and development domains.¹ Through its focus on political settlements (PS), reform coalitions and citizen mobilisation, ACRC seeks to support locally driven processes capable of generating meaningful and lasting urban change.

In Lilongwe, ACRC supported a series of studies examining key urban development domains, including IS, neighbourhood and district economies, housing, and health, wellbeing and nutrition. The Lilongwe IS domain study highlighted how rapid urbanisation, weak land administration systems, limited access to affordable serviced land, inadequate infrastructure investment and political dynamics have contributed to the growth and persistence of informal settlements. The study further demonstrated that informality is not merely a housing challenge but a manifestation of broader governance, institutional and political economy constraints. Importantly, the research identified opportunities for reform through strengthened collaboration among government institutions, organised communities, civil society organisations and development partners, while highlighting the need for a coherent national framework to guide large-scale and coordinated responses to informal settlements.

It was against this backdrop that the ACRC Lilongwe transition grant (TG) supported the development of the national informal settlements upgrading and prevention strategy (ISUPS). The decision to focus on strategy development was informed by both the findings of the Lilongwe research and the existence of a long-standing urban reform coalition in Malawi, comprising government institutions, civil society organisations, development partners and organised communities advocating for improved housing and informal settlement upgrading. The TG provided an opportunity to move beyond diagnosis towards action, by translating research findings into a practical reform process. In doing so, it reflected ACRC's theory of change, which emphasises the importance of strengthening reform coalitions and supporting mobilised citizens as agents of urban transformation. It also demonstrated the importance of elite commitment and state capacity. The process built on the active participation of the Center for Community Organisation and Development (CCODE), Malawi Federation of

¹ Domains are fields of power, policy and practice that are relevant to solving particular problems and/or advancing specific opportunities in relation to cities. They enable city researchers to drill down into sub-city processes, relations and institutions, recognising that the political economy and systems failures vary across domains.

the Rural and Urban Poor² (the Federation) and its affiliated community structures, ensuring that community-generated knowledge and lived experiences informed the development of the strategy.

This report documents the process, outcomes, lessons and challenges associated with the development of the national informal settlements upgrading and prevention strategy. It examines how research evidence, stakeholder engagement, coalition-building and community participation contributed to advancing urban reform in Malawi and reflects on the implications for future informal settlement upgrading efforts. The report draws on project documentation, stakeholder consultations, community engagement processes, observations from transition grant activities and reflections from implementing partners involved throughout the strategy development process. It is intended to contribute to ACRC's broader learning on how research, reform coalitions, citizen mobilisation, elite commitment and state capacity support urban reform processes in African cities.

Background information

Malawi is a landlocked country in Southern Africa, bordered by Tanzania to the north, Zambia to the west and Mozambique to the south and east. The country gained independence in 1964 and transitioned to a multiparty democratic system in 1994. According to the 2018 national population and housing census (PHC), Malawi had a population of approximately 17.6 million people, which was projected to increase to about 22 million by 2025. Since independence, Malawi's economy has remained largely dependent on agriculture, with agro-based activities continuing to play a central role in economic production, employment and trade. Agriculture and related agro-processing activities contribute approximately 60.6% of gross domestic product (GDP) and around 60% of trade-based foreign exchange earnings, while manufacturing and trade contribute approximately 10.5% and 10.8% of GDP, respectively. Despite gradual economic diversification, agriculture remains the backbone of the economy, shaping livelihoods, rural development patterns and the broader socioeconomic transformation of the country.

Urban structure and distribution of population

Malawi is one of the most rapidly urbanising countries in the world, currently at 5% per annum, according to the Malawi Habitat III Report of 2015. Urban areas in Malawi comprise the four major cities of Blantyre, Lilongwe, Mzuzu and Zomba, as well as other towns, *bomas*³ and gazetted town planning areas. According to the National

² CCODE and the Federation constitute the Malawian affiliate of Slum Dwellers International (SDI). Through a community-led approach, the Federation and CCODE support informal settlement residents in cities and urban places across the country by facilitating participatory data collection, strengthening women-led savings groups and promoting inclusive and sustainable urban upgrading initiatives.

³ A *boma* is an administrative centre of a district, the town where the District Commissioner's office, the district council and the main government departments sit.

Statistics Office (NSO) 2018 Population and Housing Census (PHC) (NSO, 2019), approximately 16% of Malawi's population resides in urban areas. Of this urban population, 12% live in the four major cities, while 4% reside in smaller towns and *bomas*. Although Malawi remains predominantly rural, urban centres play a critical role in the country's socioeconomic development and continue to attract increasing numbers of people in search of livelihoods and services. More than 70% of Malawi's urban population lives in informal settlements, where housing conditions are generally poor and access to basic services, including potable water, sustainable sanitation, drainage, roads, waste management and electricity, is inadequate (Malawi Government, 2019).

The share of the national population residing in urban areas has progressively increased, from 6.4% at independence in 1964 to 10.1% in 1987, and estimated at 16% in 2018 (NSO, 2019). Projections by the NSO indicate that 30% of the population will be urban-based by 2030 and 50% by 2050.⁴ While this level of urbanisation is moderate compared to many countries, the annual urban growth rate of 5.4% is significantly higher than the national population growth rate, which averages 3% per annum, indicating rapid urban expansion within a largely rural national context. Scholars have argued urban growth has the potential to improve economic opportunities and living conditions across Malawi. This is particularly significant, given that approximately 69% of the population are living under the international poverty line of USD 1.9/day in purchasing power parity terms (World Bank, 2019).

This rate of urban growth places Malawi among the fastest urbanising countries globally. Potential gains associated with urbanisation are currently not fully optimised. Consequently, urbanisation is resulting in environmental, economic and social changes which do not advance, or in some cases negatively affect, livelihoods and the growth of the economy. Rapid urbanisation, combined with the limited institutional capacity of key urban development agencies and fragmented urban land governance, has contributed to uncontrolled urban growth, urban sprawl and inefficient land management. Fragmentation in land administration is driven by the involvement of multiple actors with overlapping mandates, competing jurisdictions, and weak coordination mechanisms (Malawi Government, 2019; Chiweza, 2019).

Urban population growth is driven by three main processes: natural increase within urban areas (endogenous population growth); migration from rural to urban areas; and the administrative reclassification of previously rural settlements as urban (IOM, 2015). Urbanisation accelerates when these processes result in urban populations growing faster than rural populations. In Malawi, the rural–urban migration is a response to people's search for better livelihood opportunities, services and infrastructure. This

⁴ Despite widespread concern over rapid urbanisation, Malawi remains at an early stage of urban transition, with moderate urban growth driven more by natural population increase than large-scale migration, suggesting that urban challenges stem primarily from planning and governance failures, rather than excessive urbanisation itself.

trend is further reinforced by population pressure on agricultural land, effects of climate change on agriculture and the concentration of economic activities in urban centres.

However, urban population growth has not been matched by adequate investment in planning, land management, housing and infrastructure. As a result, cities are experiencing increasing pressure on already overstretched systems, leading to housing shortages, inadequate service provision and the expansion of informal settlements. Low-income households have been forced to occupy marginal and hazardous land, including hill slopes and flood-prone areas (Malawi Government, 2019). These locations expose residents to environmental risks, while also placing them under constant threat of eviction as urban land values rise.

Political settlements and contestation of informal settlements

In Malawi, the expansion of informal settlements is heavily driven by multiparty democratic dynamics, where political actors trade land and planning leniency for votes (Brown et al., 2024). This clientelism leads to widespread urban growth outside of formal planning frameworks, with over 75% of Lilongwe's residents currently living in unplanned or informal settlements. Kelsall et al. (2021) argued that the growth and persistence of informal settlements in Malawi can be understood through the lens of PS, where outcomes are shaped by negotiations, power relations and competing interests among state institutions, political actors, traditional authorities, local communities and urban residents. In this context, informal settlements have emerged, not only due to rapid urbanisation, poverty and limited formal housing supply, but also through political compromises that allow communities to occupy land outside formal planning systems. Politicians and local leaders tolerate, and in some instances support, informal occupation because residents represent important electoral constituencies.

According to Chinsinga (2015), the political transition to democracy has also fostered the dominance of informality in urban councils' transactions, especially relating to land management and mobilisation of revenue. Politicians have exploited their powers to undermine urban councils' capacity to stick to guidelines for allocating plots and enforcement of building standards and codes. The study further revealed that political interference has also created a favourable atmosphere for corruption to flourish in councils on the part of the technocrats. As a result, enforcing evictions or strict planning regulations becomes politically sensitive, while efforts towards planned upgrading, tenure regularisation and eviction prevention remain slow. The consequences have, inter alia, included the explosion of unplanned constructions and almost total abandonment of city zoning plans. City residents are developing their plots as they see fit, with no regard to city planning and building regulations.

Institutional competition and fragmented urban governance also contribute to the persistence and expansion of informal settlements. The overlapping roles and responsibilities among central government institutions, local authorities and traditional leaders have created challenges in managing land, enforcing planning regulations and coordinating urban development (Majawa, 2009). Informal land allocation and

settlement expansion continued in situations where communities accessed land through informal arrangements while local authorities faced limited financial resources, institutional capacity and political support to effectively regulate urban growth (Chinsinga, 2015; World Bank, 2016; Chiweza, 2019; World Bank Group, 2019). As a result, urban authorities often respond after settlements have already expanded through the provision of basic services and upgrading initiatives, rather than through proactive housing provision, land management and prevention strategies.

However, informal settlements are not only a reflection of governance weaknesses; they also demonstrate community agency and collective action. Residents organise themselves through community savings groups and neighbourhood committees to engage with authorities, advocate for services and influence urban development processes. In Malawi, the Federation has demonstrated how organised communities contribute to urban development discussions and promote participatory approaches to informal settlement upgrading. Therefore, the PS of informal settlements in Malawi is characterised by continuous negotiation between exclusion and inclusion, where communities, political actors and institutions compete and collaborate over access to land, services and the ability to influence the future development of urban spaces (Manda, 2013; Ouma et al., 2024).

Policy shift towards urbanisation as a development driver

Urbanisation has become one of the most transformative processes shaping socioeconomic development in the 21st century (UN-Habitat, 2020). In the case of Malawi, this growth, while central to national development, has also generated complex challenges related to housing, employment, income inequality and access to social amenities (World Bank, 2016). Despite rapid urban growth, Malawi remains a predominantly rural country, with about 80% of the population living in rural areas (Malawi Government, 2017). This demographic structure has historically shaped government development priorities, resulting in a strong focus on rural development initiatives such as rural growth centres, aimed at improving rural livelihoods and reducing rural-to-urban migration. Consequently, past national development strategies tended to view urbanisation as a constraint rather than an opportunity for development (Malawi Government, 2011). These policies prioritised agricultural productivity, value addition and rural employment creation as mechanisms to stem migration to urban areas.⁵

However, this perception is gradually changing. In 2020 the government of Malawi (GoM) developed and adopted Malawi Agenda 2063 (also known as Malawi Vision 2063), which sets out the country's long-term development priorities and envisions an industrialised, self-reliant and prosperous nation by 2063. Malawi 2063 (MW2063),

⁵ Malawi's development policies have historically focused on rural development as both a development goal and a strategy to limit rural–urban migration, based on the belief that improving agriculture, value addition and rural employment would reduce migration pressures. This approach is reflected in MGDS I and II, which promoted rural growth centres and initiatives such as the Green Belt to improve rural livelihoods and curb urbanisation.

aims to transform the country into an industrialised upper-middle-income economy (GNI per capita of approximately USD 4,045). As an intermediate milestone, the strategy targets Malawi's graduation to lower-middle-income status with GNI per capita of about USD 1,036 (NPC, 2020). For the first time, the national development agenda explicitly recognises urbanisation as a central driver of economic transformation and social progress. The agenda is anchored on three key pillars: agricultural productivity and commercialisation; industrialisation; and urbanisation; these provide the foundation for transforming Malawi into a wealthy and self-reliant nation. This marks a significant policy shift, reflecting an understanding that well-planned and strategically managed urban growth can create employment opportunities, stimulate investment, enhance service delivery, support industrialisation and improve overall quality of life for citizens.⁶ By embedding urbanisation into national development planning, Malawi aims not only to leverage the economic and social potential of its urban centres but also to address persistent challenges, such as informal settlements, inadequate infrastructure and social exclusion, ensuring that urban growth contributes to inclusive and sustainable development.

The government's policy position aligns with two influential schools of thought that advocate for the role of urbanisation as a driver of socioeconomic growth and development. Proponents argue that urbanisation should be encouraged because no country has achieved middle-income status without industrialising and urbanising, and no country has attained high-income status without vibrant, well-functioning cities (World Bank, 2016). Although the rapid influx of populations into urban areas in Lilongwe appears chaotic, it is considered a necessary component of economic transformation. As Turok (2013) notes, the rush to cities in developing countries seems chaotic, but it is necessary. For cities to realise their immense potential to generate growth and drive progress, they must work properly. They must be well-planned and well-managed, in order to harness and benefit from the high concentration of people, infrastructure and industry, providing access to opportunities, services and amenities for all. When cities do not work, it is the low-income residents who are most disadvantaged, lacking well serviced residential neighbourhoods and with a paucity of employment options.

Housing conditions and tenure

The need for a national ISUPS is underscored by Malawi's prevailing housing conditions. According to the 2018 Population and Housing Census (PHC), a total of 4,805,431 housing units were enumerated nationwide. Of these, more than 58% were classified as semi-permanent or temporary,⁷ while only 41.1% were considered

⁶ This is indeed true, because Malawi's four largest cities generate one-third of national GDP, despite housing only 18% of the population, yet weak urban services and limited investment hinder their full economic potential. This means that a modest increase in urbanisation and targeted urban investment could significantly accelerate national growth and structural transformation.

⁷ Semi-permanent and temporary housing is largely constructed using transient and low-quality materials, which are neither durable nor cost-effective. Such housing requires frequent repairs

permanent. In informal settlements, rental housing predominates, with a small proportion of owner-occupiers living in densely built, semi-detached structures constructed largely from temporary materials. For example, most households (about 84.1%) in rural areas own their dwellings. However, the number decreases in urban areas, where only 39.5% the urban population own their dwellings and about 54.9% rent their houses (Majawa, 2009).

In Lilongwe, like other urban areas in Malawi, weak enforcement of housing standards has historically allowed some landlords to neglect property maintenance and impose unfavourable rental conditions. While the central government is increasingly strengthening regulatory oversight and revenue collection within the formal housing market, regulating the rental sector in informal settlements is likely to remain a significant challenge. A profile report compiled by CCODE reveals widespread incidences of rental-induced poverty in low-income informal settlements in Malawi. Rental-induced poverty refers to a situation where tenants, after paying rent, are left with insufficient income to meet basic needs, such as food, healthcare, education and transport. As urban migration intensifies, landowners within informal settlements continue to subdivide and congest their plots in response to rising housing demand and as a source of rental income.

Despite several government interventions aimed at addressing the urban housing deficit, no approach has been implemented at scale, leaving hundreds of thousands of urban residents without access to adequate and affordable housing. The Decent and Affordable Housing Subsidy Programme (DAHSP), launched in 2014, sought to link decent housing with sustainable livelihoods. However, its impact was limited, due to weak institutional foundations, and the programme became highly politicised, with the ruling party frequently using it as a vehicle for patronage, electoral campaigning and voter mobilisation, rather than implementing it as a transparent and needs-based development initiative. The informal settlement housing conditions are closely linked to socioeconomic exclusion and poverty. For example, approximately 25% of Lilongwe's population lives below the poverty line, with 9% classified as ultra-poor, while unemployment stands at about 16%.⁸ Limited access to economic opportunities has disproportionately affected young people, contributing to rising levels of crime and other anti-social behaviour in some urban communities.

and replacement, forcing many low-income households to spend a disproportionate share of their limited incomes on maintenance, rather than investing in productive or livelihood-enhancing activities.

⁸ Official unemployment estimates in Malawi vary, depending on the indicator and methodology used. However, broader measures of labour underutilisation suggest that employment insecurity is far more widespread than unemployment statistics alone indicate. Recent estimates place labour underutilisation at approximately 55.5%, reflecting a combination of unemployment, time-related underemployment and labour market mismatch. In the absence of comprehensive unemployment insurance or social welfare benefits, many Malawians are compelled to engage in low-paid and insecure forms of work. Consequently, over 90% of the employed labour force operates within the informal economy, relying on activities such as petty trading, casual labour (*ganyu*), and other survivalist livelihood strategies.

In recent years, Lilongwe's informal settlements have also become increasingly vulnerable to extreme weather events and climate-related shocks. Poorly constructed housing, hazardous locations, inadequate drainage systems and weak neighbourhood infrastructure expose residents to flooding, heat stress and other climate hazards. Most affected communities lack both the technical knowledge and financial resources required to mitigate or adapt to these risks.

Access to basic services: Water and sanitation

Access to water and sanitation in Lilongwe's informal settlements is inadequate, unreliable and poorly maintained, significantly worsening poor housing conditions. Residents depend mainly on communal kiosks and standpipes that frequently break down, forcing long journeys for water, while weak infrastructure leads to intermittent supply, especially in the dry season. Many households rely on unprotected shallow wells near pit latrines, exposing them to contamination and high risks of water-borne diseases such as cholera, dysentery and diarrhoea.

Sanitation conditions are equally severe, with most households using poorly constructed pit latrines shared by multiple families, leading to overcrowding, rapid filling, privacy concerns and frequent resort to open defecation. Overall, water and sanitation systems are unsafe and unsustainable, contributing to recurrent disease outbreaks and underscoring the urgent need for inclusive, community-led and tenure-sensitive upgrading approaches within informal settlement improvement strategies.

National Slum Upgrading and Prevention programme in Malawi

In 2015, a reform coalition comprising⁹ civil society organisations, urban poor federations, development partners and government institutions came together to advocate for the implementation of a national slum upgrading and prevention programme (NSUPP) in Malawi. This advocacy was driven by growing concern over the rapid expansion of informal settlements, worsening housing conditions and persistent exclusion of low-income and vulnerable urban households from decent shelter and basic services. Following sustained engagement, the programme was approved by Cabinet in 2022. However, despite this formal adoption, the programme has yet to receive dedicated financial allocations within the government of Malawi's annual national budget, significantly constraining its implementation. This is because of

⁹ The reform coalition composed of CCODE, the Federation, Habitat for Humanity, the Ministry of Local Government, Unity and Culture, the Lilongwe city council and the private sector, including both state-owned and private agencies, played an important role in the initiative. Key stakeholders included the Lilongwe Water Board and the Electricity Supply Corporation of Malawi (ESCOM), which provide essential water and electricity services, as well as Sustainable Urban Land and Shelter Development Consultancy (SusDec), which contributed technical expertise in urban land and shelter development. The coalition draws its mandate and institutional linkage from the National Habitat Committee, a key inter-agency and consultative body that works with government and development partners to advance sustainable urbanisation, housing development and informal settlement upgrading. Through this platform, the coalition brings together state and non-state actors to coordinate policy reform, align implementation efforts and strengthen collaboration on urban development priorities.

severe fiscal constraints, ambiguous land tenure systems and rapid migration limiting government support. The high cost of retrofitting services in informal neighbourhoods is a further barrier, leading to reactive small-scale interventions rather than city-wide strategies (see footnote 10).

The overarching aim of the national slum upgrading and prevention programme is to improve access to decent, secure and affordable shelter and basic services for low-income and vulnerable households living in Malawi's urban areas. This is to be achieved through the provision of affordable housing, strengthened tenure security and targeted support to low-income and vulnerable households.

Institutional and community partnership model for informal settlements upgrading and prevention

The programme is designed as a multistakeholder and community-driven initiative, leveraging resources, capacities and expertise from a wide array of urban actors, including central and local government, civil society organisations, private sector actors, development partners and organised community groups. A key pillar of the programme is community participation, enhanced through targeted capacity-building interventions, such as training in construction skills, settlement planning, savings mobilisation and project management. These interventions are intended not only to strengthen local ownership and sustainability, but also to stimulate employment and livelihoods along the housing supply chain.

Policy commitments and implementation gaps

The Malawi Growth and Development Strategy III (MGDS III),¹⁰ which was the country's medium-term development framework, set an ambitious target of reducing the proportion of people living in slum areas from 70% to 35% by 2022. However, the mid-term review of MGDS III indicated that there has been no significant reduction in the proportion of the urban population living in informal settlements. This stagnation suggests that Malawi is making limited progress in upgrading informal settlements and is at risk of failing to achieve Sustainable Development Goal (SDG) 11.1, which calls for access to adequate, safe and affordable housing and basic services for all.

Rationale for a national slum upgrading and prevention strategy

Given the persistent growth of informal settlements, widespread housing insecurity, rental-induced poverty, poor access to basic services and increasing climate-related risks, it has become imperative for Malawi to address urban informality and housing

¹⁰ Before the adoption of Malawi Vision 2063, the country's development planning was guided by the Malawi Growth and Development Strategy (MGDS). Malawi implemented three successive iterations of the MGDS (MGDS I, II, and III – between 2006 and 2022). These medium-term, five-year strategies were designed to operationalise the country's long-term development aspirations under Vision 2020. Following the conclusion of MGDS III, Malawi transitioned to a new long-term development framework, Malawi Vision 2063 (MW2063), which is being implemented through successive ten-year Malawi Implementation Plans, beginning with MIP-1.

challenges with urgency and strategic coherence. In response, the reform coalition proposed the development of a national slum upgrading and prevention strategy to provide a clear policy and implementation framework. The strategy is intended to guide coordinated investments, align stakeholders, scale up proven approaches and ensure that slum upgrading and prevention become central pillars of Malawi's urban development agenda.

National informal settlements upgrading and prevention strategy (ISUPS)

Urbanisation and the informal settlement challenge in Malawi

Despite several past initiatives aimed at improving informal settlement conditions, interventions have largely remained fragmented, underresourced and project-based, lacking a coherent national framework capable of delivering sustained and scalable impact.¹¹ As a result, meaningful improvements in the living conditions of low-income urban residents have been limited.

The growth and persistence of informal settlements in Malawi are largely driven by structural weaknesses in the land and housing sector. A dysfunctional land and housing market, characterised by limited access to affordable serviced land and formal housing, has constrained the ability of urban residents, particularly low-income households, to secure legal and adequate shelter (UN-Habitat, 2020).

Customary land practices and the continued influence of rural settlement patterns within urban and peri-urban areas have significantly exacerbated the problem (Chinsinga, 2015; Majawa, 2009). As urban centres expand, customary land transactions, often informal and unregulated, have facilitated the conversion of land for residential use without adherence to planning standards or provision of basic infrastructure. Through these practices, both public and private land has been encroached upon for housing development, frequently without secure tenure, services and environmental safeguards. The result has been the rapid expansion of unplanned

¹¹ While political factors undoubtedly influence the pace and direction of urban development reforms, fiscal constraints at both central and local government levels are equally important in explaining implementation challenges. Malawi's worsening macroeconomic situation has significantly constrained public investment, with a large proportion of government revenues committed to debt servicing, limiting resources available for housing, land administration, and urban infrastructure. At the local level, the financial position of Lilongwe city council (LCC) further constrains service delivery. According to the council's situation analysis (Kobb, 2020), the city's financial resources are insufficient to meet residents' expectations or provide services at a meaningful scale. In the 2018/19 financial year, expenditure on municipal services amounted to only MWK 3,876 per resident per year (approximately USD 5.26), equivalent to about MWK 11 per person per day. Resource allocation is largely driven by available funds rather than assessed needs, as minimum service standards have not been established. The council also faces unsustainable debt levels; by the end of the 2018 financial year, outstanding debt stood at MWK 3.2 billion, equivalent to approximately 83% of its own-source revenues. These fiscal realities suggest that implementation gaps in housing and land-related policies cannot be attributed solely to political factors but must also be understood within the context of severe resource limitations at both national and local levels.

settlements, worsening existing deficits in housing, infrastructure and service delivery and increasing exposure to environmental and public health risks.

Types of informal settlement

Informal settlements in Malawi take different forms, reflecting diverse historical, spatial and institutional dynamics within urban areas.

Overdeveloped planned areas: These are originally planned low-income residential areas that have gradually transformed into informal settlements. Rapid population growth, congestion, overcrowding and inadequate waste management have caused these areas to exceed their original design capacity, resulting in deteriorating living conditions and increasing pressure on infrastructure and services.

Unplanned settlements: Unplanned settlements consist of low- and middle-income residential areas developed in locations not originally designated for housing. While some of these settlements have been formally recognised and are undergoing upgrading interventions, others remain unregulated and continue to grow without basic infrastructure or services, awaiting formal planning and regularisation.

Incorporated villages: Incorporated villages are formerly unplanned rural settlements that have been absorbed into expanding urban boundaries. Their integration into urban areas often generates conflicts among original inhabitants, new residents and urban authorities, particularly around land tenure, service delivery, planning standards and governance arrangements.

While informal settlements in Lilongwe can be broadly categorised as overdeveloped planned areas, unplanned settlements and incorporated villages, evidence suggests that unplanned settlements constitute the largest form of informality. However, the continued outward expansion of the city has led to a growing number of incorporated villages being absorbed into the urban area. Reliable city-wide data disaggregating informal settlements by type are currently limited, making it difficult to quantify the relative importance of each category.

Rationale for national informal settlements upgrading and prevention strategy

The absence of a unified policy and implementation framework has constrained Malawi's ability to address informal settlements in a systematic and coordinated manner. Informal settlement upgrading and prevention efforts have often operated in silos,¹² with limited alignment between central government, local authorities,

¹² Several slum upgrading initiatives have been implemented in Malawi, including the participatory slum upgrading programme in Mzuzu (UN-Habitat, CCODE and Mzuzu city council), the Lilongwe slum upgrading programme (Bill & Melinda Gates Foundation, CCODE and Lilongwe city council), and the Area 27 settlement upgrading project (Habitat for Humanity Malawi and Lilongwe city council). While these initiatives adopted varied approaches to planning, community engagement and infrastructure delivery, reflecting differences in institutional partnerships, financing arrangements and settlement contexts, this diversity has also made it difficult to standardise models and scale up interventions across other settlements.

communities, civil society organisations and development partners. This fragmentation has undermined investment efficiency, weakened institutional accountability and constrained opportunities for learning and scaling proven approaches. Recognising these challenges, the government of Malawi identified the need for a national informal settlements upgrading and prevention strategy (ISUPS) to guide a more integrated, inclusive and sustainable response to urban informality.

Supporting the development of ISUPS: Role of the ACRC transition grant project

The project was implemented in Lilongwe, the capital and largest city of Malawi, home to over 1.3 million people. Nearly three-quarters of Lilongwe's residents live in informal settlements characterised by overcrowding, poor-quality housing and inadequate services (Malawi Government, 2019; World Bank, 2016). The project is grounded in a series of empirical studies conducted by a team of researchers under the ACRC, whose holistic framework for analysing urban development in Africa has three integrated components – politics, systems and *development domains*. These domain-based analyses provide a structured and political settlements informed approach to understanding urban systems, governance arrangements and actor relationships.

This project particularly draws on findings from the informal settlements domain study for Lilongwe (Ouma et al., 2024), which examines the drivers of informality, governance dynamics and the lived realities of residents, including land access, service provision, tenure security and institutional responses. The study also situates these issues within Lilongwe's broader political settlements arguing that the transition to multiparty democracy in 1994 fostered a highly competitive electoral environment. In this context, political leaders have often relied on patronage and clientelism to maintain support, shaping patterns of urban governance and influencing how services and development opportunities are distributed across the city.

Goal and objectives

Goal: To strengthen Malawi's readiness to implement large-scale informal settlement upgrading while preventing the formation of new informal settlements.

Specific objectives:

1. Enhance state capacity for informal settlement management by developing and applying diagnostic tools and indicators to support evidence-based planning, prioritisation, implementation and monitoring of upgrading and prevention efforts.
2. Conduct structured consultations with local authorities, communities and key stakeholders to ensure inclusive and evidence-based inputs.
3. Produce a nationally co-authored ISUPS document that reflects shared priorities, local realities and institutional perspectives.

4. Build political and institutional support for reforms that make urban planning and land delivery systems more inclusive, enabling effective settlement upgrading and reducing the future growth of informal settlements.
5. Strengthen institutional capacity to enable coordinated future implementation and sustainable financing of upgrading and prevention efforts.

ISUPS and Malawi's long-term urbanisation agenda

The informal settlements upgrading and prevention strategy (ISUPS) is a critical component of Malawi's vision for sustainable urban development, particularly in the context of the eight secondary cities being promoted by the government as part of its long-term urbanisation and spatial development agenda (MW2063).

Parliament enacted the Special Economic Zones Act (2024) to provide a legal and institutional framework for the establishment and management of special economic zones (SEZs) in Malawi. The Act notably allows SEZs to include secondary cities and other emerging urban centres. The prospective urban centres targeted for this initiative are Karonga, Nkhata-Bay, Salima/Chipoka, Liwonde, Mangochi/Monkey Bay, Kasungu, Luchenza and Bangula (NPC 2022). The Act aims to create an enabling environment for SEZ development through the provision of integrated infrastructure and targeted incentives to attract investment and business activities within designated areas. It also sets out mechanisms for the regulation and administration of activities in these zones, guided by the principles of openness, competitiveness and transparency, to ensure that SEZs contribute to inclusive and well-governed economic growth (Malawi Government, 2024; Marson, 2024).

Integrating informal settlement upgrading and prevention into the planning of these emerging urban centres is essential for ensuring that urban expansion is inclusive, orderly and resilient. Without proactive measures, secondary cities risk replicating the informality and associated challenges seen in established urban centres, including inadequate housing, poor access to services and social vulnerability. By addressing informality from the outset, ISUPS provides a framework not only to improve living conditions but also to create a foundation for sustainable economic growth, social equity and environmental sustainability. This approach is fully aligned with the goals of Malawi Agenda 2063, which prioritises sustainable urban development, economic transformation and improved quality of life for all Malawians.

Methodology

The development of ISUPS adopted a mixed and participatory methodological approach, combining community-level engagement, city-level stakeholder consultations, national-level technical drafting, and formal policy validation platforms. This approach, agreed upon by the local reform coalition,¹³ was deliberately designed to ensure that the strategy is evidence-based, inclusive, contextually grounded and aligned with both international good practice and Malawi's institutional realities. By

¹³ See footnote 9.

integrating bottom-up community perspectives with top-down policy and technical inputs, the process strengthened the relevance, legitimacy, ownership and implementability of the strategy.

Although the process was initially designed to focus on the city of Lilongwe, the primary study city, additional support from Habitat for Humanity Malawi enabled consultations to be extended to Mzuzu, Blantyre, Karonga and Nkhata Bay. This broadened engagement ensured that the ISUPS reflects diverse urban contexts across Malawi, strengthening its national relevance, representation and local ownership. Information was gathered through a three-tiered process comprising community-level settlement diagnostics, city-level stakeholder consultations and national-level strategy drafting and technical review. Dissemination of findings and validation of the strategy followed the same multi-level structure, ensuring that feedback was incorporated from community, city and national stakeholders alike.

The information presented in this report was collected through a participatory process combining desk research, community-level focus group discussions (FGDs), key informant interviews (KIIs) and consultations conducted through city-level and national forums across Malawi. The process began with engagements at community level, where the experiences, priorities and challenges of informal settlement residents were documented, followed by consultations with city-level stakeholders and national actors to gather broader institutional and policy perspectives. Drawing on these different sources of evidence, a draft strategy was developed and subsequently subjected to further validation through a similar consultative pathway. The process culminated in the presentation and adoption of the strategy at the Malawi Urban Forum (MUF) in October 2025. The findings and recommendations presented in this report therefore reflect the collective inputs of a wide range of actors, including government institutions, local authorities, communities and other stakeholders engaged throughout the strategy development process.

Community-level settlement diagnostics

Scope and participation: At the community level, the project conducted three informal settlement diagnostics meetings in Mtandire, Chinsapo and Area 27 in Lilongwe, engaging approximately 180 residents, including women, youth, traditional leaders and other community representatives. These diagnostics aimed to capture lived experiences within informal settlements and ensure that community voices meaningfully informed the strategy.

Analytical focus and tools: The diagnostics focused on understanding local realities, clarifying community perceptions and harmonising key definitions related to informality, informal settlements, upgrading and prevention. Discussions were explicitly aligned with the United Nations slum upgrading legal assessment tool (SULAT), which enabled the identification of locally relevant indicators for informal settlement upgrading and prevention. The open and inclusive nature of these engagements allowed participants

to speak freely without hindrance, resulting in rich qualitative data, high participation levels and a strong sense of community ownership over the emerging strategy.

Central to this discussion during the community discussion was the issue of tenure insecurity and barriers to land formalisation. In Malawi's informal settlements, lack of secure land tenure significantly limits household investment in housing and settlement improvement, largely due to fears of eviction and encroachment. Many residents are unable to formalise land ownership because of the high costs associated with land purchase and registration, which can be prohibitive for low-income households (for example, approximately MWK 500,000 or USD 270 to register a small 15×15m plot). Although community discussions indicate that the actual risk of eviction is perceived as moderate – and that many households consider themselves plot owners – tenure insecurity persists, due to the absence of legally recognised documentation, such as title deeds or certificates. Residents often base their sense of ownership on long-term occupation, even when this is not legally valid, highlighting the gap between *de facto* and *de jure* land tenure. The issue was captured by a meeting participant in the following manner:

“... households have land and therefore, it is not so much of a challenge. The insecurity is on having documentation for the land. Most land owners do not have ownership documents, which makes them vulnerable to evictions. Getting the documents is expensive and the process lengthy. That is why most households are not able to get them.”¹⁴

Nevertheless, the government is making some steps in guaranteeing land tenure security. According to the 2025 New Urban Agenda update report by the Ministry of Local Government, Unity and Culture, several legal frameworks have already been developed and are in implementation – Land (Amendment) Act of 2022 which strengthens the state's control on land resources and providing equitable land distribution while protecting customary land rights and the conversion of customary land to leasehold land. Also, Sectional Titles Act of 2024 regulates land ownership rights for multi-unit developments like flats and condominiums, while the Customary Land Act of 2016 provides for administration and management of customary land, including recognition of customary land rights.

The discussions also helped in understanding certain issues from the perspective of informal settlement residents. The process helped define informal settlements as areas characterised by overcrowding; housing constructed from temporary or substandard materials; poor or non-existent drainage; inadequate access to social services, such as schools and health facilities; and high vulnerability to disasters. In terms of income, one participant summarised the situation as follows: “Residents here are mostly low-income

¹⁴ Ward development committee member – community representative involved in local development planning, Chinsapo, Lilongwe, 28 February 2025.

earners, and the kind of work we do is informal and not secure, so our incomes are unpredictable.”¹⁵

This proliferation of informal settlements is rooted in the historical legacy of urban development in Malawi. Chinsinga (2015) observes that urban planning and management were largely top-down processes aimed at modernising the urban landscape and regulating urban activities, resulting in a bias in service provision towards formally planned areas. More broadly, urban governance in both the pre- and post-independence periods functioned primarily as a technocratic exercise that gave little room for citizen or community participation (Chinsinga, 2015). It was within this governance tradition that the urban structure master plans for Blantyre and Lilongwe were formulated. However, rapid urban population growth, driven by rural–urban migration, high natural population increase and persistent poverty, outpaced the capacity of formal planning systems. This led to the rapid expansion of informal settlements, such as Mbayani and Ndirande in Blantyre, Chinsapo in Lilongwe and Salisbury in Mzuzu.

The failure of formal urban land administration regimes to meet the high demand for serviced land, coupled with overlapping institutional mandates and limited government capacity, has contributed to the proliferation and persistence of informal settlements that remain outside formal planning and service delivery frameworks. The absence of secure tenure, in particular, acts as a major disincentive to household investment and reinforces cycles of informality and exclusion.

One of the participants summarised the discussion as follows:

“Informal settlements keep growing because many of us are poor and cannot afford planned land or formal housing. Land is hard to access legally, policies are not clear, and planning rules are rarely enforced. Most people also don’t understand the land procedures. Without secure tenure, families are afraid to invest in strong, permanent houses, so the cycle of informality continues.”¹⁶

Insecure tenure was identified as a major disincentive to investing in durable housing, reinforcing cycles of informality. Where households cannot be confident that they will retain occupation of the plot they build on, the rational response is to build cheaply and incrementally: mud brick rather than fired brick, iron sheets fixed for easy removal, foundations sufficient for a single season rather than a generation. The result is a housing stock that remains permanently provisional, and settlements that continue to be classified as informal because structures do not meet the standards that tenure security would have made worth achieving.

¹⁵ Federation leader, community-based representative advocating for residents’ interests in Mtandire, Lilongwe, 26 February 2025.

¹⁶ Community block leader, grassroots community representative responsible for coordinating local issues and representing residents’ concerns, Mtandire, Lilongwe, 26 February 2025.

Studies of Malawian cities have found that residents of contested settlements do invest in their homes, but that the scale and permanence of that investment tracks their perceived security rather than their income, those who believe eviction is unlikely build in durable materials, while those facing contested claims withhold investment even when they can afford more (Njamwea, 2003). The pattern also carries a climate-health dimension because informally built structures are disproportionately vulnerable to extreme weather, the tenure-driven deficit in construction quality translates directly into exposure to flooding and to the sanitation failures that follow it (Cities Alliance, 2023).

City-level stakeholder consultations

Stakeholder engagement and representation: To complement community-level insights, five city-level stakeholder consultations were held in Lilongwe, Mzuzu and Blantyre cities as well as the towns of Karonga and Nkhatabay, involving over 150 institutional actors from 14 organisations. Participants included city council officials, councillors, central government departments, civil society organisations and other non-state actors involved in urban development and housing.

These consultations focused on understanding institutional perspectives on informal settlements; harmonising definitions of slums, informal settlements and illegal settlements; and validating indicators for upgrading and prevention in line with SULAT. There was broad consensus that the national ISUPS would provide a comprehensive framework for addressing the upgrading, management and prevention of informal settlements, and that it would serve as an implementation strategy for the national urban policy.

Implementation challenges and policy gaps: Stakeholders strongly emphasised that the success of ISUPS would depend on effective implementation, accountability (monitoring and reporting to stakeholders), enforcement and financing. Throughout the consultative process, stakeholders consistently raised concerns with the policy holder – the Ministry of Local Government – regarding how the implementation of the strategy would be monitored and how feedback would be provided. A participant noted that:

“We have many good policies in this country, but the problem is implementation. We need clear monitoring, accountability, and a team responsible for making sure this strategy does not just remain on paper.”¹⁷

This concern stems from a common perception that policy documents are often developed but not effectively implemented.¹⁸ Stakeholders recommended that the strategy include a clear monitoring and evaluation (M&E) framework to track progress, ensure accountability and provide regular feedback to stakeholders. They also

¹⁷ A participant, public officer, government representative involved in policy implementation and public administration, Blantyre, Malawi, 13 March 2026.

¹⁸ Malawi has developed numerous policies and strategies across sectors; however, their implementation has often remained weak, due to politicisation, limited oversight and accountability mechanisms, weak inter-institutional coordination and resource constraints (Nation Online, 2023).

proposed the establishment of a multi-stakeholder implementation team, drawing its mandate from the National Habitat Committee (NHC),¹⁹ to support coordinated, transparent and participatory execution of the strategy. These recommendations were incorporated into the final strategy design, strengthening its institutional accountability and implementation mechanisms.

Drivers, attractiveness and enforcement constraints: Discussions also examined why informal settlements remain attractive to low-income households, highlighting affordability, proximity to employment opportunities and historical planning failures that excluded low-income groups from formal urban development. Key constraints to enforcing planning and development control laws were identified, including inadequate funding, lack of political will, corruption and tensions between rights-based advocacy and regulatory compliance.

The discussion also focused on the parameters of settlement regularisation. Some stakeholders expressed concern that, in the absence of well-defined guidelines, the strategy could unintentionally encourage the creation of new informal settlements by communities or elites, with the expectation that these areas would later be regularised. To address this risk, participants emphasised the need for the strategy to include clear, transparent and objective criteria for determining which settlements are eligible for regularisation. Establishing such criteria is essential to ensure fairness, prevent abuse and guide consistent decisionmaking in the upgrading and formalisation of informal settlements. The informal settlements prevention section of the strategy addresses this issue.

National-level strategy drafting and technical review

Building on the findings from the community- and city-level engagements, a national drafting team led by the Ministry of Local Government, Culture and National Unity, CCODE and Habitat for Humanity synthesised the collected inputs to develop the ISUPS framework. This process translated empirical evidence and stakeholder perspectives into clearly articulated strategic objectives, priority actions, measurable indicators and a phased implementation roadmap. The draft national ISUPS document was subsequently subjected to a rigorous technical review and refinement process to ensure internal coherence, practical feasibility and alignment with national development frameworks and policy priorities, including Malawi Agenda 2063.

¹⁹ The National Habitat Committee (NHC) is a multisectoral advisory and coordinating body in Malawi that guides sustainable urban development, housing and human settlements. It brings together government ministries, international organisations, civil society, communities and the private sector to shape key national frameworks.

Key findings from the community and city consultations

1. **Informality in Malawi is primarily the outcome of governance and systemic failures, rather than deliberate citizen non-compliance.**²⁰
 Inadequate urban land management systems, weak enforcement of planning regulations, limited access to affordable serviced land and delays in formal housing delivery compel low-income households to seek shelter through informal means. Residents' engagement in informal settlement development is therefore better understood as a rational response to structural exclusion from formal urban systems, rather than an act of delinquency. A participant informed one of the meetings that:

“Since the political transition to multiparty democracy, informality has increasingly shaped how city councils operate, particularly in land management and revenue collection. Political actors often use their influence to override established procedures, making it difficult for councils to consistently follow plot allocation guidelines or enforce building standards and codes.”²¹

Ironically, political interference can both *enable* informal occupation and *prevent* formalisation. Residents may be allowed to settle informally and authorities tolerate these arrangements for years, especially where large numbers of voters are involved. However, without proper documentation or planning approval, settlement status remains legally insecure and vulnerable to future eviction. Furthermore, the situation perpetuates a vicious cycle, whereby weak land management and revenue collection undermine councils' ability to generate the funds required for infrastructure development and the provision of essential services. Informal settlements then remain underserved, reinforcing cycles of poor living conditions.
2. **Local authorities face persistent structural constraints in delivering services and managing urban growth.** These include limited fiscal autonomy, insufficient infrastructure financing,²² human resource shortages and weak enforcement capacity. As a result, planning instruments and development control mechanisms are inconsistently applied, allowing informal settlements to

²⁰ Chinsinga (2015) observes that urban informality in Malawi is partly reinforced by legal and institutional contradictions. While statutory planning laws do not recognise the authority of chiefs or the legitimacy of unplanned settlements within designated urban planning areas, customary actors and informal processes continue to operate in practice. This results in a parallel system in which formal and informal institutions, land allocation practices and settlement development processes coexist, sometimes in tension, but often in mutually reinforcing ways that blur the boundary between legality and illegality in urban land governance.

²¹ Council official, Mzuzu city council, June 2025.

²² For example, because of Lilongwe City's precarious financial situation, it cannot realistically meet the expectations of its residents, nor can it provide services at a meaningful, impactful level. Though most of the city's resources are raised locally, in 2018/9 each resident of the city received, on average, services costing only Malawi Kwacha 3,872 per person per year (USD 5.26) – see [detailed diagnostic report from Lilongwe City Council](#). A significant proportion of residents living in informal settlements do not contribute directly to municipal revenue streams such as city rates because their land tenure and property ownership are not formally recognised within the existing system. This creates a cycle where settlements with significant service needs have limited ability to contribute to the financing of those services, while the council has limited resources to extend infrastructure, regularise tenure and improve service delivery. Addressing informality therefore requires not only upgrading physical infrastructure but also reforms that expand the formal inclusion of low-income residents within urban governance and revenue systems.

expand unchecked while basic services, such as roads, drainage, sanitation and solid waste management, remain underprovided.

3. **Community priorities centred on tenure security, improved infrastructure and social and economic inclusion.** There is a strong and consistent demand for secure tenure, resilient housing, improved public infrastructure and greater social and economic inclusion. Tenure insecurity was identified as a central barrier to household investment in durable housing and environmental improvements, while inadequate infrastructure exacerbates exposure to health risks and climate-related hazards. Communities also expressed the need for inclusion in urban economies through access to livelihoods, markets and social services. One participant captured the discussion in the following way:

“We want security over our land first. Without that, we are afraid to improve our houses because we can be told to leave at any time. Our homes are weak, the roads flood, and there are no proper drains or toilets. If we are included and supported with infrastructure and tenure, we can improve our living conditions ourselves.”²³

IS residents raised an issue concerning the quality of housing in their communities. Overall, the houses are substandard, often constructed with temporary materials, exposing residents to significant climate-related risks. It was reported that during the rainy season, informal settlements frequently experience flooding, which damages homes, destroys personal property, including livelihoods, and contaminates water sources. The lack of proper sanitation facilities exacerbates the risk of water-borne diseases such as cholera, dysentery and diarrhoea, particularly affecting children and the elderly.

4. **Urbanisation is a dual and uneven process.** On the one hand, it drives economic growth in the formal city through increased investment, employment opportunities and planned infrastructure development. On the other hand, it intensifies socioeconomic vulnerability within informal settlements, where rapid population growth is not matched by commensurate investment in housing and services. It is evident that urbanisation has grown without significant structural transformation and it has failed to lay the foundations for future prosperity (Kelsall, 2011). In this situation, livelihoods in informal settlements remain precarious for many people and there are few opportunities to secure better development options.
5. **Political interference and weak planning outcomes.** Political interference continues to undermine effective planning and equitable settlement development. Decisions around land allocation, enforcement of planning regulations and service provision are often shaped by short-term political considerations rather than long-term urban development objectives. This weakens institutional accountability, distorts planning processes and contributes to the persistence of informality.

Further to these findings, community engagements revealed several other important insights into the governance and development dynamics of informal settlements:

6. **Political neglect was frequently cited**, with participants noting that informal settlement challenges are often deprioritised because they are perceived as politically costly or offering limited immediate political returns. This results in minimal corrective action to address underlying systemic failures.

²³ Female participant, FGD, Area 27, Lilongwe, 5 March 2025.

7. **Land tenure categories significantly shape settlement development trajectories.** While informal settlements share common characteristics, such as overcrowding and inadequate services, their specific opportunities and constraints vary, depending on whether they are located on public, customary or reserved land. These land classifications influence residents' tenure security, access to services, exposure to eviction and prospects for upgrading or regularisation.
8. **There is a multilayered nature of governance in informal settlements,** involving local authorities, central government agencies, political actors, customary leaders, civil society and community structures operating through both cooperative and competing practices. In contexts where formal governance is weak, customary leaders play a particularly influential role, acting as intermediaries between residents and political elites. Their authority is reinforced by residents' need for representation and protection, as well as by political actors' reliance on them to demonstrate responsiveness, even when this contradicts formal land and planning frameworks.

Results and outcomes from all transition grant activities

The research and consultative process generated significant results that extend beyond data collection to tangible policy, governance and institutional outcomes. These results demonstrate the value of adopting a participatory, multi-level approach to informal settlement research and strategy development.

1. **A key outcome of the action research was the achievement of broad consensus on the national direction for informal settlements upgrading and prevention.** Stakeholders from central government, local authorities, civil society and community structures reached a shared understanding of the roles and responsibilities of different actors across national and sub-national levels and this is evidenced through a greater elaboration of the drafting process for the policy. This consensus reduced fragmentation in policy interpretation and strengthened coherence between housing, land, urban planning and local government mandates. Importantly, the research process clarified how informal settlements should be addressed as a national development priority rather than a marginal or sector-specific issue.
2. **The meaningful integration of community-identified priorities into the national strategy.** Issues such as tenure security, resilient housing, access to infrastructure, disaster risk reduction and livelihood inclusion – raised consistently during settlement-level diagnostics – have been reflected in the strategic objectives and actions of the National ISUPS. This outcome enhanced the legitimacy and social relevance of the strategy, ensuring that it responds directly to lived realities rather than abstract policy assumptions. The inclusion of community voice also strengthened downward accountability and increased the likelihood of community support during implementation.
3. **The process enhanced institutional readiness for implementation.** The National ISUPS was deliberately aligned with Malawi Agenda 2063, the national urban policy and relevant legal and policy frameworks governing land, housing, urban planning and local government. This alignment strengthened the strategy's policy legitimacy and increased its prospects for formal adoption, resource mobilisation and integration into existing government planning and budgeting processes. Institutional actors reported improved clarity on how the

strategy complements existing mandates, rather than duplicating or competing with them.

4. **The project exceeded its original stakeholder engagement targets by extending consultations beyond Lilongwe to include stakeholders from Mzuzu, Blantyre and other urban areas.** This broader engagement brought together a more diverse range of actors, including local authorities, government institutions, community representatives, civil society organisations and development partners. This extensive engagement contributed to improved trust between state institutions and communities, as well as a stronger sense of shared ownership of the research findings and the resulting strategy. The inclusive planning process encouraged stakeholders to move beyond viewing informal settlements primarily as a consequence of non-compliance with planning regulations.
5. **Instead, it promoted a shared understanding that informal settlement growth reflects wider challenges in urban governance, land management, housing provision and infrastructure development.** Consequently, addressing these challenges requires coordinated action by government institutions, local authorities, communities, civil society organisations and development partners.

Strategic alignment

ISUPS is firmly aligned with Malawi's national development priorities and policy frameworks, reinforcing its relevance, legitimacy and potential for sustainable implementation. At the core of this alignment is Malawi Agenda 2063, particularly pillar 2 on urbanisation and human settlements, which envisions the development of safe, inclusive, productive and resilient cities. ISUPS directly contributes to this pillar by promoting planned urban growth, improving living conditions in informal settlements, strengthening tenure security and supporting inclusive access to urban infrastructure and services.

The strategy also operationalises the principles set out in the national urban policy (Malawi Government, 2019), translating policy commitments on compact, inclusive and sustainable urban development into practical actions focused on informal settlement upgrading and prevention. By emphasising integrated planning, serviced land delivery, housing affordability and participatory governance, ISUPS provides an implementation framework that bridges the gap between urban policy aspirations and on-the-ground realities.

In line with the decentralisation policy, ISUPS prioritises the leadership role of local authorities in planning and implementing informal settlement upgrading initiatives.²⁴ The strategy strengthens the mandate of city councils by promoting devolved decisionmaking, enhancing coordination between central and local government, and

²⁴ In 2025, the government of Malawi introduced major reforms to the Constituency Development Fund (CDF), with the Democratic Progressive Party (DPP) increasing allocations to MWK 5 billion per constituency per year as part of its decentralisation agenda, aiming to shift control of development projects from central government and members of parliament directly to community structures and local decisionmaking bodies.

supporting institutional capacity for land management, infrastructure delivery and community engagement. This reinforces decentralisation objectives while recognising councils as the primary actors in managing urban development.

ISUPS is further aligned with the Disaster Risk Management Act, by integrating disaster risk reduction and climate resilience into informal settlement upgrading. The strategy promotes settlement-level risk assessments, resilient infrastructure, improved drainage and nature-based solutions, thereby reducing vulnerability to floods, heat stress and other climate-related hazards that disproportionately affect residents of informal settlements.

Validation and uptake approach for the strategy

Policy validation and community engagement

Validation and uptake for ISUPS were advanced through targeted engagements at multiple levels. A dedicated meeting was held in Lilongwe on 14 July 2025, bringing together community members, local leaders and city stakeholders to provide their inputs on the strategy. This engagement allowed participants to review proposed interventions and highlight priority areas for upgrading and prevention, ensuring that the strategy reflects local perspectives and lived realities within informal settlements.

National-level validation at the Malawi Urban Forum

The 4th Malawi Urban Forum (MUF) in October 2025 provided a national platform for policy validation and stakeholder uptake. During the Forum, the strategy was presented to a broad audience of national stakeholders, including government agencies, city councils, development partners, civil society organisations and private sector actors. Presentations and discussions were conducted both in plenary sessions and thematic breakout groups, allowing stakeholders to critically assess the strategy's objectives, indicators and implementation framework.

The joint communiqué issued by parties to the meeting strongly reflected the core principles of ISUPS, emphasising affordable housing and slum upgrading; integration of sustainable and rental housing into national urban policy; collaboration among government, the private sector, service providers and civil society; strengthening local authority capacity and access to infrastructure financing; leveraging urbanisation for investment and economic transformation; and embedding climate resilience, disaster preparedness and nature-based solutions into urban planning and informal settlement upgrading.

Lessons learned during the transition grant

The development of ISUPS through the transition grant (TG) process generated important lessons on how reform processes can build legitimacy, strengthen coalitions and improve the capacity of state and non-state actors to address complex urban challenges. The process demonstrated that effective informal settlement upgrading

requires more than technical solutions; it requires changes in how institutions engage with communities, coordinate across systems and sustain political commitment.

Community mobilisation and co-production strengthen legitimacy and ownership

A key lesson from the TG process was that early and sustained engagement with communities is critical for building trust and legitimacy. Community consultations, focus group discussions and engagement with Federation leaders, community block leaders, ward development committees and traditional authorities revealed that residents have valuable knowledge about settlement histories, land arrangements, service gaps and locally appropriate solutions. These engagements challenged assumptions that communities are only beneficiaries of upgrading interventions and demonstrated their role as active partners in shaping urban development responses.

Reform coalitions require deliberate alignment of actors and interests

The TG process highlighted that addressing informal settlements requires a reform coalition involving communities, local authorities, national government institutions, traditional leaders, technical agencies and development partners. No single institution has sufficient authority, resources or capacity to address the interconnected challenges of land, housing, infrastructure, finance and urban governance.

The process helped create spaces where actors who often operate separately could engage around a shared understanding of the problem and possible pathways for reform. However, an important lesson is that coalitions require continued coordination and clear roles beyond the strategy development phase. Without institutional mechanisms to maintain collaboration, there is a risk that commitments remain aspirational.

State capability requires strengthening implementation systems, not only policies

A recurring message from stakeholders was that Malawi has developed a range of policies addressing urban development and land management, but implementation remains a major challenge. The TG process provided evidence that improving state capability requires strengthening practical systems for coordination, monitoring, financing and accountability.

A public officer reflected:

“We have many good policies in this country, but the problem is implementation. We need clear monitoring, accountability, and a team responsible for making sure this strategy does not just remain on paper.”²⁵

²⁵ Public officer, government representative involved in policy implementation and public administration, Blantyre, Malawi, 13 March 2026.

This suggests that future interventions should not only focus on policy development but also invest in institutional capacity, implementation structures and mechanisms that enable government actors to translate commitments into action.

Elite engagement and political commitment are essential for reform sustainability

The TG process also demonstrated the importance of engaging political and institutional leaders early. Informal settlement upgrading involves decisions about land allocation, planning standards, public investment priorities and enforcement practices, all of which are shaped by political incentives and institutional interests. Building elite commitment is therefore necessary to ensure that reforms are supported, resourced and sustained. However, the process also showed that political commitment must be matched with technical and financial capacity. Political support alone cannot overcome weak planning systems, limited municipal resources or fragmented institutional mandates.

Financing determines scale and sustainability

The TG process confirmed that financing remains one of the greatest constraints to large-scale upgrading. While communities and local institutions can contribute knowledge, mobilisation and monitoring, upgrading requires significant investment in infrastructure, services and land management systems. A dedicated financing mechanism, such as a national settlement upgrading and prevention fund, would help local authorities move beyond short-term projects and support sustained implementation.

Challenges and mitigation

Several operational and contextual challenges emerged during the development of ISUPS. These challenges were effectively mitigated through adaptive management strategies, ensuring that progress was maintained and stakeholder confidence preserved.

1. In several settlements, long-standing mistrust of local authorities slowed mobilisation and reduced initial willingness to participate in consultations and diagnostic activities. This mistrust is rooted in past experiences of unfulfilled promises, politically driven interventions and sporadic enforcement actions, such as evictions or demolition of structures without adequate consultation. Early and deliberate involvement of trusted local leaders, including community representatives and traditional authorities, helped to rebuild confidence and improve participation during the strategy development process. Through direct interaction with communities, the transition grant activities demonstrated how local knowledge, lived experiences and community priorities can inform more responsive planning decisions. This contributed to shifting perceptions of communities, from passive beneficiaries to active partners in urban development, while highlighting the importance of dialogue, transparency and accountability in strengthening state–community relationships.

If not addressed, this mistrust could significantly affect the implementation of the slum upgrading and prevention strategy (ISUPS). Communities'

involvement, that is, in data collection, may not take place and they may be reluctant to engage in planning processes, or perceive upgrading initiatives as precursors to displacement rather than improvement. To mitigate these risks, ISUPS implementation has institutionalised continuous community engagement, transparent communication on project intentions and safeguards and participatory decisionmaking structures. It also seeks to establish grievance redress mechanisms, ensuring visible early benefits (such as small-scale infrastructure improvements), and working through existing community structures, which can further strengthen trust, accountability and long-term cooperation.

2. The presence of multiple service delivery actors operating independently has created coordination delays, particularly in aligning priorities, mandates and interventions across institutions. One of the most significant examples of this fragmentation is the overlapping authority over urban land. Chinsinga (2015) in his political economy analysis (PEA) found that traditional leaders remain the main source of competing authority with city councils, despite having no legal mandate to administer land within urban areas. Although the Chiefs Act prohibits traditional leaders from exercising authority over land in cities, and the Town and Country Planning Act does not recognise their role within designated planning areas, the practice persists because the process of incorporating customary land into urban jurisdictions has been incomplete. In many cases, traditional leaders continue to exercise residual authority because they have not yet been compensated after their land was designated as part of the city.

As one Mzuzu city council official observed,

“People are still buying land from chiefs in Dunduzu, even though the land has been acquired by the council.”²⁶

This overlap in authority creates uncertainty over land administration, weakens enforcement of planning regulations and complicates efforts to coordinate infrastructure provision and service delivery across institutions.

3. The change in government as a result of the general elections in September 2025, created uncertainty and posed potential risks to the continuity of ISUPS. Transitions often lead to shifts in political priorities, restructuring of ministries and turnover among senior decisionmakers, all of which is likely to slow or stall policy processes that began under a previous administration. To mitigate these risks, the consortium maintained continuous advocacy and technical engagement through established technocrats within key ministries, departments and agencies. By anchoring the strategy within institutional systems rather than political personalities, momentum was sustained, despite leadership changes.
4. The limited participation of the private sector in upgrading informal settlements remains a significant challenge in Lilongwe and other cities in Malawi, contributing to persistent infrastructure and service delivery deficits. Private investment, which could provide much-needed capital, technical expertise and innovation for the provision of services, such as water supply, sanitation, solid waste management, roads and affordable housing, has largely been absent from informal settlements. This is primarily due to the perception that these areas present high investment risks and offer limited financial returns. Insecure

²⁶ Public officer involved in policy implementation and public administration, quoted in Chinsinga (2015).

land tenure, the absence of formal planning and zoning, weak regulatory frameworks and uncertainty over land ownership discourage long-term investment.

At the same time, investors are concerned about the affordability of utility tariffs, housing finance and other services among low-income households, reducing the commercial viability of projects. Consequently, city councils and development partners continue to shoulder most upgrading initiatives, despite facing severe financial and institutional constraints. The absence of sustained private sector engagement limits opportunities to leverage additional resources, expand infrastructure and improve living conditions, thereby reinforcing the cycle of informality, inadequate service provision and urban poverty.

Sustainability and way forward after completion of the transition grant

Phase I of the process focused on consultations and the development of ISUPS and concluded in December 2025. Translating ISUPS from policy into tangible improvements on the ground will require deliberate investment in communication, institutionalisation, financing, implementation mechanisms and accountability.

Phase II of the process will therefore prioritise consolidating policy uptake, strengthening coordination and implementation systems, and embedding inclusive, participatory and sustainable approaches within existing urban governance structures. This phase will be critical in ensuring that the strategy moves beyond a policy framework and becomes a practical tool for improving living conditions and preventing the formation of new informal settlements. The work will involve the following components.

Strategic communication and knowledge dissemination

Effective uptake of ISUPS will depend on broad awareness and understanding among policymakers, local authorities, communities and development partners. Phase II will prioritise the production of short videos and concise informational briefs to communicate the strategy's objectives, principles and implementation pathways in accessible formats. These materials will be produced through the Federation youth-led Know Your City Television (KYC TV) programme, a community-based media initiative that centres storytelling by people directly affected by urban challenges. The programme provides an important platform for amplifying the voices of residents of informal settlements, particularly youth and women, who are often excluded from formal policy discourse. The youth involved are already trained and production equipment is in place, ensuring cost-effective delivery. Dissemination will occur through widely used digital platforms, including WhatsApp, YouTube, Facebook and institutional websites, allowing the strategy to reach a wide and diverse audience with minimal additional cost.

Establishment of a national slum upgrading and prevention fund

A major sustainability challenge for informal settlement upgrading in Malawi has been the absence of a dedicated and predictable financing mechanism. Phase II will support

advocacy initiatives aimed at establishing a national slum upgrading and prevention fund to finance upgrading, prevention and tenure regularisation interventions. The Ministry of Local Government has already initiated discussions around the creation of such a fund, and preliminary advocacy has been undertaken to assess Cabinet receptiveness. The proposed fund would serve as a pooled financing mechanism drawing from government allocations, development partner support and private sector contributions, enabling coordinated, scaled and sustained investment in informal settlements, rather than fragmented project-based interventions.

Pilot upgrading interventions and demonstration projects

To test ISUPS and demonstrate its practical value, Phase II will support the implementation of a pilot upgrading programme in Mgoni informal settlement in Lilongwe. The pilot will function as a learning laboratory for testing integrated approaches that combine tenure regularisation, infrastructure upgrading, risk reduction and strong community participation.

The first step in the pilot process will involve the systematic collection, analysis and dissemination of community-level data. This evidence will guide the identification and design of priority projects to be implemented under the programme, ensuring that interventions respond directly to locally identified needs and risks.

Implementation will be strategically linked to the constituency development fund (CDF), which has recently been increased from MWK 220 million to MWK 5 billion, providing a significant opportunity to channel domestic resources towards informal settlements upgrading. Aligning pilot interventions with this funding mechanism will help demonstrate scalable financing pathways for the national roll-out of ISUPS.

Lessons generated from the Mgoni pilot will be used to refine implementation guidelines, strengthen institutional coordination and build political confidence in the strategy. Close collaboration with the Ministries of Lands, Local Government and local authorities will ensure that pilot activities are embedded within existing governance and service delivery systems, rather than operating as parallel initiatives.

Institutionalising inclusive and gender-responsive participation

The long-term sustainability of ISUPS depends on embedding inclusive governance practices within urban planning and implementation systems. Phase II will therefore prioritise the institutionalisation of community participation, gender-responsive planning and structured youth engagement within informal settlements upgrading processes.

Building on the active role communities played during strategy development, formal mechanisms will be strengthened to ensure continuous involvement of residents in settlement profiling, project prioritisation, design of upgrading interventions and participatory monitoring. For example, in Mgoni in Lilongwe, community savings groups and settlement development committees will work alongside local authorities to identify priority infrastructure needs such as drainage improvement, safer water points,

and access roads, ensuring that investments respond directly to locally identified risks and daily challenges.

A gender-responsive approach will ensure that women, who are often primary managers of household water, sanitation and care responsibilities, play a central role in planning and decisionmaking. In practice, this may include scheduling consultations at times accessible to women, supporting women's representation in settlement committees and prioritising interventions that reduce their daily burdens, such as closer water access points and improved sanitation facilities.

Special attention will also be given to youth engagement, recognising both young people's demographic significance and their role as agents of innovation, communication and social change. In many Malawian informal settlements, young people already support community mapping, data collection and digital documentation. Phase II will build on this by involving youth in participatory planning processes, climate risk awareness campaigns and local maintenance initiatives, helping transform them from marginalised groups into active partners in settlement improvement.

Learning, monitoring and evaluation

Continuous learning, monitoring and evaluation (LME) will be central to sustaining momentum, strengthening accountability and supporting adaptive implementation. Phase II will operationalise the monitoring framework developed under ISUPS, enabling regular tracking of progress against agreed indicators, timely identification of implementation bottlenecks and evidence-based adjustments to programming.

The LME process will be firmly rooted in community-level processes and led by communities themselves, ensuring that monitoring reflects lived realities, local priorities and on-the-ground changes. This participatory approach will strengthen ownership, transparency and downward accountability. The Malawi Federation already applies similar community-led monitoring approaches in its ongoing work – scaling this practice to a broader, community-wide level will therefore be both feasible and practical.

The completion of Phase I marked an important milestone in advancing a coordinated national approach to informal settlement upgrading and prevention in Malawi. However, the long-term impact of ISUPS will depend on its transition from a policy framework into an implemented and sustained programme of action. By combining strategic advocacy, community-led implementation, inclusive participation and evidence-based learning, the process will help ensure that ISUPS becomes a lasting mechanism for improving urban living conditions, strengthening resilience and preventing the growth of future informal settlements.

Conclusion

The development of ISUPS demonstrates that meaningful urban reform is achieved not only through sound technical solutions but also through sustained collaboration among government, local authorities, organised communities, civil society, development

partners and researchers. The transition grant has provided Malawi with a nationally owned framework for addressing informal settlements in a more coordinated, inclusive and strategic manner. However, the success of the strategy will ultimately depend on its implementation, rather than its adoption alone.

Implementation must be informed by Malawi's political settlement realities. Urban planning, land management and informal settlement governance are shaped by political incentives, institutional relationships and competing interests that influence how decisions are made and resources are allocated. Recognising these dynamics will be essential for identifying politically feasible reforms, building and sustaining reform coalitions and ensuring that implementation remains resilient through changes in political leadership and institutional arrangements.

A key priority moving forward is to secure sustainable financing for implementation. Continued advocacy is required to establish and operationalise the proposed national slum upgrading and prevention fund as a dedicated financing mechanism capable of supporting long-term upgrading, prevention and tenure regularisation initiatives. At the same time, the consortium that emerged through the TG should be maintained and strengthened beyond the strategy development phase. This coalition provides an important platform for coordinating implementation, mobilising resources, generating evidence and sustaining policy dialogue across institutions.

Finally, implementation should begin with well-designed pilot projects that demonstrate the practical value of the strategy. Carefully selected demonstration initiatives will provide opportunities to test implementation approaches, strengthen institutional coordination, generate lessons for scaling up and build confidence among policymakers, development partners and communities. Combined with continuous learning, community participation and adaptive management, these pilots can help transform the ISUPS from a policy framework into a practical instrument for delivering more inclusive, resilient and well-managed urban development in Malawi.

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The African Cities Research Consortium (ACRC) is funded by the UK government's Foreign, Commonwealth & Development Office (FCDO) through its Global Research and Technology Development portfolio. The views expressed here are those of the authors and do not necessarily reflect the official policy or positions of the UK government's FCDO or its partners.