Standing Committee for
Economic and Commercial Cooperation
of the Organization of Islamic Cooperation (COMCEC)

PROCEEDINGS OF THE 25TH MEETING OF THE COMCEC POVERTY ALLEVIATION WORKING GROUP

"Decent Housing for the Poor in the OIC Member Countries"

COMCEC COORDINATION OFFICE

October 2025

PROCEEDINGS OF THE 25th MEETING OF THE

COMCEC POVERTY ALLEVIATION WORKING GROUP

"Decent Housing for the Poor in the OIC Member Countries"

(September 15-16, 2025)

COMCEC COORDINATION OFFICE

October 2025

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1. Introduction

The 25th Meeting of the COMCEC Poverty Alleviation Working Group (PAWG) was held on 15-16 September 2025 in Ankara with the theme "*Decent Housing for the Poor in the OIC Member Countries*".

(The Agenda and Program of the Meeting are attached as Annex-I and Annex-II)

The representatives of 21 Member Countries, which have notified their focal points for the PAWG, attended the Meeting. The representatives of the Statistical, Economic and Social Research and Training Centre for Islamic Countries (SESRIC) and OIC Labour Centre also participated in the Meeting.

(The List of Participants of the Meeting is attached as Annex-IV)

The Meeting considered the main findings of the guide titled "Decent Housing for the Poor in the OIC Member Countries" which has been conducted specifically for this year's Meetings of the PAWG with a view to enriching the discussions.

In line with the tradition of the Organization of the Islamic Cooperation (OIC), the Meeting commenced with the recitation from the Holy Quran. Afterwards, Mr. Selçuk KOÇ, Director General of the COMCEC Coordination Office, made an opening speech. After his speech Mr. KOÇ gave the floor to Ms. Juldeh CEESAY, Permanent Secretary, Ministry of Finance and Economic Affairs of the Gambia as the Chairperson of the Meeting.

In the beginning, Ms. CEESAY summarized the Program of the Meeting and gave the floor to Dr. Belgi TURAN to make her presentation on the Poverty Outlook for the OIC Member Countries. Following the presentation, Prof. Dr. Ali HEPŞEN and Dr. Levent SÜMER presented the main findings of the guide that their team prepared, introducing the background and key concepts about decent housing and housing strategies.

The five-case country analysis covered in the guide namely, Malaysia, Egypt, Türkiye, Morocco and Singapore were presented by Prof. HEPŞEN. Afterwards, the representatives of Albenia and Azerbaijan presented their experiences in decent housing strategies of their respective countries. Moreover, Mr. Kürşat BAY, representative from Gaziantep Municipality of Türkiye presented their experiences in social housing projects. Lastly, Mr. Hasan YENİGÜL, Expert at COMCEC Coordination Office, made a presentation on the COMCEC Project Support Programs.

The meeting came up with set of policy recommendation which was prepared in line with the theme of the meeting, to be submitted for adoption of 41st COMCEC Ministerial Meeting on 1-4 November, 2025.

Furthermore, on the second day of the Meeting, a field visit was organized to a social housing project implemented by the Housing Development Administration of the Republic of Türkiye (TOKİ). Through this visit, the participants had the opportunity to directly observe the functioning and practices of the project and to gain first-hand insights into the ongoing activities.

2. Opening Session

The Meeting started with a recitation from the Holy Quran. At the outset, Mr. Selçuk KOÇ, Director General of the COMCEC Coordination Office, welcomed all participants to the 25th Meeting of the COMCEC Poverty Alleviation Working Group (PAWG).

He began his speech by extending his deepest condolences to the Palestinian people, particularly the innocent children, women, and men who have fallen victim to the ongoing genocide systematically carried out by Israel. He prayed for Allah's mercy upon those martyred and for the recovery of the wounded. He stressed that a just and lasting resolution to the Palestinian question could only be achieved through the unity and joint efforts of the Islamic Ummah.

Turning to the significance of the gathering, Mr. KOÇ expressed his pleasure in welcoming all participants to the meeting. He underlined the role of COMCEC as the Ministerial-level cooperation platform of the Islamic world, aiming to address the shared developmental challenges of OIC Member States. He recalled that since 2013, the Poverty Alleviation Working Group has been meeting regularly within the framework of the COMCEC Strategy, with the overarching objective of eradicating extreme poverty and hunger.

Mr. KOÇ emphasized that one of the most pressing aspects of poverty alleviation is ensuring access to adequate housing. He explained that in Islam, homes are considered a blessing from Allah, serving as sanctuaries that preserve life, nurture families, and safeguard faith and culture. Housing, he stressed, is not merely about shelter but represents dignity, stability, and opportunity.

He noted that despite notable economic growth across OIC member countries in recent decades, progress in housing conditions has not kept pace. Rapid urbanization has placed pressure on cities, resulting in overcrowding, unsafe dwellings, and inadequate living conditions. More than half of the world's population now lives in cities, yet in many member states, urban growth has outstripped the provision of basic services. This housing deficit, he pointed out, forces families to compromise on essential needs, undermining health, productivity, and long-term development.

Mr. KOÇ further highlighted that providing decent and affordable housing must be recognized as both a moral obligation and a strategic investment in human capital, economic resilience, and social inclusion. He underlined the need for evidence-based policies aligned with national development priorities and poverty dynamics, alongside inclusive urban planning. Transparent land governance, fair use of public land, and the regulation of informal settlements were mentioned as key areas of action. Above all, he stressed the importance of joint efforts and collaboration among governments, the private sector, and civil society to ensure that economic growth translates into dignified living conditions for all.

With regard to the agenda of the meeting, Mr. KOÇ recalled that this was the second Poverty Alleviation Working Group session of the year. He reminded participants that in the 24th Meeting, the preliminary findings of the first draft of the Policy Guide on Decent Housing for the Poor in OIC Member Countries had been discussed. Building upon those deliberations, he explained that the 25th Meeting would focus on the final version of the Guideline, include presentations on member country experiences, and hear contributions of municipalities. A dedicated moderation session would also provide the opportunity to explore concrete policy options in detail.

He underlined that ensuring decent housing for the poor was vital not only for improving living standards but also for addressing broader social and economic challenges faced by OIC Member Countries. He expressed his firm belief that the policy recommendations to be formulated in this

meeting would serve as valuable input for the 41st COMCEC Session, where they would be presented to Ministers.

Concluding his statement, Mr. KOÇ wished all participants fruitful discussions and reiterated his conviction that the insights and recommendations emerging from the deliberations would significantly contribute to enhancing cooperation among member countries in the field of poverty alleviation.

3. COMCEC Poverty Alleviation Outlook 2025

The first presentation of the Meeting was made by Dr. Belgi TURAN, Professor of Economics at TOBB ETU. She began by noting that while recent decades have witnessed substantial increases in global income and wealth generation, the distribution of these gains has been highly uneven. High- and upper-middle-income countries have benefited the most, whereas lower-middle-income and low-income nations have faced deeper structural challenges. She underlined that although global GDP growth has shown wide disparities, there has been significant progress in reducing extreme poverty worldwide, with the share of people living under the $3.00 threshold decreasing from around 33% to 5%.

Turning to the OIC context, Dr. TURAN highlighted that economic growth is predominantly concentrated in upper-middle-income member states, while many lower-income members continue to struggle. She drew attention to the fact that OIC countries represent one-fourth of the world's population but account for only one-eighteenth of global GDP. This reflects deep inequalities: while some of the wealthiest nations belong to the OIC, 21 members are classified as least developed countries. Consequently, GDP per capita varies sharply, ranging from $79,184 in the richest member to just $1,408 in the poorest, with poverty rates exceeding 80% in certain low-income members.

She stressed that monetary poverty indicators alone cannot fully capture the multidimensional challenges of development. To illustrate this, she referred to the Human Development Index (HDI), which combines health, education, and standard of living. While OIC countries have improved their average HDI from 0.505 to 0.664 over the past three decades, they still lag behind global and OECD averages, surpassing only the least developed countries. Within the OIC, she noted, the picture is highly diverse: 30% of member states fall into the low human development category, 20% into medium, another 30% into high, and the remaining 20% into very high human development. Importantly, she underlined that income and development classifications do not always align, with some upper-middle-income countries outperforming high-income ones in development terms, while certain low-income members achieve better social outcomes than wealthier peers.

Dr. TURAN also discussed non-monetary dimensions of poverty using the Multidimensional Poverty Index (MPI), which relies on household-level data. She observed that OIC members perform worse than the global and developing country averages, standing above only Sub-Saharan Africa. She also referenced the Global Hunger Index, noting that 3 OIC countries face alarming levels of hunger, 18 serious levels, and 17 moderate levels. Furthermore, she emphasized persistent gender disparities across OIC states, citing indicators such as the Gender Development Index (GDI), Gender Parity Index (GGPI), Women's Empowerment Index (WEI), and Gender Inequality Index (GII). These consistently show OIC countries lagging behind in gender equality, which she described as both a human rights concern and a lost economic opportunity due to the underutilization of women's potential.

In her concluding remarks, Dr. TURAN underlined that poverty alleviation remains a pressing priority for the OIC region, with more than 335 million people still living in poverty. The COVID-19 pandemic, she added, has further exacerbated these challenges. She stressed that COMCEC provides an important platform for collective efforts in this area, by supporting policies and strategies that go beyond income to address broader dimensions of human development, including health, education, decent living standards, gender equality, and women's empowerment. She reaffirmed that sustained collaboration among OIC Member States will be essential for achieving inclusive and sustainable development.

4. Overview Presentation of the Final Draft of Guide

4.1. General Overview of the Guide and Survey Findings

Dr. Levent SÜMER, from Boğaziçi University provided an overview of decent housing in OIC Member Countries and shared information on the motivation behind the guide, which aims to examine the multidimensional aspects of decent housing and develop actionable strategies to address the issue of decent housing for the poor in OIC Member Countries.

Dr. SÜMER stated that the global economy has been struggling with high debt, high inflation, income and wealth inequality, recession/stagflation, imbalanced supply and demand, difficulty accessing finance, regional conventional wars, and trade wars. From a housing industry perspective, Dr SÜMER underlined the differences between the current housing crisis and the 2008 mortgage crisis. While the current one is rooted in unaffordability, the previous one was caused by irresponsible lending. Dr. SÜMER stated that geopolitical tensions, high debt levels, and economic instability have a severe impact on the housing sector. Homeownership rates are declining in many countries, indicating widespread issues with accessibility. OIC Member Countries face a bottleneck: high demand but constrained supply due to the high cost of land, construction, and limited financing. A critical conclusion is that periodic interest rate cuts are temporary fixes; long-term solutions require alternative financing models and sustainable policies.

Dr. SÜMER also pointed out the number of homeless people exceeding 150 million and the 1.6 billion people living in inadequate housing conditions. The situation is worsening, as this number is expected to reach 3 billion people by 2030. To develop sustainable decent housing policies, Dr. SÜMER underlined the importance of understanding the psychological reasons behind homeownership and explained the conceptual foundation of "decent housing" from multiple perspectives, including the Islamic Perspective, by citing Surah from the Holy Quran, the Human Rights Perspective, by pointing out The Universal Declaration of Human Rights (Article 25) and the International Organizations by citing definitions from Habitat for Humanity, the World Bank, OECD, and the EU.

Dr. SÜMER identified several critical challenges facing OIC Member Countries; a massive and growing housing deficit, driven by rapid urbanization and a young population, widespread informal settlements characterized by inadequate services and tenure insecurity, underdeveloped mortgage markets and limited access to formal finance for low-income groups, weak institutional frameworks that hinder effective policy implementation and the existential threat of climate change to the housing stock. He categorized habitability (safety and basic living standards), affordability (economic accessibility), accessibility (inclusivity and physical access), and cultural adequacy (respect for identity and dignity) as the main features of decent housing.

Dr. SÜMER briefly listed the global policies as social housing programs, public housing, housing cooperatives, rent control & tenant protections, limits on rent hikes and eviction bans,

housing subsidies and vouchers, inclusionary zoning (mandating affordable units in new developments), slum upgrading and informal settlement regularization (improving living conditions without displacement), vacancy tax, rental programs, innovative financing tools, use of Islamic financing models and emphasizing sustainability.

Dr. SÜMER recommended a roadmap for sustainable decent housing policies. He mentioned that we need to think beyond traditional approaches, shifting from Ownership-Centric Models to the Housing-as-a-Service model, building a Human-Focused Investment and Financing Ecosystem, utilizing technology and innovation, integrating housing, land, and transport policies, strengthening legal and governance systems, promoting participatory and culturally appropriate housing, and enhancing regional cooperation and knowledge exchange. Then he proposed a Sustainable New Housing Financing Model based on the 4P Framework (Public-Private-People Partnership). He explained the details of the model in the following presentation.

4.2. Selected Case Studies

Prof. Ali HEPŞEN, Professor of Finance at Istanbul University provided comprehensive information on case studies from 5 countries, including 4 OIC Member Countries (Türkiye, Malaysia, Egypt, and Morocco) and one non-OIC Member Country, Singapore, which serves as a best practice.

He also mentioned that Indonesia, Iran, Pakistan, Algeria, Saudi Arabia, France, the UK, Germany, Brazil, and India were also studied as additional OIC and non-OIC Member Countries.

The presentation provided a comparative analysis of housing models from both OIC and non-OIC countries, extracting key lessons.

Türkiye

In the Türkiye case, Prof. HEPŞEN highlighted the effectiveness of a powerful central agency, the Housing Development Administration (TOKİ), in delivering mass housing.

The imperative of a strong, centralized public agency, strategic use of public land as a key enabler, the need for a multi-pronged financing strategy, embedding resilience and inclusivity into policy frameworks, and fostering a pluralistic ecosystem of delivery actors were the key lessons of the Türkiye case that Prof. HEPŞEN pointed out.

Prof. HEPŞEN also discussed the real estate-backed capital market instruments in Türkiye, including real estate investment trusts (REITs), real estate investment funds (REIFs), and real estate certificates. Prof. HEPŞEN discussed alternative home financing models. He first described the Saving Company Financing model, which operates as a closed-pool model, where participants make regular payments over a fixed term. The pooled capital is then allocated to members, typically in a rotational order, for the purchase of housing, offering access to low-interest financing that is independent of prevailing market rates. Another alternative sustainable interest-free model called REIF-Pension Fund-Diminishing Partnership Housing Financing Ecosystem was introduced by Dr. Levent SÜMER. Dr. SÜMER discussed the details of his model, which combines principles from the sharing economy, asset-backed financing, and collective investment, offering shared returns.

Prof. HEPŞEN pointed out the sensitivity to macroeconomic volatility as the critical challenge.

Malaysia

Prof. ALİ HEPŞEN presented Malaysia as a good example of a sophisticated multi-tiered approach (e.g., PR1MA, PPR, MyHome) with innovation in Islamic finance and Rent-to-Own schemes. The country's experience underscores the value of a layered program architecture and using Islamic finance as a tool for inclusion, though it struggles with affordability gaps and oversight.

Prof. HEPŞEN described Malaysia's institutionalization of the Median Multiple method as providing a replicable benchmark for OIC countries to track affordability trends transparently. The Layered Program Architecture of Malaysia, which demonstrates the value of multi-tiered interventions (PPR (for low-income individuals), PR1MA (for middle-income individuals), and hybrid schemes (RTO, MyDeposit)), which complement each other, was evaluated as providing a spectrum of tenure options. Prof. HEPŞEN said that OIC states can adapt this layered approach to address both informality and affordability gaps among the middle class. Prof. HEPŞEN also considered Malaysia as a good example of how Islamic instruments can promote inclusive access while respecting faith-based norms.

Egypt

Prof. HEPŞEN emphasized Egypt's capacity for large-scale, state-led delivery through its Social Housing Program. Prof. HEPŞEN said that Egypt's experience in addressing housing affordability offers a nuanced and multi-layered case study that is both instructive and cautionary for peer countries across the OIC. With one of the most ambitious publicly financed housing programs in the Global South, Egypt has demonstrated the capacity of a centralized state to deliver housing on a large scale.

Prof. HEPŞEN discussed Egypt's Social Housing Program (SHP), which is backed by dedicated institutions such as the Social Housing and Mortgage Finance Fund (SHMFF) and implemented through the New Urban Communities Authority (NUCA), and has enabled hundreds of thousands of households to access formal housing units, particularly in new desert cities. The use of subsidized mortgage instruments, digital application systems, and PPP land allocation frameworks represents important institutional innovations that merit recognition.

The primary lesson is that scale without inclusion is insufficient. Challenges include the exclusion of informal workers, peripheral locations of new housing, and a lack of rental options.

Morocco

Prof. HEPŞEN presented Morocco as a good example for slum-upgrading and land-use reform. Its experience highlighted the strategic transition from supply-side to demand-side support and the critical, yet careful, management of the private sector.

Prof. HEPŞEN pointed out that Morocco benefits from a robust public apparatus at the institutional level, notably the Ministry of National Territory Planning and Al Omrane Group, which provides centralized direction and operational delivery. Financial innovations such as the Fogarim Guarantee Fund have been instrumental in expanding mortgage access to informal sector workers and low-income populations. However, the rising cost of finance, a spatial mismatch between housing and opportunity, and the limited depth of Morocco's mortgage market continue to constrain system-wide impact.

Singapore

Prof. HEPŞEN named Singapore housing policies as a gold standard for integrated, long-term planning. Its success is attributed to a centralized housing authority (HDB), innovative financing via the Central Provident Fund (CPF), and a strong emphasis on social cohesion and sustainability.

Prof. HEPŞEN pointed out that Singapore's affordable housing system stands as one of the most cohesive and institutionalized models globally, reflecting a rare blend of strategic land governance, financial integration, social engineering, and climate responsiveness. Singapore has evolved a housing ecosystem rather than a series of disconnected projects. Ultimately, the Singaporean model shows that affordable housing is achievable at scale, not through singular interventions, but via institutional coherence, fiscal realism, and sustained political will. For OIC countries, adopting Singapore's adaptive, ecosystem-based logic-even if not its exact structures-could foster housing systems that are not only affordable but also equitable, resilient, and future-proof.

As a summary, Prof. HEPŞEN said that the cross-cutting lesson from all case studies is that no single model fits all; success depends on strong institutions, context-specific policies, and a balance between state intervention and market mechanisms.

5. Experiences/Perspectives of the Member States and Good Practices

5.1. Experiences/Perspectives of the Member States

a) Albania

Ms. Sidorela PRENGA, Expert at the Ministry of Agriculture and Rural Development of Albania, delivered a presentation on Albanian housing strategies within the framework of decent housing.

She began by describing Albania's demographic and spatial realities, highlighting that the country has a population of around 2.4 million. Approximately 35% of Albanians reside in rural areas, yet access to basic services in these regions remains limited. This has spurred significant migration towards urban centers, where population pressures have generated housing shortages and the proliferation of informal settlements. Meanwhile, rural communities continue to face depopulation, an aging population structure, and the abandonment of dwellings, creating a dual challenge of overburdened urban areas and underutilized rural housing.

Ms. PRENGA then presented the institutional and strategic framework that underpins Albania's housing sector, noting that this framework establishes both the policy direction and the instruments for housing provision. She detailed various programs and instruments introduced by the Albanian government to respond to these challenges, with particular attention to the needs of disadvantaged groups. In doing so, she emphasized that eligibility criteria were carefully designed to ensure transparency, equity, and accountability in the allocation of housing support.

She also elaborated on the achievements of Albania's national social housing program. These accomplishments include extending housing opportunities to vulnerable households, piloting support mechanisms for rural communities, and integrating social housing initiatives into broader development policies. However, Ms. PRENGA also acknowledged that persistent challenges remain, such as disparities in housing quality between rural and urban areas, limited financial resources, and infrastructural gaps that hinder the sustainability of housing interventions.

Looking forward, Ms. PRENGA stressed that Albania's future priorities will concentrate on expanding access to adequate housing for low-income and disadvantaged groups, addressing rural–urban divides, and strengthening institutional and policy instruments to foster more inclusive urban development. She highlighted the importance of bridging housing disparities not only by increasing the housing stock but also by ensuring quality, sustainability, and affordability.

In conclusion, she reiterated Albania's determination to move ahead with targeted measures that promote social inclusion and equity, while expressing readiness to engage in enhanced international cooperation. She underlined that such cooperation would be instrumental in accelerating Albania's progress towards achieving decent housing for all its citizens, in line with broader development and poverty alleviation goals.

b) Azerbaijan

Mr. Elshan DADASHOV, Head of Department, Ministry of Social Protection of the Republic of Azerbaijan**,** delivered a presentation entitled *"Housing and Social Policy in Azerbaijan."*

He began by presenting an overview of Azerbaijan's demographic structure, stressing that the country has a population of around 10.25 million, of which 22% are children, 70% are of working age, and 8% are elderly. This demographic context, he explained, directly influences the government's housing policies and priorities, particularly in addressing the needs of socially vulnerable groups.

Turning to the institutional and legal framework, he outlined a set of housing support decrees that have provided the foundation for housing policy in Azerbaijan. These included Decree No. 569 of June 2014, Decree No. 2449 of January 2021, Decree No. 2871 of August 2021, and Decree No. 492s issued by the Cabinet of Ministers in August 2021. Together, these legislative measures have shaped eligibility criteria, financing mechanisms, and the modalities of state-supported housing provision.

Mr. DADASHOV emphasized that Azerbaijan's housing programs primarily serve citizens with the greatest social vulnerabilities. These beneficiaries include families of martyrs, individuals with war-related disabilities, citizens with visual impairments, those affected by the Chernobyl nuclear disaster, children deprived of parental care, and families of persons awarded the title of "Hero of the Patriotic War." He noted that housing provision has been delivered both directly to individuals and extended to their families, with a cumulative total of up to 16,000 units allocated across different periods. Between 2014 and 2020, 6,800 units were provided, while an additional 4,278 were distributed between 2021 and 2024.

He drew attention to the significant progress in recent years, including the opening of 11 new housing complexes between 2021 and 2024. These were spread across Baku (6 complexes), Absheron (2), and one each in Samukh, Lankaran, Mingachevir, and Ganja, thereby expanding both the housing stock and the geographic reach of government initiatives.

He further elaborated on targeted projects addressing specific groups, such as the construction of housing for visually impaired citizens in 2015, and subsequent programs for martyrs' families, war-disabled individuals, Chernobyl-affected citizens, and children without parental care. These efforts collectively resulted in the allocation of thousands of housing units—2,367 for visually impaired citizens, 2,821 for martyrs' families, 720 for war-disabled persons, 609 for Chernobyl-affected groups, and 283 for children deprived of parental care.

Looking ahead, Mr. DADASHOV underscored Azerbaijan's future priorities. These include introducing new legal amendments to refine the definition of socially vulnerable citizens, expanding social rental housing programs for low-income families, and extending support to long-serving military personnel. He also emphasized the importance of maintaining fairness and preventing misuse through restrictions, such as a 10-year ban on resale and mortgage of allocated housing. Such measures, he underlined, are crucial to safeguarding sustainability and transparency in housing policy.

He concluded his presentation by reaffirming Azerbaijan's strong political will to ensure adequate housing for its most vulnerable citizens, while highlighting the country's commitment to fairness, inclusivity, and sustainability in building a more resilient social housing system.

5.2. Good Practices of Municipality

a) Municipality of Gaziantep, Türkiye

Mr. Kürşat BAY, Civil Engineer at Gaziantep Metropolitan Municipality (Gaziantep Büyükşehir Belediyesi –GBB) Housing Construction Inc, delivered a presentation titled *"Information and Request for Cooperation Regarding Social Housing Projects in Gaziantep."*

Mr. BAY underlined that GBB Housing, a 100% subsidiary of Gaziantep Metropolitan Municipality, plays a key role in producing social housing and public facilities with its team of 3,000 staff, including 150 architects and engineers. He emphasized the company's strong technical capacity, with over 62.5 million USD completed projects and 250 million USD ongoing investments.

He explained that the main purpose of these projects is to create new urbanization areas to meet the city's growing needs, particularly those resulting from migration and rapid population growth, while also enhancing urban welfare through transformation initiatives. He stressed that access to housing is a human right recognized under Article 25 of the Universal Declaration of Human Rights, and highlighted Gaziantep's commitment to ensuring this right for people with limited financial means.

Mr. BAY detailed the major challenges Gaziantep faces, notably the devastating February 6th, 2023 earthquakes, which destroyed more than 4,000 buildings and left tens of thousands severely damaged, as well as the migration crisis stemming from conflicts in Iraq and Syria. He also pointed to unplanned urbanization as a pressing concern, increasing the urgency of housing solutions.

He reported on the large-scale response projects, including the phased housing programs in Kuzeyşehir and Güneyşehir, which attracted massive demand—with over 350,000 applications across phases. To date, 2,887 housing units have been completed, while 6,743 units are under construction. The projects also integrate social facilities such as children's libraries and playgrounds to strengthen community life.

Looking ahead, Mr. BAY stated that Gaziantep's goal is to deliver 50,000 housing units and to develop new projects across more than 4.2 million square meters of land. He invited cooperation to reduce project costs, build earthquake-resistant and long-lasting residences, create local employment opportunities, and foster urban integrity and social solidarity.

He concluded by emphasizing Gaziantep's openness to collaboration with national and international partners to achieve resilient, inclusive, and sustainable housing solutions for its growing population.

6. COMCEC Financial Support Programs

Mr. Hasan YENİGÜL, Program Coordinator at the COMCEC Coordination Office, made a presentation on COMCEC Financial Support Instruments, namely COMCEC Project Funding, COMCEC COVID Response Program and COMCEC Al-Quds Program.

Mr. YENİGÜL informed the participants about the essentials and details of the COMCEC Project Funding. In his presentation, Mr. YENİGÜL gave information on the main characteristics of COMCEC Project Funding, namely its objectives, sectoral areas, priorities, actors, project types etc.

He also touched upon the sectoral/thematic improvements under COMCEC Project Funding. In this respect, he pointed out that small and medium enterprises area was newly added cooperation area, which member countries and OIC institutions can submit project proposals.

Mr. YENİGÜL continued his presentation by highlighting the timeline and budget limits for the project submission. He stressed the importance of finding a project idea and informed the participants on how they can find project topics. He also explained the main project types along with the criteria for being an applicant for a project.

He informed the participants about the Project Preparation and Submission Guidelines as well as Project Management Information System. Lastly, participants were informed about the poverty alleviation projects implemented under the COMCEC Project Funding in 2024 and being implemented in 2025.

7. Policy Debate Session: Formulation of Policy Recommendations for the 41st COMCEC Ministerial Session on "Decent Housing for the Poor in the OIC Member Countries"

On the second day of the meeting, during the policy debate session, Dr. SÜMER presented the policies recommended in the guide. First, Dr. SÜMER presented the details of the 4P Model (Public-Private-People Partnership) recommended. Affordability, independence from bank loans, a collective investment mechanism, decentralized management, and value preservation and circularity were defined as the core components of the model.

Dr. SÜMER presented eight main policies. These policies were; adopting future-proof and integrated housing strategies, including social housing, through addressing urbanization challenges, demographic shifts, climate risks, and housing price fluctuations; strengthening housing resilience through rehabilitation of existing stock and advancing innovative construction technologies, including modular, prefabricated, and climate-adapted construction methods, and increasing R&D programs on social housing; adopting flexible and data-driven housing regulations, including rent control, land use zoning, and loan-to-value ratios, to improve credibility, fairness, and efficiency in housing systems; embedding social dimensions and inclusive governance to reflect cultural traditions, family structures, and community networks in housing programs; expanding affordable rental options and mobilizing vacant housing, including tax relief, rental guarantees, or targeted penalties for long-term vacancy; improving housing access for the poorest through targeted state-led programs, which are also supported by the private sector and NGOs, that combine tailored subsidies, cross-subsidized developments, or outright public provision; diversifying housing finance through Islamic financing instruments, including murabaha, ijarah, sukuk, and collective models; and building stable and

inclusive housing investment ecosystems through instruments such as real estate investment trust (REITs), real estate investment fund (REIFs), and sukuk-backed housing bonds, linked to pension and savings funds.

Finally, Dr. SÜMER summarized the guide, calling for a multifaceted approach: rethinking finance, promoting rental markets, strengthening institutions, ensuring integrated planning, building green and inclusive homes, and fostering cooperation within the OIC through knowledge-sharing and regional financing mechanisms.

Through a lively discussion, the participants elaborated on these policies and provided their views and feedback to better reflect the outcomes of the Meeting to the policy recommendations.

(Room Document and Policy Recommendations is attached as Annex III)

8. Closing Remarks

The Meeting ended with closing remarks of Ms. Juldeh CEESAY, Chairperson of the Meeting, Permanent Secretary, Ministry of Finance and Economic Affairs of The Gambia and Mr. Gürkan POLAT, Director at the COMCEC Coordination Office.

In her closing remarks, Ms. CEESAY conveyed her appreciations to all the presenters and participants for the fruitful deliberations made during the Meeting. Afterwards, Mr. Gürkan POLAT delivered the closing remarks of the 25th Meeting of the COMCEC Poverty Alleviation Working Group. In his statement, he underlined that throughout the meeting, participants had the opportunity to listen to important presentations, engage in substantive discussions, and examine in depth the strategies and experiences related to social housing. He extended his heartfelt appreciation to all member country representatives for their active participation and valuable contributions during the deliberations.

Mr. POLAT also expressed gratitude to the representatives of OIC and other institutions for their inputs, to his team for their excellent preparations, and to the supporting staff for facilitating the smooth conduct of the meeting. He invited participants to share any additional feedback on the Guide and Policy Recommendations following the session, so that the research team could integrate them into the final documents. Concluding his remarks, he conveyed his best wishes for the health and happiness of all participants and entrusted them to Allah the Almighty.

9. Field Visit

Furthermore, on the second day of the Meeting, a field visit was organized to a social housing project implemented by the Housing Development Administration of the Republic of Türkiye (TOKİ). Through this visit, the participants had the opportunity to directly observe the functioning and practices of the project and to gain first-hand insights into the ongoing activities.

10. Annexes

ANNEX I

DRAFT AGENDA
OF THE 25th MEETING OF THE COMCEC
POVERTY ALLEVIATION WORKING GROUP
(September 15-16th, 2025; Ankara)

"Decent Housing for the Poor in the OIC Member Countries"

Opening

1. "Decent Housing for the Poor in the OIC Member Countries" (Scope, Conceptual Framework and Methodology)

2. Lessons Learnt from the Selected Case Studies

3. Experiences/Perspectives of the Member States, International Institutions, and NGOs on the Subject

4. COMCEC Project Support Programs

5. Policy Debate Session: Formulation of Policy Recommendations for the 41st COMCEC Ministerial Session

Closing

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ANNEX II

DRAFT PROGRAMME
25th MEETING OF THE COMCEC POVERTY ALLEVIATION WORKING GROUP
(September 15th -16th, 2025; The Ankara Hotel, Ankara, Türkiye)

"DECENT HOUSING FOR THE POOR IN THE OIC MEMBER COUNTRIES"

September 15th, 2025

09.00 - 09.30 Registration

09.30 - 09.35 Recitation from Holy Qur'an

09.35 - 09.45 Opening Remarks

09.45 - 10.15 Outlook of Poverty in the OIC Member Countries

- *Presentation : Dr. Belgi TURAN*
  Consultant
  COMCEC Coordination Office

Discussion

10.15 - 11.15 Presentation of the Draft "Guide on Decent Housing for the Poor in the OIC Member Countries"

- *Presentation: Prof. Dr. Ali HEPŞEN & Dr. Levent SÜMER*
  Consultants

Discussion

11.15 - 11.30 Coffee Break

11.30 - 12.40 Lessons Learnt from the Selected Case Studies and the Policy Options

- *Presentation : Prof. Dr. Ali HEPŞEN & Dr. Levent SÜMER*
  Consultants

Discussion

12.40 - 14.00 Lunch

14.00 - 15.00 Experiences/Perspectives of the Member States

- *Presentations by Albania and Azerbaijan*

Discussion

15.00 - 15.15 Coffee Break

15.15 - 15.45 Experiences/Perspectives of Local Governments

- *Presentation : Mr. Kürşat Bay*
  Civil Engineer
  Gaziantep Municipality

Discussion

15.45 - 16.30 Utilizing the COMCEC Project Support Programs

- *Presentation: Mr. Hasan YENİGÜL*
  Senior Expert
  COMCEC Coordination Office

Discussion

September 16th, 2025

09.30 - 11.45 Policy Debate Session: Formulation of Policy Recommendations for the 41st COMCEC Ministerial Session on "Decent Housing for the Poor in the OIC Member Countries"

There will be a policy debate session to come up with a set of policy options for addressing decent housing for the poor segments of the society in the OIC Member Countries.

Discussion

11.45 - 12.00 Closing Remarks and Family Photo

12.00 - 13.00 Lunch

14.00-16.00 [Field Visit](tbc)

ANNEX III

ROOM DOCUMENT FOR THE POLICY DEBATE SESSION OF THE 25TH MEETING OF THE POVERTY ALLEVIATION WORKING GROUP

This room document is prepared to facilitate the policy debate session to be held during the 25th Meeting of the Poverty Alleviation Working Group to generate concrete policy recommendations for improving the access of the poor to decent housing in the OIC Member Countries. The policy recommendations given below are based on the main findings of the research report titled "Decent Housing for the Poor in the OIC Member Countries." The policy recommendations encompass regulatory, financial, institutional, and social dimensions, aiming to foster an equitable, sustainable, and resilient housing ecosystem in the OIC region. Collectively, they are designed to balance cultural contexts, economic constraints, and future risks.

Policy Recommendation 1: ***Adopting Future-Proof and Integrated Housing Strategies, including Social Housing, through addressing urbanization challenges, demographic shifts, climate risks, and housing price fluctuations***

Rationale: Many Member Countries have made progress through short- and medium-term programs, yet recurring crises show the importance of embedding foresight into housing policy. International examples, such as Singapore's integrated planning, demonstrate the value of aligning housing provision with transport, employment, and social services. Future-proofing policies will ensure resilience, stability, and affordability for future generations. Therefore, there is a need for designing full-fledged strategies. These strategies should be implemented through strong institutional frameworks that ensure coherence across ministries, municipalities, and private stakeholders. Preparing a checklist for housing standards and changing technical expertise among the OIC member countries is also essential for implementing long-term strategies.

Policy Recommendation 2: ***Strengthening Housing Resilience through rehabilitation of existing stock and advancing Innovative Construction technologies, including modular, prefabricated, and climate-adapted construction methods, and increasing R&D programs on social housing***

Rationale: Rehabilitating existing stock is often more cost-effective and socially inclusive than demolition. At the same time, modular and innovative construction can reduce costs and timelines, making housing provision more efficient. Combining rehabilitation with modern construction technologies allows governments to scale housing delivery while respecting cultural heritage and community structures. These approaches can deliver faster, safer, and more affordable housing solutions, particularly in disaster-prone regions. Moreover, investing in dedicated R&D programs on social housing and construction technologies, as well as strengthening knowledge-sharing mechanisms, is crucial to foster innovation, enhance policy effectiveness, and ensure that Member Countries are better equipped to address current and future housing challenges.

Policy Recommendation 3: ***Adopting Flexible and Data-Driven pro-poor Housing Regulations, including rent control, land use zoning, and loan-to-value ratios, to improve credibility, fairness, and efficiency in housing systems***

Rationale: Static regulations risk creating market distortions. Data-driven and adaptive frameworks allow policymakers to balance tenant protection with investment incentives. In this respect, initiating R&D projects on social housing, developing core data standards, and tailoring regulations to market dynamics and demographic situations could improve credibility, fairness, and efficiency in housing systems.

Policy Recommendation 4: ***Embedding Social Dimensions and Inclusive Governance to reflect cultural traditions, family structures, and community networks in Housing Programs***

Rationale: Housing projects that overlook cultural and social realities or exclude communities from decision-making often face resistance, low uptake, and limited impact. By engaging communities as active partners in planning, financing, and implementation, housing initiatives can ensure that dignity, aspirations, and collective ownership are respected. International experiences with participatory housing upgrading show that when cultural needs are integrated and people are treated as equal stakeholders, solutions become more legitimate, inclusive, and sustainable.

Policy Recommendation 5: ***Expanding Affordable Rental Options and Mobilizing Vacant Housing, including tax relief, rental guarantees, or targeted penalties for long-term vacancy***

Rationale: Homeownership remains a priority across OIC societies, yet a growing share of youth, migrants, and poor segment of society require secure and affordable rental options. Expanding rental housing diversifies tenure, stabilizes markets, and enhances mobility. Mobilizing vacant units provides a cost-efficient way to expand supply in central urban areas. Options such as tax relief, rental guarantees, or targeted penalties for long-term vacancy can help unlock supply.

Policy Recommendation 6: ***Improving Housing Access for the Poorest through Targeted State-Led Programs, which are also supported by the private sector and NGOs, that combine tailored subsidies, cross-subsidized developments, or outright public provision***

Rationale: The poorest households are often unable to access housing through financial instruments or market channels. State-led interventions remain essential to meet their needs, as demonstrated by large-scale programs in several Member Countries. A state-led approach ensures that housing is treated as a social right rather than a purely market commodity, guaranteeing provision to groups otherwise excluded from private initiatives. By prioritizing the poorest households through targeted subsidies, cross-subsidized developments, or outright public provision, governments can reduce inequality, stabilize urban populations, and prevent the deepening of slums. While fiscal costs may be high, the long-term social returns—healthier citizens, stronger communities, and reduced urban unrest—make state-led affordable housing a cornerstone of equitable housing policy.

Policy Recommendation 7: ***Diversifying Housing Finance through Islamic Financing Instruments, including Murabaha, Ijarah, Sukuk, and Collective Models***

Rationale: Conventional mortgages are often inaccessible due to high costs or individual preferences. Diversifying financial tools ensures affordability, resilience, and cultural alignment with Member States' needs. Murabaha, ijarah, sukuk instruments, as well as cooperative models, are important mechanisms for broadening inclusion and reducing risks.

Policy Recommendation 8: ***Building Stable and Inclusive Housing Investment Ecosystems through instruments such as Real Estate Investment Trust (REITs), Real Estate Investment Fund (REIFs), and sukuk-backed housing bonds, linked to pension and savings funds***

Rationale: Stable investment frameworks reduce dependence on short-term bank lending and mitigate speculative volatility. Long-term, inclusive investment ecosystems channel institutional capital into housing while allowing citizens to build wealth through indirect or fractional ownership. This strengthens both affordability and the financial sector's resilience.

ANNEX IV

LIST OF PARTICIPANTS

A. MEMBER COUNTRIES OF THE OIC

REPUBLIC OF ALBANIA

-Mr. ALBANA META

Head of Department, Ministry of Agriculture and Rural Development

-Ms. SIDORELA PRENGA

Expert, Ministry of Agriculture and Rural Development

PEOPLE'S DEMOCRATIC REPUBLIC OF ALGERIA

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Sub Director, Ministry of National Solidarity and Women Condition

REPUBLIC OF AZERBAIJAN

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Deputy Chairman of the Board of Directors, Social Services Agency under the Ministry of Labor and Social Protection of the Population of the Republic of Azerbaijan

-Mr. ELSHAN DADASHOV

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REPUBLIC OF COTE D'IVOIRE

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Associate Minister of Social Solidarity, CEO Civil Society Support Fund, Ministry of Social Solidarity of the Arab Republic of Egypt

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Employee/Civil Society Organizations Department, Ministry of Labor and Social Affairs - Iraq

-Ms. RANA KHAMES

Head of Department, Ministry of Labor and Social Affairs

HASHEMITE KINGDOM OF JORDAN

-Mr. AHMAD ABUHAIDER

Senior Expert, Ministry of Social Development

-Mr. DEAFALLH ALOLIMAT

Senior Expert, National Aid Fund

REPUBLIC OF KAZAKHSTAN

-Mr. SANAT TOLEGENOV

Expert, Ministry of Labor and Social Protection of Population of the Republic of Kazakhstan

THE STATE OF KUWAIT

-Ms. FATMA ALKANDARI

Head of OIC Affairs Department, Ministry of Finance

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-Ms. NORHANIZA BINTI ALI BABDAR

Assistant Director, Ministry of Economy of Malaysia

-Ms. NUR AIN BINTI MUHAMMAD YUSUF
Officer, Ministry of Economy

KINGDOM OF MOROCCO
-Ms. AKNOUCH NAOUAL
Ministry of National Territory Planning, Land Planning, Housing and City Policy
-Ms. MESQUINY HASNA
Ministry of National Territory Planning, Land Planning, Housing and City Policy

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-Mr. ARMINDO MANHICA
Senior Expert, Ministry of Planification and Development

SULTANATE OF OMAN
-Mr. SALIM ALI
Director General, Ministry of Social Development
-Ms. MAYA HAJRI
Head of Department,

STATE OF QATAR
-Mr. MOZA ALABDULJABBAR
International Conferences and Agreements Researcher, Ministry of Social Development and Family
-Ms. MUNEERA ALMEJLAD
Expert, Ministry of Social Development and Family
-Mr. AGIEB HAMMAD
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-Mr. KHALID SUWAIDAN
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REPUBLIC OF TÜRKİYE

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-Mr. ERCAN DANSUK

Senior Expert, Ministry of Family and Social Services

-Mr. BURAK YASAR

Assistant Expert, Ministry of Family and Social Services

B.THE OIC SUBSIDIARY ORGANS

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-Mr. IPEK DEDEOGLU

Researcher

-Mr. MURAT BURC SEVGI

Assistant Expert

C.SPECIALIZED ORGANS OF THE OIC

OIC LABOUR CENTRE

-Mr. MAFAZ KHURRAM

Expert

D.INVITED INSTUTIONS

-Mr. Kürşat BAY

Gaziantep Municipality

E. COMCEC COORDINATION OFFICE

- Mr. SELÇUK KOÇ

Director General

- Mr. GÜRKAN POLAT

Director

- MEHMET C. AKTAŞ

Director

-Mr. MEHMET ASLAN

Director

-Ms. Aylin ŞENOL GÜN

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