HOUSING IN AFRICA

Introduction: What is housing?

'Housing' is a concept, and so means much more than a structure that we call a house, flat, apartment, bungalow, condominium or room. Housing is closely related to ideas on basic standards of living (such as the services that ought to accompany a structure including water, electricity and security of tenure); quality of life (i.e. does housing enable access to amenities including schools, parks, places of employment and transport services); and a family's future prospects (i.e. can property be bequeathed and how do property markets affect the value of homes as assets). The concept of housing, reflected in housing policy, includes some or all of these related ideas. Correspondingly, policies on infrastructure, transport, public services, education, economic growth and rural and urban planning, are relevant to housing. Therefore, housing is best seen as a cross-cutting issue that affects improvements to people's health, safety, livelihoods, wealth, assets, and overall sense of wellbeing (Patel, 2013). In the African context, housing is typically approached through a development lens and framed as a means to alleviate poor living conditions and improve the current and future economic prospects of individuals and households living and working in African towns and cities. This particular conceptualisation of housing is apparent in the dominant discourses in national housing policies and the policies of international development agencies. Although, by focusing on individuals and households, such policies risk overlooking the ways in which housing helps to construct urban space and life for all residents.. Where housing is located, the form it takes, materials it is made from, and who is able to live in it affects land use (amid competing commercial and public interests for urban land), environmental sustainability, and spatial and economic equality (as who lives where is heavily influenced by a person's income, wealth, class, and in some countries their race and ethnic identity). This makes housing a political issue of great social importance across the continent.

Housing is traditionally regarded as an urban issue and there is a strong urban orientation to housing debates in global scholarship (see Clapham, Clark and Gibb, 2012; and Turner, 1976), which is continued in this chapter largely because contemporary housing challenges are intertwined with challenges raised by urbanisation, a growing phenomenon across the continent. Following a brief overview of the history of urban housing policy in Africa directed towards low income dwellers, where generalisations are unfortunately unavoidable (regional and national histories of housing are referenced in the text), the current relationship between urbanisation and housing is examined with three key emerging debates relevant to low income housing in Africa discussed in detail. This discussion engages with the politics of housing over technical aspects such as mechanisms of housing finance and housing design. The chapter concludes with pertinent challenges for research and action on housing.

A brief history of housing policy in urban Africa

Rarely is a single housing policy and its implementation able to respond well to every development issue related to housing. An emphasis on some aspects over others is influenced by the political will and ideology of leaders, the colonial apparatus inherited by African states (embedded in land law, building regulations and urban planning), available resources, and the wider political-economic environment forged by influential actors including the World Bank and the International Monetary Fund (IMF). The post-colonial history of housing in urban Africa is replete with examples of how these influences play out in the outcomes of national housing policy. Starting with the immediate era leading up to and following decolonisation in much of the continent in the 1950s and 60s (southern Africa being an exception), large-scale public investment in housing was the norm (as it

was in post-war Europe). Much of this housing was built to replace dilapidated 'slum' or squatter housing in core urban areas and to build new public housing for lower income workers (Stren, 1990). African urban areas were changing in this period. Colonial-era restrictions on African movement to urban areas were relaxed or lifted with the handover of power from European administrations to national ones, and a relative boom in economic growth following the stagnant war years meant more people moved to urban areas for work or to re-join families. Yet, the colonial cities built by Europeans were designed to house predominantly Europeans; black Africans were not well accommodated in formal spaces and so were often pushed to urban margins in housing of poor quality or crowded into dense urban centres (Chipungu & Adebayo, 2012, discuss this in Zimbabwe during its decolonisation in the 1980s). The housing policies of post-colonial nationalist governments, many influenced by socialist ideas of housing as a social good, sought to address this need for more better quality housing for low-middle income Africans (Tipple, 1994). For example, in Kenya, by the early 1970s the National Housing Corporation directly oversaw the construction of 2000 new housing units very year, most of it in central Nairobi. In Tanzania, at around the same time and under the socialist vision of Julius Nyerere, the National Housing Corporation directly built over 5000 new units in Dar es Salaam (Stren, 1990:37). However, the pace of building could not keep up with the demand for decent quality housing. This, accompanied by the very high costs of public housing projects, led to new approaches to housing delivery and shifted the role played by the state.

By the 1970s, under the strong influence of the World Bank, housing challenges were understood by national governments as really infrastructure challenges. So, if people had access to a serviced site with a water and sewerage connection, good access to transport networks, and security of tenure, then with minimal state assistance they could build their own homes incrementally (i.e. building room by room as they could afford to do so, which suits those on a low or irregular income). This era of housing policy was heavily influenced by the ideas of John Turner and his research in Peru, particularly the idea of 'assisted self-help' which maintained that poor people are highly resourceful and capable of meeting their own needs, but require a little assistance with services they cannot provide for themselves, such as road-building (Turner, 1976). Early site and services projects, as these infrastructure based housing projects were known, were ambitious and expensive which often hampered the cost recovery principle these schemes were based on. One of the earliest projects was supported by a World Bank loan in Senegal and planned serviced plots for 152000 people in Dakar at a cost of USD14.2m over nine years (Gulyani & Bassett, 2007:489). As infrastructure projects depended upon access to land, which was scarce and very expensive in urban centres, many site and service schemes ended up on urban peripheries isolated from adequate transport links. This increased transport costs for those already on a low income, also the costs associated with maintaining sewerage and piped water meant many poor people were priced out of site and service schemes, which tended to be occupied by the middle classes (Pugh, 2001), thus maintaining a deficit of low income housing in African towns and cities. Following this experience, the World Bank moved away from its support for site and service schemes. However, the principles of its agenda for housing in Africa has not significantly changed from the 1970s to now. Its emphasis remains on supporting cost recovery in low income housing programmes (thus demonstrating the profitability of the sector to private investors), and the widespread provision of housing finance (e.g. mortgages, building loans and low level credit) to support individual self-build and property developers, with the aim to drive private sector involvement in housing supply in complement to a reduced the role for the state (see Van Waeyenberge, 2015, for a thorough discussion of the World Bank and housing finance).

The trend of the state pulling back in housing provision, which started in the 1970s, continued more explicitly from the mid-1980s onwards, initially within the context of structural adjustment policies that affected most African countries beholden to IMF restrictions on public spending. Market-based

approaches to housing supply took hold (e.g. Kombe, 2000, discusses this in detail with respect to Tanzanian housing policy; and Soliman, 2014, with respect to Egypt). The role of the state as a housing developer (directly building housing) shifted, as it had globally, to an "enabling role" (Agunbiade, Rajabifard, & Bennett, 2013; Gulyani & Bassett, 2007). This is where governments create a positive environment for private sector development (including individual or small developers who may be building their own homes) by providing direct subsidies and/or creating favourable legal and economic frameworks (Pugh, 2001). One area that has proved to be contentious in creating favourable frameworks for building is housing standards, and whether or not a government should lower standards for low income housing so they are less costly to build and thus more affordable to buyers. Gulyani & Bassett (2007) point out that in many African countries building standards were inherited from colonial regimes and were based on European standards of living (e.g. large land parcels for housing developments or a high grade of construction materials), and so may not be appropriate to the varied climate and cultural norms of African countries. However, national governments, they argue, often considered lowering standards for predominately black African housing to be socially unacceptable.

By the 2000s, a range of different approaches to low income housing provision were in place involving the state, private sector developers and private individuals, and years of investment had been made in the sector by national governments and multilateral development agencies. Yet, the housing conditions for people living in African towns and cities, or the housing prospects for those wanting to live there, were poor. There was insufficient formal housing stock, existing formal stock was of a low and deteriorating quality, and where new housing was built by private individuals (either to live in themselves or to rent to others) it was typically without services or secure tenure. These informal settlements became the primary means through which large numbers of low income people could afford a place to live in urban areas. The severity of the situation was acknowledged by a single target within the Millennium Development Goals to "improve the lives of at least 100 million slum dwellers by the year 2020" (Target 11, MDG Goal 7, UN, 2000). On the back of this target, UN-HABITAT launched its seminal report "The Challenge of Slums" to build safer and more inclusive cities (2003,). In it, UN-HABITAT makes a number of recommendations to national governments to re-shape their urban landscape with better planned public spaces including upgrading informal settlements. This challenge, in policy at least, has been taken up by governments in South Africa (Patel, 2015), Mozambique (Earle, 2014) and Kenya (Otiso, 2003).

As the Millennium Development Goals have given way to the Sustainable Development Goals, within goal 11 to "make cities and human settlements inclusive, safe, resilient and sustainable", is the target to "by 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums" (UN, 2015). Current scholarship on African housing is heavily focused on examining the challenges and opportunities for the large scale provision of affordable, safe and adequate housing. These challenges and opportunities are often rooted in the relatively rapid urbanisation of the continent (See chapter by Myers in this volume).

Housing in the context of urbanisation

At its most basic definition, urbanisation is the concentration of a population in an urban area in relation to the total population of a place. It refers to the phenomenon of more people living in greater densities in urban areas (although there is variation in what densities classifies an area as "urban"). This means that urbanisation has a major impact on housing - particularly what type of housing is required, where and for what type of resident - but not all types of urbanisation will engender the same housing impacts, largely because the housing effects of urbanisation differ

depending on the speed and rate at which population changes happen, and what is driving urbanisation.

The oft quoted statistic is that globally 50% of the world's population live in an urban area. This figure however, masks high regional disparity. In countries part of the Organization for Economic Cooperation and Development (OECD), urbanisation levels of 70% or higher are typical. Whereas in Africa, some of the lowest levels of urbanisation overall are found (less than 20% in Burundi, Ethiopia and Niger for example, Freire, Lall, & Leipziger, 2014:5). Similarly, within the continent there is great disparity between heavily urbanised north African countries and middle income countries such as South Africa, and east African countries which are the least urbanised but fastest urbanising countries on the continent (it is estimated that by 2040 the number of urban dwellers in east Africa will be five times higher than in 2010, UN-HABITAT, 2014:11). Globally, this suggests a correlation between economic growth and levels of urbanisation (Knox, 2009). However, there is continuing debate over the relationship between economic growth and urbanisation in African towns and cities. The inverse relationship between growth and urbanisation, where poverty drives urbanisation, that was said to typify African cities (e.g. Buckley & Kalarickal, 1986; Knox, 2009) has been challenged recently on the back of UN- HABITAT's 2010 and 2014 State of African Cities reports (UN-HABITAT, 2010a; 2014). These reports acknowledge that urbanisation looks different in different African cities and in some cases growth drives the development of mega-regions (areas, sometimes across countries, of more than 100 million people e.g. west African urban region linking Abidjan – Accra – Lagos), city regions and along urban corridors (e.g. 900km of transport routes linking Kampala – Nairobi - Mombasa) (Obeng-Odoom, 2013).

The population densities that result from urbanisation, which arise from both rural to urban migration and a natural increase in urban populations, and a widely expected increase in urban dwellers in countries that do not yet have a stable urban population, present particular challenges for housing. One of the most important concerns competition for land and changing land use in and around towns and cities. For example, with growing numbers of urban dwellers, municipal borders (officially or unofficially) may be forced to expand, changing previously agricultural land bordering a city to residential use (Owusu-Ansah & O'Connor, 2010 discuss this in Kumasi, Ghana), potentially fostering issues for urban food supply. In general, urbanisation increases competition for land from all types of land user and developer, which in turn raises land prices with effects on affordable housing and the vulnerability of people living in informal or formal low income settlements where the land on which they dwell is far more valuable without them on it (as LeVan & Olubowale, 2014, discuss with reference to Abuja, Nigeria). Land pressures in urban areas, especially in centres, may also affect the form of urban housing as high rise residential blocks can be more efficient uses of land than single storey units, for example. Related to an increased competition for land is an increased competition for housing itself. In a context where existing housing stock is insufficient or of a poor quality, and rising land prices preclude the development of low income housing (especially when the private sector is active as housing developer), then poorer urban dwellers are increasingly pushed to the low quality cheap housing typically found in informal settlements where they are likely to live with tenure insecurity and few services. Thus, if suitable infrastructure (including housing) and livelihood opportunities do not exist for all current and future urban residents, then urbanisation can exacerbate housing inequality and experiences of poverty in towns and cities.

Key housing challenges intensified by urbanisation

The need for affordable, safe and adequate housing engages with three key debates in housing literature, which are discussed in this section. The debates have a clear political perspective; this does not mean these issues are dominant in discussions of housing among politicians or

policymakers, but that they concern the role of power in decision making that determine the distribution of resources in urban areas.

Tenure and housing typology

In every country many different types of housing and tenure options exist. Some, however, are more politically and culturally favoured than others. In the housing landscape across the global south there is a hierarchy of different modes of housing provision. Keivani & Werna (2001), describe two main types: conventional and unconventional housing (also referred to as "formal" and "informal"). Conventional housing is provided by three sectors: the public sector, which includes informal settlement upgrading and low income housing projects; private developers who include large-scale developers of multiple housing units or petty developers who self-build often through self-finance (UN- HABITAT, 2011); and cooperatives, which include NGOs and community groups involved in housing provision. Unconventional housing is also provided by private developers who may illegally sub-divide land and formal housing to accommodate more people, build cheap sub-standard housing either at a large scale for commercial purposes or at a much smaller household scale where a sub-divided home can be to supplement basic income; and private individuals who may squat on land (occupy land they do not legally own) and self-build. Unconventional housing is the quickest response to the rising demand for housing from urbanisation. Within each category of conventional and unconventional housing is a complex network of social relationships, actors and financial flows that enable housing to be built in these ways. Despite this known complexity, housing provision is typically presented in a dichotomous way where conventional housing is preferred in discourse and public policy over unconventional housing, within the latter the language of 'slums' can play a crucial role to stigmatise and legitimate action against unconventional housing (Gilbert, 2007).

Cutting across of these housing types are a myriad of ways housing is occupied i.e. there are multiple tenure types such as owner-occupier, renter, landlord and squatter. These are also presented in a hierarchy where owner-occupiers are preferred over renters on the under-examined basis that homeowners are fundamental to political, economic and social stability in a country, and as Kumar (2011:670), argues 'ownership' is more electorally attractive. The effect of this hierarchy can be seen in state-led approaches to housing provision where criteria to access new housing in upgrade and settlement schemes is restricted to those who own the structure, not renters. Also, there is an explicit encouragement of homeownership through the award of land title in low income housing schemes, and historically in site and service schemes that provide a plot for (future) homeowners to self-build (Gulyani & Bassett, 2007, provide examples from across Africa). A preference for homeownership means a lack of attention is given to rental housing. There are known difficulties with national data on rental housing, often it is simply not collected or there are difficulties identifying rent-based relationships in unconventional/informal housing in particular. What is well known is that the rental sector is very active in African cities and provides affordable accommodation on a long or short term basis that meets the needs of a range of low income dwellers who might require flexible living arrangements e.g. a labourer who moves from site to site for employment may prefer to rent flexibly than own a home in the city (Cadstedt, 2010, discusses the low income rental sector in Tanzania; Huchzermeyer, 2007, in Kenya; and Gilbert, 2014, as a global phenonmenon). One of the consequences of a lack of attention to low income rental housing in public policy, is that provision becomes the preserve of the unregulated informal sector. Tutu, (2014) writes that in Accra, Ghana, urbanisation pressures arising from the migration of young men to the city in search of jobs is driving the illegal sub-division of property and shack-building for rental purposes which exacerbates already poor living conditions and heavy overcrowding.

Given the size of the housing challenge in African towns and cities, which is set to increase with urbanisation, for the past decade scholars have been calling for public policy that supports plurality in housing provision to suit the financial means and cultural and political preferences of a range of urban dwellers (e.g. Keivani & Werna, 2001; Yeboah, 2005). While some governments have responded in policy e.g. the National Shelter Strategy in Ghana, in practice the strong preference for conventional owner-occupied housing still dominates (see Yeboah, 2005). The power of the discourse of 'informality' and negative traits associated with it may be a key reason for preferences for certain types of housing and tenure arrangements.

Managing informality

'Informality' is a legally, politically, socially and culturally constructed concept. The meaning of informality and its application to spaces, buildings and practices tends to be based on observed differences to formal spaces, buildings and practices, that is, definitions of what constitutes informality in an African town or city is set in legal, political, social and cultural opposition to other ways of living. In the housing sector, the concept of informality is applied to types of settlement, buildings and the people who live there: informal settlements, shacks and 'slum' dwellers, and represents spaces that are unplanned by the state and people who cannot be controlled by the state (through a property tax regime, for example). The common approach across African governments to informality in housing is to eliminate it either through recurring evictions of residents and the razing of buildings, relocation of residents to formal sites and subsequent destruction of previous residence, or through in situ upgrading which allows residents to stay on site, although due to de-densification from overcrowded settlements to well plotted formal buildings, some relocation and eviction is inevitable (Huchzermeyer, 2011). The elimination and eradication of informal housing has been the cornerstone of municipal and national governments approach to managing urban areas across the continent (incorporating city-beautification agenda for economic investment) and is underwritten by a particular interpretation of the MDG target 11 and UN-HABITAT's "Challenge of Slums" (2003), which in encouraging formal housing, services and tenure security for low income dwellers, also encourages a discourse of 'slum-free cities' as positive and progressive development (Meth, 2013).

Yet, informal housing is the long standing norm in most African towns and cities. Marie Huchzermeyer (2011:71) writes,

> In the African context, the transition from pre-modern yet sophisticated and structured forms of habitation, production, trade and governance to the modern western equivalent was rapid and largely imposed. Therefore many expressions of informality could be seen as something the modern state, with its particular approach to urban planning and governing, simply never succeeded in registering, taxing, controlling and supressing.

Through a social historic lens, the presence of informal housing in Africa complicates dichotomous ideas of formal/conventional housing as inherently superior to informal/unconventional housing. This is not to romanticise informal settlements and dwellers, but to shed light on the politics of the language of 'informality' and the positioning of this language in housing discourse as a problem demanding a particular solution: the elimination of informal settlements. This point is underscored by AbdouMaliq Simone (2004a; 2004b) who writes that so much of what makes African urban life innovative, entrepreneurial, communal and successful by a subjective measure exists in the informal economies and social networks found in and around African cities, and that urbanisation increases the importance of the 'informal' for everyday life. His persuasive arguments should lead us to question the association between formal housing and a correct way to live.

Right to the city

The third debate discussed here – the right to the city – is related to the idea of urban equality which gains poignancy in light of the relationship between urbanisation and inequality. The "right to the city" is a heavily debated concept and one enjoying a resurgence in thinking about the effects of urbanisation, particularly the fate of poor urban dwellers in the face of competition for land and resources in urban areas. Its origins date to French urban theorist Henri Lefebvre (1996). At its basic, the right to the city concerned people's right to participate in the use and production of urban space, and to be fully involved in urban life, on the basis that through their residence, labour and social contributions they make urban life in the first place. Though, its usefulness as an idea and its intellectual depth as a concept exceeds Lefebvre's original conceptualisation. To different scholars and disciplines, Lefebvre's ideas have prompted questions about different 'rights' that do and ought to exist in cities. For example, political rights and the collective right of all types of people to influence urban political processes by participating in them; socio-economic rights realised through access to resources such as housing; and moral rights that concern the inclusion of people who are disabled, or of a particular race or ethnicity into urban life (Attoh, 2011) (also see the chapter by Jones on wider aspects of human rights in this volume). In sum, there is no single way to understand a "right to the city".

Within scholar-activism on low income housing, the "right to the city" is a galvanising discourse and a useful way to frame urban struggles amongst low income, marginalised and vulnerable urban dwellers who may be excluded or threatened with exclusion from urban spaces (see Huchzermeyer, 2011, chapter 10). This includes living in informal settlements with a lingering threat of eviction, eradication and elimination; and being excluded from decision making processes such as where new low income housing developments are built and what they look like, despite living in urban areas and contributing through their labour and social relations to urban life. Chitekwe-Biti, Patel, & Mitlin (2014), implicitly discuss the "right to the city" with reference to shack dweller movements in Harare, and how the Zimbabwe Homeless People's Federation managed to organise and assert its right to make decisions on building affordable housing through negotiations with state actors. Contrast this to the South African shack dweller movement Abahlali baseMjondolo, which has adopted "the right to the city" as an important slogan and political statement defining a position that the right for shack dwellers to use urban spaces exists on an equal basis to other types of urban dwellers and other (more commercial) interests (Abahlali, n.d.). Within scholar-activism there are subtle distinctions between how "the right to the city" is expressed, which does not detract from the broad based appeal and power of the sentiment that marginalised urban dwellers have a moral, social and recently in Brazil a legal claim to urban spaces and urban life.

Yet, the "right to the city" as a politically powerful discourse holds a mixed position amongst international agencies currently working on urbanisation, poverty and housing in Africa. For example, UN-HABITAT's "State of the World's Cities 2010/11, Cities for All: Bridging the Urban Divide" expressly advocates the "right to the city" as a conceptual framework to understand and therefore better respond to urban exclusion (UN-HABITAT, 2010b). By contrast, in UN-HABITAT's 2011 State of African Cities Report, the official discourse on informal settlements acknowledges the distress caused by evictions and living in poor conditions, and even advocate actions to ameliorate this. Though, Franklin Obeng-Odoom (2013:428) notes that this discourse does not frame the struggle for low income housing in Africa as a political struggle over basic rights i.e. as an issue that concerns the "right to the city". Furthermore, Uchenna Emelonye, a Senior Human Rights Advisor for the Office of the High Commissioner for Human Rights (OHCHR) explained in an interview with UN-HABITAT that,

OHCHR is cognizant of the concept of the "Right to the City". We do not, however, promote or affiliate ourselves with the concept for several reasons. Firstly, the concept of "Right to the City" connotes a certain possible status in international human rights law which it has not attained. Secondly, the right to the city is an academic concept that has been taken on by a variety of civil society organizations to different and sometimes contradicting ends. While some cities have adopted or are in support of the concept, many remain sceptical of the legislative implications at city and national level. That is why UN-HABITAT works through mainstreaming human rights in cities for all, focusing on urbanization as the process and the city as the outcome of this process, where the human rights-based approach methodology ensures that no one is left behind. (Emelonye, 2015)

The conceptual ambiguity around the "right to the city" (exactly which rights are being advocated, for whom and how), means it lends itself to motivating a diverse range of civil society actors, but also can prove difficult to operationalise and implement in state bureaucracy and legislation. Debates on the "right to the city" look set to continue for many years yet and are likely to intensify in parts of the African continent where urbanisation rates are the highest and competition between different actors for urban land and housing is the greatest.

Conclusion: The challenge that lies ahead

At the beginning of this chapter housing was described as a political issue of great social importance in Africa. It is worth retaining this insight so that housing policy and action plans to provide affordable, safe and adequate housing are not solely occupied by technical challenges around cost recovery, building materials and standards, and the 'how to' of large scale housing provision. Instead the political element of making decisions around the use and distribution of resources in urban areas needs to be brought to the fore and debated in research and in action on housing. The three challenges focused upon here: thinking about a range of housing and tenure types and contesting the basis on which some are preferred over others, questioning the frame in which informality is positioned as a problem, and the debates around "the right to the city", are likely to become even more important as Africa's urbanisation rates increase and competition for urban space intensifies. This in turn raises a fundamental question: which people are welcome to enjoy living in an urban area and its associated benefits (access to cultural activities, sites of knowledge production in schools and universities, a range of jobs opportunities), and which are not? The provision of housing can be an effective way to enable everyone's social and moral claim to a right to the city, or to deny it to certain groups, which makes housing an intently political activity.

Glossary of key terms

Tenure security: This refers to how dependable peoples' claims are to enjoy or own land or a residence without fear of forced eviction, harassment or other threats. Claims can be grounded in laws, cultural norms or socially accepted rules (OHCHR, 2009).

Informality: in economic discourse the 'informal' refers to the unregulated or untaxed. It has come to mean much more as a discourse. The informal does not necessarily mean illegal. It may simply refer to practices outside of those the state choses to recognise.

Slums: UN- HABITAT uses "slum" as a technical category of housing (see UN-HABITAT, 2003), though it is widely considered a pejorative term that can denote undesirable and deficient modes of living and alongside it undesirable people. For example, the language of 'slums' has been used by many governments to associate a place with high crime and unsanitary conditions, which can serve as a

useful reason for slum demolition and the eviction of residents (see Gilbert, 2007, on why the language of 'slums' matters).

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