Africa's middle class: building houses and constructing identities in the small town of

Buea, Cameroon

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1. Introduction

This paper tells the story of current house-building in Buea (Cameroon), a small but rapidly expanding African urban centre during a period of economic growth. Because it is a small town it is not a focus for government action in the housing sector nor are construction companies likely to build at scale. Instead, most new housing in Buea is being constructed for prosperous individuals or families (some of whom are living transnational lives) who are either seeking a home for themselves or are seeking an income from rents by becoming landlords. Regardless of their motivation, all of these individuals are effectively concretizing a new middle class identity by visibly fixing their private capital into the urban landscape.

This is not an unusual story within the region: much modern urban housing provision in Central and West Africa is the product of a multitude of relatively small-scale, private building projects. Governments play only a peripheral role in this process by encouraging construction and providing a legal framework. In some larger cities (Lagos, Nigeria would be an obvious example) large-scale, speculative, commercial house-building by private companies is significant (Adegun & Taiwo, 2011; Ogedengbe &Adesopo, 2003; Rakodi, 1997) but in our case study and, we suggest, across small towns in West and Central Africa it is individuals or households not large building companies or governments who are building the town plot by plot.

Whilst much existing analysis of African urban housing addresses the "informal" self-built projects of the urban poor (see Fombe, 2012; Fombe & Balgah, 2010; Kimengsi et al., 2015; Ojong, 2011; Socpa, 2010 for Cameroonian examples), we ask instead about the more "formal" projects of the more well off in Cameroon. Given the challenges of housing the urban poor in West Africa it is unsurprising that there has been less research on house-building by prosperous households in the past (cf Asiedu & Arku, 2009; Grant, 2005, 2007; Ndjio, 2009; Obeng-

Odoom, 2010; Tipple et al., 1998). However, more recently these households have become the object of a debate about the developmental significance of the "new African middle class" (Ravillion, 2010; Ncube & Lufumpa, 2015). On the one hand the middle class are presented as drivers of positive social and political change in Africa who attract foreign direct investment through their consumption habits. But on the other hand there are doubts about the extent, sustainability and wider social benefits of this group (Enaudeau, 2013). The growth of the African middle class in the 21st century is usually presented as an outcome of a long period of export-led economic growth in sub-Saharan Africa – an economic boom captured under the label of "Africa Rising"[i]. This individualized private house-building for prospering households is an under-examined element of what Parnell and Pieterse (2014) call "Africa's Urban Revolution" (see also Mercer, 2014).

As a starting point we follow the African Development Bank's absolute definition of the middle class in Africa: "per capita daily consumption of $2-$20 in 2005 PPP US dollars" (AfDB, 2011). This definition is supplemented by a set of norms (or values) which are also seen to be part of "being middle class" (for example favouring modernization, democracy, good governance, the private sector). By this definition the AfDB estimate that 39% of the Cameroonian population were middle class in 2010, and given that this estimate includes the rural areas, this figure would be higher in Buea. Most of our interviewees in Buea were profoundly sceptical of the claim that more than 40% of the population were middle class and put the estimate closer to 10%. However, one of our aims is to use the discussion of house-building and identity-building to try and enrich this economic definition with a sociological account that is also interested in internal class differentiation and social relations between the middle class and others (Cheeseman, 2015; Resnick, 2015; Spronk, 2012). In this respect we

follow Carola Lentz (2015) and Claire Mercer (2014) in seeing the essence of being middle class in Africa (as elsewhere) as "boundary work": practising a lifestyle through the effort of asserting distinctions with a class "above" and a class "below" and indeed through intra-class boundaries too (for example between new and old middle classes.) In this respect employment in general and occupation in particular are as important as wealth and income when establishing the meaning of being middle class. What is more complex is the relationship between ideas of whether middle class status is earned or inherited. In this respect whilst the ideology of being middle class emphasizes an individual's personal achievements, what the example of houses, land and property illustrates well is the centrality of inter-generational asset transfers in sustaining any middle class.

One key feature of the emerging middle class in Buea is its complex relationship to international migration. In distinction to Mercer's 2014 discussion of middle-class house building in Dar es Salaam, which found the homeowner's capital to be derived largely from within Tanzania, our case study finds that international migration is important both in building houses and in building identities. Very few of the home owners we met had *no* international connections that were part of the story of construction. Indeed the public perception in Buea is that these houses are built by people who have made money overseas. Yet, there were also many examples of homes being funded, *primarily* by capital that was accumulated within Cameroon. Our findings suggest that, contrary to public opinion, it was often these latter houses that were the most ostentatious, whereas those built by return migrants or transnational households were often more modest in scale (Figure 1). Sometimes households that derived their income from within the Cameroonian bureaucracy were effectively using the public idea that such houses were built by migrants as a shield to mask the ambiguous origins of their wealth.

Insert Figure 1 near here

This paper also contributes to the growing literature on small towns in Africa. The idea that 21st Century Africa is urbanizing rapidly is widely accepted (cf. Potts 2012, 2014). However in quantitative terms more of these "urban Africans" live in medium-sized and small towns than in the large cities like Douala, which so fascinate urban theorists (Ndjio, 2007; Simone, 2006). According to the latest UN figures 54% of urban Africans live in cities of under half a million people (UN, 2014). Small towns may lack the drama that has inspired urban theory-building, but in simple numerical terms they are paradigmatic sites of everyday urban life and creativity and should, therefore, be no less important to the evolution of urban ideas (Robinson, 2006; Véron, 2010). In particular house-building in this small town is integrated with economic trends in distant parts of the world via the medium of international migration, so this is fertile ground for understanding the idea of "globalization from below" and its relationship to new urban social dynamics in Africa. Yet, small towns are relatively under-analysed (Birch & Wachter, 2011) so this paper seeks to add to the tradition of studies looking at that end of the urban spectrum (Hardoy & Satterthwaite, 1986; Hinderink & Titus, 2002; Owusu, 2008; Pederson, 1997; Satterthwaite & Tacoli 2006). Buea is a distinctive small town because it is not a mining town (Bryceson, 2011; Walsh A., 2012) or an agricultural market centre (Dorosh & Thurlow, 2015). Rather its growth is premised on its administrative function and in particular its role as a centre of learning (with over 20,000 students in the University and other private sites of higher education) and this has shaped its emerging housing market and middle class.

The paper concludes that, in this particular case study, a semi-regulated, market-led process of private individuals commissioning houses in a growing town without any effective masterplan is doing a reasonable job of ensuring enough homes of the right kind are being built. The

criterion used to reach this conclusion is that, broadly speaking, supply is meeting demand. The large student population made building students' halls of residence the most profitable business in Buea, however, over the last few years there is an increasing realization that this sector is becoming saturated and that the housing needs of other categories of people who are not students has been neglected. Across town there are now many apartment blocks and bungalows being constructed by prospective landlords as this is where demand exceeds supply. We conclude that middle class homeowners are going a long way towards meeting the town's housing needs.

There are some very important caveats to be made to this over-arching claim. The current process is not delivering good housing for poor households, it is not maximising local government tax revenues, it is not leaving space for public services, it is not integrated with future infrastructure plans and it is not guaranteeing building standards. So we are not arguing that the current situation is perfect, but we do want to make a tentatively positive case from the narrow perspective of housing supply. Individual households have delivered shelter in a way that government has failed to do in Cameroon in the last 25 years. So whilst we recognize the doubts of those authors (Gandy, 2005, 2006; Cross and Street, 2009) who are sceptical about any uncritical excitement around the frenetic entrepreneurialism of African cities (Koolhaas & Cleijne, 2007) we do still suggest that our example might offer an empirical way to challenge deeply held assumptions about the necessarily dystopian consequences of semi-planned cities forged from the individual visions and investment decisions of hundreds of prospering households, many of whom are motivated to build by a desire to generate profit from future rents.

House-building everywhere is always about much more than just shelter. An extensive academic literature has developed exploring the relationship between the material aspects of

housing (the physical structure, decoration, furniture, disposition of exterior and interior space) and the identity of the owner or builder in different places around the world (Cox, 2016; Jacobs and Malpas, 2013; Reimer and Leslie, 2004) including in Africa (Freeman, 2013; Pellow, 2012). What unites this tradition is its capacity to use *things* to tell the stories of peoples' memories and social relationships. It is a strategy that works particularly well for discussions of international migration, often by playing on the distinction between belonging/belongings (Levin, 2016; Tolia-Kelly, 2004; Walsh, 2006). For our purposes the particular interest we have is in seeing these new physical structures in Buea as public statements – that is texts that are authored by their owner-builders[ii] and read by their neighbours. In this paper the aim is to use this idea of domestic buildings as a statement of identity to explore emerging social relations at a moment of increasing urban prosperity and increasing inequality.

Time and again during this research we encountered the view from homeowners that their construction projects were about achieving their own personal satisfaction and providing future domestic and financial security for their family. They explicitly took pride in their achievements as *builders*. However, as we will show, making a public statement by commissioning a house cannot ensure how other people will then interpret that statement. Just as we argue that from the perspective of shelter these houses are doing a reasonable job so we also argue that from the perspective of signifying status these houses are, at best, unreliable machines for asserting identity. The people who initiated the construction seek to present themselves as having arrived at a key point in their social journey to personhood and treat their buildings are symbols of individual achievement. Their neighbours may partially accept this claim but often also express their scepticism of these *arrivistes* by caricaturing them as "bushfallers" – a playful but generally

derogatory term for some international emigrants (Alpes 2012, 2013; Konde, 2014; Nyamnjoh, 2011).

Treating all these buildings as "bushfaller houses" masks considerable diversity amongst the people who commission these buildings. These houses speak to the painful birth of a new middle class identity, with all its ambiguities and internal divisions expressed in the size, style, location and maintenance of these construction projects. These homeowners are modernizing and developing the town and providing shelter, but they are also expressing new social differences, claiming resources for themselves and setting the stage for accelerating inequality in the future. In this respect these new houses speak to the tensions that are emerging alongside growing prosperity in urban Africa: some spatial social segregation, visibly increasing inequality, and new scales of inter-generational transfers of wealth and privilege.

After this introduction the paper has five more sections. Section two presents the context, relevant regional literature, research methods and existing housing situation in Buea. Sections three, four and five argue that, from the perspective of shelter, our case is distinct from the existing literature in three ways: the effectiveness of middle class building projects in relation to meeting the town's needs, the relative modesty in scale of most of the individual new building and the complex blend of local, and international capital involved in the process. Section six of the paper addresses the success of houses as statements of identity and discusses the role of building in relation to the emergence of a new middle class.

2.   Context, methods and the regional literature on new housing

Buea is a small Cameroonian town(c 140,000 people[iii]) where a frenzy of construction activity is taking place amounting to several hundred officially permitted separate projects per year - most of which contain multiple housing units. Building sites are found in every part of Buea and there is a lot of new work for architects, surveyors, draughtsmen, suppliers, craftsmen, transporters and labourers. Most of these domestic building projects are relatively small scale. The main exceptions to this are the construction of halls of residence for university students (known as *minicité*), which can be very large (up to six storeys high) and, more recently, some larger apartment blocks (Figure 3).

The national census puts the mean urban household size at 4.8 persons – however, we estimate this figure at 4.2 persons in Buea because of the student population. We therefore estimate that there are around 33,300 households across the town. It is an elongated settlement that stretches along the road running up the lower slopes of Mount Cameroon (Figure 2). It has no main centre, but includes a string of small commercial and administrative hubs often based on historic villages surrounded by more suburban residential areas, beyond that there are plantations, farms and rural villages.

Insert Figure 2 near here.

Historically Buea was a centre of government offices, but its recent growth has been driven primarily by the expansion of the town's public university and other private higher education institutions. The majority of the thousands of students who come to Buea each year to study are from other parts of the country such as Douala, Yaoundé and Bamenda and they need to find

accommodation. Higher education also employs large numbers of academic and support staff who need accommodation. As the town has prospered other people who provide services such as retail, catering, taxis, phones and computing have moved into the area, all of whom need houses. Buea is also a popular destination for returning international migrants and, to a lesser extent, for commuters from Douala. When compared to Douala owner-builders prefer the cooler climate, the reduced flood-risk, the lack of congestion and the cheaper building costs. Doula is only 75kms away, and it takes a little over an hour to reach the western periphery of the town.

The "households" who commission these buildings are not straightforward. Many straddle the division between residents and expatriate Cameroonians or between generations. Many also straddle the divide between the state and private sector, using a position within government as a platform for building. This might be about accessing building land, or by-passing the procedure for getting permissions but is primarily about accumulating the capital to invest in these projects. It would be wrong to assume that this straddling necessarily implies illegality; civil servants are allowed to have parallel business careers in Cameroon and often use their salaries as capital to fund private sector businesses, including construction.

Insert figure 3 near here

These building projects are very varied in character. . The motivations of the individuals who initiate these projects may be different (some are commissioning homes for their own needs and others for renting out), the type of building constructed may be different (villas, apartment blocks, student halls of residence) and the modes of construction are different (with or without an

architect, contractor or project manager). At one end of the spectrum are homeowners who are on the building site every day managing the build, supervising labourers, buying and transporting materials. They may even join in with the construction labour. At the other end of the spectrum are those who commission an architect to deliver a finished house according to their specifications. This is often the route chosen by international migrants who rely on local project managers to keep them updated of progress. By deliberately treating this diversity as a single category (middle class homeowners) we are not trying to gloss over these differences but we are drawing attention to what all these building projects have in common. First, they are all united by the fact that the owner is operating at a small scale. Second, all these individuals have a major role in planning, designing, delivering and financing the projects. For this reason though these homeowners are generally better described as commissioning houses than as building them, they see themselves as "builders" and would speak of the "house they built". For this reason we have generally used the term "homeowner", but where appropriate we also talk about them as "builders" (even though they probably didn't do the construction) as this better reflects the discussion around identity.

What our case study does not really describe is what major authors within the field (Harris, 1999; Parnell and Hart, 1999; Turner 1976) have previously described as "self-help" housing. The buildings we have studied in Buea are not dwellings physically erected by their owners for their own use in peripheral settings as a response to a major low-cost housing shortage. They are not shacks that evolve into low-cost housing constructed on land that has been occupied without formal permissions that evolve into suburbs. Our argument is about building the middle class self rather than self-build in its historic sense.

The Government of Cameroon and the local government in Buea frame the building process. First they have explicitly supported the domestic construction efforts of wealthy Cameroonians, because they are "developmental". The Government has encouraged building by releasing land for sale and streamlining land certification (Republic of Cameroon, 2008). Second they steer the housing sector through national laws and regulations about land use, land tenure and house-building standards that are controlled through the land certificate and building permit process (AfDB 2009, Fisiy 1992, Njoh 2000, 2013). Finally they sometimes provide cheap capital to individuals via a parastatal mortgage bank called *Credit Foncier* (for Nigeria see Ogu and Ogbuozobe, 2001). Despite the highly centralized nature of the Cameroonian state there are a multiplicity of government actors involved in regulating building (including traditional rulers too). The competing interests of these actors create a complex, but malleable, bureaucratic environment to negotiate[iv].

By far the richest West African literature on the kind of housing discussed here (including the role of international migrants) comes from Ghana. The work of Graham Tipple (Diko & Tipple, 1992; Tipple & Karboe, 1998; Tipple & Willis, 1992; Tipple et al 1998, 1999; UN-Habitat, 2011) shapes much work in the field by framing the regional analysis in terms of supply and demand and setting up categories of housing quality/type that work very well. Other work (Arku, 2009; Asiedu & Arku, 2009; Berry, 2009; Gough & Yankson, 2000, 2011; Grant 2005, 2007; Konadu-Agyeman, 2001a, b; Karley, 2012; Korboe, 1992; Oben-Odoom, 2008, 2010; Pellow, 2003; Smith & Mazzucato, 2009) has added to our understanding of the housing built by wealthier Ghanaians (sometimes labelled middle-class), drawing particular attention to the role of migrant remittances (71% of the capital for new house-building in Accra), the emergence of gated communities, and the job of caretakers. Mazzucato (2011, 459) also draws

attention to the time and effort involved for those Ghanaians who oversee these house-building projects on behalf of non-resident family-members or friends.

The relative absence of academic work on middle-class house-building in Nigeria is unexpected (but see Agunbiade et al., 2013, 2014; Ikejlofor, 2006; Osili, 2004), but (given the scale of the challenges) the preoccupation with low-cost and public housing in Nigerian cities is well justified. There is, however, some very interesting work on housing and international migration in Senegal and Mali (e.g. Melly, 2010; Sinatti, 2009; Becker, 2013).

This case study from Cameroon provides a different economic, political and social milieu. In the Anglophone literature the work of Ambe Njoh has led the examination of Cameroonian housing and planning issues (Njoh 1992, 1998, 2000, 2002 and 2012). Njoh's analysis began in the early 1990s by identifying housing supply and quality as a key problem in Cameroonian cities. The failure of postcolonial governments, he argued, was in part down to a lack of capacity in the bureaucracy to effectively administer policies and in part because the law was skewed in favour of elites (1998). Urban land-use and land-planning schemes impeded development objectives since their rationale was the same as that from colonial times: to ensure that the state controlled land (2000, 2002). Recent reforms of Cameroonian land titling were intended to democratize land ownership and resolve the ambiguities of colonial legacies in relation to tenure. However, Njoh argues (2012) that the formalization of tenure is not a panacea enabling capital accumulation for all, rather the new regulations still favour elites. . In this respect his conclusions are far more sceptical than our own about the state of the housing situation across the country as a whole. In addition useful new urban empirical work is also emerging from other Cameroonian scholars (Folifac et al 2009, Fombe 2005, 2012, Fombe and Balgah 2010, Kimengsi et al 2015, Ndjio 2007, Ojong 2011). However, most of this work (quite

logically) focuses on the problems of unregulated construction in urban space, and the housing of the urban poor rather than the emergence of higher quality housing for the more well off (but see also Ndjio 2009).

The research presented here is based on fieldwork in Buea between February and April 2013 and in April 2015 and July 2016[v]. The quantitative data is based on access to a summary ledger of 1402 completed building permits (2002-2012) provided by Buea Council, which gave a short summary of the project and its location and cost. This ledger was supplemented by analysis of 57 full building permit applications provided by the Regional Office of the Ministry of Urban Development. These contain architectural plans of the structure, geophysical surveys for the foundations, a site plan, a sanitation plan and an estimate of building costs. Acquiring a land certificate is a separate process and is not part of the file.[vi] This was just under 40% of the total number of permits issued that year, but these were the only files the Ministry had retained. The qualitative data is based on 29 interviews and walk-round tours undertaken with homeowners, building contractors, officials, politicians, architects and the regional manager of the government's mortgage bank. As Buea is in the English-speaking part of the Cameroon all interviews were undertaken in English or Pidgin.[vii]

In the absence of good secondary sources we interpreted the housing situation in Buea through an adapted version of the matrix used by Tipple and Willis (1992) for Kumasi, Ghana (Table 1). These categories do not align neatly with those used in the Cameroon Census (2005) or Household Survey (2007), but seem to be more accurate in relation to Buea's specific circumstances.

Insert Table 1 near here.

Most of the new building that interests us falls into this higher standard category, however nationally 65.3% of urban households live in houses of low quality (*Institut National de la Statistique*, 2010). In Buea our estimate is that the figures are rather better than the national average because of the relatively recent expansion of the population and the increasingly modern housing stock.

Many of the lower standard houses meet some of the UN-Habitat criteria for a slum household (a lack of durable housing that can withstand extreme weather, more than three people to a room, a lack of access to safe water and adequate sanitation and insecure tenure). There are particular concentrations of lower standard housing in some of the older villages that lie within the town, where properties have been handed down over the generations but not maintained. However, there are no extensive informal settlements in Buea. The outward expansion of Buea has been constrained by the plantations that surround parts of the town. The peripheral spaces that in other Cameroonian cities (like Douala) developed as informal settlements do not really exist in Buea. Because the "traditional authorities" (Bakweri chiefs) assert their communal land tenure rights, it is hard for informal settlements to get started. The traditional authorities would turn to the forces of law and order quickly to enforce evictions if informal settlements began to evolve.

Renters rent multi-room homes, whereas roomers, mostly students, rent a single room or studio (Table 2). Nationally the 2005 census suggests that around 45.3% of urban households in Cameroon rent the property where they live (Takwa, 2011). However, in Buea this figure is higher, because of the students and the high proportion of civil servants who are posted here.

Relatively wealthy civil servants sent to Buea often prefer to rent as they may well be transferred to another part of the country at short notice. Whilst many of the wealthier residents are owner-occupiers there are also many owner-occupiers in low standard property.

Insert Table 2 near here

Most of the interviews for this project focused on villas, which can be multi-storey buildings or bungalows and old or new but their key defining feature is that they are *detached* and have external space, probably with a "boy's quarters" and a wall around the property.[viii] They can range from modest structures to "monster homes"[ix]. Villas only represent a small proportion of new properties, but are central to local debates about housing and social change. As our quantitative data shows many of these villas are actually relatively modest in size with an average of three bedrooms. Of course, such houses would be palaces from the perspective of many Cameroonians, but in the context of the broader literature from West Africa they are relatively small.

Apartments can be multi-storey buildings or bungalows, but their defining feature is that there is more than one housing unit within the plot. Some of our interviewees had commissioned apartments. Commonly one of the apartments will be occupied by the owner. Indeed constructing a double bungalow apartment with one unit for family use and another to rent is an extremely common retirement arrangement. Purpose-built apartment blocks of two to four storeys are also increasingly common, but are still only measured in scores in total across the town.

Minicité are purpose-built student accommodation. Some are very large containing more than 100 individual units, but others contain only three or four units. In high standard *minicité* each unit has a bed-sitting room and a (very small) kitchen space and bathroom. In a low standard *minicité* facilities are shared. As with student accommodation worldwide distance to campus is an important determinant of rent.[x]

3. Middle class homeowners and the town's housing needs

To what extent does this new surge of unplanned, small-scale, private sector building activity driven by prosperous individual Africans meet the housing needs of the general population? The answer from the published literature from the region seems to be quite sceptical, especially in relation to providing affordable housing for the urban poor (Kimengsi et al 2015, Makinde 2014, UN-Habitat 2011). This paper is more positive in its conclusions, though with serious caveats.

Despite the dramatic increases in numbers in Buea the supply of student accommodation is close to sufficient (though much is still of a low quality) and the owner-builders we spoke to saw that part of the market as saturated. At other points in the housing market demand often exceeds supply. For example, properties that are suitable for families and are close to the roadside are in particularly short supply. Few landlords we interviewed said they ever had to advertise their properties, rather potential tenants walk the streets in search of available housing. Half-built houses in good sites already have would-be tenants ready to put down a deposit even before completion. Rents have increased over the last decade and are clearly a heavy burden on many households, but rent increases remain manageable (and in line with official national inflation,

which averaged 2.2% between 2009 and 2016) suggesting that supply and demand are broadly balanced. Apartment blocks of two or three storeys with multiple two or three bedroom units, may cost scores of millions of CFA (*Communauté Financière Africaine*) Francs (up to $130,000) to build and single apartments are being let for 60-100,000 CFAF/month ($120-200/month) so these investments may well take over a decade to recoup their costs. All our interviewees suggested rents were significantly lower than those in the nearby city of Douala.

Data provided from building permits can give an indication of the scale and geography of house construction in Buea. Before the building permit can be issued (by the relevant Mayor), the file must have been approved by their Chief of Service for Housing at the council, the local offices of the Ministry of Housing and Urban Development (formerly Town Planning), the Ministry of Public Health and The Ministry of Lands and Surveys. The Mayor of Buea[xi] told us that in order to encourage construction, he was sometimes prepared to reduce the bureaucratic burden of collecting these approvals by signing off the file without the other stamps. This is why we describe this system as semi-regulated and question the value of the formal/informal distinction in this case study –there is a legal government process, but it is very flexible. Table 3 shows the number of building permits issued within Buea over the last decade.

Insert Table 3 near here

The Chief of Service of Housing at the council maintains that this is an underestimate of the total number of the permits issued, but could not give details about the extent of this underestimate. Whilst these numbers may not look very large this is a fairly small urban centre,

so 1402 new permits is significant. A building with multiple units (such as a *minicité* or a block of apartments) only requires one permit. On the basis of the detailed data from 2012 (Table 6) we calculate that on average one permit translates into 7.38 new housing units and that 1402 permits therefore represent 10,392 new units of housing– around a 31% increase in housing stock over ten years. In the 2005 census the population was estimated at around 100,000 people so the total population has increased by about 40% over a similar period. This is the basis of our overall claim that new buildings funded by the middle classes are broadly meeting demand. Two other observations stand out from Table 3. First that building levels are about the same at the end of this period as they were at the start of it and second that there was a dramatic dip in construction between 2008 and 2010, coinciding with the global financial crisis and illustrating the link to international migration.

The cost estimates in the building permit files are also the main source of data on the average cost of construction (Table 4). The data suggests that the median cost of building a house in Buea has risen from 5 million CFAF to 15 million (from around $8,000 to $24,000) over the last decade.[xii] This far exceeds the rate of inflation (around 2.2 % per year) and suggests that building sizes have increased – reflecting the increasing number of projects that are *minicités* or apartment blocks rather than villas. These cost estimates are notoriously inaccurate because all local councils charge a tax on building, which is calculated at 1% of the total building cost estimate. Architects and contractors (who draw up these cost estimates for clients) freely admitted in interviews to deliberately depressing the figures in the file in order to reduce the tax paid. In effect the Council has been turning a blind eye to this under-declaration of costs reflecting perhaps the Mayor's stated view that the priority is to develop the town by constructing housing.

Insert table 4 near here

Multiple interviewees claimed that the tax paid could be negotiated with officials at the Council. Indeed most interviewees who had been through the permit process argued that bribes were expected at the multiple points of contact with government officials in all the different ministries. As one interviewee (who had been through the process on multiple occasions) put it:

> *Without hesitating, the building permit process works well when you dip your hands in your pocket. At the end of the day it may be very catastrophic because 60% of the houses built in Buea have not been properly studied* [inspected by council officials]. *Now let me be honest with you 75% of the process is under the table and includes about four ministries.*[xiii]

A senior civil servant in the Ministry of Housing and Urban Development was even blunter: *"the mayor and his relatives have deliberately created the disorder with the building permit files in order to avoid any sort of accountability."*[xiv] Given the competing political interests within the administration it is unsurprising to find such a frank accusation, but for the same reason it cannot be taken at face value.

Is this new building taking place *where* it is needed? In terms of the geography of the new building the town was divided during the research into eleven different areas on the basis of their social character (Table 5, Figure 2).. The data show that Molyko, the area around the university is the epicentre of urban growth. The higher median cost of buildings in Molyko reflects the influence of the large *minicités*. The data also draw attention to the dramatic growth

in areas (such as Bomaka) where new land for building construction has become available in recent years and can be accessed relatively easily from the road. Table 5 also demonstrates that there is dramatic growth in the middle part of town (Areas 5 & 6), which was less frequently mentioned by our interviewees as a growth area. This is currently a popular area for apartment construction. The preferred area for large villas (Area 9) also shows steady growth, though since these are larger houses on larger plots it follows that there are fewer of them. This area has increasingly taken on the feel of an exclusive part of town –it was always the preferred area for elite households right back to the colonial period (Courade, 1970). However, because many people build on land they have inherited rather than land they have bought, Buea is generally socially mixed with rich and poor as neighbours.

Insert Table 5 near here

Finally it is worth noting (on table 5) the relatively low numbers of permits issued in the peripheral areas in the more elevated parts of town (Buea Town, Bokwango and outlying villages). This does not match our field observations, which were that a considerable amount of building is occurring in these areas. Ultimately it is important to recognize that because Buea is a small urban centre and building land is available, its growth is still manageable through this market-led strategy. However there are some important questions for the future.

Though we see this process as going a long way towards meeting the town's current needs there are some significant uncertainties about its sustainability and fairness. First, there is a significant quantity of poor quality housing in Buea that would clearly benefit from upgrading,

and the current building boom is doing little to improve shelter for the least well off. Second, in the desire to accelerate the building process by reducing the disincentives for middle-class investors the council has lost tax revenues by turning a blind eye to the practice of under-declaring building costs in the building permit application. If the claims made to us are correct the council is missing out on tens of thousands of dollars of tax revenue over the period we have studied that should be going from prosperous households to the public purse. This is money that could have been used to help with the housing of the poorest members of society. Third, there are public health risks associated with a lax regulatory regime in terms of building standards. In a town prone to earth tremors the regulation of building standards is obviously important, particularly for multi-storey buildings housing hundreds of students. Most new building has occurred since the last major volcanic eruption (which triggered days of tremors) on Mount Cameroon in 1999. Fourth, because there is no central co-ordination there is no strategic planning for services like water, sanitation, electricity, or public space. In addition, whilst there are rules about the proportion of a plot of land that can be occupied by a building they are not enforced, which can have consequences for relations between neighbours, service provision and flood risk.

Most of our interviewees said that council officials did not undertake systematic site visits to inspect the building quality. However, where inspectors do find a building project without a permit or breaking regulations they have the capacity to order an immediate halt to construction work, and this is very common. So construction sites clearly *are* inspected, however, our interviews also suggest that much enforcement is merely a precursor to bribing government officials rather than a genuine attempt to produce a regulated construction sector. Ultimately,

there are many reasons to worry about the future supply of housing in Buea, but it is still clear that small-scale private construction has achieved far more than government-led projects.

4. The modest scale of most new housing

Most of the academic literature that focuses on middle class housing in Africa draws attention to the large size of the constructions (e.g. Freeman 2013, Grant 2007, Melly 2010, Ndjio 2009). However, our results suggest that the majority of new houses being built in Buea are quite modest in scale. There *are* some very ostentatious villas around town, particularly in our Area 9, but our sense from the files is that they represent a small fraction of the overall picture even though they dominate public debates about housing.

Insert Table 6 near here

Using data from the Ministry of Housing and Urban Development (Table 6) we estimate that in 2012 there were approximately 72 new villas, 315 new apartments in 63 different apartment blocks and 770 new student rooms in 22 new *minicités*. Whilst the villas are distinctly larger than apartments, they are not huge and most are two to four bedroom bungalows. Our conclusion here is that because of the fascination with the spectacular "monster houses", (both amongst academics looking at new housing and amongst African urban residents watching what is happening in their cities) the more modest houses going up all over town have been ignored. This may be true in other African cities too.

The largest houses are usually described locally as "bushfaller houses" implying that their owners are, or were, international migrants. We argue that this is also misleading. A good number of the largest villas were being commissioned by individuals whose economic base was inside Cameroon, while many of the international migrants were actually commissioning smaller bungalows. For many international migrants these are only holiday or retirement homes or are being built as insurance in case their circumstances overseas change. For this reason they do not need particularly large homes. In contrast for those who are based in Cameroon they are permanent homes and key assets so need to be larger and more visible. One of the most prominent homes in Buea is owned by a former Governor of the South-west region whose (thwarted) aspiration was to lease the property as commercial premises for example. However, this binary distinction between national/international is too simple anyway since many middle class households have business interests both in Cameroon and overseas as we discuss in the next section.

5. The complex blend of local and international capital

The last point we want to make when comparing our case study to the wider literature from the region (Grant, 2007; Osili, 2004; Pellow, 2003) is to assert the idea that funding this house-building isn't dominated by a local middle class (Mercer 2014) or by migrant remittances (Obeng-Odoom 2010; Karley 2012). Rather there is a complex mixture of sources of capital: some local, some international. We collected accounts of projects of owner-builders who lived around nine months of the year in the USA, which provided their main source of income, but who had significant business-interests in Cameroon, which they visited for the remainder of the year. Equally there were stories of homeowners who were resident in Cameroon and who

worked full-time in the Government of Cameroon, but whose main source of income was from rental properties they owned in the UK. Often some capital comes from the individual leading the construction and some came from their wider family network. For example, we collected stories of children abroad coming together to send money to fund their parents' building project at home by supplementing their assets. We also collected stories of groups of siblings scattered across the globe (including in Cameroon) coming together to commission a single domestic structure for shared use. Land (often the most expensive single cost) might well be inherited (often from grandparents), but the house built on that land was paid for with capital earned overseas (including locations that are often missed in the assumption that capital was coming from North America and Western Europe – for example Ethiopia, DRC, Brazil, Rwanda and South Africa.) In short, it is very hard to disentangle the local from the international capital in these projects.

6. **Middle class buildings and building the middle class identity**

In this final section of the paper we consider the idea that these houses are public statements that can be read in terms of claims about identity. Despite being private property that can be partially hidden behind walls or hedges these new houses are part of a public urban scene. Whether consciously or unconsciously, the exteriors of these houses make a public statement about their builder's persona. In others words, when a woman or a man or a family builds a house in Buea, they are making a claim about *who they are* both to themselves and to those around them. This is why we claim that this building is about constructing the middle class identity, concretizing their self – presenting your self to yourself, to your family and to the public.

In Ndjio's (2009) discussion of elite house-building in the rural areas of the West Region of Cameroon, the key identity that is being asserted through architecture is of *nouveaux riches* businessmen who wish to distinguish themselves from the traditional elite. In our own examples we found a greater variety of identities in articulation with one another. To analyse this melange of social roles we use three perspectives: the owner-builder, the local public and our own standpoint.

Owner-builders often emphasized rational needs such as comfort and convenience. For example, diaspora holiday makers returning to Cameroon whom we interviewed wanted to be able to walk into their own home and find all their cutlery and furniture ready to be used. They wanted reliable services (water, electricity), and a house that was equivalent to the one in their home overseas. They wanted to avoid the cost of staying in hotels or the awkwardness of staying with family members. In short they sought to present themselves as pragmatic. Others highlighted the relationship between building now and thinking about the future. This is also about asserting a sense of reason: it might be about using the house as a source of future income; it might be about using the house to bind second generation migrant children to Cameroon; it might be about preparing for burial or as an insurance policy in case of disaster.

However, many owner-builders were also unashamed about using their house as a means of expressing their success. Building was about personal satisfaction. This use of housing as a means of publicly showing their achievements has a long history in Cameroon. Edwin Ardener (1970) for example describes the relationship between wealth, social mobility and house-building in Buea in the 1950s. Across the region, building a house was a necessary precursor to becoming an adult man (the gendering is deliberate), and having the right to speak in public in rural society. House-building has historically been associated with masculinity or to use the local

idiom– "manliness". A modern house in 21st century Buea still says "I have arrived" and "even when I am absent I am present". Some owner-builders we interviewed even saw themselves as inspirational figures, challenging their neighbours to achieve as much as they have. Debates about personhood in African philosophy often wrestle with the complex relationship between the individuals and the group (Menkiti, 1984, 2004; Wehrmann, 2008) about which takes prominence, about which came first, about how it is only possible to be a person in Africa through the validation of the group. This is a theme that the debates over the new African middle class have yet to fully engage.

Owner-builders are caught in a complicated aesthetic paradox. On the one hand they want to assert their individuality and creativity (figure 4), on the other they want to show their connection to a more global middle class style. They aim to show they are free to build what they want because they have achieved economic and social autonomy. No builder admitted to us that they saw house-building as a competition within their social group, however, many drew attention to the particularities of their own constructions for example the complexity of their roofing plan; the use of novel imported roofing materials or wall tiles; the distinctive use of pillars; the quality and design of their "staff" ceiling (plaster work and cornicing); and the incorporation of minarets, drive-through underground car-parking and fireman's poles. Multiple interviewees claimed to be the first to use mirror glass in their windows. They were keen to show us their capacity for overcoming the limited range of decorative materials available in local markets. Almost all took a personal interest in the specifics of the design, and the solutions that had to be found for the challenges of different plots of land on a rocky mountain side. But they also wanted to show their understanding of a more global middle-class suburban aesthetic by including decorative elements that are the opposite of individual: classicism, pillars, porticos,

car-ports, garages, fan-lights. These were the devices (familiar from magazines and TV) by which these houses claimed affiliation to a wider, shared identity through sameness.

Insert figure 4 near here

One interesting form of villa is known locally as a "family house" (figure 4). These very large constructions were designed to look like a single house, built in a global middle class suburban style. However, on closer inspection they turn out to be designed from the outset as apartment blocks, with different fractions of the same family in different apartments. This is a 21st century spatial reworking of a rural family compound in which different units of the same family have separate structures facing into a central open court. In these cases the identity about which the house speaks is a group "family identity" rather than that of an individual person.

Turning from the owner-builders themselves to the public audience produces different interpretations of the statements made by these buildings. The public only partially buys into this narrative of individual pragmatism and personal success. Some people we spoke to on the street in Buea spoke enthusiastically about these houses as improving the look of the town as a whole. Even though they did not live in such homes themselves they took pride in them as an expression of local development. But almost invariably these houses were described as "bushfaller houses" by the wider public in Buea. They are often seen as irrationally large and irrationally under-occupied. One school teacher in Buea to whom we spoke was scathing about the limited social value of large extravagant houses. The economic success that these houses wish to communicate is also contested by the wider public, since the source of bushfaller income is often viewed with

suspicion and bushfallers are associated with fraud, or, to use the local term, *feymania* (Ndjio 2008, Pelican 2013). This doubt is often associated with the ideas that bushfallers are no longer seen as fully, authentically Cameroonian; their identity is ambiguous. The house-builder may wish to present themselves in a certain way, but their audience, their neighbours, may interpret their achievement in a quite different way.

Our own analytical perspective of the identity that is emerging through house-building is in terms of the new African middle class. This is not a term that has much salience amongst the owner-builders of Buea themselves. Actually the individuals and households within this study included a very wide range of income groups from the quite modest to the unambiguously rich, but they have all benefitted from the decade of economic growth in the continent. There are multiple divisions within the group in terms of what they have built, why they built it, the design, and the quality of the finish - all of which speak to differences within the category of people who have a certain income. It is a diverse group that is still only coalescing, and its ability to reproduce itself will, we expect, be closely related to property: land and houses. The transformation of housing is a concrete expression of a transformation of Cameroon society.

Conclusion

Individual private development in Buea is basically doing a reasonable job of expanding and improving the housing stock for more affluent households and students, by building villas, apartment blocks and *minicités*. Our criteria for reaching this assessment are that overall supply is meeting most demand and that capital is moving between different sectors of the housing

market in response to demand. The idea that supply is meeting demand is expressed in the trends in rents, which for most sectors of the population are manageable (if unwelcome) and broadly in line with national inflation. The supply of student accommodation was an early focus for owner-builders, but as that market has become more competitive an increasing number are turning to apartment blocks and villas to provide accommodation for families where demand is now greater.

However there are some important caveats to be made to this assessment in relation to payment of building tax, building quality and strategic urban planning and, most crucially, the provision of housing for the urban poor. For a significant proportion of the population the individual development of high quality housing has little impact because the rents on such properties are beyond their means. The middle class households who are investing in property for rent (as opposed to those building homes for themselves) are, ultimately, driven by the need to generate income and not by any social or development agenda. Logically enough, they do not see low income households as a promising group of tenants. It might be reasonable to look to the local government, Buea Council, to focus on this social group, however, their financial resources are always highly constrained, whilst their political incentives (both pragmatic and ideological) for pursuing fiscal redistribution are limited. They do not need the votes of the poor, nor do they particularly espouse a political philosophy that would prioritize the needs of the poor. Across the piece there was a willingness to turn a blind eye to the tax evasion that all our interviewees knew was happening. Responsibility for ensuring that building regulations are observed also fell to the council, and interviewees questioned the effectiveness of this process, arguing that it was vulnerable to corruption, which is worrying both because of the scale of some projects (especially the student accommodation) and because some of those commissioning buildings

were stretching themselves to the limit financially and were, therefore, prone to cut corners. Strategic urban planning also seems largely absent – this is partly because of bureaucratic competition between Buea Council and the Ministry of Housing and Urban Development and partly because of the effective privatization of housing provision and with it effectively the privatization of provision of services like water, electricity and even roads.

As in many other case studies (from around the world not just West Africa), probably the most eye-catching manifestation of the new house-building activity in Buea is the construction of large, ornate, detached villas for the wealthiest fraction of society. But what the data show is that most of the new homes that are being constructed by the middle class, are actually quite modest in size. Though these bungalows may be less architecturally eye-catching than big villas they are probably more significant in the long run as there are more of them.

Additionally we conclude that those houses built by return migrants or expatriate members of the diaspora tend, in general to be more modest than those built by resident elites (though this is not the local stereotype). The domestic elites with political connections build some of the more elaborate ostentatious houses in town. Effectively, however, these households disguise the source of their incomes because the popular view in town is that such houses are associated with flows of money from overseas.

The West African literature on new villas has tended to focus on "migrant houses" built with foreign money and in styles that explicitly seek to replicate designs from elsewhere as part of a process of social boundary-making that asserts a difference from the local (Grant, 2009; Karley 2012; Obeng-Odoom 2010; Pellow 2003). We can find examples of such houses in Buea too, but we want to conclude that there is more diversity in the housing (both in terms of funding and aesthetics) than such accounts suggest. Domestic capital is also part of the story and so are

domestic ideas about design. For example, across our interviews the arrangement of bedrooms (with guest rooms as far away as possible from the rooms of children and young adults) was explained in terms of "African" ideas about ensuring children's safety. This increasingly diverse understanding of new housing also explains the wide array of public reactions to these homes: admiration, pride, jealousy, disdain, critique, mockery, frustration.

The distinction between "domestic" and "foreign" capital and aesthetics is of declining significance in a globally integrated and hybridized economy. What we are calling "domestic capital" could be accumulated through global economic linkages, or by selling land to a transnational household. However, the distinction matters politically both because of the way these houses are interpreted by other residents in this small town, and because of the way that the focus on transnationalism continues to side-line African agency within academic analyses of these homes. Emphasizing the local component of these houses as an expression of one of the outcomes of globalization (the increasing volume of capital in circulation, the creolization of aesthetics) helps to undermine the persistent idea that globalization emanates from outside Africa.

Some prosperous households chose to display their wealth publicly in this small town rather than hide their investment in gated communities in the largest cities of Cameroon. Partly this is for practical reasons (you can get more for your money here than in Douala for example), but it also supports our claim that these houses express a process of identity-formation, specifically a nascent class-based identity in which there is no shame and considerable pride in social mobility. If, as Carola Lentz argues, the essence of being middle class is making boundaries, then it is necessary to have an audience to see the social boundary that is constructed. The particularities of the audience who see the boundary matters. Family-members,

old class mates and former neighbours who have become "socially inferior" in this small town are often a more meaningful audience than a city of strangers or your social peers. Whilst anonymity might be an attraction in a large city, the fact that everyone knows everyone in a small town means that the identity work these houses do is much more productive.

This account of different scales and styles of housing also points to the danger of thinking about the new middle class as a homogeneous block (AfDB, 2011). By using income as the key defining criterion, the African Development Bank's definition tends to unify this social group, whereas our interest in their place of residence starts to pull out some of the key internal differences in the group: the motivation to build, the development of a group of landlords, the fungibility of the assets, all provide scope for future ways in which the analysis could distinguish between different groups within the category of the middle class (alongside the other ways sociologists have subdivided the middle class for example by occupation).

There are a number of significant questions emerging from this project for future research. For example, what role do these house play in inspiring the younger generation to migrate? How can we collect more accurate data on rents? Why do some people choose to put all their assets into a single big house for themselves, while others split their assets in order to build property to rent out and what will the consequences be? How will these new properties influence social relations and classes over time as assets are passed between generations? In the absence of an overt property market, how will such fixed, lumpy assets as houses be divided between heirs when the owner dies? On several occasions male interviewees told us that they didn't anticipate their wives inheriting their property if they outlived them; instead they were making rather modest provision to ensure their wife's future shelter. One large new property built by a group of

siblings for their own use had been funded from the rents they gathered from a dozen properties that had been inherited from their parents.

Landlords are unlikely ever to be cast in a charitable light in a town where many households are tenants and where for many families rents are a very heavy burden. But these middle class households are making the only significant investments in housing infrastructure in Buea at the moment. If it weren't for these new buildings the housing situation would be a lot worse and rents a lot higher. These investments may well take over a decade to recoup their costs so it is hardly a path to quick income-generation, but equally the capital embedded in these buildings will probably become the basis of the inter-generational transfers of wealth that are so crucial to sustaining a middle class and (for good or ill) keeping it "ahead" of those lower in the economic and social hierarchy. They are the path to increasing social inequality.

There is a need to move beyond a binary account of the new African middle class in which these owner-builders are cast either as selfish villains leaving their African brothers and sisters behind as they compete with each other in their unproductive ostentatiousness or as Africa's home grown economic saviours transforming the built environment through private investment. We need to develop a more subtle analytical framing for class relations in 21st century Africa (Ballard, 2012) that includes smaller towns too. Using houses to explore the dynamics of identity and social relations in such contexts is a good entry point. Doing so also has the potential to use African cities to contribute to wider debates in current urban geography about small town, "globalization from below" and about "unplanned" urbanization. This analysis tacks between those analysts who draw attention to the negative consequences of semi-planned profit-driven urban expansion and those who entertain the possibility that, problems notwithstanding, it can work. Whilst there is a tradition (both in academic, NGO and policy circles) that has

valorized the creativity of those citizens in Africa's informal urban settlements who carve out civil spaces under profoundly challenging physical and legal circumstances, there has been less interest in those urban African's operating within more formal frameworks and with more assets. This is where we hope this account of housing in a growing, creative small town, with a flourishing economy based on an expanding higher education sector might provide an alternative to widely help assumptions about economic failure in African cities.

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[i] The precise origins of the term 'Africa Rising' are unclear, but it achieved common currency after articles in the popular news magazines *The Economist* and *Time* in 2011 and 2012 following earlier analyses by McKinsey, 2010 and Radelet, 2010. The sustainability and optimistic developmental assumptions of recently export-led growth are widely contested (Rodrik, 2014), fundamentally on the grounds that this growth is not translating into industrialization. Africa Rising might well be a comforting rhetorical distraction from issues around industrialization but it has some value as a device for overturning earlier negative stereotypes and asserting African agency.

[ii] We use this term to capture the fact that though these owners were rarely personally involved in the physical labour of construction they nevertheless see themselves as having 'built' the house because they have brought it into being by commissioning it. This is of significance because it is through 'building' that individuals claim to have 'become someone'.

[iii] The 2005 census gives Buea a population of 98,000. We have assumed a growth rate of 5% per annum, 2% above the rate of natural increase to reach the figure of 140,000 in 2015.

[iv] The Cameroonian government also owns two companies involved in house-building: *La Mission d'Aménagement des Terrains Urbains et Ruraux* (MAETUR) and *Société Immobilière du Cameroun* (SIC). The former prepares site and service layouts, whilst the latter builds houses on those layouts. These companies built many houses across the country in the early years of independence but became moribund in the 1980s and 90s as a result of debts. In the last 4-5 years, having been recapitalized, they have been reactivated. however they have focused their new building efforts almost entirely in the capital city Yaoundé and in Cameroon's largest city, Douala. In Buea there is one old MAETUR layout at West Farms, which has now become a popular site for middle class family properties.

[v] A more extended discussion of research design, data acquisition and analysis is available as 'supplementary material' with the online version of this paper.

[vi] Land issues are clearly key to this analysis as a whole, but are so complex and particular that they are being treated in a separate paper.

[vii] A supplementary note giving more details of the data acquisition methods and research design is included in the online version of the paper.

[viii] Idiomatically these boundary walls are locally referred to as 'fences' which also leads to a description of some children as 'born inside a fence' implying a privileged lifestyle of the children associated with these houses. They are stereotyped as being driven to school, having leisure time and access to sweet drinks, toys, video games etc.

[ix] This term emerged from Canadian journalists and was widely used in Vancouver to describe houses built by recent Asian immigrants. For a good discussion of the complex politics of this label see Mitchell, 1998.

[x] For a discussion of student housing issues in Nigeria see Amole(2011).

[xi] Mbella Moki was Mayor of Buea from 2002 to 2013. Soon after most of this research was conducted he was elevated to the Cameroonian Senate, the second house of parliament, which comprises 100 Senators (70 elected from the 10 regions and 30 appointed by the president). In general distinctly more interviewees praised his achievements as Mayor than criticized him.

[xii] The median is the preferred measure of the average because the mean figure is strongly influenced by the effect of a few very large projects (either large *minicités* or large apartment blocks).

[xiii] Interview homebuilder and contractor, March 22nd 2013.

[xiv] Interview senior civil servant, Ministry of Urban Development and Housing, March 14th, 2013, Limbe.