Civilising African Cities: 
international housing policy from colonial to neoliberal times.

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Critical scholars of the ‘liberal project’ and global governmentality in Africa have elaborated important insights and strands of enquiry which could usefully be extended to explore the arena of housing and urban governance.1 The purpose of this paper is to explore international agendas and interventions in the realm of housing and urban governance in Africa, as a distinct component of broader ambitions to build liberal states and civil societies. Private property ownership is a core building block in the assemblage of liberal order, and the homeowner is a central figure in neoliberal civil society. How and to what extent have international ideas, institutions and practices of government in Africa reflected these principles? Foucault’s analysis of governmentality and the shift, within Europe, from disciplinary to liberal and then neoliberal modes of government and techniques of power provides a framework which helps in revealing the politics in what are often supremely technocratic policy discourses. Yet the scope of analysis must be extended to include the specificity of colonial governmentality, which was largely absent from Foucault’s historical analyses. This paper first provides a brief summary of Foucault’s analysis, highlighting core points which can help to illuminate some of the political logics of current international housing policy, and indicating the importance of incorporating the colonial experience into this broader analysis. The rest of the paper explores the changing contents and politics of housing policy and urban governance from colonial to neoliberal times, with specific reference to Africa.


**Governmentality: disciplinary, liberal, colonial, neoliberal**

Foucault’s studies of the history of governmental reason or governmentality identified a series of significant shifts in techniques and mentalities of power characteristic of and fundamental to liberalism. In *Security, Territory, Population* Foucault employs the notion of security to indicate a set of features which distinguished the liberal forms and techniques of political-economic power from earlier disciplinary forms of political-juridical power.\(^2\) The classical political economists of the eighteenth century conceived of ‘the economy’ as having natural dynamics and saw that the way to manage and govern the economy was to enable the natural dynamics to proceed and operate.\(^3\) In this new approach, the role of government was to facilitate and enable the operation of the natural dynamics of the economy, by allowing and facilitating the free flows and circulation of goods and the flourishing of markets. In this analysis Foucault highlights the historical shift from juridical-political mechanisms of discipline of mercantilism which sought to control through imposing restrictions, binary impediments and rules, to fix and prevent, to exclude, and thereby to establish and maintain order; to administrative mechanisms of security, which did not seek to impose binary impediments and rules, but rather to manage and channel natural processes, activities and agents, not to prevent or eliminate undesirable activities, conditions and outcomes, but rather to ensure they remain within a level of tolerance.\(^4\) He thus identifies

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\text{a complete change, or rather a phase in a major change in the techniques of government and an element in the deployment of what I will call apparatuses of security ... [which seem] ... to be one of the typical features of modern societies.}^5
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At the heart of classical political economy was the idea of ‘the economy’ as a distinct realm, with natural features, properties and mechanisms.\(^6\) The role of government, then, should be to enable the economy to function naturally, unimpeded by artificial constraints and obstacles. It is this specific and novel approach to government understood in terms of operating in and with a given reality so as to enable that reality to function smoothly which Foucault distinguishes as characteristic of techniques of security (as distinct from discipline) and at the heart of liberalism:

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\text{security ... tries to work within reality, by getting the components of reality to work in relation to each other, thanks to and through a series of analyses and specific}
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This fundamental principle that political technique must never get away from the interplay of reality with itself is profoundly linked to the general principle of what is called liberalism.\(^7\)

This notion of working within reality, and getting the components of reality to work in relation to each other, signifies an approach to governance which must attend to the various components of social reality, including the population as such, the behaviours of people, as well as the organisation of space. The liberal form of governance consists not primarily of imposing constraints and impediments, but of seeking to guide and shape the behaviours of subjects, and the environment in which they act – an approach which conceives of subjects as politically free, rational, thinking and acting beings, and seeks to govern by working with and through the active capacities of free subjects.\(^8\)

Foucault’s analysis of the emergence and specificity of liberal governmentality in Europe is important in its own right and, especially, in helping to historicise the particular features of neoliberal governmentality. In *The Birth of Biopolitics* Foucault explored the novelty of neoliberal ideas and practices of governance, studying the emergence of neoliberal thought in the twentieth century in France, Germany and the US.\(^9\) He showed that a distinctive feature of neoliberalism, in contrast to classical liberalism, is that ‘the economy’ and, more specifically, the market, are not assumed to be natural or quasi-natural entities. Rather, the market requires construction, and this entails a very different approach to governance from the laissez-faire principles arising from classical liberalism. Governance and policy must assume a more interventionist form, in order to actively construct, assemble and cultivate the appropriate environment for the competitive market to flourish and expand.\(^10\) The neoliberal approach to the subject and the population is shaped by similar distinctions. In a departure from classical political economy’s identification of rational economic behaviour as embedded in human nature,\(^11\) neoliberalism perceives the necessity to actively cultivate the cultures, habits and behaviours required of the political-economic subject if the market and enterprise is to flourish. A second, radical feature of neoliberalism is that rather than seeing ‘the economy’ as a distinct realm of society, *all* aspects of the social are seen to be encompassed within and constituted through the economy.\(^12\)

The analysis of international policy sketched in the later parts this paper will suggest that Foucault’s arguments are important in helping to make sense, especially, of the content and
form of recent policy initiatives in housing and slum-upgrading in Africa. However, as many have pointed out, Foucault’s historical analysis of the changing form and content of governmentality focused on developments within Europe. A focus on governmental reason, the exercise of power and the construction of order within European colonial empires suggests a different historical trajectory. If disciplinary mechanisms of power gave way to liberal technologies of security in Europe in the eighteenth and nineteenth centuries, beyond Europe the construction of colonial power was effected through the development and intensification of disciplinary methods and technologies which sought to manage populations, territories, spaces and subjects on the basis of exclusion, hierarchy, impediment and containment rather than free circulation.

Building civilisation in colonial cities

It is possible to sketch in broad contours the changing content and rationale of colonial urban governmentality while also recognising the considerable variation and specificity of actual developments in different colonial contexts. The formal colonisation of Africa in the nineteenth and twentieth centuries was informed and legitimised by a set of discourses centring on ideas of racial supremacy and hierarchy fused with ideas about civilisation. These basic premises inflected a range of distinct colonial practices and institutions alongside practical concerns arising from the economic, extractive and exploitative basis of colonialism and the imperatives of maintaining social order.

The town or city was a space where these many ideological and pragmatic imperatives met. In addition to being centres of administration, many of the main colonial cities were established at vital nodes of the transport infrastructure constructed to enable the export of Africa’s mineral and agricultural wealth to Europe, and the rapid mobilisation of armies in defence of colonial borders. One central fact shaping the construction of urban order was the inevitable proximity of the European and the native. Cities were centres of European residence and colonial administration, while the physical construction and maintenance of the city and servicing of the European population required an African workforce. This proximity, in terms of working and living, had to be managed in a manner consistent with the maintenance of social order and the demonstration of racial supremacy and civilisation. Ideas about race and civilisation were fused with prevailing theories about disease, health and
Some colonial cities grew from and within already existing and long-established urban centres; others were established from scratch, in positions dictated by new infrastructures and transport routes. Within this spectrum of diversity some shared premises can nevertheless be identified. The colonial construction of urban space was a physical demonstration of civilisation. The European city was a place of order, function, facility and cleanliness, with wide, tree-lined, paved streets, solid and impressive buildings, modern drainage and sewerage, hospitals, schools, courts and offices, and spaces of recreation and leisure – parks, race courses, golf courses, botanical gardens, beaches. The European population were accommodated in large, one-storey houses in large plots, surrounded by a large garden. The urban space of the city was organised according to plans which mapped distinct functional zones: residential, administrative, recreational, commercial. The zoning of space assisted the maintenance of order and hygiene and the demonstration of civilisation.

The deliberate construction of space and distance between the European and the African, and the periodic demolition of areas of native residence and commerce, was bolstered by the discourse of health, hygiene and disease. Ideas about urban planning and segregation for reasons of health were informed by experiences of urban development in India, and by new medical theories which developed in the late nineteenth and early twentieth centuries when new colonial cities were being established in African colonies. Prevailing medical knowledge from the late eighteenth century focused on the spread and transmission of disease, and the relationship between the body and its environment. The development of germ theory from the 1870s, with the discovery of bacteria by Louis Pasteur, was later applied specifically to tropical environments, especially through research into malaria. Various policies were recommended and pursued in Africa, in order to secure a healthy, malaria-free environment for European administrators and settlers. These included the location of European residential and administrative districts at elevated locations, the design of houses to allow for ventilation and space, and the physical separation of European from African housing. Conferences for the medical officers of the British West African colonies were held in 1909 and 1912, at which a policy of residential segregation was supported. During the first two decades of the twentieth century, outbreaks of bubonic plague in coastal
regions of Africa from Lourenço Marques to Dakar led to many specific attempts at urban segregation which often met with considerable resistance.\(^{19}\)

While segregation in residential areas and urban planning was officially recommended in colonial policy the actual implementation of such ideas varied according to the ideas and experiences of individual colonial administrators, and the level of resistance from African residents. In Freetown, the new segregated suburb of Hill Station was constructed at a site seven hundred and fifty feet above sea level, and four miles from the centre of Freetown.\(^{20}\) The colonial city of Accra developed from a long established coastal urban centre with a relatively powerful, educated and well organised African population. The colonial government was compelled, in the face of resistance, to withdraw a proposed lands bill in 1898, but the development of new areas for colonial administration and European residence was designed according to ideas about segregation, with buffer zones separating areas of European residence and work from areas of African commerce and residence.\(^{21}\) In the colonial territory of Northern Nigeria, under Sir Frederick Lugard, segregation on grounds of health was formally incorporated into colonial planning policy.\(^{22}\) In 1911, on the recommendation of the medical advisory committee to the Colonial Office, the *West African Pocket Book* affirmed “It has been proved that the separation of Europeans from natives is one of the most efficient means of protection against disease endemic amongst native races. Even partial separation, such as sleeping outside the native quarter at night time, affords a very considerable degree of security.”\(^{23}\) In 1917 Lugard introduced the Townships Ordinance according to which Europeans living in non-European zones could be subject to fines or imprisonment.\(^{24}\) European residential areas were to be surrounded by buffer zones of 440 yards width where no building was permitted, and ‘no natives except the *bona fide* domestic servants of Europeans’ could reside.\(^{25}\)

The segregation of urban space in colonial cities was the product of the fusion of scientific, racial and cultural theories. The development of medical 19\(^{th}\) century theories about contagion, disease and the transmission of germs emerged with the hardening of racial theories, and incorporated ideas about race. For example, two doctors sent from the Liverpool School of Tropical Medicine to conduct research about malaria in West Africa believed that “African mosquitoes were race-specific in their taste for human blood, preferring the African to the European variety.”\(^{26}\) Proposals and policies for urban segregation were also informed by ideas of race, culture and civilisation. In the colonial imagination, the native African was
located in the countryside, while the town and city was the realm of civilisation. W. J. Simpson of the London School of Hygiene and Tropical Medicine argued that where the races are diverse and their habits and customs differ from one another ... it has to be recognised that the standards and modes of life of the Asiatic do not ordinarily consort with the European, whilst the customs of the European are at times not acceptable to the Asiatics, and those of the African unfamiliar with and not adapted to the new conditions of town life will not blend well with either. ... In the interests of each community and of the healthiness of the locality and country, it is absolutely essential that in every town and trade centre the town planning should provide well defined and separate quarters or wards for Europeans, Asiatics and Africans, ... and that there should be a neutral belt of open unoccupied country of at least 300 yards in width between the European residences and those of the Asiatic and African.27

In 1914-15 Simpson was invited by the colonial government to advise on the planned development of Kampala, and his recommendations for segregation dominated the city plan drawn up in 1919.28

While the rationale for segregation was not always so explicitly stated, throughout colonial Africa the native presence in the European city was considered temporary and transitory. The planning and construction of colonial urban space did not cater for the permanent presence of an African population. Yet native labour was needed in abundance: the labour of physical construction, of carrying and cleaning, of domestic service. Thus the historically modern urban form of the ‘slum’ was the specific product of colonial urban planning. The areas of African residence – the districts, locations, quarters, reservations, medinas, bairros and zongos – were physically delimited, located at the edges of the city and where possible separated from the areas of European residence, by the planning of buffer zones of parks or administrative buildings. The construction of infrastructure (paved roads, drainage) and the provision of services (piped water, electricity) did not extend to the native districts.

Where housing was provided for urban workers it contributed to the material and cultural construction of colonial order in two senses. First, the limited provision of housing for African urban residents cemented the civilisational hierarchy of colonial rule: housing of a
reasonable material standard, in the European design but on a smaller scale, was in some contexts made available for educated Africans working in lesser administrative roles of the colonial state: those Africans considered civilised or assimilated. In this way the cultural inclusion of a small African elite into the realm of civilisation was materially manifest in the housing made available to them. Second, the most prominent form of housing made available to African urban residents was the housing units provided by employers. This includes the small servants or ‘boys’ quarters constructed within the compound of European residences – small, very basic housing units located at some distance from the European house; and housing units constructed by companies, mines, or branches of government service such as the police, army, colonial civil service or native administration. In this case the housing was often only in the form of single rooms in rooming houses, catering only for a temporary, transient African population.29

If racial distinctions were not explicit in the zoning of urban space, the effect was realised by other means, through planning regulations, building standards, and property law. If, within the city, residential or commercial construction had to meet certain standards of size, layout, building materials, and to be verified by the acquisition of legal permits, this would automatically exclude the vast majority of African urban residents. In many cases African construction methods and materials were not permitted in the centres or European areas of colonial cities.30 Urban planning and zoning effected not just the spatial segregation of European and African residential areas, but their physical differentiation. The regulations regarding plot size, population density, building and room size and building materials were sharply differentiated between European and African zones.31 In many cases, formal planning regulations simply did not extend to the African areas at all.32 Just as the cultural inferiority and lack of civilisation of the African native was asserted through urban planning, the construction of the European areas affirmed cultural superiority, civilisation and modernity. New areas of European residence were established “as showpieces of modern planning and a contrast to traditional development”.33

While restricting the residential space of the native, his presence and movement within the European city was further limited and managed, especially through labour regulation and policing. To legitimately circulate within the European city, in many cases the native was required to hold a pass law, a certificate of formal employment, or documentation demonstrating payment of taxes and fees.34 Natives found without valid documentation could
be fined, imprisoned or removed on charges of vagrancy. In some cases, such as Brazzaville and Leopoldville, Africans were forbidden from remaining in the European town after dark. More generally, the policing of movement in space arises as an inherent and necessary corollary of the zoning of space through the governmental technologies of planning.

Thus in the early period of formal colonial rule, from the late 19th century to the 1930s or 40s, the essential logic of colonial urban government was that of exclusion, hierarchy and difference. The city was the realm of the civilised modern; the presence of the uncivilised native was strictly limited and physically contained, separated or excluded. Fanon described this fundamental condition of the colonial city:

The settler’s town is a strongly-built town, all made of stone and steel. It is a brightly-lit town; the streets are covered with asphalt, and the garbage cans swallow all the leavings, unseen, unknown and hardly thought about. … The settler’s town is a well-fed town, an easy-going town; its belly is always full of good things. … The town belonging to the colonized people, or at least the native town, the Negro village, the medina, the reservation, is a place of ill fame, peopled by men of ill repute. … It is a world without spaciousness; men live there on top of each other, and their huts are built on top of the other. The native town is a hungry town, starved of bread, of meat, of shoes, of coal, of light. The native town is a crouching village, a town on its knees, a town wallowing in the mire.

Adjustments to this exclusionary logic of urban government were compelled for a wide variety of reasons in different contexts. In many contexts from the early days of colonial rule, European urban planning and attempts to realise segregation were met with considerable expression and organisation of protest and resistance on the part of established, educated African urban residents. During the later colonial period, especially after the second world war, the demands of veterans from the world wars, popular discontent and the rise of anticolonial nationalism compelled European powers to adopt a new approach to colonial development which explicitly incorporated concern for improving the welfare of the colonial peoples. In 1940 the British government introduced the Colonial Development and Welfare Act. This change in colonial policy, alongside very significant increases in urban population in many African cities and the spectre of urban disorder and rebellion, led to shifts in urban government and provision. This generally entailed efforts to improve the material conditions
and welfare of African urban residents, often combined with a tightening of restrictions or forced removals. These shifts in policy often included attempts at some form of provision of housing for the native. In Uganda, Accra, Nairobi, Lourenço Marques and many other places, the colonial governments embarked on limited construction of housing, often in estates, for urban African residents. The physical demonstration of civilisational difference and hierarchy was nevertheless maintained in such endeavours, while the actual extent, the number or cost of housing units, would only ever cater for a small minority of African urban residents.

**International housing policy: building order and stability**

The articulation of ‘international housing policy’ dates from the late colonial period, in the context of the gradual shift from colonial rule to international development and the geopolitics of the Cold War. While to a large extent representing sincere efforts to grapple with the very real conditions and contradictions of urban inequality and inadequate urban provision for the majority of urban residents in the cities of Africa, Latin America and Asia, the emergent form of international housing policy nevertheless also reflected political priorities, visions and projects, and carried strands of continuity from the era of colonialism to that of development.

The colonial, postcolonial and Cold War origins of development policy determined a set of concerns shared by European powers as they withdrew from their colonies and by the US as it sought to establish and maintain international hegemony in the post-war era. One overriding concern was to establish stability and social order, and to prevent radicalisation and revolution. Thus the possibility of material and social development and progress within a capitalist economy was promoted, as an attractive alternative to communism or postcolonial chaos. Understanding the origins and development of international housing policy in relation to this broader politics illuminates the politics of housing, and provides a distinct contribution to this critical analysis of development policy and the liberal project in general. For housing is a core element of social and economic order. The specific content of international housing policy can be partly understood in relation to these geopolitical imperatives, especially in regard to notions of ‘self-help’ and the promotion of private property and home-ownership. As it emerged and developed over the course of the twentieth century, international housing
policy underwent numerous shifts in emphasis and influence. Nevertheless it is possible to highlight certain core principles which have always been present in international housing policy, and have increasingly come to the fore over recent decades. These principles – private property and individual home ownership, encouragement and reliance on ‘self-help’ for housing provision, and the promotion of housing construction and provision according to market principles – constitute core building blocks of liberal social order. They enable the literal construction of property in the material fabric of society and economy, provide the material basis for the historical constitution of subjects as property owners, and help to secure social stability through the materially based construction of conservatism on the basis of a constellation of material and ideological interests.40

From its beginnings in the early twentieth century, ‘international housing policy’ has been shaped by a constellation of actors at the core of which have been development and housing agencies of the US and UK, international organisations – especially the UN and World Bank. To a significant extent the emergence and consolidation of a set of shared priorities and principles was due to the circulation of ideas and experiences through policy networks and communities and the considerable role and influence of individual housing policy experts and consultants.41 The early formulation of international housing policy, in terms of its content and its institutionalisation and promotion, was shaped to a significant extent by British and American aid agencies and the energy, experiences and ideas of British and American housing and urban consultants. Many of the early ideas arose from experiments and experiences in colonial contexts. In Britain the emergence of development policy exhibited clear dimensions of continuity from colonial government, in terms of institutional organisation, ideas, experience and individual personnel. In many cases the governments of newly independent states sought the assistance of consultants from the former colonial metropole in the design of development and urban policy. The origins of America’s institutions and discourse of international development are traced to the post-war, cold war context of the 1940s and 50s and Truman’s Point Four speech.42 The elaboration of ‘aided self-help’ as the basis for housing for poor urban residents, and more generally the promotion of home ownership, were the central strands of housing policy as it was developed in the 1950s and 60s by European colonial governments in Africa and the Caribbean, especially in the British empire, and by American development agencies working in Latin America under the Alliance for Progress.43
In the 1950s and 60s, as noted above, the demands of war veterans and nationalists compelled colonial governments to take more seriously the welfare needs of African urban residents, and to recognise their permanent rather than temporary presence in the city. This political imperative, perceived by colonial governments, was manifest not only in the articulate demands of educated African middle classes and political leaders, but in the spectre of angry urban masses forming a much broader and more dangerous base for radical political struggle and disorder. In Kenya in the 1950s the Mau Mau struggle compelled the colonial government to draw up new development plans which aimed to improve conditions for the African population and encourage the growth of a stable African middle class in both urban and rural areas. Sir Ernest Vasey drew up a Report on Housing of Africans in Townships which proposed that in order to stabilise the African urban population the government should encourage African-owned tenant purchase schemes “inasmuch as the African who built his own house and owned property with its consequent chance of income would be more likely to let go his hold upon his native reserve.” In many contexts during the late colonial period the promotion of housing for African urban residents was intended, both by improving conditions and promoting ‘self-help’ and home-ownership, to secure social stability and order and strengthen an emerging urban middle class in the face of unrest and political mobilisation. For example in the British colony of Tanganyika the problems of urban disorder in the early 1950s were addressed in a report by M.J.B. Molohan, Labour Commissioner for Tanganyika. In the context of advising a range of new welfare measures addressed at the African urban population, Molohan emphasised the role of housing in the formation of a stable middle class: “If we are to encourage the formation of a stable and contented urban middle class African populace, house ownership must be encouraged in every way.” In May 1950 a meeting of colonial housing and planning officers was held in London, and “the weight of the Colonial Office was thrown behind the idea” of self-help housing for native subjects: “The consensus that emerged in London in favour of higher wages, market rents, and permanent housing was seen to be of ‘fundamental’ importance to ‘long range policy’ on the housing question across most of British colonies.”

The policy of aided self-help housing for low-income urban (and rural) residents was explicitly and energetically promoted by the United States. It was recommended not only as being an inexpensive way of approaching housing provision for the poor, but also for political, cultural and ideological reasons: unlike public housing programmes, self-help approaches were consistent with private property and home-ownership and, it was argued,
reinforced ‘pioneer’ values. The early promotion of international housing policy ideas was undertaken by the international office of the US Housing and Home Finance Agency, headed by Jacob L. Crane. Crane had been involved in a self-help housing scheme in the early 1940s in Puerto Rico – then a territory of the United States. Crane headed the office from the mid 1940s to mid 1950s, and promoted the approach of self-help housing for the poor ‘with missionary zeal’. On advice from Crane, the administrator of Housing and Home Finance Agency, Richard Foley, lobbied for housing to be included within the remit of Truman’s Point Four international development programme. By the early 1960s, the United States Agency for International Development had initiated self-help housing programmes in seventeen countries, twelve of which were in Latin America. Crane put tremendous energy into promoting ideas of aided self-help housing throughout the world. He selected and recommended like-minded housing experts to act as consultants in many contexts, from Greece to India, and was influential in the establishment of a specific office within the UN devoted to housing, cities and urban development. Crane’s early, prominent role in the establishment of an international consensus in favour of aided self-help housing for the urban poor was reinforced by subsequent figures such as Charles Abrams and John F. C. Turner who also became widely influential in the formulation of international housing policy in the institutional spheres of western development agencies and international organisations.

During the 1960s and 1970s, many postcolonial governments in Africa as well as Asia and Latin America undertook various forms of public housing provision. Initiatives ranged from providing housing for public sector employees in the armed services, police, hospitals and universities, building public housing estates for lease or sale to low income urban residents, and slum-clearance projects. Generally such initiatives in fact tended to cater for the middle classes and only a small proportion of the urban poor, and were never able to aim to meet the broader needs of the urban masses. Often projects conceived as being designed for the poor ended up serving the middle classes, for a wide variety of reasons. Where schemes were actually delivered to the poor as intended, the level of subsidies were such that only very few benefitted from such schemes. In many cases the actual achievements in terms of provision were significantly lower than original intentions. Nevertheless such policies rested on some basic concept of societal redistribution and public provision. At the same time, however, the construction of formal housing was often accompanied by initiatives of slum clearance and demolition.
Attempts and ambitions on the part of postcolonial governments to provide public housing can be understood partly in light of similar initiatives in the late colonial period, and in light of the quest for modernisation and the cultural and political values of the postcolonial elite. The gradual abandonment of efforts to provide public housing for the poor was in part the result of the failures of existing efforts, and differing political priorities and values as governments changed. The growing economic problems and mounting indebtedness of postcolonial governments rendered such policies increasingly unfeasible, and from the 1980s under the conditions of structural adjustment programmes many African governments were required to abandon or privatise what remained of public housing institutions. Within the realm of international housing policy the consensus against public housing had long been established, and from the 1980s the emphasis on housing provision within the market came increasingly to the fore.

In the 1970s the World Bank actively promoted what was known as the ‘sites and services’ approach, which entailed public, city- or local-council provision of demarcated plots equipped with basic services such as roads and drainage, and required residents to build their own house or modify and extend a basic low-cost core unit. Where the necessary clearance or demolition of existing settlements to make way for such schemes proved too costly or politically and socially difficult, other flexible approaches were devised to improve and ‘upgrade’ existing urban areas by providing basic infrastructural conditions of roads and drainage. In the 1980s World Bank lending shifted from specific projects and programmes to broader sector- and economy wide adjustment lending. The financial sustainability of sites and services housing schemes was increasingly questioned, while housing and urban development initiatives and policy models became more closely related to the coordinates of structural adjustment lending. In this context housing economists in the Bank placed greater emphasis on the relationship between housing and the economy as a whole, and the role of housing finance systems. By the 1990s the World Bank was placing emphasis on questions of governance, the role of the private sector and an active construction of markets. The goals of housing and urban development were understood in terms of outcomes which could only be realised as a result of well functioning markets; at the same time, housing and urban development came to be seen as playing an important role in national economic growth. A central concern, introduced by the World Bank and endorsed by the UN, was that of ‘enablement’ – enabling markets to work, by ‘providing the legislative, institutional, and
financial framework whereby entrepreneurship in the private sector, in communities, and among individuals can effectively develop the urban housing sector’.63

Neoliberal urban construction and the civilisation of finance

This longer account of international housing policy from its colonial origins through the context of decolonisation, development and the cold war sets the scene for a critical analysis of more recent international initiatives with regard to housing in African cities. What becomes apparent, when exploring the content of a range of recent initiatives, is the strong emphasis on finance and financialisation at the heart of today’s international housing agenda. The social order currently under construction – or at least, currently imagined in international urban discourse – is, in a sense, the urban civilisation of finance.

Two examples which sit at either end of the spectrum illustrate the specificity and underlying principles of international housing policy today: slum-upgrading, and the promotion of mortgage markets. Projects, policy initiatives and pilot experiments in ‘slum-upgrading’ are being undertaken, promoted or supported by a wide array of development organisations and institutions. This includes international non-governmental organisations, philanthropic funding agencies, international organisations, Western development agencies, and NGOs and community organisations from the south: Homeless International, CHF, Shelter Associates, Pamoja Trust, Oxfam, the Bill and Melinda Gates Foundation, UN Habitat, DFID, SIDA, USAID, UN-Habitat, World Bank, Cities Alliance, Emerging Markets Foundation, Slum Dwellers International, People’s Dialogue (Ghana), National Federation of Slum Dwellers (India), and many more. The specific shape of slum-upgrading policies and projects varies according to context and organisation. However many share core goals and principles: namely, promoting the role of the private sector in slum improvement schemes, promoting some basic form of home-ownership for poor urban residents on the basis of ‘self-help’ by encouraging and facilitating savings and loans, some form of housing ‘micro-credit’ or financial extension to the poor, and the ‘regularisation’ of tenure in slums and informal settlements on the basis of private property.

The need for the involvement of the private sector in slum-upgrading is asserted persistently by the main international actors at the core of the global slum-upgrading agenda: ‘without the
active engagement of both slum dwellers and the private sector, slum upgrading programmes are unlikely to achieve scale or sustainability. At the level of national and city-wide urban policy, the emphasis centres on increasing private capital investment in urban infrastructure. At the level of slums and the poor, the emphasis centres on devising mechanisms to enable the poor to access commercial credit. This ranges from developments in ‘housing microfinance’, to designing institutional and financial models which can render specific slum upgrading projects amenable to private commercial investment. Experiments and new products in housing microfinance are being developed and promoted by international banks and microfinance institutions, as well as by research and advocacy NGOs. Alongside this new interest in housing microfinance is UN-Habitat’s slum-upgrading initiative, which is designed centrally around private finance. UN-Habitat’s Slum Upgrading Facility, established in 2004, aims to facilitate private investment in slum improvement projects and to provide access to credit for residents of slums. The Slum Upgrading Facility is currently in its Pilot Phase, during which a number of projects are being conducted in four countries (Ghana, Tanzania, Sri Lanka, Indonesia). UN-Habitat is also engaged in a number of other slum-upgrading initiatives, including the Kenya Slum Upgrading Project (KENSUP) and the development of a National Slum Upgrading Strategy in Uganda. The aim of these projects is essentially to demonstrate the viability of the UN-Habitat model for slum-upgrading through private financial investment, in the belief that having demonstrated that slums and slum-dwellers are ‘bankable’, additional such projects on a larger scale will ensue without the need for specific policy initiatives.

International concern for housing Africa’s urban residents is not restricted to the situation of the ‘slum-dweller’, however. Alongside the focus on ‘slum-upgrading’ are other initiatives which seek to promote homeownership more broadly, throughout society. Just as housing microfinance and community finance packages are developed for the poor, regular mortgage markets are energetically promoted for the middle- and upper classes. During his visit to Nigeria in 2002 President George W. Bush, expressing his ‘desire to see mortgage markets developed in Africa’, announced the establishment of the United States-African Mortgage Market Initiative. Since 2002 American agencies have energetically promoted mortgage finance and home ownership in Africa by various means. The US Department for Housing and Urban Development (HUD) has co-organized and sponsored a series of conferences in Africa addressing housing and housing finance. Through its Overseas Private Investment Corporation (OPIC), the American government provides financial resources to American
companies to support specific private sector housing projects and the development of mortgage markets in Africa. OPIC ‘is involved in every aspect of housing development, including construction, mortgage finance, mortgage-backed securitization, the manufacture of building materials, and the provision of property-registration and brokerage services’. The World Bank also actively promotes the development of mortgage finance in Africa, through the International Finance Corporation. IFC launched initiatives to support and expand the primary market in mortgages in Ghana and Uganda in 2007, and is pursuing plans to develop similar initiatives in Burkina Faso, Nigeria and Tanzania.

Together, these policies and projects reveal defining features of the neoliberal project and neoliberal governmentality in the realm of housing. This global discourse imagines the city primarily and wholly in economic terms. The city is defined in terms of a physical, spatial and social environment which hosts the economy and the activities of entrepreneurs. As such, the city and its inhabitants must be managed so as to enable and nurture economic processes, entrepreneurial activities and the circulation of finance. These attributes require active construction. Thus the primary problem emerges as one of governance. The global agenda for slums centres fundamentally on reforming the governance of cities and slums, in a universalizing manner characteristic of the liberal project: “It is imperative that good urban governance become globalized. … Governments need to review their urban legislation and commit to the application of … internationally recognized principles of good urban governance.” Governance is the mechanism through which the economic potential of cities, and the entrepreneurial spirit of slum-dwellers, will be unleashed.

**Conclusion**

In contrast to the civilisation under construction during colonial rule, the contemporary civilisation of finance is potentially far more inclusive. Colonial urban governance sought to exclude the native from urban civilisation by various means, including through labour legislation, policing, property laws, building standards, taxation and urban planning regulations. Neoliberal urban governance opens its embrace to welcome the poor, the slum-dweller, as micro-entrepreneur, property owner and micro-financial subject. And while the colonial imagination restricted the idea of the city to the city of European civilisation, the
neoliberal imagination, by conceiving of the city as an economy, expands to incorporate the slum as a valid and rightful part of the city as such. The slum, just as much as just as the city centre, shopping malls and business districts, is a proper and efficient part of the city’s economy, with potentials and opportunities for entrepreneurship, investment and accumulation.

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3 Maurice Dobb, Theories of Value and Distribution Since Adam Smith: Ideology and Economic Theory (Cambridge: Cambridge University Press, 1973)

4 Foucault,

5 Foucault, , 34.


7 Foucault, , pp. 47-48.


11 Dobb,


16 Curtin, 596-600.


18 Curtin, 602.


22 Curtin, 603-605; Home, "Town planning, segregation and indirect rule in colonial Nigeria,".

23 Minutes of the Nineteenth Meeting of the Medical and Sanitary Advisory Committee for Tropical Africa, January 11, 1911, cited in Curtin, 606.

24 Curtin, 606.


32 See for example Carole Rakodi, "Colonial urban policy and planning in Northern Rhodesia and its legacy," *Third World Planning Review* 8, 3 (1986): 193-217; Home, "Town planning, segregation and indirect rule in colonial Nigeria,"; Boyowa Anthony Chokor, "External influences and indigenous social values in urban development and planning in the Third World: the case of Ibadan, Nigeria," *Planning Perspectives* 8, (1993): 283-306. In the planning of Lusaka, “the regulations were used to produce a low density, high standard environment, except in the African housing areas, in which the regulations governing the construction of ‘native huts’ specified a much lower standard.” Rakodi 1986, 205. In his analysis of colonial town planning in Nigeria, Home summarises: “The ‘modern’ or colonial towns were to be segregated from the ‘native’ or traditional towns (the planning of which was not considered), European residential areas were extensive land users and were segregated behind a cordon sanitaire ... while residential areas for the working Africans (as opposed to the ‘better class Africans’ do not appear at all.” 1983, 170.

33 Chokor, "External influences and indigenous social values in urban development and planning in the Third World: the case of Ibadan, Nigeria," , 294; see also Njoh, "Urban planning as a tool of power and social control in colonial Africa," .

Njoh, "Urban planning as a tool of power and social control in colonial Africa," ; Curtin, 612; P. M. Martin, Leisure and Society in Colonial Brazzaville (Cambridge: Cambridge University Press, 1995).


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See for example Konadu-Agyemang, 's analysis of the succession of differing and short-lived approaches to housing policy by Ghana’s successive governments, pp. 142-155.


Cedric Pugh, "The idea of enablement in housing sector development: The political economy of housing for developing countries," Cities: the international journal of urban policy and planning 11, 6 (1994): 357-71;

63 Pugh, "The idea of enablement in housing sector development: The political economy of housing for developing countries," , 166.


Historical Prelude to Post-Colonial Africa. It is often posited that the entry door to any culture or civilization is its imaginative and creative literature. If we pursue that line of reasoning, modern African literature, in particular the novel, provides us with crucial and insightful pointers in our attempt at understanding the dilemma posed by the conceptualisation of tradition by the African elites as well as its translation into concrete proposals for behaviour. The result was the infamous Atlantic slave trade and the development of the Americas along European lines. Capitalist accumulation with its increasingly effective technological innovations eventually led to Europe’s second encounter with Africa. This time the Europeans came as colonials and settlers. Neoliberal ideas emerged from the ruins of the Austro-Hungarian Empire in the early twentieth century. While the empire had been growing quickly into an industrial power, it lagged behind Germany, France, and Britain. But not everyone saw it the same way. The war had reduced international trade and led to widespread interference by states in private property regimes, when governments had confiscated foreign-owned property and commandeered resources. Ludwig von Mises, an economist in the Vienna Chamber of Commerce, wanted to restore free trade and the sanctity of property. But social housing undermined the position of landlords, and the bourgeoisie felt targeted by taxes on conspicuous consumption.