‘Cities Without Slums’? Global architectures of power and the African city

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Abstract

This paper provides a critical examination of the current international urban agenda for African cities, with a particular focus on the Cities Alliance discourse of ‘Cities Without Slums’ and UN-Habitat’s ‘Slum Upgrading Facility’. Through this analysis a global architecture of financial and ideological power is brought into view. The paper first identifies the neoliberal ideological principles underpinning these internationally-promoted initiatives for ‘resourcing’ African cities. It then traces the location of this agenda within the broader global emergence neoliberal urbanism and financialisation. The final part of the paper considers the current agenda for African cities in light of earlier colonial urban discourse.

Keywords: slums; urban development policy; neoliberal urbanism; governmentality; financialisation; colonial urban planning.

Introduction

In many colonial cities, the urban form was characterised by stark spatial, visual, social and racialised dualities, between the planned and ordered centre of administrative function and European residence, and the unplanned and apparently disordered ‘native quarters’. These dualities were the material manifestation of colonial racial and modernist ideologies and discourses. Thus the European city centre always existed in tension with its ‘native’ other; the ‘slum’ was a product of colonial planning. These inherited dualities often remain visible, though as faded sediments, long engulfed by new, differentiated layers and dynamics of postcolonial urban expansion. Nevertheless, in the current era of global neoliberalism, two historical parallels can be identified.

First, the social dynamics of globalised, postcolonial capitalism continue to produce stark disparities, inequalities and dualities which shape and become embedded in emergent patterns of urban form. Neoliberal transformation over three decades has wrought major social change, restructuring the balance of social power, strengthening some classes and groups at the expense of others. The social adjustment wrought through structural adjustment has tended to strengthen the capitalist classes, especially those linked with the international economy, and to strengthen the position of international capital within African economies; while severely weakening the position and power of urban middle and working classes, rural agricultural labour and direct producers. Currency devaluations, trade liberalisation, privatisation and restructuring of economic enterprises, retrenchment of the public sector, reduction in public expenditure and social services, introduction of user fees, all have combined to produce processes of severe impoverishment, the enormous growth of the so-called ‘informal sector’ in rural and especially urban areas, and profound decline and decay of physical infrastructures. But at the same time opportunities for accumulation – whether legal or not – have resulted in excesses of conspicuous consumption for the very wealthy, sustained by new commercial centres, shopping malls, luxury condominiums and ‘gated communities’. Thus the expansion of – and deterioration of conditions in – ‘slums’, and the boom of construction, real estate development, and luxury urban living, are integrally related, both products of the social relations and dynamics of neoliberal transformation in Africa.

Second, African cities continue to be the object of global ideologies, projects and policy discourses. This paper provides a critical examination of the current international urban agenda for African cities, with a particular focus on the discourse of ‘Cities Without Slums’ and ‘Slum Upgrading’. The analysis identifies the neoliberal ideological principles underpinning these internationally-promoted initiatives for ‘resourcing’ African cities, and traces their location within the broader global agenda of neoliberal urbanism and financialisation. Here, a global architecture of financial and ideological power is brought into view. While drawing out and seeking to historicise the neoliberal character of this agenda, the final section considers these features in light of earlier colonial urban discourse, pointing to some parallels and contrasts with the colonial agenda of urban planning.

'Cities Without Slums': African cities in the global architectures of power

African cities, along with cities and the urban condition in the Global South more generally, have come to constitute a central focus of international development policy discourse over the past decade. Of course a concern with urban development has always existed as one strand of development concern from the beginnings of 'development', but recent years have seen a concerted effort to focus attention on cities – as potential centres or nodes of economic growth, and as host to vast, expanding slums. This renewed attention comes with a very specific urban agenda which is articulated, developed and promoted by a complex network of organisations and institutions in various arenas. Here an attempt is made to identify core features of the content and tone of this new urban agenda, as articulated by some of the central actors in this complex institutional network. The following sections seek to locate this agenda within broader, global processes of change and transformation in the realm of urban resourcing that have unfolded over the past three decades, especially in the US and Western Europe, and to consider how we can understand these initiatives theoretically, in terms of global architectures of power.

The global urban agenda for African cities is articulated around two primary poles of legitimation. The first regards cities and, especially, city centres, and here the legitimising goal is that of economic growth. The development of cities is important because of their central and catalysing role in and for broader national and regional processes of economic growth. The second regards 'slums', and here the legitimation rests on the need to improve living conditions. The primary and explicit rationale of this agenda is to improve the living conditions of the poor in slums, to improve the lives of slum dwellers. This is formally promoted in relation to the Millennium Development Goals: Target 11 of Goal 7 (Sustainable Development) aims "to make a significant improvement in the lives of at least 100 million slum dwellers by the year 2020" (UN Millennium Project, 2005).

While the core rationale for the focus on slums is to improve the living conditions of the urban poor, several additional points are made to bolster the need for this focus: the vast extent of slums and enormous numbers of people living in slums ('slum dwellers'); the rapid pace of growth of slums; and the poor conditions suffered by those living in slums. Statistics and projections are marshalled and a sense of drama and urgency explicitly articulated, with the continuing growth of slums posed not only in terms of poverty and inadequate living conditions, but in terms of the threat of crime, violence and insecurity. While the concern relates to all parts of the Global South where slums are prevalent there is a particular focus on Africa: "The bulk of the world's slumdwellers, in both relative and absolute terms, will be concentrated in sub-Saharan Africa within the next decade or so" (UN-HABITAT, 2004: 63).

Two of the main actors at the core of the new urban development agenda are the Cities Alliance and UN-Habitat. These two actors constitute core nodes of a tightly-interlocking network complex which includes the World Bank, bilateral and multilateral donor states, international non-governmental organisations and consultancy companies.

Cities Alliance was established in 1999 by the World Bank and UN Habitat as a consortium of ten bilateral donor governments including the US, UK, Japan, Germany and Canada, three multilateral development agencies, and four international city associations, that "have come together to facilitate the scaling up of urban upgrading, to promote City Development Strategies, and to advance collective know-how about how to reduce urban poverty" (USAID, 2002). Cities Alliance has two central objectives: first, realising improvements in actual urban conditions; and second, promoting specific communicative processes which enable the emergence of consensus among various 'stakeholders' regarding urban development. The Alliance's Charter, established in 2006, states that the Alliance was conceived to improve urban development cooperation by, first, "making unprecedented improvements in the living conditions of the urban poor by developing citywide and nationwide slum-upgrading programs", and second, "supporting city-based consensus-building processes by which local stakeholders define their vision for their city and establish city development strategies with clear priorities for action and investment" (Cities Alliance, 2006: 1). These two general objectives are pursued through two specific strands of activity: the promotion of City Development Strategies, and the Cities Without Slums initiative.

Cities Alliance undertakes regional and global networking activities "designed to raise awareness, increase learning and disseminate good practices". These activities channel energy and influence into both form and content: both establishing the *mechanisms* for knowledge construction and dissemination – the creation of "knowledge-sharing networks", and influencing the *content* of the knowledge thereby shared – such as by "mainstreaming indicators" (Cities Alliance, 2006: 2). It also undertakes or supports specific activities in particular countries – initiated by local authorities, approved by national governments, and working with one of the CA partners. Cities Alliance is not primarily a funding organisation, however. Rather, it seeks to promote and facilitate the initiation of activities which necessarily require considerable resources beyond the contribution of CA, and thus the involvement of a range of other actors, including both the city involved and the private sector, as well as the mobilisation of resources from residents (Cities Alliance, 2006: 4). In 2003 Cities Alliance created the Cities Without Slums Facility for Africa, in order "to help address the underlying conditions for scaling up the attack on urban poverty in the region" (Cities Alliance, 2005a), with financial support from Norway, Sweden and US.

The United Nations Center for Human Settlements, now known as UN-Habitat, was established in 1978, but "with meagre support and an unfocused mandate, Habitat struggled almost alone among multi-lateral organisations" in addressing questions of urban poverty and development (UN-HABITAT, 2003a). Since 1997 UN-Habitat has undergone substantial revitalization and in 2002 the agency's mandate was strengthened, and it was promoted to a core programme of the UN System. UN-Habitat currently undertakes a variety of programmes, campaigns and activities. As with other branches of the UN and multilateral development agencies, an important part of their work is global monitoring and surveillance – in this case, monitoring and reporting global trends and processes of urbanisation. In 2003 UN-Habitat's Global Report on Human Settlements was titled *The Challenge of Slums* (UN-HABITAT, 2003b), and in 2004 the Slum Upgrading Facility (SUF) was created to begin to address this challenge. This is supported by the governments of Norway, UK and Sweden, and operates in conjunction with Cities Alliance. The Slum Upgrading Facility is currently carrying out pilot projects in four countries – Ghana, Tanzania, Indonesia and Sri Lanka – with the aim of testing and developing workable methods for slum-upgrading.

The argument I seek to set out in this paper is that it is not possible to fully grasp the significance and historical role of such developments if they are analysed solely within the terms of their own discourse – the terms of urban planning and development policy. Once we go beyond the opening veneer of legitimation, in terms of the need to promote development in African cities and improve the living conditions for the urban poor in Africa's slums, specific defining features of this agenda emerge. It is immediately notable that this agenda places special emphasis on the private sector and public-private partnerships: "Although much has been learned about the dynamics of slums, the private sector's role has not figured prominently in many discussions. A forthcoming World Bank report on private sector involvement in slum upgrading examines the challenges and opportunities for scaling up private sector participation in urban upgrading and highlights some innovative approaches to upgrading that reply on the private sector and offer potential for scaling up. Poor people's purchasing power, estimated at more than $5 trillion, represents an uncaptured market for the formal private sector." (Cities Alliance, 2008: 3). The role of slum-dwellers themselves are also placed centre-stage, however, as is the emphasis on consultation, participation and empowerment: "SUF operates under the premise that slums can be upgraded successfully when the existing slum dwellers are involved in the planning and design of upgrading projects." (UN-HABITAT, 2008b: 2). Finally, a particular emphasis on private finance and accessing capital markets is evident: "SUF deals with the full range of resources needed for slum upgrading and prevention. However, it places a major emphasis on access to commercial finance from financial institutions" (UN-HABITAT, 2008a: 3).

I argue that in order to adequately historicise these approaches to the urban condition in Africa we need to locate these policy initiatives within two distinct but related developments which have unfolded over the past three decades or so. First, these approaches are situated in relation to the global financialisation of real estate, including both housing and other forms of commercial and infrastructural urban real estate. This in itself is a strand of the broader logic of financialisation which has come to characterise global capitalism and has become entrenched across social life in diverse ways (Aalbers, 2008). Second, these approaches are informed by neoliberal urbanism, a distinct mode and ideology of local, regional and

international governance (Brenner and Theodore, 2005). These two processes are distinct but related because they pertain in part to the intended and inherent logics of global finance and the circuits of capital in the built environment, and in part to the specificity of neoliberal forms of governmentality. Indeed the urban context forms an arena which brings to view the characteristics, logics and effects of financialisation and governmentality in distinct and concentrated ways.

Situating the global agenda for African cities: financialisation and neoliberal governmentality

The realms of housing and urban policy have both been enormously affected by, and come to play a very prominent role in, the global processes of neoliberal transformation and financialisation over the past three decades. What is interesting, as the following account tries to sketch, is how developments in finance, real estate and housing in the west have at different times been related to and influenced conditions in the global south. One of the reasons for the increasing investment in housing finance markets and other real estate finance in the West in the 1980s was the reduction in attractiveness of investment in the Global South following the oil crises and interest-rate rises of the 1970s and 80s. A major consequence of the 1970s oil price hikes was a dramatic change in the financial position of third world countries, which were rapidly plunged into a state of extreme indebtedness. After the first oil price hike, Western banks had readily leant to Third World governments, but in the 1980s after the second oil crisis the private banks and international capital markets awash with petro-dollars no longer channelled these funds to debt-stricken economies of the Third World: "international capital markets would furnish balance-of-payments financing only to countries they deemed creditworthy, which essentially excluded much of the postcolonial world." (LiPuma and Lee, 2004: 69). Third World economies could only obtain finance from the international financial institutions of the World Bank and IMF – the global lenders of last resort – which came with heavy financial discipline. In Africa, one strand of the effects of the neoliberal financial discipline was precisely the collapse in capacity to maintain public urban infrastructures, alongside deliberate policies to privatise the provision of urban infrastructure, including housing.

Meanwhile in the West, housing finance came to be transformed by its progressive incorporation into the logics of liberalised and global finance, a transformation originally precipitated in part by the channelling of petro-dollars to this apparently secure and thus attractive sector. No longer willing to risk lending to Third World governments, and with few opportunities for investment in agriculture and industry, investing in real estate and lending for home-ownership became increasingly attractive in the 1980s (Hamnett, 1994: 281; Logan, 1991: 395; Warf, 1994: 310). Leigh Pemberton, Governor of the Bank of England in the 1980s, underlines this point in a speech to the World Congress of Building Societies and Savings Associations in 1986:

> The difficulties encountered with international lending, in particular, lending to less developed countries and for oil-related projects, have encouraged major international banks to concentrate more heavily on personal banking – a key element of which is seen to be the provision of loans secured on a first mortgage. Mortgage-lending for owner-occupation is seen as highly attractive in view of the security offered by the underlying asset: and the favourable tax treatment and social security safety net offered in many countries.
> (Leigh Pemberton, 1986: 529, cited in Hamnett, 1994: 284)

Since the 1980s the intersecting processes and logics of global financial liberalisation (financial deregulation and the rise of global financial markets) and specific policies related to housing and urban development have had three effects. First, the realms of housing provision and urban development have increasingly become subject to the logics of the market and driven by the private sector. Second, a distinct approach to urban policy has emerged which has refashioned the roles, relationships and modes of engagement between government, private companies, private finance, and ordinary urban residents. Third, the realms of housing and urban development have undergone a process of financialisation. This is manifest in various forms, including a considerable expansion in 'home-ownership' (in quotation marks because someone with a 90 or 100% loan-to-value mortgage can hardly be said to own their home) facilitated by a widening of access to housing finance; the widespread, routine and normalised treatment of housing as a financial asset – by 'home-owners' and the media as well as government and financial

investors; and the growing integration of housing finance with national and international capital markets. The aim here is to provide a brief overview of these developments in the West, before highlighting the emergence of these same trends in the current global agenda for African cities. The account concentrates primarily on developments in the UK and US, as these developments are to a certain extent specific to and driven by Anglo-American capitalism, but it is equally important to appreciate that such trends are increasingly widespread elsewhere.

The transformations in housing and urban development over the past three decades have been shaped both by specific 'sector-specific' policies related to housing and urban development, as well as by other policies and resulting developments in the economy and finance more generally. Perhaps the most visible and influential policy reform which precipitated the wider incorporation of the market into realms of housing and urban development was Thatcher's determined effort to dismantle Britain's council housing system, under the banner of 'Right to Buy'. The council housing system had been established and consolidated as a fundamental core of the national welfare state over post-war the decades, and, like other dimensions of the welfare state, for a period its vision incorporated the principle of providing for all, or at least the majority, in society – not simply the poorest and most in need (Muthesius and Glendinning, 1994; Ravetz, 2001). Thatcher's attack on council housing had several related aims: to dismantle as far as possible the existing council housing regime, to prevent the future continuation and expansion of council housing provision, and to facilitate and entrench the ideology and mechanisms for individual home-ownership across wide sections of society beyond the traditional confines of middle and upper classes (Pierson, 1994; Cole and Furbey, 1994). The ardent promotion of 'home-ownership' and determined undermining of public or council housing was similarly pursued in the US under Reagan's government (Prasad, 2006: 136-142), and has remained central to the programmes of subsequent governments. In the UK since 1997 the New Labour government incorporated home-ownership as an integral component of its welfare and economic policy (Watson, 2008). In the US, the Clinton administration heavily promoted home-ownership among lower income groups, an emphasis unquestioningly continued by the subsequent Bush administration.

Beyond the promotion of home-ownership, policies of urban development more broadly have been increasingly reoriented around the principles and logics of the market, commodification, competition and private investment. This general approach, widely referred to as neoliberal urbanism, continues to evolve and encompasses a wide range of specific initiatives, policies, programmes and principles, including the promotion of inter-urban competition; private-sector-led urban regeneration; the privatisation of services such as security, parking, urban maintenance, public transport; the privatisation of public space, in terms of ownership and management; the promotion of large-scale urban development projects led by private and commercial logics; the 'unbundling', privatisation and financialisation of urban infrastructures – and so on; as Brenner and Theodore observe, "cities – including their suburban peripheries – have become increasingly important geographical targets and institutional laboratories for a variety of neoliberal policy experiments" (Brenner and Theodore, 2002: 376). These many and various initiatives entail reorganising the roles of and relationships between a variety of social agents, and shaping the manner in which they interact. Widely discussed under the apolitical term 'urban governance' what has emerged is profoundly political, involving both a realignment of power (very broadly, from public to private, social to individual) and new forms of the operation and experience of power. A central strand of neoliberal urban governance is the emphasis on participation, consultation, and the involvement of a wide variety of social agents – referred to as 'stake-holders' – including local government, municipal authorities, the private sector (private companies, contractors), non-governmental and voluntary organisations, and urban residents themselves – 'the community' (Elwood, 2002; Miraftab, 2004; Imrie and Raco, 2003). A redistribution of cost, risk, profit and access is achieved under discourses such as that of 'rights and responsibilities', with 'the community' required to play an active role in the funding, organisation and management of social provision, alongside these various other actors (Raco and Imrie, 2000).

While these developments can be understood broadly as arising in the context of, and driven by, a logic of commodification and the ongoing shift from state/public to market/private, there appears to be an irreducible novelty specific to these emergent forms of power. Here the insights of Foucault's work on governmentality prove helpful in delineating the contours of this strangely technocratic form of power. Foucault adopted the term governmentality in his exploration of historically changing forms of the art of

government, drawing attention to the historically specific mentalities and techniques employed in the art of governing. In his examination of liberal and neoliberal governmentality Foucault exposes the way in which the exercise of power is generally not overtly coercive, but rather, rests on and employs the freedoms of individual agents to act, think and react. Technologies of governmentality therefore seek to shape and influence the environment in which people act rather than to directly and coercively control people's actions through the impositions of rules. This process is not restricted to individuals, but involves creating and assembling relationships among diverse agents, and shaping the constitution of agents in part through their relationships (Foucault, 1991). Foucault also identifies a particular feature which distinguishes neoliberalism from classical liberalism. Rather than assuming that processes of the market (production, exchange, competition) are natural, and associated behaviours (the 'propensity to truck, barter and exchange') rooted in human nature, neoliberalism sees these features and requirements of the market as requiring construction. Thus the appropriate role of government is not, as in classical liberalism, one of 'laissez faire' – to restrict the role of the state so as to enable the functioning and flourishing of natural processes. Rather, the role of the state must be to *actively create, provide and maintain* the environment of market competition (Foucault, 2008; Donzelot, 2008).

Scholars have employed Foucault's insights in analysing neoliberal governmentality generally, and specifically the realm of urban governance. This approach sheds critical light on two important themes: the emphasis on multi-stakeholder partnerships and participation; and the emphasis on 'the community' (Rose, 2000). In the strong emphasis on multi-stakeholder partnerships, neoliberal urban governance seeks to actively assemble and shape the environment in which private competition and accumulation can flourish. This in itself requires redefining the public in terms of a community which is organised and active, taking responsibility for its own provisioning in the most efficient and appropriate manner.

These transformations in housing, urban policy and forms of governance have been led by developments in Anglo-American capitalism and have spread and been accompanied by similar changes across the world. They have been rooted in and affected by the rise of global finance in significant ways. In terms of housing, three dimensions of financialisation can be identified. First, the promotion of 'home-ownership' has been pursued through the expansion mortgage finance which has been made available to much wider sections of society, a wider array of socio-economic groups, than before, leading to the practices of 'sub-prime' lending. This has been enabled by disintermediation and increased competition following the liberalisation and deregulation of finance during the 1980s, and, especially, the development of securitization. By issuing Mortgage-Backed Securities (MBS), many mortgage originators package and sell on their loans rather than keeping them on their books, thus enabling the origination of fresh loans. Related technologies of credit-rating and risk-based pricing have facilitated and accompanied the expansion of lending to a wider array of socio-economic groups. Second, the goal of home-ownership has itself been rendered in financial terms, as the ownership of or investment in an asset. Third, in part as a result of specific housing and urban policies and in part as a result of the broader dynamics of financial liberalisation, the realm of housing finance has been increasingly integrated into national and global financial circuits.

While this account has focused mainly on housing and urban governance, the financialisation and globalisation of other forms of real estate and urban infrastructure has constituted a central dynamic in the global financialisation of capitalism (Gotham, 2006). The 1980s saw a boom in financial investment in real estate; the organisation of financial investment in real estate and infrastructure has been increasingly internationalised; real estate has been incorporated into the logics of finance through securitisation; and the growing commodification of land has generated specific dynamics of rising land and property values, with consequences for the expansion of retail and luxury urban living (housing, consumption, leisure).

Financialisation and the African city

A close examination of the global agenda for African cities reveals that, beneath the veneer of a general concern to improve the lives and living conditions of the urban poor, this agenda rests on specifically neoliberal principles, which mirror and are informed by the global developments in financialisation and neoliberal governmentality outlined above. This can be seen in three dimensions: first, in terms of the general adherence to the market and the private sector. Second, the neoliberal character of this agenda is apparent in the promotion of forms of governmentality characteristic of neoliberal urbanism. This is

manifest in the attention given to assembling relationships between different actors or stake-holders which take the form of participation and consultation; and to the importance of knowledge sharing and dissemination, consensus building, capacity building, and network creation. Third, a central strand of this global agenda for African cities is the promotion of financialisation. The financialisation of the urban condition, extending to envisaged mechanisms for connecting the everyday worlds and practices of the subaltern to national and international financial markets, is rendered entirely normal, natural and the only possible way to proceed.

At the core of this agenda for resourcing African cities and housing the poor is an explicit emphasis on private property relations and the role of the private and commercial sector. The role of the private sector in the provision of services is presented as entirely naturalised, but is nevertheless persistently underlined: "Success comes in the form of action taken by municipalities that respond to action taken by slum communities. Beyond this the private sector normally invests in the built form, complete with services." (UN-HABITAT, 2006a: 6.); "The goal here is to encourage local authorities to support and coordinate community-led projects that are commercially operated through private sector partnerships." (UN-HABITAT, 2006a: 11). This is also reflected in the conceptualisation of the urban condition, from seeing cities in terms of economic growth, to seeing the home as an asset to be bought, sold, and invested in.

The global agenda for African cities goes beyond simply promoting market-based solutions; it seeks to create and consolidate specific relationships, institutional arrangements, and practices, which bind together a multiplicity of agents such that all are aligned and coordinated around a shared purpose and logic of conduct. Thus the central actors in this process – Cities Alliance, UN Habitat and others – can be seen as the architects of neoliberal urban governmentality for African cities and slums. The agency of the African 'slum dweller' is promoted and celebrated – in terms of entrepreneurialism, and the capacity to help themselves. The global urban agenda pays special attention to the roles of government, local government and municipalities, the private sector, and 'the community' in the form of groups or Federations of slum dwellers, and the appropriate form of relationships to be constructed between these various actors. Cities Alliance defines slum upgrading in terms of the cooperation of a specified range of actors, and stipulates the centrality of Partnerships and participation: "Slum Upgrading consists of physical, social, economic, organizational and environmental improvements undertaken cooperatively and locally among citizens, community groups, businesses and local authorities." (Cities Alliance, 2005b); "Proposals for City Development Strategies and scaling-up slum urban upgrading programs must be conceived as a participatory process with local stakeholders including both the private sector and community organizations. They must include appropriate strategies and actions to ensure participation of, and ownership by resident communities. Cities will need to be able to demonstrate the nature and extent of participation by relevant stakeholders." (Cities Alliance, 2006: 4). The role of government is defined not in terms of having a responsibility for the provision of services for the public good, but as acting to facilitate the creation of relationships between a multiplicity of actors – specifically, between the private sector, community groups, and municipalities: "Government's role and duty at the national level is to facilitate and support this process (it is how development is made available to all citizens and poverty eliminated on a sustainable basis.)" (UN-HABITAT, 2006a: 7); "[the developmental role of cities] does not arise from the mere physical concentration of people and firms but from the ability of cities – and, in particular, their governments – to *create environments in which economic agents can easily interact*." (Keesides, 2006, xviii, emphasis added).

A focus on relationships and interactions pertains not just to the object of this agenda, but its own modus operandi. A significant part of the work undertaken by Cities Alliance, UN Habitat and other actors in the global urban complex is the creation of an ideological hegemony through knowledge dissemination, and the creation of a complex operational network through the construction and nurturing of relationships among institutional actors in various fields and at various levels. The creation of ideological hegemony is pursued through an endlessly proliferating series of conferences, workshops, forums, peer-exchanges, seminars, symposiums, and the production and dissemination of reports, working papers, newsletters, handbooks, fact-sheets, brochures, training manuals, all backed up by numerous websites. These activities are further strengthened by specific efforts to create and consolidate a network of relationships between various 'development partners': "UN-Habitat worked aggressively during the reporting period to build a network of partners in order to situate SUF within a wider set of inter-institutional relations outside of the

United Nations system. This includes three sets of partner networks: development partners (slum dwellers, local authorities, central governments), financial partners (micro-finance, banks, capital markets), and multilateral and bilateral financial institutions (finance facilities, multilateral development banks" (UN-HABITAT, 2006a: 17.)

By creating, assembling and nurturing the requisite relationships and behaviours, these forms of governmentality seek to facilitate the core of the global agenda for 'slum upgrading' – the explicit objective to financialise slums and slum-dwellers. The goal is to provide improvements in infrastructure (such as housing) by private sector operators in coordination with local municipalities and representatives or groups of the local community. Such infrastructural developments will be paid for by securing the investment of private capital – "the largest amount of finance to be used for slum upgrading projects and programmes should, in the long term, come from the commercial finance sector in the form of loans" (UN-HABITAT, 2008c, 5) – to be repaid from the contributions of savings groups of the slum dwellers "on a community-led repayment scheme basis" (UN-HABITAT, 2006a, 12). UN-Habitat puts forward the case that slums and slum-dwellers are 'bankable', and seeks to realise this analysis in practice by constructing the mechanisms which will facilitate securing funds from private capital markets for investment in improved urban infrastructures in slums: "SUF will operate by working with local actors to make slum upgrading projects "bankable" – that is, attractive to retail banks, property developers, housing finance institutions, service providers, micro-finance institutions, and utility companies" (UN-HABITAT, 2008c, 1). While initially targeting national or domestic capital markets, the aim is also to facilitate integrating the financing of slum infrastructural projects with international capital markets: "The engagement by SUF with financial partners has been greatest at country level where in all scoping missions SUF has established close working relations with representatives of the domestic financial service sector. The representatives on the SUF Consultative Board of Stanbic Bank, HFC Bank of Ghana, and the Dar Stock Exchange have offered important inroads into international capital markets that UN-HABITAT hopes to pursue in the coming years" (UN-HABITAT, 2006a, 18). To this end, in 2008 UN-Habitat coordinated with the International Federation of Surveyors (Fédération Internationale des Géomètres –FIG), to host a special session at their annual conference/working week, which in 2008 was held in Stockholm, under the theme 'Integrating Generations'. The working week included a two-day FIG/UN-Habitat seminar on 'Improving Slum Conditions through Innovative Financing: What can enable global financial flows for adequate and affordable housing?' (UN-HABITAT, 2008d).

The case that slums are 'bankable' rests on arguing that slum dwellers can afford and are willing to pay for services and the improvement of their surroundings (Cities Alliance, 1999: 9; UN-HABITAT, 2006a: 7; Tibaijuka, 2008). The Executive Director of UN-Habitat, Dr Anna Tibaijuka, put this in very simple terms. After working out how much it would cost to improve conditions in the world's slums, including anticipated growth in slums, over a 15 year period (roughly $25 billion a year, totalling around $300 billion), she put forward the claim that the people living in slums can afford the bulk of this cost:

> the uniqueness of this exercise lies in the recognition that the urban poor themselves – when properly enabled and empowered – can and are willing to mobilize about 80 per cent of the required resources. … My submission is that the urban poor can take care of themselves, up to a point. The urban poor are potentially capable of contributing 20 billion dollars per year to improve their own living conditions. This would leave roughly 5 billion US dollars per year to be mobilized from other sources. (Tibaijuka, 2008).

What is required is technical assistance to convince private capital markets of this already-existing reality, by putting together arrangements and information in the format required by financial investors: "A major focus of SUF will be to structure and package financing for such projects such that they become 'bankable' – so that they will provide domestic providers of private capital (the largest available source of finance in the world) with the necessary risk/return profile and confidence to lend money into, and to invest in longer term investments that target infrastructure and superstructure projects for the urban poor" (UN-HABITAT, 2006a: 8).

The discourse of 'bankable' slums is accompanied by presenting 'slum dwellers' as already-constituted financial subjects. Tibaijuka presents the strategy in terms of overcoming the obstacles that "prevent the

majority of the urban population in developing countries from leveraging 20 billion of their own investment with 5 billion from other sources." (Tibaijuka, 2008). In a similar fashion, the UN-Habitat Aide Memoir for the 2006 West Africa Peer Exchange refers to *extended family and kin relations* in terms of 'financial intermediaries' in the context of housing provision: "The growing demand for housing in West Africa and the limited supply of housing finance from the formal domestic banking sector has resulted in the proliferation of a wide range of partnerships and financial intermediaries to help fill the gap. The most common intermediary is the extended family and kin-based networks." (UN-HABITAT, 2006b: 4).

The main purpose of this paper has been to situate the historical specificity of the global agenda for African cities, and to highlight the global architecture of power through which the agenda is constructed and pursued. This is not the first time that African cities and urban residents have been the object of global architectures of power, of course. The specificity of the current agenda can be further underlined by considering its ideological and substantive content in the light of colonial discourses of urban planning.

From colonial urban planning to planning financialisation

The actual dynamics of urban change and form in Africa's postcolonial cities are shaped perhaps primarily by the agency – strategies, projects, everyday struggles and practices – of African urban residents, both powerful and subaltern, and are rooted in the flows and contradictions of local, regional and global economies (Simone, 2004). So too during the colonial era, the development of cities, towns and other urban centres was profoundly shaped by colonial logics of economy, dispossession and accumulation, as well as the agency of Africans. But as many scholars have examined, the spatial and social configuration of colonial cities was also a concrete manifestation of colonial ideology. Colonial racism underpinned the differential and often segregated construction of the colonial urban form. This underlying racism informed a myriad of policies and rationales which constructed the lived detail of segregation and dualistic urban form, which in themselves were not always overtly racist in content but generally supported and extended the racialisation of urban space (Njoh, 2007; Home, 1983; Penvenne, 1995). The realisation of a racialised construction of urban space was legitimised in various ways and by various mechanisms, drawing on discourses from culture and civilisation to public health and the technologies and standards of building construction. The daily enforcement of the differential access to and use of urban space, and the establishment and maintenance of colonial urban social order, was pursued and regulated through a diversity of policies from employment and transport to housing and urban planning.

Are there any parallels between colonial urban discourse and the current global agenda for African cities? The differences between these two discourses highlight the specificity of the current conjuncture, while at the same time similar logics and outcomes can be identified. The colonial urban discourse rested upon differentiating between European and African (and others), whether in terms of race, culture, civilisation, or technocratic appeals to theories of public health and disease. The emergence of what are now termed 'slums' was a distinct outcome of these logics of colonial urban planning (Elate, 2004; Home, 1997). In contrast, the current agenda presents an explicitly *inclusive* approach. While different strands of policy focus on City Development Strategies and Slums Upgrading, nevertheless there is a simultaneous attempt to explicitly incorporate and include 'slums' within the realm of one overarching approach to city development, and to include 'slum-dwellers' as active and equal participants in the development of urban economies. The incorporation of 'slums' *within* city development policies is manifest in two senses. First, slums are conceived in terms of strategic and rational locales within the bigger organism of the city economy as a whole: "Slums are the precarious, environmentally degraded, and unplanned areas of cities…. We call these residential areas Strategic Low-income Urban Management Systems since they respond to the needs of the city as well as the Low Income Groups (low-income, economically active) at the same time … Integrating these strategic places is necessary in all Strategic Development Plans and Spatial Plans for all cities." (UN-HABITAT, 2006a: 2-3).

Second, slums are presented actively as a *market*, as an opportunity for financial investment, just like any other part of the city. Meanwhile the colonial discourses and practices of racialised exclusion of the African native have been replaced by the current embrace of 'slum-dwellers', as active partners in the process of urban planning, growth, investment and accumulation. Whereas the African native was

differentiated and excluded on principles of difference – racial, cultural, civilisational – today the 'slum-dweller' is included on a specific principle of equality. Slum-dwellers are indeed specifically situated in a hierarchy in terms of their *low income*, but this is not a basis for exclusion or differentiation. The principles underlying the current agenda for African cities require neoliberal subjects: entrepreneurs, borrowers and investors. It is on this basis that the 'slum dweller' is summoned as an active partner in the resourcing of urban development for the Upgraded Slum and the City as a whole. Thus the inclusivity of the global agenda for African cities is firmly rooted in the era of neoliberalism and financialisation.

There are, however, elements of continuity with the colonial discourse of urban planning. A central component of the global agenda for African cities is the emphasis on private title and the legal formalisation of ownership of land and urban property. Cities Alliance identifies reform of the legal system as one of four issues that require 'tackling head on', asserting that "property rights and security of tenure are critical to sustainable approaches to upgrading." (Cities Alliance, 1999: 9). UN-Habitat runs a 'major worldwide campaign', the Global Campaign for Secure Tenure, while the UNDP hosts the High Level Commission on Legal Empowerment of the Poor which promotes property rights. These efforts must be situated and identified as a consistent continuation of a much longer history of imperial practice and intervention: the refashioning and replacement of existing institutions of law and property in the interests of the market and private, global capital (Anghie, 2006; Gathii, 2007). In this regard, the contemporary binary of formal/informal can be seen as the modern echo of the colonial binary of civilised/uncivilised.

Meanwhile, to the extent that this specific agenda does produce concrete outcomes, over time it is likely that such outcomes will not differ sharply from the already ongoing processes of urban change (expansion, decay, construction) shaped by the neoliberal economy. The central emphasis on the market, private property, commodification and financialisation is surely bound only to increase and further entrench the already stark inequalities characteristic of the postcolonial African city. In highlighting the relationship between colonial urban planning and the "wiping away" of "past land tenure systems and of the social and legal systems they initially supported", Elate has argued that "the development of colonial urban centers could not be seen as just a physical reflection of economic and cultural change, but as an agent of societal transformation in its own right." (Elate, 2004: 54). African land tenure systems were rarely wiped out altogether, however, and the very complexity of competing and highly contested claims to urban space constitutes a profound obstacle and challenge with which the current agenda continues to wrestle (UN-HABITAT, 2008b). Nevertheless, following Elate, we can suggest that the current global agenda for African cities is promoting a form of neoliberal governmentality and financialisation which endeavours to become an agent for societal transformation in its own right, in accordance with the imperatives of global financial capital. It remains to be seen how effective this agenda might prove in practice.

Conclusion

The global agenda for African cities presents visions – of increased growth, security of title, financial packaging and leverage, 'bankable slums' – articulated with considerable expertise, precision and planned complexity. Yet perhaps we should understand these visions as the dreamlands of neoliberalism (Mitchell, 1999). Their realisation in practice is likely to prove partial and halting. This is by no means to deny the efficacy of the actual forces of neoliberal capitalism in shaping and structuring the postcolonial urban condition, producing sharp dialectics of urban squalor, dusty disorder and unmet need alongside spaces of exclusion, privatised order and luxury consumption. But the specific plans for the financialisation of the slum and lives of 'slum dwellers', through neatly designed and choreographed projects of slum upgrading, arguably constitute a dreamland liable to be endlessly contested in practice. At each stage, these plans will encounter the obstacles of postcolonial property (cf Agbosu, 2003). At each stage, these plans will be met with and bypassed by the routine, stubborn and necessary practices of subaltern contestation over urban space: the daily struggles of street vendors to claim and use the spaces of pavements, roadsides, and any available shelter; the insistence of the subaltern to claim and use all available space for constructing, living, inhabiting, producing, trading. It is this 'free agency' which the global agenda of governmentality seeks to capture and use. But, precisely because these forms of agency do not spring from the rationalities of finance, they are likely to prove subtly but stubbornly resistant to

any effort at reshaping and harnessing for others' ends. The free agency of the subaltern is embedded in practices which arise in part as a response to the grim need to survive and make ends meet, but they do not spring from a vacuum, still less from the rationalities of finance. They are informed by enduring norms and cultures of living, engaging, communing, employing norms of family, friendship, reciprocity, collegiality and conviviality which are dynamic and creative but also embedded in quite different and historically-rooted relations and moral imaginaries of being. Long may such subaltern energies continue to confound and elude the financial dreamlands of neoliberalism.

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