Who Will Cities Be For?

Inequality, Housing, and the Future of African Urbanization

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PATHFINDERS
FOR PEACEFUL, JUST AND INCLUSIVE SOCIETIES
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About the Grand Challenge on Inequality & Exclusion

Inequality and exclusion are among the most pressing political issues of our age. They are on the rise and the anger felt by citizens towards elites perceived to be out-of-touch constitutes a potent political force. Policymakers and the public are clamoring for a set of policy options that can arrest and reverse this trend. The Grand Challenge on Inequality and Exclusion seeks to identify practical and politically viable solutions to meet the targets on equitable and inclusive societies in the Sustainable Development Goals. Our goal is for national governments, intergovernmental bodies, multilateral organizations, and civil society groups to increase commitments and adopt solutions for equality and inclusion. For further information on policy solutions to inequality, please visit the online portal, InequalitySolutions.com.

The Grand Challenge is an initiative of the Pathfinders for Peaceful, Just and Inclusive Societies, a cross-regional impact hub of 46 member states, as well as partners across international organizations, civil society, and the private sector committed to advancing the Sustainable Development Goal targets for peace, justice, inclusion, and equality (SDG16+). The Pathfinders is hosted at New York University's Center on International Cooperation.

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Executive Summary

As urban areas absorb most of the population growth in the upcoming decades, urbanization presents unique opportunities to transform a society's economic, social, and political landscape. How cities perform in these dimensions will determine whether societies can become more peaceful, just, and inclusive, and be effectively prepared to respond to future crises.

Ensuring that cities realize their promise to be engines of prosperity, inclusion, and sustainability is highly dependent on our societies' ability to provide housing for all. However, providing access to housing is one of the greatest challenges in urban development. Unequal housing provision contributes to a vicious cycle of deprivation and exclusion, impacting not just people's access to shelter but also the fulfillment of their social, economic, and cultural rights.

Current housing backlogs demonstrate the urgent need to scale up housing provision across the world, but ensuring access to housing goes beyond merely constructing housing units. The nexus between housing and access to essential services, economic opportunities, and social rights positions housing as a gateway to experiencing or being excluded from the social contract. Housing is thus a physical statement of who belongs in the city and is allowed to thrive. Ensuring universal access to adequate housing requires a holistic understanding of housing as a fundamental human right, intertwined with broader questions of governance and social justice in our urban landscapes.

Housing has the special quality of being both a necessity and a profitable investment. The challenges of meeting housing demand in a rapidly urbanizing world loom large, compounded by skyrocketing prices and dwindling affordability as housing is treated as a commodity. Financial actors are increasingly controlling the housing system, driven by the desire to "park wealth" by treating housing as a financial asset rather than a place to live, as capital rather than as a home. This trend, often tied to the aftermath of the 2008 financial crisis and the wave of foreclosures in the Global North, is now a challenge across all countries regardless of region or income.

When policy tools serve the interests of financialization and a select few, urban development and housing provision risk entrenching stark inequalities. Competition over what should drive housing and who it should benefit then becomes a conversation about power, a debate over who has the right to belong in a city, and who should be in control

of the benefits of urban living. Beyond being just a technical issue, access to housing is a matter of governance and one that requires going beyond technocratic solutions to ask questions of inclusion and influence in decision-making, discrimination, the use of force and violence.

The issue of housing is of particular urgency in the African continent, which is urbanizing at an unprecedented rate. This process of "late urbanization," building on colonial legacies and the challenge of overcoming extractive economies, is occurring amid massive global capital accumulation, with a need to identify new spaces to park surplus wealth. As African cities seek ways to connect themselves with the global economy, their built environment presents important opportunities for the investment of surplus value.

In managing urbanization, the drive to attract investment through ambitious plans promising quick prosperity carries serious risks. Processes of urbanization that seek to build "global hubs" through land commodification pose significant challenges not just to the achievement of the right to housing, but also to the ability to live in equitable and inclusive societies.

When all planning instruments are placed at the disposal of these new ambitious plans, they risk replicating the patterns of exclusion observed elsewhere across the world. Normalizing private urban governance, employing militarized tactics towards residents, and restricting democratic accountability, exclusionary models of urban development risk diverting funds away from broadening the provision of basic services towards promoting the self-segregation of a select few, enabling the financialization of housing, and leaving most urban residents out of their vision of urban future.

Despite these challenges, coalitions of urban dwellers, public, and private actors are mobilizing to develop alternative approaches to housing provision. These efforts provide lessons not just on delivering housing to those who need it most, but also on transforming power dynamics and promoting more inclusive forms of governance in cities. From community-driven processes of housing delivery and policymaking to the rethinking of incentives and regulations for inclusive urban development, coalitions of actors are shifting the tide in housing provision, making cities more inclusive, sustainable, and peaceful. By approaching housing as a governance challenge, inclusive urban policy can better respond to people's demand for a new social contract that leaves no one behind.

1 Introduction

In an urban age shaped by inequalities, policies on housing can either be a catalyzer of equitable and sustainable development or contribute to a vicious cycle of exclusion that hinders governments' ability to address today's global challenges. Approaching the issue of housing from a purely technical lens overlooks its political nature, wherein the tension between ensuring residents' right to housing and promoting real estate financialization for economic gain encapsulates broader questions such as who belongs in a city, or a society's vision of its own future. Housing is therefore not just a technical or financial issue, but also one of governance.

Two-thirds of African cities that will exist in 2050 have yet to be built. Making space to house these new urban residents by building new homes presents an opportunity to do it with a people-centered approach. Effective housing governance requires dismantling past structures that perpetuate exclusionary practices; challenging simplistic narratives of urban glory that end up promoting the financialization of housing; and building coalitions that work for a renewed social contract through access to housing.

2 The Urban Age

2008 was a turning point in our societies: for the first time in history, cities hosted more people than rural areas. By 2030, urban areas are projected to accommodate five billion people, marking a significant increase from the 3.9 billion recorded in 2015, and by 2050 they will house approximately 66 percent of the world's inhabitants with cities projected to house approximately 66 percent of the world's inhabitants by 2050. The number of "megacities" of more than 20 million people, is also expected to rise from thirty-three in 2018 to forty-three in 2030. By 2050, Mumbai (India) will become the first city to reach a population of 50 million, while Lagos (Nigeria) will have 88 million inhabitants by 2100, more than the population of Germany. The majority of the world's population growth will actually continue to take place in smaller cities with fewer than five million inhabitants.

Figure 1—Growth in cities will absorb all population growth

World's population by size class of settlement, 1990–2030

Legend:
- 10 million or more
- 5 to 10 million
- 1 to 5 million
- 500,000 to 1 million
- Fewer than 500,000
- Rural
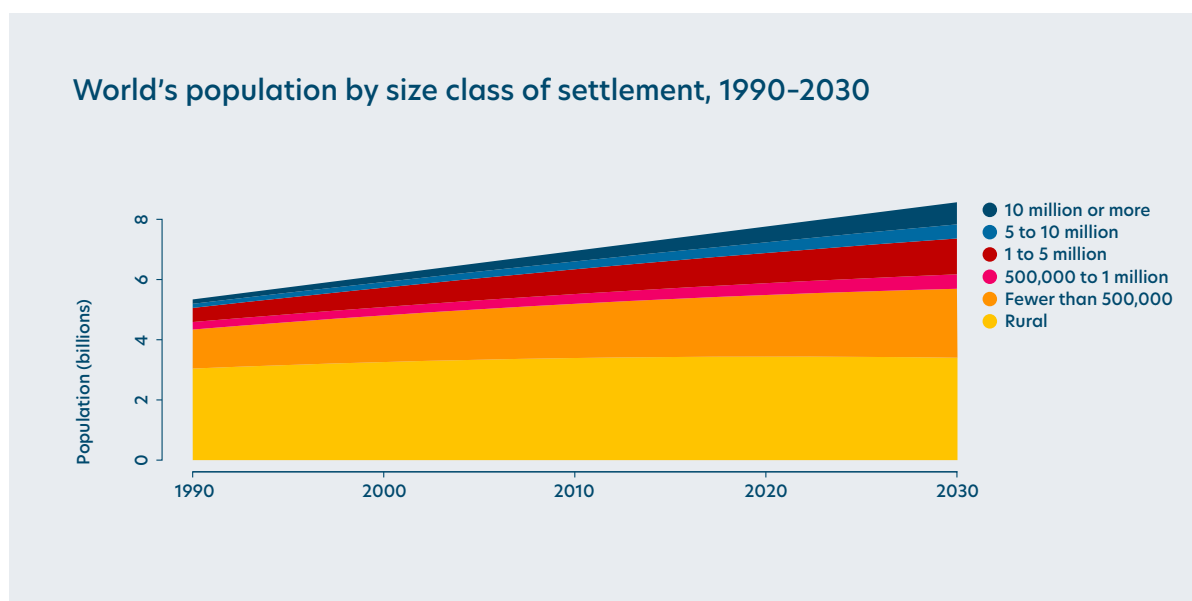
Source: United Nations, Department of Economic and Social Affairs, "Population Division," World Urbanization Prospects, 2018, https://www.un.org/development/desa/pd/sites/www.un.org.development.desa.pd/files/files/documents/2020/Jan/un_2018_worldcities_databooklet.pdf.

Figure 2—Growth of cities by population size group (low-income vs high-income countries), 1975–2070

Growth of cities by population size group in low-income countries, 1975–2070

Number of cities, 2020 = 100

—— <=250k   —— <=250k-1M   —— 1M-5M   —— >5M

Growth of cities by population size group in high-income countries, 1975–2070

Number of cities, 2020 = 100

—— <=250k   —— <=250k-1M   —— 1M-5M   —— >5M

Source: UN-Habitat, "World Cities Report," 2022, https://unhabitat.org/wcr.
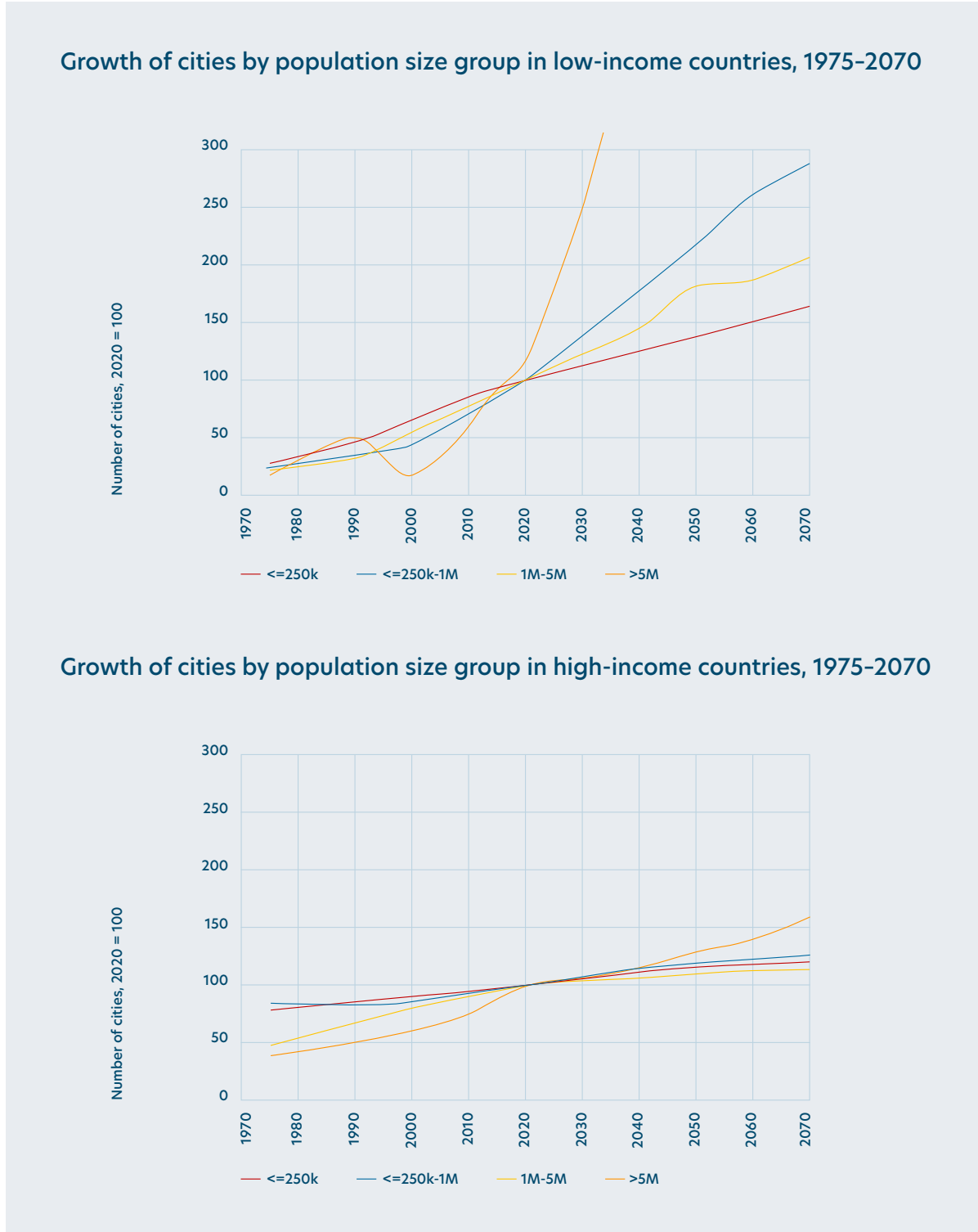
Cities concentrate more than just people—they also host most of the world's production and wealth. Covering just 2.6 percent of the world's surface, cities generate more than 80 percent of the global GDP, and are drivers of their countries' economic activities. Sao Paulo, for instance, produces more than a third of Brazil's economic output, while having less than a tenth of the country's population. Some cities have greater output than entire countries: the economy of Lagos, for example, is larger than that of Kenya, East Africa's largest economy. This means that what happens in cities—i.e., the opportunities and challenges that urban areas present—can contribute to a country's overall level of economic growth and its citizens' ability to live a prosperous, fulfilling life.

2.1. Can urbanization guarantee prosperity?

The World Bank states that there is no country which has grown to high income without vibrant cities. Throughout history, urbanization has indeed been associated with higher incomes and improved quality of life. Studies have frequently demonstrated that urbanization is closely correlated with per capita GDP—by some accounts, a 1 percent increase in urban accumulation results in more than a 3 percent increase in per capita GDP.

Urbanization indeed presents unique conditions to transform a society's economic, social, and political landscape. In cities, the productivity, innovation, and collaboration between people and firms is enhanced by the availability of a diverse and specialized labor force; knowledge spillovers from proximity; access to suppliers and customers; lower transaction costs; and the availability of improved infrastructure. Furthermore, public services—e.g., the provision of water, health, or electricity—can be provided at scale and therefore more efficiently.

The positive relationship between urbanization and improved quality of life is, however, neither automatic nor guaranteed. The concentration of people and economic activity also brings congestion, pollution, and heavy strains on infrastructure. When the negative externalities of urban life surpass the benefits, cities can turn from engines of growth into vicious cycles of precarity and environmental destruction. If infrastructure is not adequate, the costs of congestion and the strains on public services become quickly apparent. Many of the societies currently undergoing urbanization are struggling to diversify their economies and move away from an export-led model reliant on extracting industries and basic commodities, which limits their ability to produce formal industrial jobs for urban residents. This is compounded by automation and the rise of new technologies—paired with increased global competition—reducing the availability of the jobs that urban dwellers had access to historically in the industrialized economies as they urbanized.

Urbanization by itself is therefore not necessarily a positive driver of change. The extent to which urban areas represent positive change depends on the kinds of investments

and institutions that are in place to drive inclusive economic and social development. Citizens can benefit from economic production when negative externalities are addressed.

2.2. Risks and opportunities in cities

Cities have consistently been at the forefront of facing and addressing some of the most complex and urgent crises in our societies, from tackling climate change, displacement, and conflicts to protecting democracy and the public civic space. They have proven their pivotal role in transforming our societies to become more resilient, peaceful, just, and inclusive.

2.2.1. Building resilience

Cities are responsible for two-thirds of global energy consumption and for more than 70 percent of greenhouse gas emissions. Urban residents require food and water, energy, and materials from the hinterland that can place massive strain on natural resources. For example, it is expected that demand for water in Dakar, Senegal, will increase up to 300 percent by 2050, risking depletion of water sources required to meet the population's basic needs. Urban land consumption is also growing at a faster rate than the population, leading to loss of agricultural land, deforestation, and the destruction of urban wetlands, which exacerbates droughts, heat waves, and flooding, as well as hindering food production.

Climate change simultaneously drives displacement and worsens the conditions under which displaced people live. The number of displaced people—89.3 million globally in 2021—because of climate change increases every year, particularly in countries already struggling to address its effects. Climate change can drive people out of rural areas into cities due to loss of livelihoods from agriculture. When forced to flee because of natural disasters or the threat of violence, many migrants seek shelter in informal settlements that are also vulnerable to floods or other climate threats.

However, cities are also key players in advancing sustainable development. Population density allows for more efficient provision of services than in sparsely populated areas. Cities are also centers of knowledge production and innovation and are thus crucial in the development of climate change mitigation and adaptation strategies. Studies show that the adoption of sustainable measures can help cities cut their emissions in key sectors by as much as 90 percent by 2050.

2.2.2. Achieving peaceful societies

As with other challenges, the relationship between conflict and urbanization is not straightforward. Cities are simultaneously sites of violence, while also presenting key opportunities to advance peaceful societies. Conflict impacts the ways in which cities develop. More than half the countries that have reported a rise in the proportion of their urban populations living in slums between 2000 and 2020, for example, are experiencing or are transitioning out of conflict, and thus have severely weak institutions that are not fit—or not intended—to attend to the basic needs of growing urban populations.

Furthermore, as cities expand, competition over natural resources and land can fuel conflicts on the urban fringe, while competition over economic opportunities can lead to tensions between urban residents and incomers. Such friction can lead established urban residents to see themselves as "the rightful owners of the city," creating new claims to "authenticity" and "indigeneity." As a result, urban violence makes up a large component of 80-plus percent of violent deaths around the world that occur outside of conflict zones.

Nevertheless, efforts of local governments in partnership with different actors, from civil society to the private sector, offer a wide array of creative and impactful solutions to reduce violence in urban areas. The realities of urban life can help reduce the salience of certain sources of tension, such as ethnic belonging, which can open opportunities for more constructive relationships and thus more peaceful societies.

2.2.3. Civil and political rights

Cities are also often sites of political activism and contestation. As urbanization progresses, political power can shift from rural to urban areas, altering the balance of power within the political system. This shift may lead to changes in electoral dynamics, policy priorities, and governance structures that better serve the interests and needs of urban populations. Whether the urban context leads to democratic outcomes or increased repression and strengthened autocratic regimes, however, depends on the local context.

The influence of cities on politics at the national and international levels cannot be understated. Social movements have capitalized on the opportunities brought about by cities to organize massive protests and call for change of leaders and policies—including the Arab Spring, the Indignados Movement, or the Umbrella Revolution—sometimes even toppling colonial regimes and dictatorships.

The political scene in urban areas can, therefore, translate into national changes—but these changes do not necessarily guarantee inclusive outcomes. While urbanization can certainly generate greater demand for democracy through effective popular mobilization and can reduce the influence of ethnic- and partisan-based voting, the power of urban

areas can also present a threat to those in power, particularly when opposition parties govern them. This can generate further repression of urban populations, as well as the rise of populist political movements. The increasing value of peri-urban land can foster incentives for corruption and clientelism, transforming access to land into a key mechanism to win votes or exercise control over different populations.

How cities perform economically, socially, and politically therefore determines whether societies can become more peaceful, just and inclusive, and prepared to respond effectively to future crises. Urban management requires understanding that cities are not just "bundles of land, regulations, and economic resources." They are also "fundamentally political arrangements of people and things," wherein residents negotiate their right to participate in social life.

2.3. Inequality as an urban phenomenon

Cities are increasingly becoming grounds where global divergence between haves and have nots manifests, including socioeconomic gaps, spatial fragmentation, climate-driven inequalities, and the digital divide. The lack of progress towards attaining SDG11 is bound to exacerbate these global divides. Therefore, measuring progress on SDG11 and identifying remedies for action is more important than ever to address global divergence.
—UN-HABITAT, *SDG11 Synthesis Report*

The extent to which urban societies can effectively face these challenges will depend on the ways in which they address inequalities. On average, the quality of life in urban areas is better than in rural ones. Urban populations tend to benefit from greater access to electricity, sanitation, drinking water, and fuels for cooking and heating. Today, 80 percent of people living in poverty remain in rural areas. **While poverty is still a predominantly rural phenomenon, however, urban areas are shaped by inequalities.** A recent study showed that the Gini coefficient of income inequality was higher in urban areas in 36 of 42 countries.

Inequality is both a result and an exacerbator of the climate crisis, conflict, and displacement. It encompasses not only economic and social dimensions, but also carries significant political implications. It could serve as a breeding ground for governmental corruption, consequently amplifying social grievances that often drive political upheaval. Inequality is therefore not just a matter of economic and social disparities: it creates gaps in governance and lessens access to decision-making and accountability. As urbanization presents key opportunities for economic and social development, inequalities in urban areas are both a shaping factor of urban quality of life and an obstacle to inclusive policymaking and sustainable living.

3 Housing Inequality and its Role in Shaping Cities

The nexus between housing and access to essential services, economic opportunities, and social rights has the power to shape individual livelihoods and communal well-being, transforming housing into a physical manifestation of the social contract. At the same time, the challenges of meeting housing demand in a rapidly urbanizing world loom large, compounded by skyrocketing prices and dwindling affordability as housing is treated as a profitable investment. Ensuring universal access to adequate housing requires a holistic understanding of housing as a fundamental human right, while considering broader questions of governance and social justice in our urban landscapes.

3.1. The centrality of access to housing

Adequate housing does not only support those who are sheltered—it helps society as a whole. A recent study showed that improving housing in informal settlements can increase GDP per capita by up to 10.5 percent, which means that it would completely compensate for the cost of providing housing in most countries. There are many knock-on benefits to providing housing that extend beyond economic output: it can add 2.4 years of average life expectancy around the world and can prevent as many as 738,500 deaths annually—an impact higher than eradicating malaria. Providing housing in informal settlements is also associated with increasing expected years of schooling by up to 28 percent, which means enrolling as many as 41.6 million children, or 16 percent of the total number of children and young people currently out of school.

When provided in an unequal fashion, however, housing "locks cities into unsustainable trajectories, deepening environmental degradation and social-spatial segregation" and contributes to a vicious cycle of deprivation and exclusion. If opportunities and resources

are unfairly distributed in cities, disadvantages tend to concentrate in specific locations, generating various forms of spatial inequality. Whether an individual can benefit from the economic output, health and social services, educational opportunities, and political interactions of a city depends largely on where and how they live. The resulting "urban services divide" from housing inequality exacerbates the long-term disparities between groups, as better-served communities access better opportunities while the underserved bear a disproportionate burden in terms of cost, time, and health. These inequalities can translate into, for example, a twenty-year difference in life expectancy, or a 45 percent points difference in education levels. Different groups are also impacted differently by the disparities in housing—for instance, those undertaking care activities for the household (which are disproportionately women) are further burdened by the lack of access to childcare or the inability to reconcile employment and care duties.

Providing access to housing is nevertheless one of the greatest challenges in urban development. The United Nations estimates that about 2.8 billion people worldwide are affected by different forms of housing inadequacy, a situation that has worsened in recent years not only due to the impact of the COVID-19 pandemic, but also as the climate crisis and armed conflicts have increased forced displacement. Housing prices are increasing at a faster rate than incomes, further diminishing the ability to own or even rent a home. Ninety percent of 200 cities studied across the world were considered unaffordable to live in, with the average income being a mere third of the price of an average home. The most visual representation of this inequality is the presence of low-income informal settlements, traditionally referred to as "slums," where urban dwellers create their own spaces of shelter to access the city's opportunities. Women are at particular risk of housing inadequacy and are overrepresented in cities' slums.

It should therefore not come as a surprise that **across the world, people consistently place housing as a key priority area for their governments to act.** In a 2021 poll of eight countries across regions and income levels, a majority of respondents claimed that housing was an area where they wanted more action from their governments. Disputes on land, housing, or neighbors are one of the top six areas that account for the greatest justice problems faced by people across the world. Housing's role as a catalyzer for access to broader social and economic rights means that people understand that the right to adequate housing is tied to the right to live in peace, security, and dignity.

3.2. Housing as a right versus a commodity

Housing has the special quality of being both a necessity and a profitable investment.
The global real estate market represents almost 60 percent of the value of all global assets at around USD 217 trillion, which is double the global GDP. Two-thirds of this is associated with residential real estate. With the supply of land limited and housing having an

"immobile" nature and associated high transaction costs, this means an increased demand for housing leads to rising prices and land rent extraction as a way to build wealth, instead of responding with more supply to meet the demand. Financial actors are increasingly controlling the housing system, driven by the desire to "park wealth" by treating housing as a financial asset rather than a place to live; or as capital, rather than as a home.

Housing financialization refers to the extraction of profits from housing in a way that produces neither goods nor services, treating housing as a commodity—i.e., a vehicle for wealth and investment—rather than as a right or a social good. Though usually tied to the aftermath of the 2008 financial crisis and the wave of foreclosures in the Global North, housing financialization presents an increasing challenge across all countries regardless of region or income. As cities grow, residents of informal settlements located in "prime land" are threatened by political actors or developers seeking to build luxury real estate. Land and housing units are sold to the highest bidders who, instead of using them for shelter, hold on to them in expectation of their gaining value. In the meantime, evictions are a harsh reality in both the Global North and Global South: according to the UN, two million people are forcibly evicted from their homes each year.

3.3. Housing as a governance issue

Policy debates over housing are thus torn between the necessity of ensuring access to housing for all and the desire to treat it as a commodity. Decisions in housing policy can prioritize profit and housing's exchange value instead of emphasizing its use value. Such decisions can also determine which actions receive legal and financial support, and which ones are forbidden or punished. Competition over what should drive housing and who it should benefit in this context becomes a conversation about power, a debate over who has the right to belong in a city, and who should be in control of the benefits of urban living. Housing is, therefore, "politics in built form."

Urban development and housing policies run the risk of further entrenching stark inequalities in urban areas, depending on the incentives they respond to and the interests they serve. Property rights, zoning laws, investment and tax incentives, and fiscal compacts all impact housing profitability and can influence whether housing is used as a social good or a commodity. When taking place in a context of state capture or lack of transparency, policies can be shaped to benefit specific interest groups, diverting needed funds and resources away from basic public services toward exclusionary or speculative projects. The same policies can also lead to criminalizing low-income households and justifying the use of force against them to promote a vision of progress. As urban land becomes highly valuable, it is "a tempting prize for the powerful and well-connected," who can use it to benefit themselves or their interest groups by fueling speculative investment. Urban displacement can also fuel unrest and discontent, and result in violent contestations when speculation leads to land grabbing disputes.

In housing policy, therefore, attention must be paid to the power dynamics and governance challenges – including inequalities in political influence, discrimination, and the use of force and violence - of implementing affordable housing and inclusive urban policies. More inclusive governance allows residents' views and considerations to be reflected in and influence policymaking. It also increases transparency in the use of funds and strategic investments. Greater transparency can shift incentives away from speculative investment and the financialization of the housing sector. Broader representation in decision-making can help identify and counteract exclusionary actions in zoning and land-use regulation, while recognizing the role of urban dwellers as agents. It can also create avenues for marginalized groups and individuals to express their voice safely and effectively.

Box 1: The road to SDG11 and the New Urban Agenda

In the past decades, cities have been increasingly recognized for their unique role in driving sustainable development. With the inclusion of Sustainable Development Goal 11 (SDG11) and the target to make cities and human settlements inclusive, safe, resilient, and sustainable.

The 2030 Agenda recognized cities and human settlements as "the locus of opportunity to accelerate progress on the five Ps of the SDGs: people, planet, prosperity, peace and partnerships." The first target under SDG11 included the member state commitment to "...ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums" by 2030.

Following the 2030 Agenda, the New Urban Agenda (NUA) adopted in 2016 in Quito laid out a plan to ensure cities are engines of positive change in people's lives through "better planning, design, management, governance and finance" through increased collaboration across different actors—from governments and civil society to the private sector. Citizen mobilization around the New Urban Agenda was highly influenced by the "Right to the City" concept, meaning the "right of all inhabitants, present and future, permanent and temporary to use, occupy and produce just, inclusive and sustainable cities, defined as a common good essential to a full and decent life." In line with SDG11, the NUA followed suit and placed "housing at the center '' of urban policymaking in a recognition of its role as a catalyst to solve other urban issues.

Nevertheless, progress on achieving SDG11.1 and ensuring access to adequate housing has, by many metrics, stalled, or worsened since the adoption of the 2030 Agenda in 2015. Between 2014 and 2020, the proportion of people living in slums across the world declined, but at a slower pace than in the decades prior. Meanwhile, the absolute number of slum dwellers has continued to increase, adding 165 million more slum dwellers in the last twenty years. It is expected that half of the world's urban population will be living in informal settlements by 2050.

4 Urbanization in Sub-Saharan Africa

Figure 3—Number of cities with 1-5 million inhabitants per region, 2020-2070
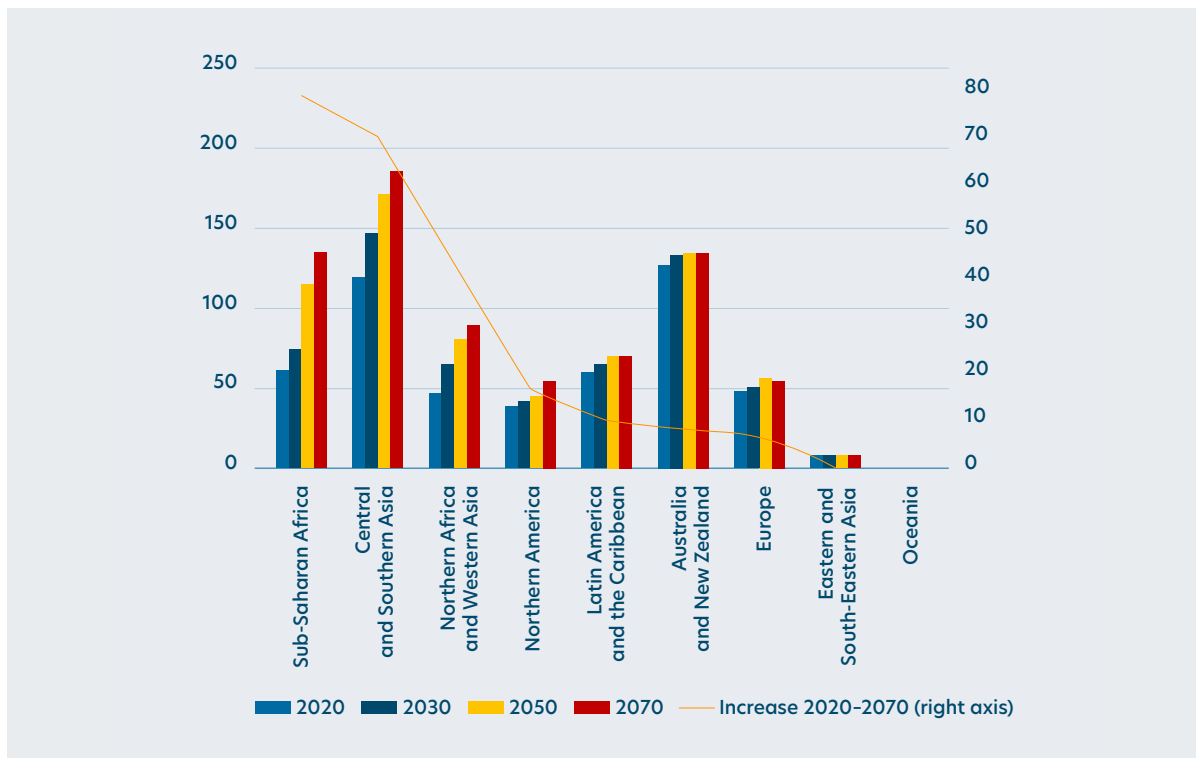
Source: UN-Habitat, "World Cities Report," 2022.

The African continent is the least urbanized region in the world, but it is the most rapidly urbanizing, with an urban growth rate of 3.5 percent. While in 2010 only 10 cities in Africa were found among the world's 100 most populous cities, this figure is expected to increase to 38 by 2100, with the continent hosting five of the world's largest seven cities. The expected average urban rate of change between 2015 and 2050 in Africa is 3.17, more than

double the average for the entire world (1.48)—with Latin America, North America, and Europe expected to grow at 0.87 percent, 0.82 percent, and 0.26 percent, respectively.

The rate at which African urban settlements are having to accommodate residents is dizzying: the speed of urbanization in Sub-Saharan Africa between 1950 and 2015 was in fact higher than for the global North between 1850 and 1915, demonstrating that this phenomenon has no precedent. The Greater Accra Region, for example, has experienced a 35.5 percent increase in its population in just ten years, from four million in 2010 to 5.4 million in 2021. Every year, Kinshasa adds an average of 410,000 residents; Cairo adds 364,000; and Lagos adds 354,000. Meanwhile, populations in other megacities in Europe and North America are stagnating or expected to decrease, with New York expected to lose at least 1 million people between 2023 and 2035. Smaller urban centers in Africa have even faster growth rates, and it is in these smaller and intermediate cities that most of urban growth is projected to take place in the next decades, with faster growth of populations living in informal settlements.

Sub-Saharan Africa also has the highest incidence of urban poverty in the world, with about 23 percent of the urban population living below the international poverty line and 29 percent experiencing multidimensional urban poverty—eleven times higher than in Latin America and the Caribbean. Sub-Saharan African cities are also extremely unequal, with many of them having Gini coefficients above 0.4. In these cities, rich households in urban areas are 329 percent more likely to have access to improved water sources and 227 percent more likely to have access to improved sanitation facilities than poor households.

Sub-Saharan Africa has the highest incidence of slums in the world, with 56 per cent of the region's urban population living in informal settlements in 2014. It also is among the regions furthest from achieving the SDG11.1 targets in access to housing, experiencing a rise in the number of slum dwellers since 2015. Some estimates warn that a 1 percent increase in urban population growth will increase the incidence of slums in Africa by 2.3 percent.

Box 2: Slums

UN-HABITAT defines a slum household as a group of individuals living under the same roof in an urban area who lack one or more of the following:

– Durable housing of a permanent nature that protects against extreme climate conditions.

– Sufficient living space, i.e., no more than three people sharing the same room.

– Easy access to safe water in sufficient quantity at an affordable price.

– Access to adequate sanitation in the form of a private or public toilet shared by a reasonable number of people.

– Security of tenure that prevents forced evictions.

Source: UN-HABITAT, "State of the World's Cities," 2007.

It is important to recognize the immense diversity within countries and across the hundreds of cities in Sub-Saharan Africa, presenting countless opportunities and unique challenges deriving from their individual histories and geographical contexts. Nevertheless, their legacy of colonialism, their often-extractive relationship with international actors, and their context of "late urbanization" at a time of overlapping crises and climate vulnerability are key commonalities that must be better understood to rethink and enhance urban planning and housing policymaking. By drawing insights from experiences across regions and embracing an inclusive governance approach, these challenges can be transformed into catalysts for positive change, ensuring that the benefits of city living are accessible to all.

4.1. Colonial legacies

Before colonialism, African empires ruled over cities that were among the world's largest and most powerful. Colonialism, therefore, did not bring urbanism to Africa—but it transformed the political nature of cities. **The "colonial construction" of cities is important to review, as colonial powers defined cities in exclusionary forms and thus conditioned citizens' access "symbolically and concretely" to urban life.**

From Leopoldville (now Kinshasa) to Salisbury (now Harare), many African cities were built to serve colonial purposes of resource extraction and segregated rule. As such, they were designed following European standards, and with the intention of maintaining heavy segregation between their populations. In Kenya, five-sixths of public funds were used for the construction of roads in European sections of the city, and taxes funded schools, parks, and hospitals for Europeans. Master plans for Dar es Salam in 1887 or Lusaka sectioned areas in 1933 exclusively for Europeans, and relegated Africans to locations outside of the city without proper drainage nor infrastructure. The "sanitation syndrome" driving colonial planning in places like Freetown justified the expulsion and relocation of native inhabitants, pushed to the outskirts of cities, and transportation restrictions and building regulations also served to exclude native populations implicitly in cities like Dakar or Conakry.

Importantly, African urban residents were often considered temporary residents of cities, required only for their labor. They were regarded and treated as "pseudo-urban" dwellers or "peasants in transition," not fully recognized as residents of the cities they inhabited. The use of terms such as "villages" or "customary areas" to describe urban districts populated by the native populations served to separate them from the "city" of affluent white residents, demarcating who was really to be considered a citizen of the city. As a result, areas considered peripheral to the city, or at least not fully a part of it, received little investment. The Nairobi City Council, for example, spent less than 2 percent of its revenue on services for Africans between 1932 and 1947.

Many of the policies and plans laid out during colonial times still contribute to the present-day challenge of affordable housing. Most underfunded townships and shantytowns designated for African residents have continued to attract the majority of urban migrants into informal settlements. At the time of Kenyan independence in the 1960s, 70 percent of the African population of Nairobi still lived in the Eastlands where African housing had been concentrated by the City Council under colonial rule, while more than 80 percent of Europeans live in former European areas and 83 percent of Asian residents live in areas previously zoned for them.

Residential segregation has remained even after segregation by race was abolished by post-colonial governments, in part because regulations have remained in place and administrative capacity is too weak to bring about change. A key remnant of the colonial era is outdated plot sizes, which still reflect European standards that make purchasing land unaffordable to those in lower income brackets whose housing units would take up as little as one-fortieth of the space. Similarly, administrative structures used to be weak and centralized, with local governments having very little purview over local planning. Legal fragmentation and discrepancies between national land governance frameworks from colonial systems are highly correlated with the presence of slums in African urban areas. Confusion and conflicting claims over land ownership, compounded by unclear administrative responsibilities, complicate the ability to register land and formalize titles.

4.2. Post-independence African urbanization

Numerous factors hampered the ability to accommodate growing numbers of urban residents in the post-independence period. First, new governing elites desired to maintain the segregationist and class-based plans and hierarchical power structures that they now controlled. As a result, many of the colonial plans and city structures were left untouched and land tenure schemes remained unclear. This led to a "laissez-faire approach to urban governance" that also set the stage for land grabbing and conflict on the urban fringe.

Furthermore, following the initial decades of state-led development after independence and some efforts at large-scale public housing provision—e.g., in Ghana under Kwame Nkrumah in the 1960s—the structural adjustment programs promoted by the World Bank and IMF that then became commonplace in the 1980s and 1990s pushed for increased privatization and deregulation. With drastic cuts in formal employment in the public sector and a decline in public service provision, rural-urban migrants coming into the cities sought to find work in the urban informal economy. In parallel, the role of the state in the provision of housing was reframed as an "enabler" of the private sector rather than a direct provider. Tanzania's National Housing Corporation, for example, was originally created in 1962 with the mandate to provide housing. However, following the credit crisis in the 1970s, it shifted from building affordable housing to market rate residential and commercial sectors.

Waves of democratization in the 1990s were accompanied by a move to decentralize responsibilities such as taxation, planning, and infrastructure development to lower tiers of government. Implementation of localization agendas has lagged behind, whether due to the lack of capacity or attempts to reduce the influence of governing opposition parties. Most local governments therefore remain incapable of executing planning functions thanks to a lack of resources and capacity.

4.3. Urbanization without growth in Africa

In Sub-Saharan African countries that have become predominantly urban only in recent decades, urban areas experience an increase in population and physical expansion without corresponding economic development or improvement in living standards. The extractive colonial past of African countries means that African cities are not integrated into the global economy, but focus their activities on the exports of primary goods and imports of manufactures." The recent increase in foreign direct investment in the continent has continued to focus on the extraction of natural resources, arguably entrenching neocolonial relationships of power and inequality. As such, countries are

urbanizing without industrialization, putting into question whether urbanization alone can bring the benefits it promises.

Despite improvements in health and other economic development metrics, the challenges facing African urban areas risk outweighing the benefits of urbanization unless they are addressed with an inclusive governance approach. Population growth thanks to reductions in child mortality rates and improvements in health services is compounded by increased rural-urban migration by those escaping rural poverty as their agricultural output is challenged. Formal livelihoods become extremely scarce due to lack of industrialization and economic diversification, forcing many workers into the informal sector. A vicious cycle is created where lack of economic productivity hinders the ability to provide services to residents, who are then less able to access educational, health, and economic resources in the city, bringing down economic growth.
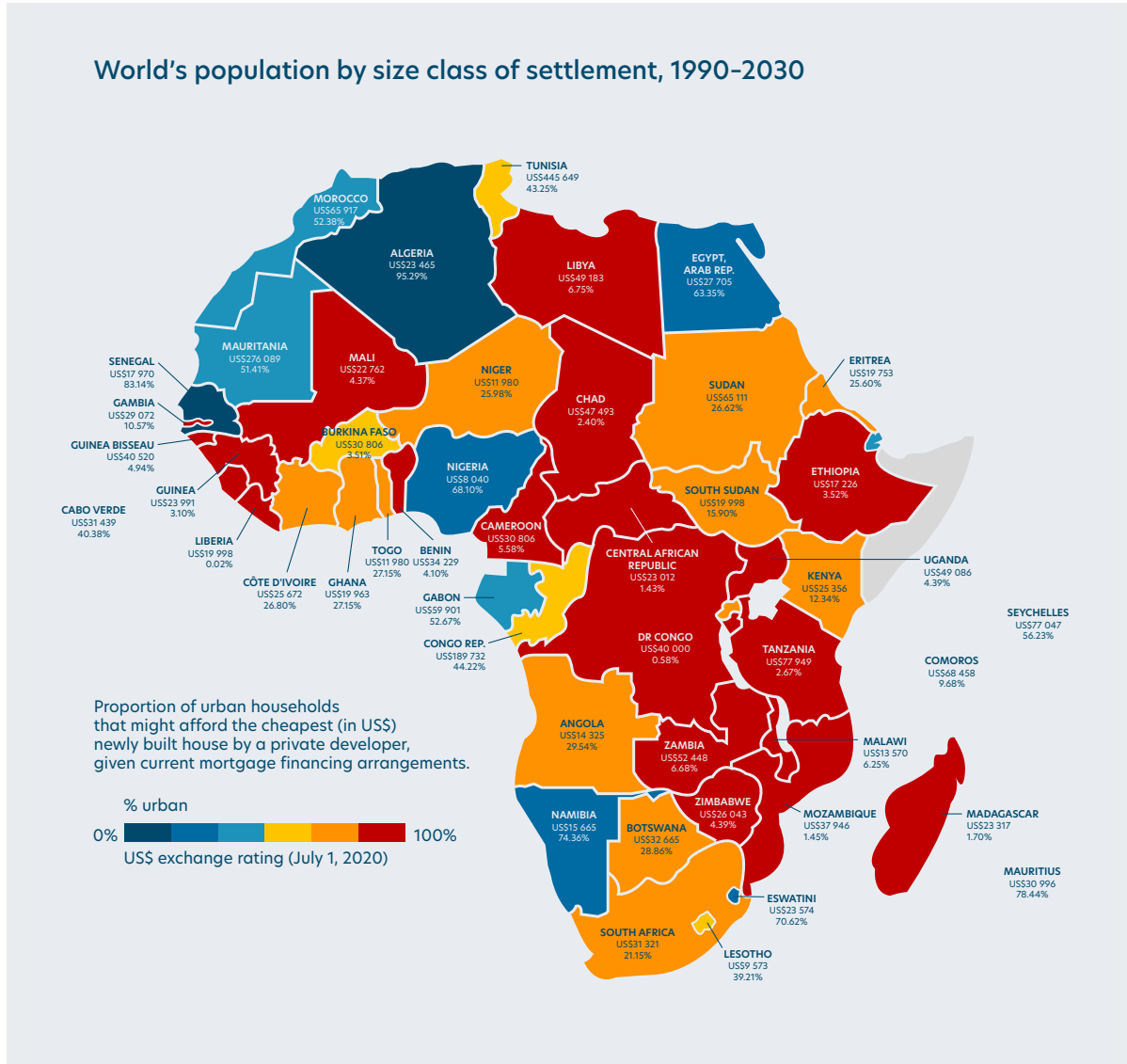
Furthermore, Africa's "late urbanization" process is taking place at a time of massive global capital accumulation and the need to identify new spaces to "park" the wealth created. As African cities seek ways to connect themselves with the global economy, their built environment presents important opportunities for the investment of surplus value. When austerity programs are paired with reforms aimed to attract investors, the conditions are created for the emergence of a financialized housing system.

4.4. Housing affordability in Africa

Housing is indeed one of the most critical issues in ensuring African cities are able to provide opportunities to their inhabitants. However, as the African continent experiences "the most rapid urban transition that we have yet experienced in history," the gap between the demand and supply of affordable and adequate housing also widens at striking rates. Kenya's and Angola's housing backlogs are estimated at two million units, growing at 200,000 and 100,000 units each year respectively. Nigeria's backlog stands at a staggering seventeen million units.

The housing question is doubly shaped by the "urbanization without growth" context due to both the unavailability of housing and the inability of residents to pay for it. High transaction and housing construction costs mean that the cost of providing housing to residents in African countries can reach as much as four times a country's GDP, as is the case in Zambia or Senegal. Meanwhile, the proportion of urban households able to afford the cheapest newly built house by a private developer is as low as 5.58 percent in Cameroon, 4.39 percent in Zimbabwe, 2.67 percent in Tanzania, or 0.58 percent in the Democratic Republic of Congo. Meanwhile, in 2022, Nairobi was ranked ahead of London in a global index tracking movement in luxury property prices. Dakar, where more than half of people are renters, has seen the price of rent increase by 256 percent between 1994 and 2014.

Figure 4—Proportion of urban households who can afford the cheapest newly built houses, 2020

World's population by size class of settlement, 1990–2030

TUNISIA
US$445 649
43.25%

MOROCCO
US$65 917
52.38%

ALGERIA
US$23 465
95.29%

LIBYA
US$49 183
6.75%

EGYPT,
ARAB REP.
US$27 705
63.35%

MAURITANIA
US$276 089
51.41%

MALI
US$22 762
4.37%

NIGER
US$11 980
25.98%

CHAD
US$47 493
2.40%

SUDAN
US$65 111
26.62%

ERITREA
US$19 753
25.60%

SENEGAL
US$17 970
83.14%

GAMBIA
US$29 072
10.57%

GUINEA BISSEAU
US$40 520
4.94%

GUINEA
US$23 991
3.10%

CABO VERDE
US$31 439
40.38%

LIBERIA
US$19 998
0.02%

BURKINA FASO
US$30 806
3.51%

CÔTE D'IVOIRE
US$25 672
26.80%

GHANA
US$19 963
27.15%

TOGO
US$11 980
27.15%

BENIN
US$34 229
4.10%

NIGERIA
US$8 040
68.10%

CAMEROON
US$30 806
5.58%

CENTRAL AFRICAN
REPUBLIC
US$23 012
1.43%

SOUTH SUDAN
US$19 998
15.90%

ETHIOPIA
US$17 226
3.52%

UGANDA
US$49 086
4.39%

KENYA
US$25 356
12.34%

SEYCHELLES
US$77 047
56.23%

GABON
US$59 901
52.67%

CONGO REP.
US$189 732
44.22%

DR CONGO
US$40 000
0.58%

TANZANIA
US$77 949
2.67%

COMOROS
US$68 458
9.68%

ANGOLA
US$14 325
29.54%

ZAMBIA
US$52 448
6.68%

MALAWI
US$13 570
6.25%

MADAGASCAR
US$23 317
1.70%

NAMIBIA
US$15 665
74.36%

BOTSWANA
US$32 665
28.86%

ZIMBABWE
US$26 043
4.39%

MOZAMBIQUE
US$37 946
1.45%

MAURITIUS
US$30 996
78.44%

SOUTH AFRICA
US$31 321
21.15%

LESOTHO
US$9 573
39.21%

ESWATINI
US$23 574
70.62%

Proportion of urban households
that might afford the cheapest (in US$)
newly built house by a private developer,
given current mortgage financing arrangements.

% urban

0%   100%

US$ exchange rating (July 1, 2020)

Source: AfDB, 2022

Vulnerable populations are constrained by their low incomes and inability to save or access credit; their insecurity of tenure on the land they occupy; and the lack of appropriate data on their living conditions. Current housing provision schemes tend to be based on the promotion of homeownership, encouraging mortgage-based financing and the use of credit, limiting the support and recognition granted to other forms of tenure. These

approaches also overlook the fact that a large portion of urban dwellers are renters, leaving them without any protections.

Landownership and transactions are particularly contentious challenges in African cities. In some contexts, overlapping ownership or missing records can make ownership unclear and lead to disputes over land. In others, collective or customary ownership of land has not been fully recognized legally. Lack of records leaves public agencies not knowing how much land they own, and plots of land become informally occupied and subdivided without any records.

Furthermore, unenforced regulation can drive real estate speculation and make well-serviced urban land unaffordable, which leaves public officials unable to generate revenue from investments in services and infrastructure. Both individuals and public actors therefore lack the incentives to invest in land and build housing. Any reforms to land ownership processes, moreover, are incredibly challenging, given the potential for land to be used as a politically lucrative tool to win electoral votes.

The mismatch between incomes and the cost of housing also means that large-scale housing programs meant to increase the supply of affordable housing have not been able to reach the most vulnerable populations. Often, these programs are only effective at providing housing for civil servants, formally employed, and upper-middle-class households. Some efforts to provide housing at a large scale have taken place, such as Nelson Mandela's promise to build a million homes in ten years in South Africa or Ethiopia's Integrated Housing Development Program. Historical provision of housing has, however, been mostly ineffective: it overlooks the connection between housing and access, and the prevalence of informal settlements demonstrates people's willingness to sacrifice living conditions in order to access sources of income. As such, large-scale housing projects that have offered better-quality housing while located in the outskirts without economic potential and services were doomed to fail.

The struggle to access adequate housing leaves many urban dwellers seeking shelter in informal settlements, or slums. Informal settlements are vibrant areas of economic activity and political mobilization, while conversely concentrating poverty and posing serious health and environmental threats to their residents. Through their entrepreneurship, social networks, and political engagement, inhabitants of these neighborhoods "become active urban agents, invent new forms of cohabitation and collective action, and design alternative futures for the urban contexts in which they live." Efforts to improve the urban landscape, however, might overlook their agency in favor of promoting more exclusionary, restricted visions of the new African city.

5 Changing the Face of African Cities

African cities will not successfully accommodate rising urban populations unless drastic measures are taken to boost access to housing and improve the quality of urban services. Nevertheless, the drive to attract investment through ambitious plans that promise easy fixes and quick prosperity carries serious risks. Urbanization processes that seek to build "global hubs" through land commodification pose significant challenges not just to the right to housing but also to the ability to live in equitable and inclusive societies. Exclusionary models of urban development such as altering land use and regulations to favor financialization, normalizing private urban governance, employing militarized tactics toward residents, and restricting democratic accountability divert funds away from broadening the provision of basic services toward promoting the self-segregation of a few. They also exclude the vast majority of urban residents from a positive vision of Africa's urban future.

5.1. New partners for new narratives

Common technocratic approaches to cities on the African continent often interpret African cities "as substandard versions of the urban norm: low-income, dysfunctional nearly-cities." But it is also claimed reassuringly that they "can be 'lifted' with the application of enough funds and the right regulatory frameworks." A driving narrative behind African urbanism is that of filling the "infrastructural gap," calling for efforts to fund large-scale infrastructure projects that can boost cities' productivity and strengthen their connections to the global economy.

5.1.1. The infrastructural gap and "urban innovators"

A key player working to fill the infrastructural gap is China and its state-owned institutions. Chinese investments in Africa in the past decade have surpassed those of all Western aid

combined. China's Belt and Road Initiative is, in many ways, "a sweeping urbanization project" with vision of " ... a world transformed, a twenty-first-century reincarnation of the ancient and medieval Silk Roads, the trading networks and urban hubs that tied together the peoples of Africa and Eurasia for over a thousand years before the rise of the West." Between 2000 and 2017, China invested more than USD 200 billion in transportation and energy in Africa, including some 46 ports and 34 airports and at least 13,000 miles of railroads, highways and bridges. In Addis Ababa, the Chinese-funded USD 475-million rail project can transform the city's economy, as can Kampala's new expressway connecting it to the airport (featuring the most expensive road per kilometer in the world).

China is nevertheless one of multiple actors that have sought to position themselves as "international urban innovators" willing to advise on transforming cities into international commercial hubs. Governments like Saudi Arabia and South Korea now export "eco-city" models that sell innovative "techno-utopian" forms for urban planning and governance. Beyond state players, a plethora of nongovernmental and private sector actors promote what has become known as "plug-in urbanism," i.e., the introduction of a "pre-packaged state-of-the-art development installation that comes complete and tailored as a magic bullet and obvious solution" to the infrastructure gap that needs to be filled.

5.1.2. The power of narratives

Supplanting colonial-era infrastructure with new modern structures or projects like those mentioned above also plays into the narrative of a "break with the past" and seeking liberation from colonial shackles. The message focuses on "confirming that Africa is ripe and ready to host investment," and seeks to transform African cities into centers of innovation and global elites. It aims to present citizens with an aspiration of building or living in the "Kinshasa of tomorrow," or "the New York of Africa," implanting an idea of a "world-class city" that invokes a sense of wealth and prosperity.

This paves the road to ambitious master plans that take a "technocratic approach" to African urban planning. These master plans are highly expensive and undertaken by international experts that can provide prestige and status, e.g., the Singaporean firm Surbana Jurong in charge of Kigali's Urban Master Plan, or McKinsey and Company, which designed Nairobi's Metro 2030 Strategy. In this context, the masterplan feeds the new narratives as it "rationalizes the mega-urbanization dreams of the state to its citizens as if it was the only rational solution to urban crises, and in doing so it mobilizes mass dreams and future aspirations." Attempts to realize these aspirations, however, tend to reflect who is actually allowed to "dream," who wins, and who loses from the process.

5.2 Financialized responses to urban troubles

In African cities, the scramble to attract investment to "fix" urban problems and achieve this new vision of a world-class city positions Africa as a "real estate frontier" that opens opportunities for speculation on increasing land values, paving the road for further financialization of land and housing. This makes the issue of housing governance particularly urgent. Accelerated commodification of real estate and housing, while promising prosperity through economic growth and investment, risks resulting in an "unequal and fragmented urban landscape" where the majority of urban dwellers are priced out, criminalized, and precluded from the future of their own cities.

5.2.1 Enclaves in urban areas

Real estate speculation drives investment away from productive sectors, while weak property tax systems deprive local and national governments of any revenues from these investments. These efforts can take place at numerous scales. In various cities across the continent, gentrification has begun to take hold. Cape Town, for example, now has more Airbnb units than Singapore, Amsterdam, and San Francisco combined. This is leading to the development of apartment blocks specifically for short-term rentals (e.g., The Station in Sea Point and the Rockefeller on the Foreshore) that are unaffordable for long-time Cape Town residents. In Ethiopia, a new aesthetic targeting domestic elites, diaspora, and tourists is resulting in the prioritization of luxury real estate projects and tourism schemes.

Exclusion of unwanted residents can also be explicit, as in Senegal's announcements of "reserved to foreigners." It can also take the form of gated communities that are sectioned off from the rest of the city, resulting in what is known as "splintering urbanism," or cities becoming fragmented with patches of high-end residential real estate sectioned off from public services. This speculative urbanism responds to political and economic incentives rather than the actual needs of the population. It can also ironically produce a surplus of residential units that remain empty due to their unaffordability for most residents. Though much more present in the Global North, this phenomenon can already be observed in the Global South, starting with China's "ghost cities."

5.2.2 New cities

These projects can reach the scale of entirely new "privatized" cities, which are regarded as the opportunity to provide a "quick fix" to urban challenges—or to the "messiness" of urban living—while positioning their host countries in the global economy. They are described as ways to provide "a healthy and livable environment for Africa's rapidly expanding so-called middle class," though prices are often too high for most of the

population to afford. The language used to describe these new cities is also particularly attractive to the global elite and investors, as it ties their development with the goals of achieving sustainability and generating "eco-cities" that are healthier and more sustainable than existing ones.

New cities have caught the attention of international elites. Superstars like Akon or Idris Elba have announced their own plans to launch cities in their home countries, often under the banner of "eco-paradises" that will allow for innovation in renewable energy and other sustainability projects. The narratives around these cities include a battle against the "crisis of urbanization" that can be defeated through "eco" or "smart" cities on the urban periphery, and ambitious housing projects that can help alleviate the chronic housing shortage faced by most countries. They also celebrate that these new cities will be "based on African cultural values, prioritizing community, collaboration, and respect for nature."

Modderfontein in Johannesburg aimed to become a financial services hub, hosting a "silver industry and retirement community" and an "international residential community" with amenities including entertainment and conference centers, as well as education and sports centers available exclusively to residents. The price for a two or three bedroom apartment in Nigeria's Eko Atlantic is between 800,000 USD and one million USD. Zimbabwe's Mount Hampden, a new USD 60-billion "cybercity" backed by billionaires such as Shaji Ul Mulk, who is investing USD 500 million, aspires to resemble Dubai and become "the new Harare." It will include 250 luxury villas and provide housing for more than USD 500,000 per unit—in a country whose per capita income is USD 1,737. Similarly, Waterfall City in Johannesburg is estimated to cost USD 5.8 billion.

5.2.3. Implications for urban governance

The idea of new cities is neither new nor limited to Africa. Historically, cities have always represented a mechanism to exert international influence. Centers of trade and cultural interaction, empires from that of Alexander the Great to Great Britain have invested in cities to boost economic interests and international exchanges. More than 150 new cities have been announced in over 40 countries in the last twenty years. While the top-down approach implied in these projects could also be found in previous city-making endeavors, this new wave of city-making features an "entrepreneurial logic" behind the projects, driven by "a complex network of foreign and domestic actors, among which the private corporate sector plays an unprecedented role."

These factors drive other key characteristics of this new generation of projects: the privatization of services, from healthcare to security, and the modification of land use and regulations to accommodate private and elite interests. The "special status" accorded these areas allows investors to feel confident in the security of their investments, as they are provided alternative mechanisms of urban governance that facilitate the purchase of land and real estate. As such, land purchases are highly simplified, and investors are saved

from the "messiness" of typical land transactions. In the case of Appolonia City of Light, landowners and investors were granted tenure security and eliminated the uncertainty of land acquisition in Ghana, where it can take two to five years to secure a title. Rendeavor's Tatu City offers a reliable water supply, energy grid, and internet services to its residents. It notably offers "comforting predictability" in Kenya, "where property rights are flimsy and bureaucracy arbitrary," and is described as "a sort of haven in the jungle."

In a rush to attract new investment to accomplish these new utopias, all planning instruments are placed at the disposition of private investors who are then "able to transcend the powers of provincial and national states." As is the case with many instances of climate urbanism, actions to address the ills of urbanization revolve around market-based interventions that promote profitability considerations, market discipline, and experimentation with new financial mechanisms and processes of 'market-making'" that ultimately allow for the "securitization of cities … to maintain the reproduction of capitalist economies." New forms of urban development are proposed to encourage investment, from special economic zones to financial centers, ranging in size from gated residential communities to entire new cities. The proposed path forward therefore becomes one that runs parallel to institutional structures, rather than one that attempts to address the problematic structures. So called "growth coalitions" between private developers and political actors celebrate new ambitious projects of "urban entrepreneurialism" that promise to catapult cities onto the global stage.

The driving characteristic behind these projects of different scales—from a single gated community to an entire "new city"—is therefore the desire to "overpass legislation" and set up a different set of rules to increase the "efficiency of urban governance," justified as a means to overcome the city's inefficiencies. "By-pass urbanism" thus refers to "conglomerations of large-scale real estate megaprojects, new centralities and newly constructed urban infrastructure in certain sectors of the urban periphery." These spaces offer developers investment opportunities "devoid of the bureaucracies and poor funding that public institutions face," while buyers get the ability to park their wealth and live in areas that are secure, clean, and healthy, isolated from the "ills" of the city.

The result is a parallel process of urbanization: one where urban landscapes are master-planned real estate projects, and on the other hand unplanned, self-built neighborhoods that remain informal and with limited tenure security and access to public services.

6 Who Belongs in the City?

Implicit in these new narratives is the role of urban planning as "a mere facilitator of 'market forces' in the city" such that "[t]he city as right, as entitlement, is slowly being replaced with the city as possibility and opportunity ..." but the opportunities are not available to all. The resident is "increasingly treated as a customer and consumer, rather than as a citizen." As such, the ability to influence policy, or the extent to which someone is considered a member of a society, is contingent on an individual's or a group's economic power. Importantly, this type of planning "does not mean the absence of the state, but rather a restructuring of laws, policies and practices by the state which uses its executive powers to drive urbanization." Coalitions of private and political actors support the transformation of laws, planning tools, regulations, and bureaucratic processes to allow for these new developments. Such processes risk replicating the patterns of exclusion observed around the world wherever the commodification of land and housing drives policymaking.

6.1 "For those who can afford it."

When questioned about the ability of this new type of planning to address the issues of the majority, proponents claim that the goal "is not to help the poorest directly, but indirectly. Strong governance, coupled with fiscal incentives, are intended to attract investment, the benefits of which will ripple through the economy." Yet the financialization of real estate has not been seen to benefit city residents, and most services are privatized, benefiting only the residents able to afford a place in the new enclaves. Analyses show that beyond construction, few jobs are offered to long-time residents as a result of these projects, with economic opportunities more often offered to foreign audiences. This creates "fast and 'premium' topological connections between emerging 'islands of affluence' while 'bypassing' intervening areas and bottlenecks at the surface level."

Most problematically, these new forms of financialized investments ultimately serve the interests of certain groups and treat residents as customers, shifting the focus from essential services. By creating parallel forms of urban governance and segregating wealth away from the lives of the majority, these projects seem intended to "isolate" and "protect" investments rather than ensuring they are beneficial to the broad population. Instead of investing in the improvement of public services for all, these projects rely on the private provision of high-quality services exclusively to those who can afford to live in the new enclaves.

As a result, prioritization follows the interests of elites with "bypass urbanism," and the drive to attract investment into "world class cities" shifts attention away from the needs of the majority. Any potential benefits to long-time residents are discarded as investors are lured by "sweet land deals" and tax breaks, autonomy over planning, and concessions for natural resource extraction.

6.2 What are we "enabling"?

These processes of gentrification are aided by a "real estate state," whereby real estate agents and elites utilize planning tools to facilitate housing commodification. In Cape Town, for instance, it was discovered that the legal team of Liesbeek Leisure Property Trust (LLPT), a private developer that bought property from the state-owned enterprise Transnet (itself deep in corruption investigations), had used outsiders to legally hijack the Goringhaicona Khoi Khoin Indigenous Traditional Council (GKKITC) which had brought a case against the developers to halt construction of their real estate project.

In many instances, rising land prices from urbanization and speculation can result in enormous pressure to convert previously agricultural land into land for real estate development. This can lead to tensions over land control. Populations reliant on agriculture are doubly dispossessed as they lose both their livelihoods and their access to land, exacerbating inequalities as they move into the cities and often seek employment in the informal sector. The process involves land dispossession, where those unable to afford land are expelled from the urban fringe, often by local elites who sell the land to private developers. The development of Appolonia City of Light in Ghana involved such privatization of communal land, which was set at a price unaffordable to those who used to own it. In this case and others, traditional, pre-existing elites are able to capitalize on speculation, further entrenching inequalities as others are left without livelihoods nor access to land.

6.3 Expulsion in the name of progress

These projects are happening increasingly in contexts of land grabbing and exclusion of marginalized groups. In this context, planning is centralized in an attempt to control the "chaos" of urban sprawl but also "the messiness of democratic politics." The use of lawfare and security is placed at the service of these processes, and across the continent people are evicted and informal settlements are brought down in the name of "urban renewal" or "beautification." Their status as "illegal" and "unsanitary" is stipulated as a reason for these actions, but residents are usually not compensated for their loss of housing and livelihoods, nor consulted in the process.

Beyond just a technical issue, therefore, real estate financialization and resulting spatial inequalities become a matter of governance, one that requires going beyond technocratic solutions to understand the political dynamics at the local, national, and international levels. Cities are "geopolitical hubs in which leaders and governing coalitions draw international flows into localized bargaining processes, in pursuit of (often authoritarian) urban power and legitimacy." Housing financialization, rather than addressing the wrongs of the colonial past, ends up "emulating colonial grand utopian dreams of modernity and development while simultaneously rejecting their colonial links." Such processes of urbanization pose significant challenges not just to the achievement of the right to housing, but also to the ability to live in equitable and inclusive societies.

7 An Inclusive Governance Approach to Housing

Despite the challenges posed by these trends, in African cities, actors within and outside of government are mobilizing, partnering, and developing creative ways to "respect and recognize, protect and fulfill the right to adequate housing." These efforts provide lessons on how housing can be delivered to those who need it most. They also demonstrate how housing can transform power dynamics and promote more inclusive forms of governance in cities, opening the door to broader reforms that leave no one behind.

Embracing the role of housing as "social, care, and reparative infrastructure," and crucial to ensuring the right to the city, requires not just producing housing that is affordable and adequate, but also understanding the ways in which housing policy is a mechanism to construct a renewed social contract that prioritizes equity and inclusion over financial gain. Calls to apply a "housing justice" lens to policy, for example, put forth "a vision that seeks the transformation of housing systems to ensure the equitable distribution of capabilities for people to live in housing conditions that enable just and sustainable human flourishing."

Recognizing, protecting, and leveraging the ways in which demands for adequate housing mobilize actors will ensure that even the most marginalized citizens are treated as partners rather than criminalized. This shift also facilitates the adoption of measures to encourage alternative modes of housing provision that are better adapted to meet the needs of residents, including through community-led and non-speculative mechanisms. In addition, an inclusive governance approach to housing encourages the assessment of policies through a lens of the common good, prioritizing those actions that incentivize the provision of housing and services to the majority of the population rather than the enrichment of a few through speculation and financialization. Governance tools including incentives, regulations, and participation of different actors can help shift the tide in housing provision and make cities more inclusive, sustainable, and peaceful.

7.1 From securitized to collaborative responses to the housing crisis

Collective resistance against forced evictions and opaque decision-making to exclude residents are some of the ways in which urban dwellers are demanding a new social contract that places their needs at the center, rather than prioritizing the desires of a small elite. While their resistance is sometimes met with the use of the security apparatus, there are examples in which these movements build solidarity across groups and identify key allies within the government and other sectors, successfully promoting an alternative response to urban exclusion based on solidarity instead of confrontation.

7.1.1 Building solidarity among urban dwellers

Resident movements for the right to housing are creative in their ways of transforming urban politics, employing social media to demand accountability from the government, or developing programs of enumeration to prevent evictions and support cases in the courts. Mobilizations can take the form of outright occupation of spaces, or protests that link housing with the cost of living and climate crises. In Johannesburg, working-class people and residents at risk of eviction occupied an abandoned government hospital, which is now home to both South Africans and migrants. Also in South Africa, the shack dwellers' movement Abahlali baseMjondolo in Durban was established in 2005 to protect residents from eviction threats, and to call for the protection of citizens' right to the city. It now has more than 150,000 members across the majority of South Africa's provinces. Lagos has similarly seen protests related to forced evictions, such as the aforementioned 2013 eviction and demolition in Badia East.

These protests bring the issue of forced evictions to local, national, and international attention in efforts to demand accountability from governments. Grassroots groups have called for greater action to curb corruption and money laundering through real estate in places like Senegal, where according to some calculations up to 96 percent of the 480 million USD invested in real estate came from "questionable sources." This kind of citizen mobilization has also crossed borders: the Nigerian Federation of Slum/Informal Settlement Dwellers became part of the Slum Dwellers International coalition, receiving technical support from the Community Legal Support Initiatives.

In some instances, civic mobilization and government efforts have aligned to prevent the displacement of households and engage with local slum associations and elected officials. An example of these types of alternative programs is Morocco's City Without Slums program, in the 2010s. Civic mobilization has also successfully galvanized political leadership to protect the land rights of certain communities, though sustaining the political will is challenging, e.g., Liberia's promise to publish concessions information online and pass a formal Land Rights Act, which is constantly delayed.

7.1.2 People-led urbanization

These grassroots movements still face internal challenges of cooperation and governance, but they offer unique opportunities to engage more constructively in the urban planning process. The Lagos branch of the Nigerian Federation of Slum/Informal Settlement Dwellers, which includes more than 140 communities, employs a variety of tools including savings, social media engagement, surveys and community-driven enumeration, multimedia documentation, and media advocacy to increase membership and train participants in housing rights. Such initiatives also demonstrate the power of pairing citizen-led efforts with governmental leadership and vision. In Sierra Leone, Community Action Plans have successfully supported citizen-led partnerships with government to map out necessities and understand housing, health, and economic needs. Similarly, Kenya's Special Planning Areas represent processes of co-creation of alternative planning mechanisms that engage communities. In Cameroon and Senegal, NGOs work with municipalities to establish participatory planning exercises to build housing for the most vulnerable populations.

Housing holds the opportunity to radically transform the social contract between citizens and the state at a time where trust in traditional institutions and electoral politics is dramatically low. It presents an alternative means of exercising people's rights to assembly and association, and for institutions to deliver visible change to people's lives. Solidarity through housing can in turn mobilize people to demand more accountable institutions, while establishing new mechanisms of collaboration with different levels of government that open new avenues to building trust and social cohesion.

7.2 Alternative methods of housing provision

Prioritizing the use value over the exchange value of housing shifts the focus of housing construction away from mere profitability and toward the collective goal of ensuring everyone has access to shelter. Opening the space for new, more effective forms of housing provision requires questioning three "myths" of housing development.

7.2.1 Beyond the numbers

The first myth is the idea that high housing prices are solely the result of lack of new residential units, and the solution is therefore to build more. This claim hides the fact that not any kind of housing unit will do. A drive toward building more housing can also create perverse incentives to bring in the private sector, rezoning and facilitating the movement of

capital through securitization. This only further contributes to the construction of enclaves that are available to a rich few, excluding the rest of urban dwellers. In other words, more units are built without leading to more inclusive outcomes.

Alongside the building of new adequate units, upgrading of housing programs has repeatedly proven to be a beneficial means of increasing the provision of adequate housing. Indonesia's Kampung Improvement Program or Thailand's Baan Mankong programs are internationally-lauded examples of inclusive upgrading programs, and similar programs are also taking place in Kenya and Ghana. Another notable example is Tunisia's Agency for Rehabilitation and Urban Renewal (ARRU), an institution under the Ministry of Equipment, Housing and Territorial Development (MHEAT) that provided basic infrastructure and housing improvements in informal settlements. Studies show that these upgrading programs can improve the quality of life for inhabitants of informal settlements more effectively and efficiently than relocation programs. They can also make cities healthier, more sustainable, and peaceful.

7.2.2 Beyond large-scale private developers

A second housing myth is that only large-scale private actors can provide housing. Conversations around bringing in the private sector and multinationals for real estate development overlook the fact that the primary providers of housing in most African cities are households themselves and smaller-scale providers. While larger-scale developers will likely only construct units affordable to middle and upper classes, these smaller providers can pool funds and typically build housing incrementally, making it more affordable for lower-income groups. In Uganda, for example, it is estimated that the informal economy represents almost a quarter of the GDP of the construction sector, while Tanzania's informal sector employs more than half of all construction labor.

These actors, however, require a different type of support. Their true potential is often undermined by inadequate and sometimes confrontational or punitive regulations that prevent citizens from accessing adequate resources and support. Upgrading spatial requirements to allow for smaller lots, enabling backyarding, or allowing incremental housing are concrete ways to facilitate housing provision. South Africa's move to allow backyard rentals or refurbish inner city rental units and Maputo's Minha Casa program to support smaller scale builders represent promising steps toward allowing for a broader range of units that can better reflect the needs and capacities of housing providers.

7.2.3 Beyond homeownership

Finally, there is the myth that housing policy should be driven by the prioritization of private homeownership. Alternative forms of ownership can also offer ways to prevent the commodification of land and housing—an approach being embraced by many countries in

Africa, thirty-nine of which have since 1990 passed land laws that increase ownership rights of communal land.

Cooperative and community-led ways of accessing housing can be steppingstones toward housing security. Facilitating these types of housing provision can also take the form of catalyzing funding and expanding access to resources. Even in instances where no public land is available to lend, partnerships with banks can increase the scale and sustainability of alternative forms of housing. Steps here can include lowering interest rates and establishing more flexible payment mechanisms; leveraging technology to develop alternative credit scoring and financing; or the creation of housing financing facilities to pair savings mechanisms by communities with other sources of public and private funds. The Housing Fund to support Kenya's Union of Savings and Credit Cooperatives (KUSCCO) is one of the many programs found across the continent to support community-led housing initiatives. Many of these are often led by women and provide ways of addressing gender disparities in access to housing and livelihood opportunities.

Furthermore, urban policymakers must address the fact that many residents rent: e.g., young urban dwellers in search of more diverse economic opportunities, or those who wish to move back to rural areas. Formal housing policies tend to focus on promoting homeownership, but schemes that combine incremental design or legalizing backyard units with legal protections for renters can go a long way toward allowing more flexible housing arrangements that better reflect the needs of urban dwellers.

Box 3: Public housing provision

Some countries like Ethiopia and South Africa have attempted to establish large-scale public housing provision projects. The challenge is that these projects tend to be located on the outskirts of cities where land prices are lower, and they remain unaffordable to many of the lower-income households that most need housing. The idea of providing social housing of this magnitude should certainly not be discarded fully, as it presents useful opportunities for housing provision to public servants and those with formal employment. Nevertheless, it is unlikely that all governments can provide housing for their citizens, particularly in countries where land is not publicly owned. These schemes moreover fail to reach the most vulnerable, who cannot afford even the cheapest units.

The examples above demonstrate that communities are key partners in the delivery of housing. However, they cannot be expected to produce housing at a larger scale without sustained institutional support and leadership by policymakers. In such instances,

recognition of the social and economic value of community-led housing can be part of a larger shift in urban planning, moving it toward the prioritization of the common good as a society-wide goal that can shape markets and political interactions.

7.3 Shaping housing policy to benefit all

Increasing calls for a "mission-oriented" approach to policymaking highlights the role of the public sector in shaping rather than responding to markets. This implies that policy tools—from tax incentives and subsidies to public finance and procurement—can be directed toward a common goal, such as providing adequate housing.

7.3.1 Benefitting from public investment

Strengthening the ability of governments (particularly at the local level) to capitalize on public investments is crucial to ensuring that improvements in urban infrastructure benefit all city inhabitants, rather than just the wealthy minority. Various forms of land value capture are being implemented around the world, from Sao Paulo's CEPACs to Addis Ababa, where public authorities benefit from increases in land value as a result of public investments. In Sierra Leone, the establishment of a property tax using satellite imagery has the potential to increase revenues that enable the local government to provide other forms of public services to its residents. Efforts to require developers to contribute, whether financially or through the construction of public infrastructure, also exist in countries like Ghana and Zimbabwe, though these efforts require substantial investments in the capacity of public service. Creating mechanisms that ensure that these returns on investment are then reinvested in public services can help address inequalities while demonstrating a renewed commitment to deliver visible change to urban residents, rather than a mere facilitation of privatized urbanism.

7.3.2 Planning for urban expansion

Replacing a frantic, uncontrolled wave of speculation on the urban fringe with an exercise of planning for urban expansion can lay the groundwork for an urbanization process that ensures the provision of basic services. This does not require a heavy public investment, as it does not imply the construction of buildings or facilities, but rather a negotiation process to build new coalitions of actors involved in a joint planning exercise to outline key future arteries for roads and the provision of public services like water and electricity. Unlike expensive and flashy technocratic master plans that promise idealistic visions of the city, these kinds of exercise are simpler, require less data and resources, and are designed the flexibility to enable cities to develop and transform over time. While not as visible as a new

building, these projects are also a useful spatial representation of agreements between actors on a joint vision for their city's prosperity. In Colombia, for instance, the planting of trees along planned artery roads provided a moment of solidarity between different strata of society in celebration of a joint future. This is of particular importance in small and intermediate cities, which will observe the highest urbanization rates in the coming decades and are already seeing the greatest rise in informal settlements. In Ethiopia, such exercises are helping the government plan for the growth of smaller cities.

By reframing housing as a fundamental human right rather than a commodity for financial speculation, policymakers foster inclusive urban environments that accommodate diverse socioeconomic backgrounds. Emphasizing the role of housing as a space of care, democratization, and belonging can open the policy space to alternative housing models that better reflect the needs of urban residents and ensure that the voices of all stakeholders, particularly vulnerable groups, are heard. It also results in a rethinking of the relationship between different actors in society, prioritizing the common good and equitable living over mere economic growth and financial gain. These measures lay the groundwork for fostering social cohesion and resilience, greater equity, and social justice—essential elements for sustainable urban development.

8 Next Steps

Galvanizing the power of housing to deliver sustainable and equitable development requires efforts to understand the technical obstacles to delivering housing at scale. It also necessitates knowing how political dynamics at the local, national, and even international level shape decisions around urban development and access to housing. While housing inequality is often listed as a priority on paper, such an endeavor requires transforming the way in which housing is delivered through new and more constructive relationships between different actors, as well as greater investments in equity-driven policymaking.

Table 1 provides an overview of some key opportunities for action. The measures mentioned above to **promote collaborative and community-driven partnerships, design alternative housing models**, and **rethink housing policies to be more inclusive and sustainable** offer promising examples of new paths towards inclusive housing provision. There are also important ways in which these efforts can be strengthened. This includes improving assessments of the potential benefits and harms (and notably the potential winners and losers) of current models of urban development; learning from successes in building private-public coalitions around broader issues of equity and justice; or most importantly, the roles of different local actors and political dynamics, and how these interact with global processes in dictating equity outcomes in a city.

Table 1: Actions to transform housing provision and inclusive urban development

GOVERNMENTS	PRIVATE SECTOR
Implement equity assessments Require all urban development and housing projects to undergo rigorous equity and justice assessments similar to climate risk and environmental assessments. Develop standardized metrics for evaluating the social and economic impacts of housing policies and urban infrastructure projects to ensure that benefits are equitably distributed among all city inhabitants, including in plans for urban expansion.	**Support inclusive housing initiatives** Invest in community-led and cooperative housing projects—providing financial and technical support to scale up these initiatives. Develop partnerships with governments and civil society to create affordable housing solutions that cater to low-income populations while ensuring profitability.
Strengthen local governance Invest in local governments' capacity-building to enhance their ability for providing basic services and effectively manage urban development. Promote meaningful decentralization to empower local authorities, ensuring they have the resources and autonomy needed to address housing issues and engage with residents directly. Support community-driven knowledge and planning exercises to better assess needs and co-develop solutions.	**Increase transparency** Leverage new technologies to increase transparency in financing flows and real estate investments, ensuring that funds are used ethically and contribute to inclusive urban development. Implement corporate social responsibility (CSR) programs that focus on equitable housing provision and urban sustainability.
Engage with informality Recognize the political dynamics that sustain informal settlements and develop inclusive policies that integrate these areas into the formal urban fabric without disrupting existing social networks. Work with communities to prevent evictions, protect residents' rights regardless of their tenure, and provide basic services to informal neighborhoods as part of a broader strategy to improve living conditions.	**Advocate for responsible investment** Promote policies that mitigate the negative impacts of housing financialization, such as regulations that limit speculative investments and prioritize housing as a basic human right rather than merely a financial asset. Engage in dialogues with policymakers to develop frameworks that balance profitability with social responsibility and equitable development.

Table 1: Actions to transform housing provision and inclusive urban development

INTERNATIONAL DEVELOPMENT ACTORS AND DONORS	CIVIL SOCIETY
Support research and innovation Fund studies that assess the equity and justice implications of housing policies and support the development of new frameworks for evaluating urban development projects. Invest in research on alternative housing provision models, such as community-led housing and cooperative financing mechanisms, to identify best practices and scalable solutions. **Facilitate global cooperation** Promote international cooperation and partnerships to address the global housing affordability crisis, drawing on successful examples from different regions, particularly to combat housing financialization. Support movements that advocate for equitable housing and challenge the financialization of housing. **Enhance policy coherence** Advocate for policies that align international development goals with local housing needs, ensuring that interventions are context-specific and address the unique political and social dynamics of each region. Encourage the use of new technologies to increase transparency in international financing flows, helping to combat corruption and ensure that funds are used effectively for inclusive urban development.	**Empower grassroots movements** Mobilize and support grassroots organizations to advocate for housing rights and equitable urban development and build coalitions that include a diverse range of stakeholders. Provide training and resources to community leaders to enhance their ability to engage in local governance and influence housing policies effectively. **Promote inclusive narratives** Develop and disseminate narratives that link housing with broader issues of justice, climate, migration, and conflict—appealing to a wide range of actors and fostering solidarity. Challenge exclusionary discourses that stigmatize informal settlers and migrants, and instead highlight their contributions to the urban economy and culture. **Foster Collaborative Solutions** Facilitate collaborations between local communities, governments, and the private sector to develop innovative housing solutions that are inclusive and sustainable. Encourage participatory planning processes that involve residents in decision-making, ensuring that housing policies reflect the needs and aspirations of all urban dwellers.

8.1 Assessing the equity and justice implications of housing policy

A key step in improving accountability around access to housing and urban development is demanding a better assessment of the outcomes of policies and programs addressing equity. Studies on the social and economic effects of urban infrastructure and private urbanism can shed light on the ways in which investment benefits are truly felt (or not) by city inhabitants. Much like environmental assessments are requested for planned infrastructure projects, it is important to identify ways to incorporate equity assessments into these kinds of investments, and in ways that also make it easier for residents to hold their governments accountable.

Similarly, more investments are needed to evaluate the impact of alternative forms of housing provision, such as community-led housing, or cooperative financing mechanisms. While these have proven effective at providing affordable housing to the lowest income groups, they rarely reach substantial scale, largely due to restrictive financial and legal obstacles. Understanding the benefits of these efforts—and the best way to help them overcome barriers and increase their impact—can be a useful entry point for international development actors and donors.

Finally, linkages between governance and housing require greater attention from the international community. As the rising cost of living affects people from Ghana to the United States, responses to the housing affordability crisis also require cooperation and partnerships. Movements like the Right to the City and Shift the Power are shedding light on the role of housing financialization beyond the Global North. An understanding of how housing financialization and land commodification shift dynamics between political players, and how it connects local housing struggles to global efforts against corruption and tax evasion, are important areas to incorporate into research on housing, justice, inequalities, and sustainable development. Leveraging new technologies to increase transparency of financing flows and the ways in which funds are actually used in real estate and urban development can be an important source of further inquiry from human rights and transparency actors at the local, national, and international levels.

8.2 Local conditions are just as important as international dynamics

Globalization and the ease with which capital can be moved across borders means that any urbanization process taking place in the 21st century is impacted by international dynamics. Housing financialization and unequal forms of urban development are among the many

inequalities creating new geographies of exclusion. Nonetheless, the extent to which different models of urban development are implemented, and their outcomes, are highly dependent on the political arrangements and relationships unique to each specific context.

A key fault in regarding housing as a technical issue is that this approach overlooks the political reasons for the prevalence of certain forms of housing and urban growth. Informality and slums persist not just because of lack of technical capabilities in local and national governments, but also because certain entities can benefit from them. The prospect of gaining votes in an upcoming election, for example, can incentivize political leaders to hold off on mandating the demolition of an informal settlement, protect some communities from eviction, or provide basic services to specific neighborhoods. Systems of informality and clientelism are also employed by residents themselves to obtain benefits from otherwise unresponsive or uninterested states.

Understanding these local dynamics is crucial to ensure that efforts to provide more equitable housing do not do more harm than good: they can inadvertently risk destroying existing networks and leaving urban residents even less protected.

National and local contexts across Africa are also unique in the role played by different authorities, from local governments to traditional chiefs. Local governments are key players in the provision of basic services. Their proximity to residents fosters greater accountability between citizens and the state. Lack of meaningful decentralization and extremely limited capacities can also be counterproductive: local governments are simultaneously deprived of the capacity to act, and blamed for inaction. Politics of "anti-planning" can further impact local governments' ability to implement policies when central government interventions seek to serve the interests of the elite or important constituencies.

On the other hand, traditional authorities play a diverse range of roles, particularly as cities expand into the rural hinterland. Their actions as intermediaries, gatekeepers, facilitators, or speculators can also shape the degree to which urbanization leads to more inclusive outcomes. Study of context-specific national and local processes of decentralization and interactions between formal and traditional authorities are crucial to developing ways to ensure more equitable access to land and housing in each country.

Responses to unsustainable, unequal urban development will be ineffective when not based on a contextualized understanding of how national and local political dynamics shape incentives faced by policymakers and citizens.

8.3 Building inclusive narratives

Support for an alternative conceptualization of housing as a right and a catalyzer for inclusion will have to come from actors beyond housing-focused social movements, and beyond the most vulnerable populations. Challenging current exclusionary urban visions requires crafting narratives of solidarity and belonging that intentionally forge links between housing and issues of justice, climate, migration, and conflict, and appeal to a wide range of actors.

Much of the crafting of housing policy has followed "the imaginaries of a small elite," whose "discourse, visions, normative beliefs about the city and who should reside where (or if at all) then come up against other residents who do not quite fit the mold, usually as they cannot afford to." Narratives of living in the "New York of Africa" that lay the groundwork for privatized urbanism might appeal to urban residents desiring a better quality of life and more attractive amenities. However, as is clear from the New Yorks and Londons of the world, the benefits of such developments might remain out of reach for the majority.

Building solidarity across those who are excluded from positive urban futures is complicated by narratives that pit these groups against each other, directing grievances toward specific scapegoats in society. Residents who are criminalized and deemed "illegal" because they live in slums are often portrayed in "parasitic" terms, blamed for the "messiness" of cities. These narratives place them in opposition to other urban dwellers who see these new enclaves of development as an escape from the chaos of urban life, despite themselves often being unable to afford them and thus more subtly excluded. Similarly, when urbanization happens in a context of inequality and competition over land and resources, claims over who is "autochthonous" can give rise to xenophobic and nativist discourses in which new residents, notably migrants, are seen as the reason for the lack of housing and resources.

Replacing exclusionary models of urban development with more equitable and inclusive ones therefore requires an understanding of who tends to be blamed for making cities unsafe or undesirable. These divisive narratives hinder the ability to build solidarity across groups who are not seen to "belong" to the visions of cities being enshrined in local and national development plans. Efforts to combat housing inequality and promote more even urban development will need an understanding of which narratives are most effective in building necessary coalitions. Discourses on democracy and anticorruption can be combined, for example, with those on economic necessity to provide sufficient living forms for workers. In this manner, new narratives can be developed that speak to the grievances of those being impacted by the housing crisis while providing a powerful vision of what an inclusive urban future might look like. Lessons learned from grassroots and political movements that have successfully built bridges between interest groups and communities can ensure that challenges around access to housing and land foster solidarity and cooperation, rather than conflict and further fragmentation.

Conclusion

Cities in Africa and elsewhere are physical representations of prestige, status, and power. They are named after kings, and their skylines become symbols of a country's prosperity. They are therefore not just spaces where people live, but a physical representation of who belongs in a society's future. Today, explicitly discriminatory policies typical of colonial times that sought to segregate the governed from their rulers are no longer the norm—but new forms of urban development can be just as exclusionary and violent. New ambitious plans of urban development may speak of urban glory, but in doing so through a model of financialization and exclusion, they dictate who can benefit from that glory and who is confined to the shadows.

People's calls for adequate housing go beyond the demand for new housing units. In a world where the veneration of profit widens the chasm of inequality in our societies and denies billions of people their right to shelter, citizens are demanding a new social contract—one in which they are empowered rather than criminalized, and prosperity is defined not by financial gain but by our ability to leave no one behind. The challenge of providing adequate housing to all existing and future urban inhabitants is not just a matter of building homes, but of choosing what values we want our societies to be shaped by, and of ensuring that everyone, regardless of their income or background, has a right to belong.

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