

HOUSING, CAPITALISM AND UNDERDEVELOPMENT IN SUB-SAHARAN
AFRICA: AN ANALYSIS OF SIERRA LEONE'S HOUSING MARKET
AND IT'S DEVELOPMENTAL
CHALLENGES

by

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This work is dedicated to our father, Sheikh “Ndoigbou” Nabieu Rogers and our brother Gibril Rogers. Both of them are no longer with us. Leading by example, Ndoigbou instilled in us a sense of honesty, discipline and academic commitment which has guided us throughout our lives. Gibril, who passed away at an early age, showed us how humility and selflessness conquers everything. Ndoigbou and Gibo, this work is particularly for you where ever you are.

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ABSTRACT

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The issue of available and affordable housing in Sub-Saharan Africa poses an overwhelming problem, and yet receives weak policy responses. Since independence, housing policies have shifted from ambitious schemes of state intervention to increasing emphasis on the private market. This shift coincided with the global economic trend that advocated for escalating privatization. The 1993 World Bank's housing "Enablement" policy became the blueprint for planning in developing countries. Despite decades of policy shift, housing outcomes foreshadow derelict housing structures, poorly structured mortgages and increased unaffordability for the urban poor. Critics have highlighted that the approach is biased towards the market, exclusionary in application, and disenfranchises the urban poor. But how these policy responses are articulated by local officials and how they impact the urban poor have not been well researched. This

qualitative empirical research uses Freetown as a case to investigate this gap from a demand and supply perspective. Housing officials from seven institutions as well as forty household residents of the “Low-Cost” were interviewed to determine the articulation and impact of this approach on the urban poor. The research finds a huge policy mismatch in the housing sector because housing policies are driven by multiple non-shelter related variables that include, a) the quest for urban entrepreneurialism, b) the proliferation of “expert sense”, c) a misleading interpretation of the private market’s potential, and, d) lack of commitment to housing policies. This has led to increased displacement, uneven development, government abdication and conflict over competing use-value. While “Low-Cost” demonstrate that urban fortunes can be influenced by previously marginalized inhabitants despite power asymmetries, the emphasis on market actors in an economically frail country only disproportionately affects the poor. The relationship between housing supply and housing demand reflects the particular nature of housing provision in underdeveloped capitalist societies, highlighting the challenges faced by low-income homeowners. The research recommends an increased state regulation as necessary for an effective private market, the direct oversight of public investment, a realistic economic nationalism and focus on the informal housing market.

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CHAPTER 1

INTRODUCTION TO THE STUDY

1.1 The Current State

When the hysteria and excitement surrounding the housing bubble-burst created an environment that got Wall Street and the United States into so much trouble, no one contemplated the effects of this unregulated type of housing financing (that was touted as the panacea for the 21st century's economic problems) on developing countries. According to the United States Federal Reserve Chairman Ben Bernanke, "the best response to the housing crisis would have been regulatory...stronger regulation and supervision aimed at problems with underwriting and lender's risk management" in order to constrain the housing bubble (Bernanke, 2010). This was perhaps the most candid acknowledgment from the head of the United States' most powerful financial institution conceding that indeed the free market as we knew it (without adequate state regulation), had failed the economy. It would seem that when it comes to developing countries, no one is in a hurry to learn from the housing crisis in the United States because most housing economists are still lurked in the conventional wisdom that a free market approach to housing is the only option to our housing needs - even as evidence abounds that such wisdom only created an artificial housing demand ignited by get-rich-quick speculators that eventually led to a world financial crisis. Capitulating from this neo-liberal wisdom therefore, even as the world sluggishly recuperates from the housing meltdown financial implications, in the developing world, where nearly one and half billion of the world's poorest people live in

extreme poverty, housing policies and implementation still parallel western emphasis on the private market – known as “enablement”.

This dissertation is about the failure of market-based housing policies in Sub-Saharan Africa, its implication on the urban poor and the role of agency in tenancy welfare associations to overcome community displacement. Using Freetown, Sierra Leone as a case study, this qualitative research describes the housing problem in the sub-continent from the Sierra Leone perspective, analyzes the general debate surrounding housing provision from a neoliberal perspective, and provides an alternative explanation from various theoretical standpoints. First, the introduction offers a detailed general overview of Freetown’s current housing situation by historicizing, problematizing and logically paralleling it to the broader housing problem within the sub-continent, thereby setting the stage for a rigorous analysis of the problem in the chapters that follow. The linkages between Freetown and the broad housing policy evolutions in Sub-Saharan Africa from a historical (pre and post independence) perspective, and more specifically the focus on the similarities of housing policies and practices in both the west and that of the developing world are also illustrated in the introduction. Furthermore, this section analyzes the almost consensual problem-definition approach often posited by what I call neo-liberalist activist-scholars and their often prescribed solution to the sub-continent’s housing crisis. Importantly, this section situates Freetown housing problem (like many Sub-Saharan Africa) within the advent of western planning models since colonial times, that is purely driven by market value concerns, and how the current housing approach parallels that of the West’s emphasis on the private market despite the many criticisms. However, in spite of these similarities in planning approach (liberalization of the housing market), this research highlights

the sharp contrast in housing outcomes, showing that developing countries continually slip into the abyss of upward urban homelessness in contrast to the west. In light of these contrasting outcomes, despite similar models, this dissertation seeks to provide answers to two broad research questions:

1. What are the contending theories that explain the role that specific political and social contexts play in perpetuating or solving housing problems in Sub-Saharan Africa, and what are the policy prescriptions that arise out of these contending theories?
2. How do the urban poor experience the changes emerging from these policy prescriptions?

1.2 The Background

The issue of how to house the urban poor in most parts of the developing world, particularly Sub-Saharan Africa, is an overwhelming problem that has yet attracted an underwhelming and often unsuccessful response from the housing supply sector. This problem is even more imperative in Sierra Leone's capital of Freetown, where long before the devastating effects of a decade-old civil war, the shambolic housing situation had been described as "highly congested and in extremely poor quality" (Government of Sierra Leone, 2006, p.4). This perennial problem was further exacerbated by the ten year civil conflict, which in itself has been the subject of many academic debates. With the large scale wanton destruction of lives and property during the war, it is estimated that Sierra Leone lost approximately 350,000 dwellings as a result of the conflict (Government of Sierra Leone, 2006). The following pages describe the

background and the state of the current housing situation in Freetown (in terms of quality and quantity) and its impact on the quality of life of residents of Freetown.

The precarious housing problem in Freetown in some respect has not been unrelated to its population growth trajectory over the years. The city of Freetown was established in 1792, on a small parcel of land along the coast of the peninsular in present-day Sierra Leone as the primary settlement for freed slaves from the West Indies and Nova Scotia (Doherty, 1985). Some historians of Sierra Leone (Drakakis-Smith, 1987) claim that at the dawn of the nineteenth century, subsequent to the 1808 abolition of slave trade, the growth in Freetown's population was mainly due to the resettlement of the former and recaptured slaves. By 1833, a total of four thousand three hundred liberated Africans had been resettled in the colony, some three thousand of whom were according to the 1831 census, residents of Freetown. "Native" residence (the then official term which is sparsely used these days to refer to the indigenous tribal peoples) in the emerging capital was actively discouraged within eleven miles of the settlement (Doherty, 1985). However, in recent history, the divide between the settlers and natives had been blurred.

In terms of urban development, Sierra Leone follows the world trend towards an ever-increasing urban population. It is estimated that half of the population is already urban, and one third of the population lives in the metropolitan area (living in Freetown) (UNFPA, 2008). Recent studies indicate that the population of Freetown has witnessed a significant surge within the last 25 years (UN-HABITAT, 2006). Even more important, there are projections that the urban population in Sierra Leone will double in less than a generation (UNFPA, 2008). There is little doubt about this, when one considers the rate at which the nation's capital population has

soared in the past half century. For instance in 1963, Freetown had a population of only 127,000, which steadily increased to 276,476 in 1974, and then 469,776 in 1985 (UN-HABITAT, 2006). Accurate data on the actual current population figure is difficult to ascertain, as official data far contradicts figures from non-official sources. While the government of Sierra Leone (2006) puts the population at just under one million, the UNHABITAT (2006) pegs the population at over a million. But there is little doubt that what was once a settlement has grown from an initial small fortification with an original population of one thousand (Doherty, 1985) to more than a million in modern-day Freetown (UNHABITAT, 2006). Whether one believes the government's recent conservative population census or the UNHABITAT more generous estimate however, Freetown's population continues to grow at an unprecedented rate. With an overall area of barely 137.8 square miles, the city has one of the highest population density of nearly 205.6 persons per square mile, mostly inhabited by a multitude of the urban poor (Muana, 2004).

Unlike most parts of the developed world where land-use follows planning, in Freetown, planning follows land-use. The housing condition is in a poor and unhealthy state, in part because a large number of people fled to the city during the war, and many of them are yet to resettle in their original towns and villages in the provinces. Widespread poverty, which is an upshot of prolonged economic stagnation and large scale unemployment, has stimulated greater desperation for any type of shelter. As a result, there is an unparalleled development in areas previously reserved by government for future expansion, and areas once considered environmental hazards now accommodate whole new unplanned communities (mostly built from dirty clay and recycled corrugated zinc) which have sprouted virtually at every available space. These buildings are so crammed against each other that occasional fire accidents normally

result in razing whole communities. Roads leading to these communities are mostly dangerous with rickety footbridges and footpaths. The surge in the city's population has not been met by a corresponding increase in the number of dwelling units, leading to an overcrowded population exerting overwhelming pressure on an already overstretched and aging utility infrastructure. The last structures that government added to the Freetown housing stock were the Kissy Low-Cost Housing Estate (Low-Cost) homes between 1957 to 1961 (Madanat & Njai, 2006). Despite these new structures of approximately 240 units meant to cater for low income residents in the city, it proved to be far too inadequate even by standards of that period. Therefore, barely few years after their erection, the estate homes deteriorated into a slum-prone disaster waiting to happen.

Occupancy rates and living densities are difficult to establish with any degree of accuracy. With some measure of trepidation, I have used the 2004 Sierra Leone population census which provides data on household size, classified by the number of rooms occupied. A cursory glance of the data indicates that the average home in Freetown is overcrowded. Using the more acceptable persons-per-room (PPR) equation as the standard measurement for overcrowding, the Sierra Leone Central Statistics (SLCS) determined that 47.4 percent of all households in Sierra Leone, 34.8 percent in the rural areas, and 48.9 percent in the western urban area are determined to be overcrowded and having occupancy rates of more than 2 persons per room (Thomas, 2006). According to Madanat & Njai (2006), "over half of all overcrowded households live three to six persons per room, and about twenty percent are in rooms with ten or more persons (p.10). From my experience, these numbers are very conservative, and the level of congestion and overcrowding is underreported. This is in part because demographers have no way of measuring a PPR in a country with porous documentation and planning. At the Kissy

Low-cost Housing Estate, which is the subject of the study, the average persons per room stood at eight.

1.3 Overview of Housing Conditions

The challenge of providing affordable housing exists against a backdrop of a significant paucity of quality housing both in terms of planning and durability. In terms of planning, one could notice a considerable variation and assortment of housing qualities. It is a common sight to find solid concrete structures with septic tanks, electricity, and piped water, conveniently juxtaposed with their neighboring “pan” houses (built predominantly of corrugated iron) of unstable construction which have no power, and have only shared pit latrines and public standpipe water supplies. In terms of durability, the sharp contrast between a few mansions erected by a minority of highly-placed or wealthy individuals in the society, and the assemblage of nothing more than a few pieces of metal sheets creatively pieced together, by the majority of the masses, only further highlight the gross economic inequality and planning paradox of the city, which further raise the specter of impending environmental hazards. Therefore, desperation for shelter has only led to the building of homes at locations in and around the city with potentially dangerous consequences.

As the population of this bustling city continues to explode, freehold land has become increasingly harder to find, even as Freetownians reach an unmatched appetite for building more homes. Unfortunately, the hostile topographical makeup of the city has not made this problem any easier. The city is wedged between the Atlantic Ocean on the one hand, and hills leading inland on the other hand, naturally creating a paucity of developable land. As a result of this

terrible geographical unfriendliness, most of the homes cling to steep slopes, with the majority held together with makeshift terracing – commonly referred to in the local parlance here as “packing”. Due to this additional infrastructural pressure, water, electricity and toilet facilities have proven to be grossly inadequate. As a result, besides the main business district, nearly 77% of the residents have out-door and onsite sanitation, and nearly 6% of the city’s population still practice open defecation (bush, streams or sea) (Muana & Njai, 2004).

Perhaps, what makes the Freetown housing situation even more vexing and urgent is the incessant and constant growth of the vast slums that have hovered around and close to the city center for ages. Lack of affordable homes and overcrowding have further swelled the population of existing slums. While slums and other forms of informal settlements are major issues in most cities of the world, they only continue to be an exacerbating problem in Freetown. In a comprehensive report following the end of the civil war in Sierra Leone, the UN-HABITAT reported that the slums in Freetown have exponentially become a growing social and environmental problem that demands an urgent and comprehensive approach by the government (UN-HABITAT, 2006). But the slums are not new in Freetown. For many years, the foreshore areas of Kroo Bay and Susans Bay have been home to shanty developments characterized by mud and wattle and pan houses. However, the major challenge is that while the materials with which the houses are built pose health and environmental problems, these concerns pale in comparison to the density and location of these developments. In 1979, Kroo Bay area for instance was estimated to have had no more than 60 distinguishable structures, housing roughly 1500 people at a density rate of 25 persons per house (Doherty, 1985). Today, this number has considerably increased (UNHABITAT, 2006). Sadly, even though slum settlements are seen by

all as eyesores in a city that is home to many slums, attitude to it has always been a “not in my backyard” (NIMBY) approach - something that has only aggravated the overall housing situation in the city. Therefore, Kroo Bay which has an estimated population of 10,000 inhabitants is also the most neglected and impoverished area lacking all public services including electricity and safe drinking water (UNHABITAT, 2006). Even though the characteristics that they share are more evident in some areas than the others, almost all of these slums (mostly located in marginal areas such as under bridges and flyovers) virtually have zero-access to any sort of public utility.

To the Westerner, this description of a 21st century city is only apt for a Hollywood “survivor” script. But some questions that factor into the bigger the bigger research questions are why has Freetown not been able to keep up with most of the global cities? Why is the Freetown housing problem so precarious? On the surface, poor planning, astronomical prices in real estate (particularly land) with legitimate titles and multiple ownership of disputed land with spurious titles are among the most outstanding problems. But digging even further, recent housing scholars argue that the country’s current housing market crisis foreshadows a mixture of a much problematic land tenure system and a burgeoning haphazard and poorly structured mortgage system. But while the often criticized land tenure system reflects the country’s colonial legacy, the weak and very badly performing mortgage system mirrors a misguided and often misplaced faith that Sierra Leone housing officials place into the private sector. For starters, the system of land ownership in the country is characterized by a complex combination of customary, statutory and common law. In the provinces, land tenure is based on customary law that is heavily dominated by male family heads of lineages – families that are mostly considered traditional settlers (Williams & Oredola-Davies, 2006). According to Williams & Oredola-Davies,

“statutory law further makes it difficult for non-natives to acquire leaseholds, that mostly require consent from the local councils and chiefdom (p. i). However, as important as the criticism of land tenure system is relevant, it is inadequate in explaining the exponential housing dilemma in Freetown where land tenure has never been the law of the land. This Freetown challenge is one of the concerns of this dissertation.

In the western area (which includes Freetown), the land ownership is based on acquired English laws which are characterized by inequities and inefficiencies (Williams & Oredola-Davies, 2006). Colonial arrangements which gave undue political and economic advantage and privilege to some urban elites have made any attempts at land reform near impossible. Therefore, land disputes particularly with reference to public lands in urbanized areas are a common occurrence. The semi-government entity, Sierra Leone Housing Cooperation (SALHOC) whose mandate was to increase access to homes (particularly for the poor) by bridging the gap between the government and the private sector, has never been effectively operational in any of its mandates (Madanat & Njai, 2006). Furthermore, because access to home and land is the most priced and prestigious form of social security for the average Sierra Leonean, the housing market had been sluggish in part because the majority of Sierra Leoneans tend to keep their homes rather than sell even if their situations got better or worse off, making it difficult for new developments to occur as projected by housing officials. This is a very important aspect of his research as it demonstrates how a lack of understanding of the sentimental value attached to housing by policy makers (who emphasize on the exchange value of housing as the vehicle for improving the housing stock) has led to policy mismatch. A great amount of scholarship on Sierra Leone (Doherty, 1985; Madanat & Njai, 2006; Williams & Oredola-Davies, 2006) have argued that the

absence of uniformity, the laborious administrative requirements, coupled with complex codes and the dualism inherent in the prevalent land tenure system are some of the major stumbling blocks to the emergence of a vibrant and efficient housing market. Land ownership in the provinces in particular where land tenure is practiced has certainly limited access to non-traditional land owners and limited the opportunity for development. Beyond the realm of land tenure however, the current housing problem cannot be merely explained in terms of complex codes of dualism and absence of uniformity. It does not explain why Freetown which has never been under land tenure now poses the most housing problem in the country. Secondly, several housing policies over the previous decades have addressed some of the above concerns and yet have been unable to turn the housing problem around. In essence, there is no in-depth analysis of the root cause to the structural housing problem from a historical perspective as well as the global geography of power. The following pages give a glimpse of that reality as we put the housing problem into perspective.

1.4 Housing Structure and Planning History

To fully understand the Freetown housing structure, a brief outline of the nature of the national housing system in Sierra Leone is necessary. The Sierra Leone housing system has two major sectors: formal and informal. The formal sector consists of two sub-sectors: public and private. The public sector comprises of the state-owned enterprise – the Sierra Leone Housing Corporation (SALHOC), which was originally charged with the responsibility of providing affordable housing. The ineffectual nature of SALHOC since its inception led in part to the phasing out of its social housing programs and mortgaging previously state-owned houses. Then

there is the private sector, which can be divided into formal and informal. As with all private sectors, it operates strictly for profit. The formal private sector, which is now heavily financed by government, typically caters for high income earners, while the informal private sector (which constitutes private homes built by individuals) that provides nearly 80 percent of the national housing output is unregulated, uncoordinated and poorly documented (Madanat & Njai, 2006). But much focus of this research is on the formal private sector because housing policy makers and policy activities in recent years have been on the formal private sector with the conviction that it is the best avenue in meeting the national housing needs of the city.

1.4.1 Pre-planning Era – The Colonial Contact

The history of planning in Sierra Leone can be generally divided into preplanning phase (roughly before and during colonial contact until 1900) and the planning phase (starting from 1900 when the first formal planning was documented). A historical review of Freetown's housing situation indicates that the current housing state of affairs has its root in colonial days, starting with Freetown's contact with British colonialism. Two major historical planning events can be advanced as having direct correlation with the present state of affairs. First, the defensive-purpose planning of the city by the colonialists provided early indication that the settlers did not foresee the need for expansion like many modern cities today. A native chief attacked the settlement and drove the settlers to seek shelter in Bunce Island almost immediately after settling in 1789 -taking advantage of the settlers' earlier setback from dreadful mortality that had reduced the colony into half. This attack was followed by the French invasion in 1794 which forced the settlement to eventually place itself under British jurisdiction in 1808 for protection

(Montgomery-Martin, 1835). Therefore, the need to maintain strong defenses against both internal attacks from nearby tribal groups, as well as external attacks from the French, led the colonial authorities to erect fortifications (Doherty, 1985). As a result, beyond their defensive utilities, the building of these fortifications led to enclosed settlements, thus providing little room for the growth of the city in later years to meet the capital city's growing population and demographic needs.

But the second and even more important point is the western-styled planning values that came along with the European contact. Although there is very little documentation of pre-colonial period housing, evidence shows that the contact with the west changed the preference for local building materials as well as planning designs from extended family –styled homes to nuclear family type homes that could not match the Sierra Leonean reality. This was a city that was once described as “picturesque” because of its “white dwellings and prolific gardens; whilst in the distance, emerging from high woods, appear the country mansions...with patches of ground devoted to the produce of coffee and fruits” (Montgomery- Martin, 1835, p.532). The European contact ensured the immediate abandonment of the city's once flourishing building designs in favor of a burgeoning desire for homes built in bungalow-like nuclear family western style (Montgomery-Martins, 1835). In his account of the country's first European contact, Montgomery-Martin lucidly eulogizes the outlook of the city prior to western influence, noting that;

The styles with which the houses are built throws an oriental character over the view; they are as often of wood as of stone, and are washed white or yellow; piazzas with

pillars at due intervals, support these verandahs, and secure a shady walk in the open air even during mid-day; the verandahs exhibit rows of jalousies, a kind of venetian blind painted green; and the roofs principally formed of layers of thin dry wood, called shingles project to a great distance, with white eaves (P. 532).

Montgomery-Martin's account illustrates that not only were buildings structurally sound, but the courtyards were beautifully landscaped and generally superseded the western planning models of the time. Furthermore, there were no shortages of shelter because of the predominance of large courtyards built to fit the extended African family reality. Martin further demonstrates how the type of homes (catering for much larger families) were constructed entirely of local materials at the time providing enough housing stock to accommodate the housing demand in juxtaposition to Europe. In his study, Montgomery- Martins also notes the following,

The greater number of dwellings stand in a courtyard or in a garden; causing the extent of space covered by buildings to be much greater than in a European town of equal population, and giving it, from the foliage of luxuriant trees, a healthy and fresh appearance. (p.532)

Therefore, despite a strong argument for over-population, rural-urban migration and the civil war as contributory factors in the city's housing crisis, this account exemplify that change in planning models and the promotion of foreign building materials, have played significant role in the current planning model and in part explains why planning in Freetown not only parallels that of Europe, but has proven to be inadequate for the city's increasing housing needs. This housing value was by far in contrast with western singular nuclear family units that now awkwardly

characterize most of Freetown's urban landscape, and strongly promoted by the formal private sector with the aid of government through demonstrable programs. Eventually, European influence through the building of Europeanized single-family units, constructed entirely of imported materials from Britain, spiraled the hasty abandonment of the once extended family-sized planning styles in exchange for "modernized" bungalow-style homes. Robert Montgomery-Martin succinctly describes the aura that characterized the transitional period of the European "modernization" of housing in Freetown, noting that "no taste, however... developed itself so strongly as that which urges the savage to toil, in order to be enabled to build a house like that of the white man..." (p.532). Hence, this period ushered in the dawn of a new era of shelter for most of Freetown and most of the colonized British West African countries.

An appreciation for British-styled homes meant a new approach to urban planning that synced with those new housing styles and demand. Therefore, as with everything else, planning in British West Africa was purely driven by commerce in which British products were sold to the colonies in exchange for raw materials. The commercial significance of British West African colonies like Freetown is better articulated by the following glowing assessment presented to the then British Secretary of States for the Colonies, M. Forster Esq. in defending the need for Britain to continue its investment in the colonies. Foster wrote that "the annual cost of our settlements on the Western Coast of Africa, as respects the protection of our commerce... is better known to his majesty's government than to me; but I may venture to assume that it bears but a trifling, indeed insignificant, proportion to the advantages derived from the trade" (p.544). Foster further went on to suggest that the colony of Freetown must be considered a "future outlet to British manufacturers" once all impediments that were obstructing British trade in the new

settlement were removed (p.544). Therefore, it happened as no coincidence that immediately following this period and with the entrenchment of colonialism in British West Africa, Sierra Leone's housing policies and practices for generations to come paralleled that of the British (Doherty, 1984). In summary, Freetown's geographical location, the defensive purpose of the city planning, and the European contact all built the foundation for the city's housing deficit that were to occur more than a century later. But the extent of these foundational bases for the acute housing problem both in terms of quantity and quality pale in comparison to the planning period that was to follow as well as the policies that informed those policies.

1.4.2 The Planning Era: Sierra Leone Housing Policy Developments

In spite the historical challenges associated with the housing problem, the planning policies in Sierra Leone over the past century have had significant impact on the nation's housing outcome. But the policies cannot be studied in isolation as they have been significantly influenced by colonialism as well as the changing trajectories of the global political economy. In order to put into perspective the rationale behind the different policy changes and how the country adopted its current planning model that led to the current state of affairs, it is important to review the formal planning period that followed since colonial era in terms of its analogous nature to British planning history. This planning trend can be divided into five phases and below is a summary of each phase, followed by a detailed discussion of each period in terms of the different planning period, values associated with that planning period, and the corresponding role of the government under such planning climate.

- 1. 1900-39: *The 1900 City Improvement Act*:** The provisions of the act legally sanctioned the introduction of building administration licenses and titling of homes. It also paved the way for the demolition of homes to be replaced by affluent ones, displacing individuals whose homes did not meet these new physical planning requirements that included health standards and building codes (Doherty, 1985). It coincided with the clearance and redevelopment period in Britain unto the 1930s that advocated a conservative approach towards private building and public redevelopment which led to displacement of the urban poor.
- 2. 1939-61: *The Slum Clearance Report*:** This report was developed into a plan form in succeeding decades through *The Fry and Farms Report* of 1945, *The Town and Country Planning Act* of 1946, and the 1948 *Interim Town Plan Act*, producing the first comprehensive plan for the city. Together, these plans and reports focused on enforcement of previous standards in the 1900 City Improvement Act, by providing “alternative accommodation” for the urban poor that were considered eyesore in the city center. Residents of Kroobay and Susans Bay (considered slums) were given notice to relocate. Re-housing effort led to the construction of *Low-Cost Housing Estate* in the city periphery as a substitute for the ‘subtolerable’ homes that were demolished, as the idea for labor line construction that was close to employment places to “alleviate congestion” took center stage (Doherty, 1985, p.154). In essence it served as a means to control immigration of “natives” from the provinces. This characterized Britain’s state intervention into housing period that was geared towards responding to the “contradictions” of post-war urban development. It was a period characterized by the

need for maintaining social class distinction and the residential structure of cities. In both scenarios, government was both the planner and developer.

- 3. 1961-1974:** Following independence in 1961 on to the *The 1974 National Plan*, planning moved towards city competitiveness in line with international standards. *The 1963 Borys Plan* grandiosely argued for a three-tier comprehensiveness that included shopping malls, boutiques, supermarkets, as well as a Euclidian type of zoning in order to take advantage of “the opportunity of becoming a contemporary city” (Doherty, 1985, p.154). It was less concerned with rehabilitating existing infrastructure and matching basic utilities like water and power lines to increasing city population. Even more importantly was the injection of “private enterprise” into the housing equation as government envisaged an enabling role through the encouragement of “private effort to expand its activities” (p.155), while it concentrated in building low-income homes on the Low-Cost model, proposals that essentially remained only on paper. Within the context of a global framework, the new housing approach in Sierra Leone reflected the housing liberalization period where governments in developing countries started scaling down their ambitious housing projects as well as other major social agendas as a condition for loans and international assistance.
- 4. 1974-1990:** The Five Year National Development Plan pretty much encapsulates most of the previous plans but with less ambition. It heralded the site-and service scheme as an alternative to the Low-Cost Housing scheme, and promoted the need to obtain outside finance that provided loan schemes which only middle to high income individuals were qualified for. This period also witnessed the era of NGO influence in housing,

particularly UNDP. Based on a 1974 UNDP report that shed light on “the limitations of government resources” small scale contractors were introduced as a substitute to state interventionism (p.156). This period coincided with World Bank’s promotion of site and services as the practical application of Turner’s 1972 Self-Help model. In essence, state intervention into housing became minimal as the Sierra Leone Housing Corporation (SALHOC) was formed to oversee the Low-Cost Housing scheme, effectively taking direct housing provision out of the purview of government.

5. **1990 – Present:** With the ten year conflict starting in 1991, there was no definable strategic housing policy for nearly a decade in Sierra Leone. But the World Bank’s enablement policy in 1993 significantly impacted the majority of the country’s post-conflict housing approach going forward. The introduction of semantics like “Enabling” took center-stage in the housing lexicon. *Vision 2025* which was adopted in 2003 pledged an ‘enabling’ environment as an overall vision for its long term development strategy” (Sierra Leone Government, 2006, p.6). The *2006 Revised National Housing Policy* and the *Sierra Leone National Housing Programme (2006-2016)* among others, advocated for government institutions to “re-orient their strategic focus” by adopting policies towards sectoral approach. Unlike previous policies, government was not ascribed with any specific role, rather than the illusive term of “enabler”, while non-profits were assigned responsibility of providing affordable homes.

From the brief summary above, it is evident that the government of Sierra Leone through various housing policy initiatives has been at the vanguard of direct involvement in the country’s housing projects since 1900. The 1900s planning period shows that one of the first documented

approaches by government to planning was a comprehensive planning approach that warranted the newly created Public Works Department (PWD) to introduce a system of administering building licenses and titling of homes, something that had hitherto not existed. The argument was to enforce public health standards, code regulations and physical planning (Doherty, 1985). Hence, the *1900-1939 City Improvement Act* legally sanctioned the enforcement of the above standards and demolished homes and displaced individuals whose homes did not meet these new physical planning requirements (Doherty, 1985). This new policy approach corresponded with the clearance and redevelopment period in Britain up to the 1930s, reflecting “the conservative thinking that private building, filtering and public redevelopment together could solve housing problem” (Merrett, 1979, p. 281). In Freetown, this policy only shifted the problem of congestion, as families whose homes were demolished, only moved somewhere else and took the problem along with them. The theories that informed these policies were in part adopted by what Harrell-Bond (1978) referred to as the “unofficial members of the City Council and of the Legislative Council...” (p.161). These “unofficial members” were mostly drawn from the upper middleclass conservative settlers “who did not immediately experience bad housing conditions, have no idea of what is done to improve the housing of poorer classes elsewhere...” (p. 161). Hence, the lack of local initiative, the top-down approach, and because many of those who influenced the policy were out of touch with local realities, implementation was significantly impeded.

The above policy failure was closely followed by *The 1939-1961 Slum Clearance Report* policy that did not make much positive impact on housing either. This policy heralded another phase of government intervention in Sierra Leone, extending to independence in 1961. It focused

more on linking enforcement of already existing housing policy standards to the provision of alternative accommodation of those already displaced. Perhaps the most innovative development initiative that the government undertook as a result of this policy was the initiation of the Kissy Low-Cost Housing Estate in 1957 – a project that was finally completed in 1963. Until 2002, this estate remained the most visible and tangible classic definition of government intervention in the direct provision of housing in Sierra Leone, as government did not only build the homes, but serviced all utilities and collected rents for less than ten percent of their market value (Doherty, 1985). Not surprising, this policy initiative also characterized the prevailing housing practices in Britain, where state intervention into the provision of social goods with the aim of responding to the “contradictions” caused by the post-war urban development was predominant (Merrett, 1979). Therefore, as Stephen Merrett encapsulates it, in Britain, “the state acted as developer, owner and manager of these dwellings” (p.280). Hence, like Britain, where state involvement was designed to ensure that the new council flats housing programs “contributed to the functions of labor reproduction and material legitimation”, (p.281), in Sierra Leone, the *1939-1961 Slum Clearance Report*, while laced in the need for an “overall upgrading of Freetown” had at its core, the “need for maintaining the class and racial distinctions in the town’s residential structure”, hence the conception of the Kissy Low Cost Housing estates for low income people (Doherty, 1984 p. 154). It was a plan clearly designed to concentrate the poor at the outskirts of the city to provide labor for the central city.

This housing approach had consequences. Presently, while Freetown’s generally compact and heterogeneous appearance significantly accounts for its residential differentiation and settlement history (Doherty, 1985), there is also a historical association with its housing

quality. Therefore, it is not difficult to identify an awkward east-west division of the city; as the more affluent, spacious, and better housing is being found principally in the west, while the more deprived, neglected and squalid environments concentrate in the east and periphery of the city. According to a 1974 housing survey estimate, between 75-100% of the houses in the east were in poor condition compared to 50-75% in the west (Patel, 1976). Nearly four decades since, the situation has only deteriorated as a UN-HABITAT survey estimates that most of the structures are generally ephemeral and structurally inferior, and are therefore highly susceptible to fire and other forms of natural disasters, including dangerous denizens such as cockroaches, rats and termites (UNHABITAT, 2006). The kissy Low-cost Housing Estate (situated in the eastern outskirts of the city) therefore “deteriorated into a slum” almost immediately upon occupancy due to severe overcrowding (Doherty, 1985) and “almost near total neglect with regard to building repair and maintenance of basic services” (p. 156). Based on interviews conducted, the majority of the residents live far below the poverty line due to chronic unemployment, even as they experience gentrification resulting from government’s recent privatization efforts, making it difficult to make rental payments and increasingly ineligible to participate in the current mortgage scheme.

With independence came the third phase of housing policy development in Sierra Leone - the 1974 National Plan. This plan was even more ambitious, aiming to upgrade the city into one that is ‘contemporary’ (Borys, 1963). The plan argued for a “comprehensive redevelopment of the town center, introduction of city high-rise dwellings and creation of neighborhood units” (Doherty, 1985; p.154). It further passionately envisioned the development of a modern city as known in Britain that included a three-tier shopping center, market stalls and supermarkets that

would ensure that the city is not deprived of the “opportunity of becoming a contemporary city, capable of serving future generations” (Borys, 1963, P.76). As Doherty notes, this plan was less enthusiastic about rehabilitating existing property and improving on existing utilities to meet these growing infrastructural developments, indicating not so much the need for improving the urban welfare as grandiosely as the need to promoting a British market consumerist society through social and cultural lifestyle that was designed to encourage the sale of foreign manufacturing products, even as evidence suggests that the country lacked the resources. This lack of resources led to a trajectory change in favor of private sector reliance. But from a global perspective, the provisions of this new housing plan reflected the neoliberal dynamics in housing in which housing was no longer viewed from a social perspective, but as a pure economic tool necessary for economic development. As a result, increased emphasis of private market started witnessing the diminishing allocation of state resources for affordable housing schemes.

The next phase of Sierra Leone’s housing policy happened between 1974 and 1990. Despite dwindling resources of state funds and less enthusiasm for housing policies that were friendly to affordable housing schemes, it was not until the *Five Year National Development Plan* that the government officially started excusing itself from housing responsibilities in the grand scheme of things. This period was greatly influenced by series of housing revolutions around the world. During this period, the NGOs, particularly the United Nations Development Programme (UNDP) became very influential in Sierra Leone’s housing policy. The UNDP’s 1974 Report emphasized the “limitations of government resources” and encouraged self-help shelters. Another 1977 UNDP overview report of the housing situation and effectiveness of government’s policies, painted a pessimistic outlook of governments anticipated intervention

into housing. These policy recommendations were further accentuated by the economic reality of government resource limitations, thereby igniting not only a scale down in government's housing responsibilities, but a concomitant increase in the faith of the private market for housing provision as an escape route (UNDP, 1977; Doherty, 1985). Therefore, the emphasis on these reports was not only to decrease government's role in housing and increase private market role, but specifically to include small-scale contractors. Hence in place of government, the Ten Year Plan argued for small scale contractors (Doherty, 1985, p.156). Ironically, there were no clear strategies on how government should relate with these local contractors that were vastly under-resourced and unprepared to deal with the enormous housing needs. But the policy view was that government's role should be predominant only in the provision and maintenance of ancillary housing services such as water, power, sanitation and drainage. Doherty argued that the lack of a clear enabling strategy by the government (such as financial or tax incentives to potential investors) to kick start the private sector, other than relinquishing previous government responsibility was in fact responsible for lack of implementation. With global economic problems faced by developing countries in the 1970s and 1980s, the influence of these NGOs and international organizations heralded the period of site-and service scheme as an alternative to the Low-Cost Housing scheme. This also emphasized the need to obtain outside finance for potential homeowners, but unfortunately, the lending criteria meant that the loan schemes only benefited middle and high income individuals. It is important to note that these policy recommendations were part of a global political-economy scheme designed to remove government from directly providing social services on the grounds that such practice is unsustainable. Therefore, both Self-Help and Site and Services programs that the UNDP

advocated emanated from World Bank's policy initiatives which were greatly influenced by Turner's 1972 Self-Help model. Eventually, the coming into being of the Sierra Leone Housing Corporation (SALHOC) to oversee the Low-Cost Housing scheme effectively took government out of direct housing provision.

Finally, the current phase of housing scheme can be traced back to the early nineties. Although there were no significant housing policy initiatives throughout the nineties (due to the decade old conflict that lasted from 1991 to 2002), most of the housing practices during that period and immediately following the conflict can be described as an increased emphasis on formal privatization. This can be attributed in part to the collapse of the state apparatus due to the ongoing conflict, and also the housing wisdom of the period. This was a period of increased liberalization in every facet of the economy that heralded series of economic reforms, including the divestiture of previously monopolized state programs. Of noteworthy, this world economic view, which was encapsulated in the World Bank's enablement policy in 1993 started to significantly impact the majority of the country's policy approach in recent years. Therefore, *Vision 2025* which was adopted in 2003 pledged an "enabling" environment as an overall vision for [the country's] long term development strategy" (Sierra Leone Government, 2006, p.6). Also, the *2006 Revised National Housing Policy* advocated for government institutions to "re-orient their strategic focus" by adopting policies towards sectoral approach. Unlike previous policies, government was not assigned any specific responsibility that relates to housing provision, rather the term of "enabler" became the best adjective to describe government's broad and unspecified role, and non-profits were assigned responsibility of providing affordable homes, even as government and policy makers acknowledge that many of these NGOs lack clear mandate from

their funders for such capital intensive project, and have been unable to address the housing concerns even where they have attempted. However, this was indeed an important pointer to the role of NGOs particularly in light of their historical role played in Sierra Leone and most of Africa.

NGOs have historically played an important role in advocating a minimized government role not only in housing, but every area of government involvement. In addition to government's dominant role since independence, NGOs had also acted as ancillary to government's efforts in the housing sector. The entrance of NGOs served as an intersection between pre-independence hope and post-independence failures. Despite high optimism following independence in the late 1950s and early 1960s, such optimistic euphoria quickly evaporated with lack of economic and political progress, and by the early 1970s to 1980s, Sierra Leone like many post-independent African countries, was well within the reach of economic collapse. Real per capita GDP had taken a huge leap and the welfare gains that immediately followed independence had been reversed in barely a decade. It was within this context that an explosive growth of NGOs took center stage in the country. Despite their early commitment to development, most of the official development agencies in Sierra Leone were not largely enthusiastic about their development work. From the perspective of the World Bank, United Nations and USAID, development was seen as "the business of the state" (p.576). Because while they were allowed to do their work, there was an "unspoken assumption" that they should not interfere with internal matters of the state – an agreement that suited both the local officials and the Western governments these NGOs represented at the time. Therefore, the NGOs remained on the periphery of the development field and their role was marginal as the state provided the bulk of social services.

However, the shifting international economic events beginning in the late 1970s changed their role, moving them from the periphery to occupy center stage in the ‘development machine’ through a nexus of an infinite institutional and disciplinary configuration of official agencies, development practitioners, scholars and consultants, primarily responsible for the production and consumption of knowledge on Sierra Leone. It was a time of serious economic hardship, coupled with the high demands of IMF’s structural adjustment programs, which severely started to weaken the country economically. Coming in as ‘saviors’ to a ‘failing nation’, they succeeded in positioning and portraying themselves as altruistic and charitable organizations preoccupied with the goal of ensuring that wealth flows from the rich (developed countries) to the poor (developing countries). In that light therefore, aid was frequently portrayed in altruistic catchphrases, even as it undermined some of the country’s efforts to emancipate the country’s economic problems and increased a firm grip on state machinery and civic life.

From the housing sector perspective, the UNDP became the most influential among a host of the proliferation of non-governmental organizations. From a historical standpoint, UNDP influenced most of the changes in housing policy through various policy reports, most of which were pessimistic about government’s ambitious housing schemes. The UNDP-sponsored Donald Housing Report of 1969 introduced a World Food Program (WFP) housing project that advocated the self-help techniques which were later to become part of World Bank’s housing policy approach, advocating for the selling of the Low-Cost homes in order to raise revenue for government (Doherty, 1985). Campaigning for increased sectoral approach, UNDP-sponsored reports also recommended tax incentives for private developers for the production of housing, rather than for struggling home owners. These recommendations were later replicated by

subsequent housing proposals including the 1972 Fitchett report which advocated for sites and services schemes and the establishment of a national housing finance scheme. Within the international context in which these reports were written, they were based on the rising international notion at the time that ambitious government projects were the cause of developing countries' economic woes, and were therefore unsustainable based on what these reports described as "failure of past policies recommending large-scale government intervention" (p. 156). Subsequent evaluation reports and policies encapsulated the spirit of these UNDP sentiments, advocating for a reduction in state intervention and concomitantly increasing the private market's role in housing provision. In essence, the relationship between the state and non-profit organizations has historically been one of a combination of volunteerism and market forces, in which they used aid to promote market-based housing policies.

From the above historical analysis, it is evident that the Sierra Leone government has a checkered history of housing provision, partly due to policy plannings that were rooted in unsustainable western values as promoted by its colonial heritage and international organizations. Therefore, it was no surprise that with failures in subsequent government's effort to curb the housing malaise, a tilt towards throwing the entire housing problem at the private sector became very obvious. But as some other studies (Arku, 2009) have suggested, formal private impact on affordable housing in Africa has not been encouraging. Today, the housing circumstances in Freetown exemplify and demonstrate that the formal private sector developers have had virtually very little positive impact to assist in the provision of affordable housing for the urban poor. The paucity of affordable and decent homes, coupled with the astronomical prices of properties that are been rented or leased by this sector only reinforces this point.

Presently, in Freetown, while the cost of renting privately owned houses varies, it is significantly impacted by the structure and the location of the property. Although the national constitution makes provision for tenancy agreements in some respect, there are limited statutes that protect tenants from landlords or house-owners. In fact, the majority of rental agreements are informal and mostly unwritten, giving the landlord or house-owner enormous flexibility to increase rent or evict an existing tenant in the event of a more favorable rent offer. Therefore, it is very common for landlords to ask for one or two years' rent in advance, or for rental prices to be quoted in US dollars in a country where people live on less than two dollars a day (US population Reference Bureau). Therefore average rental prices in Freetown for those who could afford a decent two bedroom apartment is \$100 per month, and houses in this sector are being sold for at least US \$50,000 (UN-HABITAT, 2006).

1.5 The Private Sector Enablement

As a response to this problem, the National Social Security and Insurance Trust (NASSIT), which is a quasi-public entity, joined the effort with the declared goal of boosting the private sector to improve the housing stock. NASSIT partnered with Regimanuel Gray Constructors to build various units in Freetown and the provinces. Regimanuel Gray Inc. is a foreign real estate development agency based in Ghana that has a joint-venture with Gray Constructions based in Houston, USA. These affiliated agencies have substantial interest in the construction and mining industry. The problem is that most of NASSIT's homes constructed by Regimanuel Gray are unaffordable even among high income earners. The size of the houses, the building materials used (mostly imported) and the contractors hired for the job (foreign

companies) all make the overhead cost prohibitive to the targeted low income group. Therefore, while the eastern part of the country is congested with barely few structurally fit homes for habitation, in the western part of the city, there are giant NASSIT “white-elephant” homes that are unoccupied, because of their exorbitant asking prices. This mismatch between what the population can afford and what is been offered has been the subject of much debate.

Affordable housing within the Sierra Leone context is contentious and unconventional and yet an important pointer to the mismatch between policy imperatives and policy outcome. There is no official definition of affordable housing in any of Sierra Leone’s housing policies. My definition of affordable housing is based on the interviews with residents of Low-Cost. While housing economists generally acknowledge that housing affordability (whether rent or mortgage) is a relative term, the ability to make regular payments “without incurring financial difficulties” has been the consensus in defining the “affordability” concept (Robinson, Scobie & Hallinan, 2006, P.1). The use of the word “affordability” is not an intrinsically unique feature in housing, but more of a relationship between one’s income and relative prices (Stone, 1994). In essence, from the perspective of the housing literature, affordability is defined quantitatively. In Sierra Leone however, affordability among low and middle income residents is viewed in terms of access to subsidized government housing. Government documents while using the term affordable housing have deliberately shied away from its definition in terms of monetary value because the cost of any basic housing without heavy government subsidy is prohibitive to the majority of the population. Even in Low- cost where most of the residents consider their homes affordable (because houses were mortgaged by government far below the market price), such perception is particularly tied to and defined not so much in terms of one’s ability to make

regular payment, but on a comparative market value price. As the literature suggests, many of the landlords in Freetown charge an average of \$1,500 per year (mostly charged in US foreign currency to make up for inflationary trend) for two bedrooms with attached toilet and access to running water and electricity (Global Society Foundation, 2010). People live on an average of less than two United States dollars a day. Therefore, majority of the homes with basic living amenities are unaffordable at market price. At the heavily subsidized Low-Cost housing estate, the current mortgage is six million Leones (US1, 400) which spread over a period of fifteen years makes it considerably affordable in relative terms. For instance, under the current government backed mortgage, one resident has a mortgage is Le 34, 200.00 [US \$8] monthly. Even as the resident finds difficulty coming up with the mortgage on a timely basis, the resident considers it affordable because for such amount, one can only afford a room outside Low-Cost.

It is against this backdrop that NGOs have also been at the helm of housing provision in Sierra Leone in recent times, albeit haphazardly, and such level of involvement significantly increased during the country's ten year conflict. International nongovernmental organizations such as Catholic Relief Service (CRS), CARE (Sierra Leone), Action Aid, Adventist Development and Relief Agency (ADRA) and World Vision (Sierra Leone) have been among a host of organizations providing mostly temporary and often uncoordinated emergency shelters in the aftermath of the conflict. At the local level, the donor funded National Commission for Social Action (NACSA) oversees several shelter programs in various locations of the country. However, despite a projected need of nearly 350,000 homes, their combined effort has only netted 20,000 shelters, most of which are temporary and have already been destroyed or demolished (Government of Sierra Leone, 2006). Despite several policies aimed at reducing

housing deficit, less people have access to affordable housing than before. And despite government's recent pumping of significant funding into the private sector to increase the housing stock, the homes in Freetown are extremely overcrowded, vastly inadequate and in extremely weak and unsanitary conditions, even against the backdrop of a healthy national economic stimulus.

1.6 The Objective

Based on the literature, two questions naturally arose which the available literature has not done much by way of providing answers. First, what are the contending theories that explain the role of specific political and social contexts in perpetuating or solving housing problems in Sub-Saharan Africa and what policy prescriptions arise out of these contending theories? Secondly, how do the urban poor experience the policy prescriptions that arise out of these theories? Answers to these questions have been explored from the perspective of six broad theoretical arguments as posited by previous scholars. The first argument is that the persistence in the nature of housing problems in Freetown for over a century is only a reflection of the adoption of western capitalist planning policies and practices since colonial period and at various stages of the country's development (Doherty, 1985). This is because unlike developed capitalist countries where the state and private markets combine, though sometimes destructively, but often in a complementary manner to expand the supply of housing, the absence of these conditions in countries like Sierra Leone in large part account for the persistence of inadequate housing supply. Despite the current healthy national economic stimulus, the low personal wealth of Sierra Leoneans suggests that even with an appropriate stimulus of a healthy national

economy, the formal private market has been unable to act as a viable solution to the housing problem in Sierra Leone. Interviews with housing officials (government, private market and international organizations) and the literature on Sierra Leone’s housing policies indicate that characteristics shared by all the approved housing policies over the years, demonstrates that “solutions” are derived exclusively from a partial and often misleading interpretation of western capitalist experience. Therefore, the continual and increasing relegation of housing responsibilities to an unidentified and unresponsive “private market” sector only suggests a growing school of one-sided private market –biased housing officials, who operate in two worlds – where one is dead (state-provided services) and another (capitalist free market) is refusing to be born.

The second argument emanates from the first point with a more essentialist emphasis. I argue that emphasis on market based housing approach is based on an arrogant essentialist certainty that leaves no room for alternative (non-capitalist) solution to the housing problem. This thinking is based on what is assumed as a “genuine belief” that the market approach currently practiced in Sierra Leone is the only possible solution to the housing crisis. This in a sense is separate from the policy’s ineffectiveness that I posited in the first argument. Rather, it hinges on what Foucault refers to as the normative and disciplinary effects of power at the level of knowledge (Wetherell et al, 2001). It is an approach that dismisses any non-capitalist, and non-market solution to housing problem. Therefore, even as housing officials acknowledge a lack of enthusiasm and participation from other private investors to invest capital, and even as housing officials concede that the housing demand market is unresponsive, officials at the mortgage companies continue to express optimistic view that other lending institutions will

eventually join in the fray and increase the supply pool, and that the housing sector will “jumpstart” and increase housing supply for the middle class, in turn yielding a trickle-down effect that will filter down to the low income people. This is a theory espoused by, Edel (1972), Madelker & Montgomery (1973) and Baer (1991) in discussing the filtering policy in housing, arguing that the production of new housing units will eventually ensure that lower quality housing units are made available for lower income households. Therefore, they contend that this “trickle-down” filtering effect only works in a situation where the private market is properly enabled in order to perform well. Supposedly thinking along these lines therefore, there is this lay-faithful confidence among Freetown housing officials suggesting that this top-down approach is the best and only way to maximize the social good, an approach that has only maximized “the reach and frequency of the market transactions”, and brought all serious housing transactions into the domain of only the market (Harvey, 2005). Therefore, officials copy and implement wholesale a western-style mortgage system from Ghana (a country with its own checkered history of un-sustained mortgage system), - a scheme that has so far proven to be unsuccessfully. Today, only the government sponsored mortgage bank participates in the mortgage market, with the majority of its clientele constituting high net customers and entirely funded by state pension funds, at no risk to the mortgage company. Despite such optimistic view, high housing prices, coupled with an introduction of “indexed mortgages” and astronomical interest rates (25-30 %) have significantly dampened anything that was left of this objective. In addition to the shortcomings of the mortgage model, existing practices such as long-standing informal financing approach to the provision of housing rather than institutionalized housing finance has further hampered this effort, because societal and cultural norms make most Sierra

Leoneans apprehensive with regards the use of institutional loans or “debt” to construct their residential property.

Thirdly, I proffer that despite the argument that enabling the housing market increases access to housing for the urban poor, the sole emphasis on market solutions without enhancing state institutional capabilities further excludes and displaces the urban poor. Freetown attests this characterization at two levels. First, at the government policy level, this happens through the constant displacement of previous low-income renters at the Kissy Low-Cost Housing Estate and secondly through the private market (both formal and informal) whose housing prices are highly prohibitive for even the average income earner. As with the developed world, where urban renewals have led to the dismantling of public housing and displacement of many low income people in previously derelict places (see Freeman, 2006) housing policies that aim at improving the housing stock through the private domain in Freetown have resulted in the dismantling and marginalization of previous public funded affordable housing. The selling of SALHOC’s rental houses to the private market has not only changed the structure of housing provision, but most importantly, reduced public rental stock. While peddling the wisdom of privatization and mortgage financing, government’s successive housing policies have only succeeded in transferring housing profits from the poor to the wealthy. Low-Cost Housing Estate shows a changing demographic (from low-income to middle/upper income) since the state-authorized transition from renting to mortgage. On the second level, the regulatory provisions that government thought would inject life into the housing sector and reduce housing deficit thereby enhancing the so-called affordable mortgage system has not worked. The government’s 2009 Mortgage Finance Act while repealing previously “un-friendly” laws and promoting the business

atmosphere for lenders by making it easier to repossess homes, does not correspondingly protect consumers from predatory lending practices. Therefore, quoted mostly in foreign currencies (particularly US dollars) in a bid to hedge against currency depreciation, housing prices of the formal private sector are high-priced for people. As a result, a large segment of the Sierra Leone population is effectively excluded from access to housing constructed by private developers.

The fourth point is that the sectoral approach, which is based on World Bank's enablement approach to housing in developing countries, has only opened up room for foreign multinational and infrastructural business that stifles production of local building materials much to the detriment of developing countries. This is an argument that is deeply rooted in not only the historical context of the housing sector, but even more importantly relevant today in the milieu of an aggressive privatization approach undertaken by the Sierra Leone government. Like Ghana, Sierra Leone's theoretical conceptualization and approach to the policy of housing liberalization includes the encouragement of the formal private sector's active participation (both local and foreign) into the housing sector to deliver completed units and to produce building materials. This could not have been a problem if local private sectors were able to compete for contracts and contribute significantly to the housing stock. But ironically as in Ghana, the entire overhaul only ushered in the emergence of huge foreign private building firms (Yeboah, 2005). In Sierra Leone, through NASSIT, government poured in millions of dollars (US) from retirement funds into the housing sector in the form of an investment. While multi-national developing firms such as Regimanuel Gray (with subsidiaries in Houston and Ghana) and foreign investment mortgage banks like Home Mortgage Finance Corporation (HFC) have now assumed the mantle of custodians of government's "private enablement" project, they do so at zero risk to either of

them. Experience from Ghana (from where this practice was replicated) indicates that this model has not worked, exactly for the same reasons mentioned above. The Ghanaian government-owned Social Security and National Insurance Trust (SSNIT) which predominantly invested money into the housing sector since the 1970s has now scaled down its housing investment scheme by more than fifty percent, in part due to non-recovery of the government's investment (Arku, 2009). Rather than a complete private investment entity, Sierra Leone like Ghana witnesses an exploitation of government resources by foreign private investments. The removal of foreign custom duties and sales tax on foreign building materials has further increased the stable flow of foreign building products at the detriment of local production.

My fifth argument is that with the type of enablement been practiced in Sierra Leone, the formal market cannot be able to effectively cater to the low income groups (Baken & Van der Linden, 1993; Jones & Ward, 1994). In a country where more than 80% of the housing stock is been provided by the informal sector (Thompson, 2006), the over-reliance on the formal private sector as the primary vehicle for increasing the housing stock and providing affordable housing for the low income is perhaps a misplaced priority. Unfortunately, while there is evidence, albeit marginally, that the middle-class in Freetown continues to gain increased access to homes, there is no empirical evidence indicating a corresponding increase among the urban poor in terms of affordability, tenure and access. This is because as some critics (Harvey, 2001) have argued, the enabling process only augments multinational corporations to wield economic and political restraints on national government policies such as the interference with national housing provisions.

Finally, I argue that despite the negative effects of “enablement”, tenancy welfare associations can help local communities that have undergone sustained economic hardships to overcome displacement and restore “substantial” citizenship rights through political opportunity. Highlighting how tenant welfare association averted community displacement at Low-Cost, this dissertation provides a framework for low-income city dwellers to reclaim their “substantive” citizenship rights, while at the same time arguing that in the absence of strong government institutions, the private market will remain an illusion in Sub-Saharan Africa.

This dissertation starts by highlighting that despite all of the above; planning in Sub-Saharan Africa increasingly parallels an emphasis on the private market approach. In order to investigate and empirically demonstrate the above positions that I have taken therefore, it is obvious that there is need to come up with an alternative explanation for why this is so. This dissertation does so by disengaging the housing discourse from the systematic stereotypes and simplistic generalizations that have been proffered by previous scholars. Therefore, the contention of this dissertation rests with the paradox that despite the many criticisms of western prescriptions of planning for developing countries, housing policies in most of Sub-Saharan Africa have paralleled the western-emphasis on private market (enablement) as prescribed by the World Bank and the IMF. There is no paucity of literature criticizing this continuous emphasis and its effect, but no significant existing literature pointing out why this is so. Therefore, through a historical analysis, I demonstrate that the trend in housing production in Sub-Saharan Africa has witnessed a shift in emphasis from ambitious government rebuilding to rehabilitation, and from ambitious schemes of state involvement to an increasing emphasis on private market – enabling from a geography of power perspective. I challenge and criticize the private market

bias approach, with specific reference to its adverse effect on the most vulnerable population in Sierra Leone. I also show that despite an increasing emphasis on the private market, the housing situation in Sierra Leone only continues to deteriorate. This is important because while neoliberalism has been criticized in several literatures, its impact with particular reference to the World Bank's enablement policies on the vulnerable in Sub Saharan Africa has been unclear, not well researched even as questions persist about its effectiveness. Therefore, through the empirical evidence obtained from housing officials in Freetown, I demonstrate why this policy practice continues, and through residents of Low-Cost housing, I show how residents experience these policies. In essence, this research demonstrates how the formal private-sector emphasis has not succeeded, illustrates how it works at the detriment of local industries of developing countries, sheds light on why it cannot cater for low-income groups and shows how it contributes to the exclusion of the urban poor. Finally, despite all these challenges, it shows how previously spatially marginalized group of people can use tenancy welfare association to avert displacement and reinstate their substantial citizenship. Therefore, in terms of scholarly relevance, it fills that gap that has been mostly left out by researchers by emphasizing that while market based theories have been criticized its impact has not been clear as there is little empirical knowledge showing its impact on the urban population of Sub-Saharan countries. The following chapters therefore scrutinize the soundness of the policy, and succinctly analyze the theories that have informed housing policies in Sub-Saharan Africa.

1.7 Significance of the Study

This study makes significant contribution to the field of urban geography, urban planning, economic development in Sierra Leone and other third world countries in at least five important ways. First, it provides the first comprehensive assessment of the impact of housing liberalization (as promoted by World Bank's housing enablement approach for developing countries) in Sierra Leone, with broader relevance to developing countries with similar housing problems. Unlike many studies, this research takes a demand-supply approach, and by so doing investigates housing from a specific socio-political perspective, taking into consideration the social and political contexts in which these actors (housing officials from various institutions) operate, and the impact of their decisions or policy outcome on vulnerable people.

Secondly, it updates a very important study conducted by Doherty (1985) on housing in Sierra Leone. Among many things, Doherty had highlighted a long list of housing policies in Sierra Leone that were never fully implemented. He therefore argued that such continued lack implementation is partly because of misplacement of priority by housing officials and due to misunderstanding of western capitalist experience. He contended that western experience is different from Sierra Leone, which makes private emphasis on market difficult. I found this very important. However, because his research was done prior to the increasing influence of the neoliberal policies that has now been accentuated by multi-lateral organizations, it became relevant to evaluate those hypotheses based on the current geography of power. Arguing within many of Doherty's original postulations, this research puts into perspective some of his 1985

findings in terms of their relevance and in terms of Sierra Leone's current political economy that has significantly changed nearly three decades since Doherty's work.

Moreover, from the demand side, this research makes a significant contribution to two national housing debates currently taking place in Sierra Leone, with particular reference to government's selling of Low-Cost homes and government's sudden desire to re-engage in housing production, albeit through the private market. First, the transition of Low-Cost (a previous government housing project) to private mortgages with less government involvement and the impact of such policy approach has been the subject of a major debate in recent years in Sierra Leone. But there is no study to determine the veracity of the different positions taken by proponents and opponents of the policy's impact. Second, after nearly three decades of hands-off practice by government towards housing, the desire for city competitiveness has led to massive government investment in housing through the private sector. There has been an urge toward "infrastructural development" through high-end buildings. While acknowledging the severity of housing problems, and recognizing the need for government intervention, the efficacy of this approach that puts huge government resources into the coffers of private organizations in unprecedented and has been the subject of national debate. Therefore, this research provides the first empirical analysis of Sierra Leone's new housing approach both from the perspective of policy making as well as policy outcome.

Furthermore, the role of government in articulating and promoting a market friendly environment as the sole means of economic development, while a popular move, has not necessarily led to economic development, and questions abound about its effectiveness in terms

of its impact as well as the driving force behind this market phenomenon. Despite these challenges, the current president of Sierra Leone successfully ran on the mantra of “running the country as a business”. Because there is very little knowledge on the perception of market-based solutions and the actual impact on people’s lives in developing countries, this research therefore attempts to fill that gap between perception and reality.

Finally, market-based solutions are based on the assumption that the exchange value for housing is more important than its use value among most home owners. But in many developed countries, sentimental values attached to homeownership make policies that are laden with market values in effective. This policy mismatch can be problematic when it comes to housing, which is probably the single most important issue in urban planning, and constitutes the biggest single land use in most cities and towns and occupies more land use in many places of the world than all other land uses combined (Levy, 2000). Because most of the research on the conflict of use and exchange value is done in developed countries where the former is more prevalent than the latter, it is not clear what results one could get from a Sierra Leonean perspective. This research therefore provides a spatio-demographic perspective that considers societal perception of housing, particularly from the perspective of the African family, which considers housing as its most prized possession.

1.8 Chapter Breakdown

The following chapter, which is titled “Conceptual Framework: Neoliberalization of the State and Housing Rights”, is the literature review that sets the stage for a theoretical framework within which the analysis of the dissertation is conducted. As discussed, there is need for

alternative explanation for why Sierra Leone, like many other Sub-Saharan African countries continue to emphasize on private market approach to housing. This chapter therefore builds on the introductory chapter, and plots in a more detailed historical and conceptual language, the evolving role of the state in housing. It contrives and accentuates the trend in housing production in developing countries with special attention to the “coincidental” shift in emphasis to the private market at a time when global institutions (IMF & World Bank, among others) were emphasizing economic liberalization as a condition for loan and development assistance to third world countries. It undertakes a detailed and rigorous review of the previous conventional approach to housing in Sub-Saharan Africa that involved significant state involvement/investment- a practice now commonly referred to among housing officials as the ‘provider’ status. But more importantly, it shows the patterns, the processes and knowledge that informed the shift in the housing practices since independence and argues that these patterns are not merely coincidental or independent of the rest of the global economic shift to neo-liberal market forces, but rather, they are a part of the larger global “regeneration” strategy in which cities attempt to increase their competitiveness (Harvey, 2008). This chapter therefore introduces the tenets of political economy theory of city housing in the era of neoliberalism. While there is an array of scholarship on political economy that specifically dissects the effects of neo-liberal processes on urban development in industrialized and emerging markets of the world, this is lacking for Sub-Saharan Africa. It begins with the discussion of Harvey’s concept of “urban entrepreneurship”. The concept scrutinizes why the demand for amplified international city competitiveness has led to the marginalization and exclusion of the urban poor, gentrification, and “waves of property development, and the increasing “high-endedness” of construction,

making cities increasingly shaped as places for higher classes” (Harvey; 2008 p.1). This theory is further explored with an analysis of Richard Peet’s deconstructive critique of the Bretton Woods institutions in *The Unholy Trinity* (2009) and *The Geography of Power: Making Global Economic Policy* (2007), both of which further build on David Harvey’s urban entrepreneurship by arguing that the triad of “hugely powerful and well financed institutions” (IMF, World Bank and WTO), though undemocratic, yet aggressively promote a kind of capitalism through their policy leverage that adversely affect developing countries in a significant way (Peet, 2007; 2009). This conceptual framework is particularly pertinent in the analysis of how housing officials promote and perceive housing policies through the lens of capitalist housing ideals even as evidence to the contrary abounds, further suggesting why reference to non-capitalist housing approach is significantly discouraged or absent. This framework lays the ground for an analysis of the World Bank’s “enablement” policy – a very influential policy paper that effectively accentuated and promoted this neo-liberal “free-market” ideology to developing countries, which is a major concern of this dissertation.

Finally, because this dissertation is also concerned with how residents fight back disenfranchisement, Henry Lefebvre’s “Right to the City” theory is momentarily introduced as the underlying guiding analysis of the case study of Low-Cost housing estate residents. This helps us put into perspective the desire for meaningful alternatives to the existing dominant power relations in urban areas, to stand against the mounting marginalization of residents in cities in developing countries.

Doing a research of this nature raises methodological questions. Therefore, chapter three which is titled *Questions of Methodology* briefly discusses the qualitative empirical methodological approach explored by this dissertation, justifying why it serves as the best method for this demand-supply approach to Sierra Leone's housing study. Unlike many previous studies, this ethnographic approach does not only rely on official data and official perspectives, but gives voice to the housing demand to confront the dominant perspective held by housing officials, hence, laying the ground for multiple and comprehensive approach that can be replicated by future research.

Moving beyond the literature and methodology, chapter four discusses the findings, which elaborate on the recent revolutionary trend and dimensions of market liberalization in Sierra Leone and its relation to housing policies, through various housing policies and implementation changes in recent years. This chapter demonstrates how these policy changes are conceptualized and understood in local policy making circles, and the responses they have solicited. The chapter draws on the link between neo-liberal values and Sierra Leone's policy imperatives that tilt towards privatization, showing the economic and 'expert' dimension of policy formulation. The chapter reveals in detail, the relationship between agents of the housing supply sector, demonstrates how unrealistic assumptions about the potential formal private market contribution to housing never gained any fruition in real policy outcomes, but only laid the foundation for the elimination of even a fragmentary reference to "non-capitalist" solution to housing problems. Relying on extensive interviews with senior housing officials in seven government, private, and international organizations, as well as review of official and academic documents, the chapter reveals in detail, the interaction among various housing officials, arguing that Sierra Leone's

housing policy is driven and shaped by four major interrelated policy imperatives. They include:

- a) Sierra Leone's quest for urban entrepreneurialism, b), an unrealistic assumption about the potential of the private market due to misleading interpretation of 'western capitalist experience',
- c) the proliferation of 'expert sense' in the Sierra Leone policy domain, and d) the lack of commitment to policy proclamations due to the complex web of housing provision in Sierra Leone.

The chapter lays bare a fundamental characteristic that is shared by most Sierra Leone officials which indicate that their "solutions" are derived exclusively from a partial and often misleading interpretation of western capitalist experience, often resulting in policy mismatch. Therefore, recent government attempts to "salvage" the housing sector through massive investment of pensioners' fund into the formal private sector as the vehicle for housing reform only demonstrates how such policy emphasis not only leads to "white-elephant" outcome, but promotes global multinational and infrastructural business infiltration much to the peril of local building industry. Taking a cognitivist approach (instead of focusing merely on the multinational institutions themselves), the chapter also discusses the elitism of the policy development process in developing countries – focusing on the work of elites who work in these institutions in terms of their world view, academic backgrounds, their technical expertise, their enormous financial backing from powerful institutions - and how these influences impact development policies that change the dynamics of urban policy in developing countries. In summary, this chapter shows the asymmetry and mismatch in housing policy outcomes, arguing that they are directly correlated with the dominant influence of what Richard Peet calls 'expert sense' within the Sierra Leone policy arena.

In chapter five, David Harvey's "urban entrepreneurialism" theory and Henri Lefebvre's "Right to the City" theory serve as the guiding principle in analyzing the case study of Low-Cost housing Estate residents; helping us put into perspective the desire for meaningful alternatives to the existing dominant power relations in urban areas, as residents fight back against what they perceive as mounting marginalization. Lefebvre, a 20th century French philosopher contends that the city belongs to all those who work and live there and not only the capitalist institutions (Purcell, 2002). Therefore, he argues that the inhabitants do not only have the right, but also the responsibility to shape the future of the city. Using this theoretical framework, this chapter examines the Kissy Low-Cost Housing Estate, puts into perspective the residents' fight against gentrification, and the outcome of the transformation of one the most visible government public housing programs to private ownership in line with free market ideals. Analyzing the result of a face-to-face interview with forty residents (first and second generation) of this community, this chapter details the role played by tenant association to resist forced eviction, elucidates the gentrification process that emanated from the transition from public rental to private mortgages and the ensuing battle for contested space as a result of government's policies. Illustrating the significant role the Low-Cost Tenancy Welfare Association (TWA) as the most important factor that overcame displacement and restored "substantial" citizenship to a community that had been marginalized by various political regimes; the chapter shows that local communities that have undergone sustained economic hardships will sort out their own problems. Furthermore, highlighting how the state's desire to increase 'city competitiveness' leads to gentrification and waves of property development, it further shows how such market-based approach (a transition from rent-only to mortgage) contributes to the exclusion of the urban poor that takes away their

“substantive citizenship”. Juxtaposing residents’ interviews with that of housing officials, it further sheds light on the contrasting views that officials normally hold about housing (exchange-value) which contrasts with that held by residents (use-value), illuminating why conflict of this nature is bound to occur. Finally, highlighting the Sierra Leone challenge to the “conventional” understanding of neoliberal housing policies, this chapter does not only move away from the general problematiques, but specifically focus on the challenges of developing a conventional market-oriented success story in Sierra Leone. It explores in a sociological way the lack of trust for mainstream institutions (mortgage banks, government institutions), the under-developed demand-side (chronically unemployed masses, informal employments, etc) and their associated problems in developing a capitalist-based mortgage system.

Finally, chapter six summarizes the major findings of the dissertation in terms of policy implication and provides some realistic economic policy recommendations. Cognizant of the environment in which countries in Sub-Saharan African countries operate and the trappings of neo-liberal policies through the various multi-lateral organizations like World Bank and IMF, this chapter recommends small as well as big steps that countries can take to significantly tackle social responsibilities that undermine local government’s legitimacy and further impoverish their citizens. Like every other research, this chapter also discusses some of the delimitations of this approach as well as the constraints with due consideration of rival explanations of the current housing problems.

CHAPTER 2

THEORETICAL FRAMEWORK

2.1 Evolving Perspectives over Sub-Saharan Africa Housing

This chapter builds on the introductory chapter, and plots in a more detailed historical and conceptual language, the evolving role of the state in housing. It contrives and accentuates the trend in housing production in developing countries with special attention to the “coincidental” shift in emphasis to the private market at a time when global institutions (IMF & World Bank, among others) were emphasizing economic liberalization as a condition for loan and development assistance to third world countries. It undertakes a detailed and rigorous review of the previous conventional approach to housing in Sub-Saharan Africa that involved significant state involvement/investment- a practice now commonly referred to among housing officials as the ‘provider’ status. But more importantly, it shows the patterns, processes and knowledge that informed the shift in the housing practices since independence and argues that these patterns are not merely coincidental or independent of the rest of the global economic shift to neo-liberal market forces, but rather, they are a part of the larger global “regeneration” strategy in which cities attempt to increase their competitiveness (Harvey, 2008). This chapter theoretically weaves the broader neoliberal theoretical framework into the historical process by reviewing David Harvey’s “*Urban Entrepreneurialism*”, Richard Peet’s *Geography of Power* and his theory of *Expert Sense* as an alternative explanation. Henri Lefebvre’s “The Right to the City” theory is provided as the theoretical framework for previously marginalized residents to overcome displacement and urban exclusion in the face of corporate exploitation.

2.2 From “Provider” to “Enabler”

The discussion of the evolution of housing in three selected Sub-Saharan African countries (Ghana, Sierra Leone and Nigeria), illustrates a general transition from complete government housing provision to market-oriented housing policies. In the process, they demonstrate how the idea of a market-oriented housing policy as a solution to complete government housing has evolved in Africa and its relative impact on the housing stock and housing economy for the urban population. While the emphasis is not Sierra Leone, the inclusion of Ghana and Nigeria shows a pattern in the adoption of these policies, the world view that guided these decisions and the similar outcomes. Let me start by defining the Sub-Saharan Africa and giving the significance of housing within that sub-continent.

What the heck is Sub-Saharan Africa? Sub-Saharan Africa is one of twelve regions of the globe. As a geographical term, it generally refers to the area of the African continent which lies south of the Sahara (UNDP, 2002). A political definition of Sub-Saharan Africa covers all African countries which are fully or partially located south of the Sahara. Furthermore, it is generally referred to as “Black Africa” in reference to its mainly black population (UNDP, 2002). It contrasts with North Africa, which is typically considered part of the Arab world. Housing policies in the Sub-Saharan Africa are generally poorly documented. Therefore, many scholars who normally write on this subject get their information from the World Bank and its sister Bretton Woods Institutions (BWIs) like the International Monetary Fund (IMF). This is in part due to the fact that these institutions have influenced a series of housing policy initiatives

through their policy initiatives like housing enablement (World Bank) and or structural adjustment programs (IMF). Additionally, other humanitarian organizations and international non-governmental organizations (NGOs) like the United Nations Habitat (UNHABITAT) have been very much involved through a variety of housing programs within their poverty alleviation programs and have therefore added to the growing mix of NGOs.

The involvement of these organizations is based on the realization that inadequate shelter poses one of the most important security and humanitarian risk to developing countries. Therefore the United Nations Human Settlement Programme (UN-HABITAT) has placed significant emphasis on the housing sector in Sub-Saharan Africa. According to its Executive Director, Anna Tibaijuka, “housing is not only a peripheral activity, but a central force of sound economic development, much in the same way as investment in transportation, power and communication” (2009, p.1). This viewpoint about housing arises from the idea that those nations with the housing sector more fully developed are more likely to be considered “developed” nations (Anjomani, 1994). Unfortunately, most developing countries such as those in Sub-Sahara Africa do not have a near enough stock of housing supply to house the urban poor and help drive economic development in these countries.

But how to address the housing crisis has always been contentious. In Sub-Saharan Africa, immediately following independence in the late 1950s and early 1960s, the debate on how to increase housing stock for the urban poor only became more complicated as the problem increased (Yeboah, 2005). There was an assumed consensus that government should continue providing public and subsidized housing as part of its social responsibility. The major trend

therefore was that public housing projects became dominant during the 1960s. But by the 1970s, these social housing programs started phasing out in light of the incessantly acute economic problems faced by the majority of Sub-Saharan African countries and pressure from the World Bank (Yeboah, 2005; Arnott, 2008). More recently, the shift in housing policies has been remarkable and has mainly been a shift from the doctrine of “provider,” as previously practiced by governments, to that of “enabler” as prescribed by the World Bank. Today, housing delivery in the region is multifaceted with an increased number of providers that include among others cooperatives, the private market, non-governmental organizations, and in many cases, the poor themselves (Yeboah, 2005).

Prior to this evolution, most governments had engaged the ‘provider’ paradigm which ensured that public authorities essentially control the production of houses in order to reduce housing deficits and improve the quality of housing (Lyons, Schilderman & Boano, 2010). The practice generally had started with ambitious delivery of complete housing programs immediately following independence (Arku, 2006). For instance, prior to the 1980s, the Ghanaian government had strongly intervened in the housing sector and the aim was to provide its citizens with public housing. Resultantly, there were state-owned housing programs, such as the State Housing Corporation and the Tema Housing Corporation (Arku, 2009). Public provision of housing also meant state intervention in land markets to ensure that housing production is completed at limited cost to government and affordable rent to citizens. Hence, the state intervened in the land market with the aim of “ensuring equitable and efficient allocation of land resources” (Arku, 2009 p. 16). Proponents of this approach argued that “...housing is a necessary adjunct to industrial development” (Arku, 2006, p.382). Basically, they link adequate

housing to economic development and argue that qualitatively improved housing is not only beneficial to the nation's wellbeing, but that it significantly reduces the number of days lost at work and hence improve income (Arku, 2006). In essence, they argue that housing policy in part makes people ready for the labor market in an efficient way. These important social factors (employment and healthy workforce) therefore made the issue of housing (just like healthcare) too important to be left in the hands of private individuals or market forces.

In neighboring Nigeria, the story was similar. During the periods immediately preceding independence in 1961, Nigeria like most of the developing countries in Sub Saharan Africa had emphasized public housing schemes. Immediately following independence in 1960, Nigeria put together a variety of public-driven strategies and programs that particularly targeted its low income population. Among them were the Federal and State housing programs, sites and services, public assisted settlement upgrading as well as the slum clearance programs. But these public housing initiatives were later deemed as unsuccessful by most Nigerians and the international institutions like IMF and the World Bank. Therefore, in line with most of her counterparts as well as the coincidences of the global liberalization paradigm, Nigeria started to shift from direct public provision of housing to the enablement of private shelter initiatives and housing production (Ogu & Ogbuozobe, 2001). In fact, together with South Africa, Nigeria took the lead among other African countries that endorsed the enablement strategy for housing in the continent, which became known as "The Johannesburg Declaration in 1995" and the Habitat Housing Agenda in 1996. Both agendas declaration advocated for the promotion of the enablement policies in African countries as advocated for by the World Bank. Among other things, these countries agreed to "explore innovative arrangements to enhance the security of

tenure...” through sectoral approach rather than particularly targeting specific populations or programs (UN HABITAT, 1996, p.24). They also agreed to “consider financial systems that recognize organizations as credit holders ...encourage the private sector to mobilize resources to meet varying housing demands...support competitiveness or mortgage markets” (p.44-45). Thus Nigeria was following the pattern of many developing countries as demanded by the World Bank. In so doing, access to housing supply among the middle class increased exponentially, without a corresponding increase among the urban poor (Arku, 2006).

Just a few hundred kilometers away from Nigeria is neighboring Sierra Leone. Sierra Leone provided public housing schemes to its urban population until 1963, immediately following independence (Doherty, 1985). The most innovative evidence prior to the housing shift was the initiation of the Kissy Low-Cost Housing Estate which began in 1959 and concluded in 1963 (Doherty, 1985). This housing scheme still remains the most tangible manifestation of direct government provision of housing in Freetown. However, as with many other countries in the region, Sierra Leone, facing difficulties providing sufficient housing supply for its urban population, and with conditions of structural adjustment programs by IMF and other lending institutions as discussed in the introduction, became less enthusiastic about massive government projects and explored other avenues. As a result, new housing policy developments following independence did not reflect the initial spirit of low cost housing initiatives. This was encapsulated in the 1963 Borys Plan which deviated from the direct government intervention, and proposed a comprehensive redevelopment approach that introduced central city high-rise dwellings (Doherty, 1985). And even where fragmentary references were made to public housing, when it came to implementation and financing, the policy of “mixed provision of

housing” was established. In other words, “private enterprise should ... carry the major part of the burden and every encouragement will be given to private effort to expand its activities through various media, including building and loan societies, mortgage companies and other financial organizations” (Doherty, 1985 p. 155). Although a few government-sponsored programs like the OAU villas were undertaken, they were mainly event specific projects that did not reflect the initial spirit of affordable housing of the early independence period. Also, they did not target low income populations and were eventually converted to government quarters for high placed senior officials. Hence, the beginning of housing privatization also meant the abandonment of low-income priorities not only in terms of direct housing provisions, but even housing subsidies. No programs were put in place to cater for those who could not compete in the private market. The new wisdom was that once the private sector was enabled through financing, housing will eventually filter down to the rest of the population including the neediest.

Ironically, these reforms did not improve housing conditions, as the already over stretched housing problem was further compounded by the inability of the Freetown masses to pay a “profitable rent.” Other recommended reforms such as the 1969 Donald Hanson report that attempted to replicate the World Food Program housing model (using self-help techniques and unemployed and underemployed labor, introducing tax incentives for housing provision) did not bear much fruits due to lack of the desire for implementation (Doherty, 1985). Also the 1972 Fitchet report, reiterating many of the Hanson ideas while advocating for home maintenance loans, and initiating the World Bank’s model of site and service schemes, added little success to housing. Today, the number of people without housing in Freetown is almost three times more than the same population in 1972 (Winnebah et al, 2006).

The three selected case studies above show a pattern in the way housing policies have evolved over the years from ambitious government interventionist programs to an all-out market-oriented housing program. There was no agency or empowerment given to the low-income. It was a desire to accommodate the market at the expense of the actual urban population for whom the housing policies were being made. Even with government assisted homes like Low-Cost, these programs later on receded to providing only small core units which beneficiaries were required to improve, and then the final stage eventually led to complete laissez-faire self-help with no policy initiative for low income people who were already occupying the estates. These events coincided with the global paradigm shift from direct public provision of housing to the enablement of private shelter initiatives and housing production. Today, Sierra Leone like its West African counterparts continues to face a series of challenges even as the nation liberalizes its housing scheme. While there is evidence that housing stock among the middle class is improving, there is no evidence of a corresponding increase among the urban poor as was intended by the enablement program.

2.3 The Issue

It is now common knowledge among scholars and local governments in developing countries that notwithstanding almost four decades of enablement trial, this approach has not worked. There is no dearth of scholarship on its inefficacy. But the concern for this research is that despite this growing acknowledgment, housing policies increasingly continue to parallel this approach. Despite the importance of housing, and the devastating housing situation in places like Sierra Leone (both in terms of quality and quantity), affordable housing is something of the

past. Nearly everybody agrees that there is a serious housing problem and that there is an urgent need for a solution. But as with every other social problem, scholars are divided about the solution. When asked what the housing problem is and how it can be solved, it becomes even more complicated. The characteristics and causes of the problem as normally reported by scholars, news media and western journalists is that the problem typifies the entire African continent. The urban landscape is generally presented as a one-size-fit-all situation – the sub-continent’s urbanization process normally portrayed as one big homogenized, undifferentiated and undifferentiable continent suffering similar fate of derelict conditions, evidently indicating little or no planning at all. These antiquated problem definitions have to a large extent determined proposed response to the housing problem in most developing countries. Various schools of thought have emerged. This research looks at it from two different perspectives. The first section discusses the general diagnosis provided by neoliberal school of thought; the second provides explanations by critics of this thought, while the third section provides a theoretical response to the neoliberal argument.

2.4 The Neoliberal Argument

Among neo-liberal scholars, the diagnosis and prognosis of the grim housing crisis in developing countries is almost consensual. Rural-urban migration and outdated land tenure systems have been the most cited reasons for urban housing problems in developing countries (See World Bank, 1993 & De Soto, 2000). Some (Arnott, 2008) argue that the underlying factors are both demographic (population growth, rapid urbanization) and economic (the under-development of productive resources). Others (World Bank, 1993; De Soto, 2000) argue that too

much government regulation and the inability of African countries to fully grasp and implement the rudimentary of free-market approach is the cause for housing deficit and housing inequality. Even more specifically, others, (World Bank, 1993; De Soto, 2000; Williams & Oredola-Davies 2006; UNHABITAT, 2006) argue that ambiguous property rights and lack of regulatory enforcement are the major issues affecting Africa's housing productivity.

Many of the neoliberal arguments for housing solution have been linked to questions of land markets and property rights in developing countries. Theorizing for why developing countries have not been able to develop adequate property rights that could lead to private ownership and hence potentially increase housing stock, De Soto attributes this to a lack of four major assets which include information, capital, political awareness and ability to learn lessons from the United States (De Soto, 2000). Using capitalism as the yard stick for economic development, neatly embedded in a once popular self-help approach model, De Soto offers perhaps the most powerful and compelling way to market capitalism. His main argument is to formalize and put into the capitalist market all extralegal properties in the informal sector. It is an over-enthusiastic theory that is supposed to make millionaires out of the poorest slum dwellers of the world by simply titling their extralegal property thereby converting them into transactable capital – in typical American mortgage fashion. His thesis is that the private market, through the titling of lands will be the best solution because those lands will automatically flow into the formal market and become exchangeable capital (De Soto, 2000). While this may have been successful in De Soto's native Peru, data from studies on developing countries (Rakodi, 2012) including this study indicate that title ownership has not seen a corresponding increase in access to home credit, as lenders continually adjust their credit criteria that puts less premium on titles

and more on the ability to repay loan through steady and healthy income. Lack of steady income in this chronically unemployed community makes access to information about home financing or loans almost non-existent.

Anjomani (1994) in the same vein argues that limit to available resources makes it difficult for developing countries striving for growth to undertake sustainable housing development projects and maintain a healthy housing stock. In criticizing the approach of developing countries, therefore he argues against governments' direct involvement in housing and advocates for "implementing policies that would instigate its development" (p.52). Toting the United States as a success story, Anjomani conjures the wisdom of the Federal Housing Administration (FHA) which stimulated building without recourse to public funds by creating a partnership between the government and the private sector. Working within this perspective, other scholars like Buckley & Kalarickal's (2005; 2006) and De Soto's (2000) in their discussions of land market issues, argue that investment in housing in developing countries has been severely impeded by excessive regulation and ambiguous property rights. Therefore, they contend that titling land with unambiguous property rights, much as was done with the privatization of ejidos in Mexico and De Soto's native land of Peru, will sharply stimulate investment in low and middle-income housing (Buckley & Kalarickal, 2005). Unfortunately, in most development literature, it has long been a common knowledge that countries like Sierra Leone don't follow the same path to economic development like that of the United States for a major reason. As Doherty (1985) noted, "the experiences of capitalist countries have shown that the private market and the state combine...though sometimes antagonistically, but often in

complimentary manner to expand the housing supply” (p.160). Unfortunately, for countries like Sierra Leone and most of the developing world, in large measure, these conditions are absent.

Institutionally, the relationship between neoliberal policies and housing in Sub-Saharan Africa is more evident in the study of the three main institutions (World Bank, International monetary Fund and World Trade Organization) that influence many economic policies in the developing world. This is because they have significant leverage and presence in developing countries. Coming as no surprise, the World Bank took the leading initiative in this new policy direction, thereby structuring and tying its lending and aid packages as preconditions for developing countries. The key document that laid out the enabling approach was a World Bank policy paper – *Housing: Enabling Markets to Work: With technical Supplements (1993)*. Within the prevailing policy concept, “enabling” refers primarily to “...a focus on developing the supportive context for private entrepreneurs and other market actors (Mukhija, 2004; p. 3). This policy was to later shape housing programs in developing countries for years. The Bank’s enablement policy focus as documented in the report is important because the Bank does not only play a dominant role in shaping housing policies in Sub-Saharan Africa, but even more importantly , the Bank has been criticized as embodying the liberalist neo-classical economic ideas that are intrinsic in modern world economic policies. The argument made by the Bank justifying the policy shift to enabling the markets in housing rather than the state, is in line with the core of neo-liberal economic argument that no government can provide the substantial amount of high quality housing for its citizens no matter how rich that country is (Edel, 1972; Turner & Fitcher, 1972; Anjomani, 1994). But even more imperative, and the primary concern of this research, is the Bank’s stated objective. The Bank argued in its policy paper that the primary

goal is to reduce poverty through affordable housing particularly in urban areas. This dissertation contends that the policy and its implementation across most of the developing world are doing exactly the opposite – impoverishing the poor. The Bank’s premise for increasing access to the poor lays with a strong and enabled private market and less government regulations. Therefore, the new enablement wisdom argued for the elimination of conventional approaches such as project-specific assistance, activities of housing corporations or communities, and other housing activities that the government and non-governmental agencies were already undertaking. Rather, such activities were now to be complemented with policies that emphasize the need to rationalize the broad regulatory framework within which the sector operated (World Bank, 1993; p.1). Non-profit organizations (institutions that have traditionally played a significant role in developing countries) were totally absent from the new equation, and even where their roles were briefly mentioned in passing, the Bank did not provide clear structural and funding support to them (Mukhija, 2004). Governments were given passive role to play in something they had dominated for generations because they were now viewed as the problem. They were admonished to “abandon their earlier role as producers of housing and to adopt an enabling role of managing the housing sector as a whole (World Bank, 1993, p. 1). In summary, all of these traditional institutions of housing provision in developing countries were structurally and financially incapacitated and funds transferred to the private sector, hoping that somehow, once the private sector gets “enabled”, its fortune would trickle down to the poor man.

In line with neo-classical economics arguments of a free-market approach, the Bank insisted that the previous “producer” role by governments of developing countries significantly hindered housing growth by impacting “security of tenure”, “desirability of and demand of

housing real estate”, and “amount of housing investors want to build” thereby negatively impacting the quantity of housing needed to meet housing demands (World Bank, 1993, p.3). Therefore, to ameliorate housing problems, the Bank’s influential housing policy paper urged governments towards a sectoral approach with the aim of strengthening and financing the market rather than concentrating on individually earmarked projects (like sites and services) that directly impacted individual lives as had been the practice. Governments were coerced to remove “barriers” to “rational decision making”, in support of the privatization of housing delivery through what was referred to as “market-responsive deregulation” (Mukhija, 2004). The rationale from the Bank’s perspective, something that nips into the bigger neo-liberal economic theory, is that a “responsive housing market” provides better, more affordable housing, even for the poor in comparison to the “heavily regulated markets” (World Bank, 1993).

Almost twenty years after this policy came into effect; there has been little evidence of access to affordable home among the urban poor. Unfortunately, private sector housing finance in most parts of Africa has traditionally been a purview of a select few private developers since colonial times, and such practice was eventually upheld by the new independent nations as the solution to the housing needs of the newly independent nations, significantly skewing opportunities for affordable homes (UN-HABITAT, 2006). Firstly, prior to this period, they had never worked in the area of affordable homes. Even where they have tried, their unintended consequences have further fueled concerns about their effectiveness in providing affordable housing for the large numbers of the urban population. As the Freetown scenario illustrates, the mode of their operations (strict credit requirements, high interest fees,) mostly work best for the high end market rather than low-income wage earners that the policy was designed to protect.

Some scholars (see Baken & Van Der Linden, 1993) have pointed out that to the unsuspecting student, the concept of housing liberalization in developing countries may appear like a very sound and isolated public policy initiative, specifically designed to improve housing performance and improve access to housing for the urban poor. Even where such policy failure may have been acknowledged, such failure has the tendency to be interpreted merely as an unintended consequence of an otherwise well intentioned policy. But delving deep (as the following chapters will illustrate), they argue that the concept of “enablement” was inextricably tied into a growing neo-classical economics at a period that was significantly marked by a steady shift, among all the nations of the global economy, toward economic and social policies with enormous power and leverage given to markets as well as interest of capital. What third world countries started witnessing through these policy initiatives was the inclusion of the lever of capitalist mode of production into the everyday lives of modern day activities, including housing (Harvey, 2005). Through international development institutions like the World Bank therefore, capitalism started penetrating deeper into the social, institutional and cultural fabrics of modern day lives and continually escalated the influence and supremacy of capitalism. In doing so, many developing countries started experiencing the creation of a new generation of economic elites.

Housing policies in Sierra Leone provide a clear illustration of the neo-liberal approach to economic development. Today, Sierra Leone has shifted from social housing programs and/or self-help models to one that reflects market-oriented policies as practiced in the West. As the 2006-2016 National Housing Programme illustrates, government’s activity in the provision of housing at all levels of need has increasingly dissipated. Currently, seventy-five percent of the

households in the country (32% in Freetown), occupy dwelling units which they either purchased, constructed or inherited (Thomas, 2006). In general, “less than 3% of households are in units constructed or rented by the government, and many of these, with the exception of the OAU flats at Hill Station, date back to pre-independence years (Thomas, 2006, p.20). Even the management of the Low-Cost housing Estates has been transformed from public rentals to owner-occupier. Increasingly thus, approaches to housing have been characteristic of a free market political-economic philosophy that institutes basic priorities that are in tune with capitalist features. More recent national housing policies in Sierra Leone have articulated this departure more clearly, increasingly emphasizing the need for greater private market takeover as encapsulated in the revised National Housing Policy that was a joint initiative of the Sierra Leone government, the United Nations Human Settlement Programme (UNHABITAT) and the United Nations Development Programme (UNDP).

Despite this increasing growth in privatization emphasis, the housing situation continues to exacerbate. The major issue with the proponents of the enablement approach and their theoretical approaches is their extreme penchant for “problem solving” from only one perspective. This method which I find flawed, fundamentally falls short of calling into question the often taken for granted assumptions about the institutional practices, social processes and power relations that structure these housing problems and how they can be understood and responded to by government officials in particular ways, and the impact of such response on the urban poor. The enthusiasm with which this policy has been promoted by local officials in Sub-Saharan Africa despite its counterproductive effects demonstrates a misleading interpretation of the private market’s potential, leading to displacement, uneven development and conflict over

competing use-value. It further points to an often unacknowledged fact that the abysmal failure of policies implemented in Africa are in part due to the injection of foreign “solutions” to local problems without due consideration of their embracing political and social context. The housing problem in Sierra Leone, like many Sub-Saharan African countries is not merely a result of unambiguous government regulations as market-based advocates argue, neither is it a result of a lack of understanding of proper implementation of neo-liberal capitalist-driven agenda as De Soto argues. I argue that Sierra Leone’s housing policies in the past four decades point to liberal and capitalist driven policies. But in spite of this policy shift towards a market-oriented housing, and a move from provider status to enablement, housing problems have become exponentially worse among the urban poor. The following contextual framework therefore provides alternative explanation to these dominant theories and a structural perspective for analysis of the data.

2.5 The Neoliberalisation of the State and Housing Rights

The global reach of neoliberalism and the growing economic globalization have radically fashioned the way cities are developing throughout the world. Unfortunately the paucity of literature indicates a gap in urban studies linking these changes to urbanism in the global south (particularly Sub-Saharan Africa) from a political economy perspective. Therefore, it is imperative that scholarly works that inquire into the role that political-economic dynamics have played in urbanization be reviewed with reference to the current uneven development in the sub-continent’s urban geography. Whilst an immeasurable assortment of political economy scholarship has focused on scrutinizing the consequences of these developments on urbanization

and housing rights in industrialized countries, there is inadequate scholarship on the impacts of these global forces on cities in Sub-Saharan Africa. As already discussed, there has been growing shifts in housing policies in developing countries that parallel the west since the 60s and 70s and in line with the spread of neoliberal globalization. But the effect of these policy changes on the urban poor and the linkages between housing marketization and an increasing housing unaffordability and displacement in developing countries has not been theoretically well explored. Rather, explanations have been more on the unwillingness and inability of developing nations to adapt to rational decision making policies. In Sierra Leone, most of the studies on housing and under-development have been explained in terms of rural-urban migration and the problems land tenure systems. Where there is an attempt to look beyond these relationships, corruption and misplacement of priorities on the part of housing officials have been advanced as reason for the failure of housing policies (Doherty, 1985). There is very little scholarship to explain why the move towards enabling the private housing sector even with a healthy stimulus package has only increased housing unaffordability and displacement of the urban poor. Even as many countries in sub-Saharan Africa reduce the state's role in housing, the rationale for doing so and yet having different outcomes has not been well researched. In an effort to show the theories, views and political climate that triggered the shift in housing policies in developing countries, it is important to define the prevailing concepts within which these changes took place and their influence on developing countries. The discussion of the housing trend towards a neoliberal enablement rests on four major conceptual analyses. They include the neoliberalisation of the state (as presented by David Harvey and other scholars), the concept of "Urban Entrepreneurialism", and Richard Peet's "Expert Sense" theory as presented in his

“Geography of Power” and Unholy Trinity”. Since this research is not only limited to problematizing and historicizing the housing situation (as important as they are), but also presenting an important case study of how these policy changes affect real people, Henry Lefebvre’s “*The Right to the City*” approach is also be analyzed to illustrate how previously marginalized urban populations can overcome displacement and exclusion.

According to David Harvey (2005), neoliberalism is “a theory of political economic practices that proposes that human well-being can best be advanced by liberating individual entrepreneurial freedoms and skills within an institutional framework characterized by strong private property rights, free market, and free trade” (p.2). Some of its most poignant elements include privatization and deregulation, free market and trade principles, the protection of private property, and flexible labor laws (Peck and Tickell, 2002; Routledge, 2003). Advocates for neoliberal approach see the state’s role as only that of an enabler of the environment through ‘an institutional framework’ that ensures such freedom takes place. Therefore, bringing ‘all human action into the domain of the market’ (Harvey, 2005 p.3) demands an increased technological reach to process decisions in the global market. The concept itself as Harvey argues is engrained in the notion/idea of ‘dignity and individual freedom’ (p.5) – a powerful notion that has always appealed to the political right. Hence, historical revolutions and successful dissident movements such as those of Eastern Europe and Soviet Union were inspired by these ideals that eventually led to the end of the cold war and the incident at Tiananmen Square (Harvey, 2005).

Recently, when the originally pronounced reason (weapons of mass destruction) for invading Iraq proved inaccurate, the Bush administration evoked the idea of freedom, arguing

that the removal of a ‘dictator’ (Iraqi president Saddam Hussein) and the ‘restoration of freedom’ was all that mattered to the Iraqis and was enough justification for the hundreds of thousands of lives lost as a result of the invasion. The eventual occupation of Iraq was followed by an upshot of ‘free-market’ and ‘free-trade’ rules – a development that a member of the Coalition government termed as ‘free-market fundamentalism’ (Harvey, 2005). But this was not surprising. As Harvey points out, “the assumption that individual freedoms are guaranteed by freedom of the market and of trade is a cardinal feature of neoliberal thinking” (p.7). This is because the logic of neoliberal thinking is based on the desire for creation of private wealth, which proponents argue will in turn improve the quality of lives of the population. In this direction, states are seen as impediments to freedom not only of the market whose freedom makes people rich, but to the potential prosperity of its people. Therefore, the restructuring of state apparatus (as was done in Chile and Peru) that includes the denationalization and eventual privatization of public assets in order to facilitate foreign direct investment and free-trade became the essential mantra for development theories.

Historically, this concept was designed following World War II, as a deterrent to the ‘inter-state geopolitical rivalries’ which had threatened capitalism (Harvey, 2005; p.10). This eventually led to the new world order through the creation of what Richard Peet (2007) referred to as the ‘Unholy Trinity’ (The IMF, WTO and World Bank), commonly referred to as the Breton Woods institutions. With the fall of ‘embedded liberalism’, in the late 1960s, corporatist strategies took center stage in regulating the economy that included austerity measures, muzzling labor aspirations and controlling wages and price systems. Thus, the “Washington Consensus” of the 1990s eventually sealed the fate for any non-capitalist form of development idea and

effectively replaced it with neoliberalism as the ‘only answer’.

Proponents of neoliberalism tend to lace the idea into the more acceptable phenomenon of globalization to argue for its inevitability. But this is not true. While scholars have argued that neoliberalism is a more recent concept dating back as recent as to the late 1970s and early 1980s, on the contrary, some scholars (Appadurai, 2001; Harvey, 2008) contend that globalization is not new. Smith (2002) asserts that while the globalization of capital production may be new, globalization itself as a phenomenon has been an evolving process that has been around for much longer than the 1970s period. However, its phenomenal influence has been inherently used today to “amend the existing [arrangements] and create new territorial configurations to increase capital accumulation” (Afenah, 2009). And as Peet (2007) contends, the difference between the two is one of hegemony. Neoliberalism is hegemonic in nature and clearly different from globalization, which has the potential to connect people across the globe in an “emancipatory fashion”, while neoliberalism does so in an exploitative style mostly at the expense of the poor. In light of this dissertation’s core arguments, this distinction is noteworthy, in that globalization is not necessarily a bad thing, and policies that advocate for and prioritize internationalized export economy with minimal state regulation are not necessarily forces of globalization (Peet, 2009).

Neoliberalism of the state has not only been associated with the rise of globalized corporate power, but also more frequently associated with the proliferation of global elitism amidst the shrinking of local city authorities in third world countries (Falk, 2002; Peck & Tickell, 2002; Purcell, 2002; Harvey, 2008). The poorest countries in the global south are the biggest victims of this capitalist chain of exploitation through a simple economic logic. Surplus

funds that had been recycled from the New York Stock Exchange eventually got dispersed to developing countries that were hungry for money in exchange for “reforms”. The main goal was to ‘dissemble’ capital from state ‘constraint’ through various policy initiatives, such as “housing enablement” – the subject of this research. States were encouraged (including corrupt regimes) to take out huge loans with exorbitant interest rates that only advantaged the borrowing country – mostly the United States – a loan that easily pushed them into default and hence additional mandatory reforms as conditions for rescheduling of loans. In summary, the above account demonstrates that the project was designed “to restore power to the economic elites” and not merely a “utopian project to realize a utopian design for reorganization of international capitalism’ (p.19). It is a conspiracy to restore an old order that benefits only the top one percent. It is an inconsistent and hypocritical economic philosophy that is more concerned with redistributing wealth than increasing it, because it frowns at government intervention programs in the economy, even as it has no opposition to bailing out Wall Street. However, this trend has been aided and abetted by cities and governments of the global south which are responding in a way that is increasingly changing the trajectories of urban space (to the benefit of the global north), thus raising a new trend of scholarly concern. It is the towards what Harvey calls “Urban Entrepreneurialism”

2.6 David Harvey – The Concept of Urban Entrepreneurialism

David Harvey argues that the demand for amplified international city competitiveness has led to the marginalization and exclusion of the urban poor, as the desire for gentrification has led to “waves of property development”, and high-ended constructions to ensure “cities become

increasingly shaped as places for higher classes” (Harvey; 2008 p.1). Harvey’s urban entrepreneurialism more succinctly locates the institutional geography of power into a global-south housing policy perspective. The notion of urban entrepreneurialism as posited by Harvey is an important concept for analyzing the socio-political issues that have come to pass with recent trends in policy changes and the governance of urbanization. More than twenty years ago, Harvey argued that globally, cities were undergoing a shift from what he called “urban managerialism” of the Keynesian city to the “urban entrepreneurialism” of the neoliberal city (Harvey, 1989). He observed that cities were increasingly entering into the global urban competition as a vehicle for attracting global production and investment capital. According to Harvey, “urban governance has become increasingly preoccupied with the exploration of new ways in which to foster and encourage local development and employment growth” (ibid, p.3). At the time, as Harvey acknowledged, there was a general consensus that the rationale for such shifting had to do with the difficulties facing capitalist economies coupled with “deindustrialization, widespread and seemingly “structural” unemployment, fiscal austerity...with a rising tide of neoconservatism” (p.5).

In the 2000s, national governments and local states were faced with an increasing uneven transition from a very hostile fiscal environment that constrained their ability to proactively engage in development projects (Brenner, 2004). However, more recently, cities and states today are jockeying for strategic positions to attract these global institutions through their policy initiatives. As a result of the increasing globalization of economic activities and enormous reliance of major capitalist institutions upon localized economies, these developing “glocalizing” states have marshaled varied political strategies to augment place-specific socio-economic assets.

As Brenner hypothesized, “the entrepreneurial cities represent key regulatory arenas in which new “glocalized” geographies of national state power are being consolidated’ (p. 198).

Therefore, the citizens of the world began witnessing the redevelopment of existing and new buildings into new consumption oriented urban space in order to attract the “global urban elite”, by replicating make-belief ideals of cultural spectacles, enterprise and trade zones, and waterfront developments (Peck and Tickel, 2002). These trajectories are based on the presumption that “every city can win” and is further propagated by the mystical ‘urban reality’ notion that no city can afford to be apathetic or left out in the global bandwagon flotilla. But what is actually happening according to Harvey is that “in selling themselves, cities are therefore actively facilitating and subsidizing the very geographic mobility that first rendered them vulnerable, while also validating and reproducing the rules systems to which they are subjected” (p.393). In the process, these vulnerable cities have moved into the line with “naked requirements of capital accumulation” (Peck and Tickel, 2002, p.393).

Therefore, in the process of undergoing such “urban entrepreneurialism”, Harvey contends that global cities are also undergoing changes in existing accentuations of citizenship. These include the new definition of citizenship at two levels – formal citizenship referring to formal membership of a particular nation state, and “substantive citizenship” referring to civil, economic, political and cultural rights that citizens enjoy in a given society (Appadurai and Holsten, 1996). Even as traditional wisdom dictates that access to “substantive rights” is dependent on full formal citizenship, recent shifts towards urban entrepreneurialism that makes cities increasingly competitive are dramatically upending this relationship. Rather, a new trend of urban development policy is increasingly bestowing substantive citizenship rights to those who

control the sources of global capital even as they lack formal citizenship rights, whilst substantive rights are increasingly withdrawn from disadvantaged and poorer residents that have de facto formal citizenship rights (ibid). The idea that local policy decisions are made from corporate boardrooms in countries that are thousands of miles away, by corporate officials who are far removed from the realities of their policies has now become the new norm, which Harvey draws on extensively in his work. As local government officials rely on experts and international donor organizations for local decisions, they effectively disenfranchise their local citizens who elected them in the first place. But even more importantly, these local officials who now look for legitimacy from abroad also make and disempower themselves and in the process, as such policy decisions imported from above without local content end up being insensitive to local demands and reality, thus increasing the tendency for policy mismatch.

Reliance on experts and foreign international organizations for local policy imperatives does not only disenfranchise citizens, it also reconfigures the way of doing business by local governments. Governance is being reshaped in three key ways. First, governance is being rescaled, policy is being reconfigured towards competition rather than in favor of community communalism, and thirdly, many traditionally known state responsibilities are being reassigned to non-state and quasi-state bodies (Purcell, 2002; Peet, 2009). In essence, competitiveness and economic development are now the crucial elements that drive local policy making (Harvey, 1989; Peck, 1998; Purcel, 2002). In the process, this new governance reconfiguration has moved the policy-making domain away from demand-oriented redistribution toward supply oriented competition.

Furthermore, such desire for competitiveness has only succeeded in reversing the numerous economic and political gains that were instituted by the “welfare state policies and institutions” (Harvey, 2005). This is in direct contravention of the “provider” role which the state had played by been heavily involved in social services such as housing the urban poor. In essence, the interest of capital has reversed since the post-war decades of state interventionism and rather has led to the transformation of the state in the interest of private capital, leading to what Harvey refers to as “ a political project to restore class power” (ibid, p.16). In summary, the “revolution from above” which many critics argue has been bent on restoring “class power” as had hitherto existed prior to the second world war makes the quest toward urban entrepreneurialism by developing countries a gift to industrialized nations.

However, what is not very clear in Harvey’s theory is whether this is a push-pull factor and the apportioning of blame. I view this as part of the global flotilla of interconnectedness that is dispossessing cities and their citizens of their traditional legitimacies and citizenship (which Lefebvre calls “substantial citizenship”). It is been remotely perpetuated by elites who control the vital developmental institutions (IMF, World Bank & WTO) that now hold the global economic development in the global south hostage. The concern should not be whether governments in the global south are just ever too willing to copy western styles of planning or economic policy. The question should rather be whether they have any other choice at all. As Falk (2000) puts it, “the erosion of state autonomy and the emergence of arenas of decision and power beyond the control of the state have been weakening traditional bonds of identity between individuals and the state” (p. 5). But far too often, scholars wrongly assume that the arenas of power making are still present in the global south, when in actual fact they are concentrated in

boardrooms in Washington DC, London and other places, controlled by unelected bureaucrats who are far removed from the peasantry locations where these policies are implemented. As Manuel Castells would argue, the so-called new elites of the global south are puns who are remote-controlled “by the logic of networks” (Webster, 2002 p. 104). Even more evident is the fact that elites of the global south are paralyzed and incessantly glued to western ideologies through their formal training (mostly from western institutions), requirements and expectation of their job description, and prospects of gaining meaningful and gainful employment. As Peet (2007) puts it, their “bureaucratic technical interests...professional training in neoclassical economics proved amenable to Hayekian and Friedmanesque persuasion” (p.110). And from a third world perspective, we live in a world where people are more concerned with gaining the type of education that will increase their prospects for better jobs, and less concerned about their true convictions of what life should be. What this implies is that the role of the state, as important as it is in reversing this negative trend of citizen disenfranchisement, will only continue to dwindle under the current state of affair.

2.7 Richard Peet – The Geography of Power and Expert Sense

David Harvey’s urban entrepreneurialism concept while very important from a historical perspective is inadequate by itself without Richard Peet’s analysis of the specific powers that implement the above ideology. In order to provide a more comprehensive approach of David Harvey’s conceptualization of neoliberalisation, it is necessary to do an analysis of Richard Peet’s deconstructive critique of the Bretton Woods institutions in the “Geography of Power:

Making Global Economic Policy” (2007), and “Unholy Trinity” (2009), both of which further build on Harvey’s notion of urban entrepreneurship in a very unique Foucauldian perspective. Both argue that the “triad” of “hugely powerful and well financed institutions” (IMF, World Bank and WTO), though undemocratic, yet aggressively promote a kind of capitalism through their policy leverage that adversely affect developing countries in a significant way (Peet, 2007; 2009). The choice of these texts is deliberate, because by far, Peet’s works provide the most illustrative and comprehensive discourse of a post-structuralist view of capitalist exploitation through a rigorous analysis of the three most powerful and influential global economic institutions. Peet’s work is also important because it will be naïve to assume that one can talk about development and urbanization in developing countries without reference to the International Monetary Fund (IMF) and World Bank – the two most important institutions that have influenced housing policies and defined political and economic trajectories in the global south. Most importantly, housing and housing policies in Sub-Saharan Africa in the past two decades have been significantly influenced by the World Bank’s “enablement” policy.

Peet argues that power, ideologies and political arrangements are put into effect through these three multinational economic institutions (2007). He contends that these institutions are the face of neoliberal policies and are mainly concerned with concentrating power in the hands of a very few savvy unelected bureaucrats (far removed from the scenes where the policy is implemented), while shifting wealth to the wealthy and controlling the lives of vulnerable people. Drawing from Foucault, Peet alludes neoliberalism to a “disciplinary force” that disciplines the rest of the society particularly the working class and its movements. Setting out his ontological and epistemological positions right from the beginning in *Geography of Power*,

Peet succeeds in presenting the historical analyses, ideological policies and the outcome of the three Bretton Woods Institutions (BWIs), and provides a synopsis of a much complex interpretive and constructive relationship between neoliberalism and globalization. While some authors (see M. Chossudovsky, 1997) have forcefully tried to make this distinction, it is almost impossible to ascertain which has done this more successfully than Peet's *Unholy Trinity*.

Through a historical constructive methodology, Peet vigorously critiques the neoliberal policies from a perspective of Marx's insight into the nature of capitalism. But going beyond the responsibilities of a historical report, he portrays an elitist triad that is "run by directors and a secretariat that propagate rightist elitism in the guise of consumer populism" (2007, p.222). Peet clearly distinguishes between humanitarian globalization and neoliberal globalization, showing that globalization itself and its liberational potential has been underappreciated and misunderstood. He contrasts globalization from neoliberalisation, with the latter only succeeded in concentrating power into the hands of a few elites, leading to increasing opposition and social movements including in extreme cases fundamentalist groups. Like David Harvey (2008), he contends that the role of the state has been usurped by capital and multilateral organizations.

Laying the foundations for the critique of the political economy in 1818, Karl Marx's *Grundrisse* (1939), explicatively argued that capital does not simply imply property, money, or just one economic variable versus the other. This is because capitalism influences the way individuals view ethics, and in the process, it succeeds in molding the imperatives of the state until they are in harmony with its own (Harvey, 2005; Peet, 2009). This is important in the housing policies in Sub-Saharan Africa, as the dissertation seeks not only to know how the urban poor are

influenced by these policies, but also how these policies come to be conceptualized by local housing officials.

Another very important aspect raised by Peet is the undemocratic, yet influential role of the triad of the Bretton Woods institutions. In his *Unholy Trinity*, Peet illustrates how the new global economic power operates through a triad of institutions (The World Bank, The International Monetary Fund and the World Trade Organization), and this power concentration is illustrated through a variety of regional and economic groupings such as the G7/G8, the European Union, the United Nations and the Breton Woods institutions (IMF, WTO and World Bank). These multilateral institutions use policy devices and instruments such as “Structural Adjustment Programs (SAPs)” to shift wealth to the wealthy and control the livelihoods of poor people around the globe. Peet’s argument fits very much into the positions of David Harvey and other critics, and is even more evidenced in light of the influence of World Bank’s housing policies in developing countries and their effects on the urban poor.

The theory of “expert sense’ is the most relevant aspect with reference to this dissertation. While he has been criticized on the basis of what critics call ‘cognitivist bias’ - focusing on expert or individual opinion to frame his interpretation (Vercilo, 2009), it is however difficult to diffuse the deconstructive nature of corporate exploitation prevailing among the triad of powerful global institutions that lie at the heart. What makes his argument unique in the true Foucauldian concept and relevant for this research is the concept “expert sense” (p.15). He argues that in true international financial institution fashion, “expert sense” has come to embody an affirmation to power by the staff of multilateral institutions, mostly drawn from first world countries and elite institutions (predominantly from the United States) who command and

monopolize superior knowledge in the formulation of world economic policy (Peet, 2007). The “expert sense” paradigm which Peet uses to analyze the geographical trajectory of global economic policy serves two important purposes for this dissertation. First, as he argues, “the world cities where governance institutions congregate, and experts co-mingle, display landscapes imbued with the trappings of power. Locating the headquarters and much of the bureaucracy in such centers lends the policies they prescribe an aura of western authority” (p.2). Secondly, as he demonstrates, ‘ this ambient content is released as “power effects” as policies extend over space...and are adopted, under varying conditions of compulsion, in capital cities all over the world’ (p.2). Both arguments hinge more particularly on Washington and the United State’s Ivy league colleges’ domineering role as the “principal centers of economic and ideological power” (Layfield, 2007 p. 147). They reinforce and constantly perpetuate an aura of hegemony and power that is disseminated through neoliberal discourses of development from these ‘dominant centers’. This ‘institutional geography of power’ unmasks the politics of economic policy that serves the interest of the super-rich and global elite, preoccupied with the search for avenues to invest their surplus and unneeded capital at the expense of African peasants, leaving no possibilities for the world’s people to theorize their own economic fate. It takes away local content and initiatives and hence lead to policy mismatch, even where the intention among local officials might be genuine – which is at the heart of this dissertation.

In summary, Peet and Harvey illustrate the free market through the multilateral organizations as corporate exploitation through global financial institutions at the expense of the global south. The above history of neoliberalism and the quest for city competitiveness from the global south according to David Harvey’s perspective, illustrate the state of affairs as we know it

today in developing countries. It shows why developing countries are exclusively governed by an ever increasing web of international nongovernmental organizations rather than by the developmental state. It exemplifies why local authorities and governments in developing countries are concerned more with what the “international community” thinks than with what their constituents think. Unlike developed countries, legitimacy is sought from abroad and not from the electorates. It further demonstrates why all the experts in most developing countries including Sierra Leone are mostly from the West. In essence, the wisdom is that third world countries can only develop through the reach of the geographical dimension expatriates who help developing countries to devise policies that should get them out of debt. It is a type of nation building that western nations sought to impose through different state apparatus “whose fundamental mission [was] to facilitate conditions for profitable capital accumulation on the part of both domestic and foreign capital (2005; p.7). But all is not lost. What this means is that there has to be meaningful alternatives to help stave off corporate exploitation and remove decision making from corporate boardrooms to individual homes in the places where these policies are implemented. And Henri Lefebvre provides such framework.

2.8 Henri Lefebvre – The Right to the City

Henri Lefebvre’s “*The right to the city*” paradigm helps put into perspective the desire for meaningful alternatives to the existing dominant power relations in urban areas, evoking residents’ stand against the mounting marginalization in cities in developing countries. Lefebvre’s radical “the right to the city” paradigm is particularly useful in analyzing the

challenges put up by residents of the Kissy Low-cost Housing Estate” in preventing community takeover and displacement through government’s manipulation and exclusionary policies.

As already noted in the analyses of Peet and Harvey’s work, the current urban trajectories and modifications have been predisposed of disenfranchising urban inhabitants with regards to city governance decision-making (Peck and Tickell, 2002; Peet, 2007,2009). Therefore, in response to this unwelcome urban path, the idea of Henri Lefebvre’s “the right to the city” has emerged as a natural solution to this neoliberal disenfranchisement. Lefebvre’s notion of the right to the city is very instructive. His paradigm which was developed in 1968 “sought to empower urban inhabitants to participate in the use and production of the urban space they live in, and to shift the increasing importance of the city exchange value relative to its use value” (Afenah, 2009; p.7). Lefebvre contended that the city belongs to all its inhabitants who do not only have the right, but also have the responsibility to shape its future equally (Purcell, 2002). Therefore, he argues for a “radical restructuring of the social, political and economic relations, both in the city and beyond” (Purcell, 2002, p.101). Vital to his “right to the city” paradigm is notion that the arenas of decision-making in cities are restructured so that decision-making is redirected away from the traditional state apparatus (capital and the state) and toward the production of space (Purcell, 2002).

Two essential rights of the citizen are central to Lefebvre’s theory; they include the right to participate in the production of this space and the right to appropriate urban space (Purcell, 2004). While participation ensures that citizens occupy a central role in decision-making in the production of urban space, appropriation of urban space refer to resident’s right to use, occupy

and shape urban space to work, play and live (Afenah, 2009). In addition to what has already been noted in Harvey's urban entrepreneurship; Lefebvre acknowledges that while many decisions pertaining to urban space are made within the state, many more of them are also made outside the state – including investment decisions by firms. Therefore this theory puts the inhabitants at the seat of corporate tables as they now get direct voice to the production of urban space.

Beyond the realms of academia, this theory gained foothold in many communities resisting corporate takeover. The Grant Building Tenants Association of San Francisco and Villa Victoria of Boston illustrate this point. Following six months of planned resistance to eviction and serious negotiations, the Grant Building Tenants Association in San Francisco was able to stave off corporate takeover to ensure none of its residents were evicted, maintain affordable rents and ensuring long-term leases in 2000 (Grant Building Tenants Association, 2001). Putting together a savvy strategy that blended grassroots organizing, the association brought together several tenant associations that included the City-wide anti-displacement movement, housing activists, tenants of the Mint Mall and Redstone buildings to fight an attempt by Seligman Western Enterprises who imposed exorbitant rents in order to evict the current tenants. This is what Lefebvre referred to the right to appropriate and participate. Appropriation meant the right of the inhabitants to ‘physically access, occupy and use urban space’ (Purcell, P.103). As he envisioned, not only do the inhabitants have the right to appropriate an urban space that has already been produced, but to do so with the use value as the main consideration in such urban space production. Hence, the Grants Building Tenants Association was able to appropriate the land with use value considerations in mind (staving off rent hike), despite the desire by Seligman

Western Enterprises to “regenerate” the neighborhood with exchange-value considerations in mind.

Abandoned by the city and its elites in the early 1900s, the South End community of Boston’s Villa Victoria became a flourishing ground for newly arrived Puerto Rican immigrants in what was a cheap but constantly deteriorating community. Without surprise, by the mid 1950s, the community became a target for Boston’s “urban renewal” project. As the city’s effort to evict community residents became apparent, occupants of the enclave incorporated themselves into a group later known as Emergency Tenant’s Council (ETC) and fought the eviction (Small, 2004). The group later formed a sister organization called Inquilinos Boricuas en Acción (IBA), which united the neighborhood with the motto “no nos mudaremos de la parcela 19”—“We’re not going to move from Parcel 19.” (Small, 2004; p. 25). While acknowledging that the villa needed improvement, they also demanded that their voice be heard in any renewal project and rejected any proposal that would displace the community. By 1969, they won the unprecedented right to develop their own community using their own initiative. This idea of community action was what Lefebvre referred to as the right to participate. It is a situation where urban inhabitance (regardless of nationality) is given a political identity that is beyond the typical Westphalian notion of citizenship, with the ability to directly confront the dominant political membership (Purcell, 2004). In addition to gaining exclusive development right of Villa Victoria, residents sent one of their members to Puerto Rico for a specialized architectural training designed specifically for Puerto Rican realities – an important aspect that fits perfectly into Lefebvre’s right to the city where use value considerations must be the primary goal for urban participation.

But the above examples are only a drop in the bucket of many disenfranchised communities (or “substantive citizens’ if you would) who have not organized or rebelled against this angst. Even more importantly, developed countries with more organized labor movements, freedom of speech, are more likely to be the beneficiaries of this type of resistance than countries in sub-Saharan African where most citizens are faced with totalitarian and dictatorial governments and the need for organized labor is sometimes almost suicidal. It is against this backdrop that Low-Cost is being tested to find out how the transformation from government rental to private ownership by individuals who have been marginalized took place and whether Lefebvre’s theory is appropriate. Whether the pressures of neoliberal ideals is here to stay is difficult to discern because as Falk (2000) puts it, with “the absence of an ideological alternative, making resistance to globalization assume an *ad hoc* and exceedingly local character that may be concealing its systemic implications” (p.8), but certainly Low-Cost provides a framework that many communities that have witnessed the erosion of state power could emulate

CHAPTER 3

METHODOLOGY

3.1 The Methodological Approach

For the purpose of this study, attention was focused on what informs policy and how it influences people's livelihoods, in terms of the policy context, the policy processes and the policy outcomes. This research method therefore focused on the "what" and "how" of the underlying theories in enablement housing policies and its outcomes on the target population. Approach to collection and analysis of data was done qualitatively. In particular, a combination of document analysis, archival research and interviews were done. I conducted my ethnographic fieldwork in Freetown —semi structured, open-ended interviews—in the summer of 2011. The strength of this eclectic research approach lies in its capacity to shed light on the narratives and firsthand accounts in circumstances where purely quantitative data are absent or extremely difficult to obtain. Moreover, the use of the qualitative method results in a more holistic, synthesized and interpretive approach to a study of this nature. Unstructured interviews gave the respondents (housing officials and residents of Low-Cost) the opportunity to freely describe their interpretations of the housing policies, its implementation process as experienced by them, and the challenges that they face in achieving the desired outcome. It particularly gave residents of Low-Cost a voice in the conversation and provided me the opportunity to learn the most without forcing respondents into "boxed" categories just to "fit" a meaning or preconceived hypothesis.

Prior to interviewing Low-Cost residents, I interviewed housing officials (the policy makers and implementers) using that information to cross-check with feedback from residents of Low Cost (the policy target population), thereby gaining multiple perspectives on the issue. This demand-supply approach ensured that the current housing problem is treated specifically as an urban problem with explicit consideration of its embracing political and social dimension and context. Previous researchers (Doherty, 1985) had only focused on one set of primary data (from either the demand or the supply side) and reported their findings from one perspective. This comprehensive approach takes discussion a step further by including first hand perspectives from both the demand and the supply, thus providing a more detailed interpretive and unbiased viewpoint that previous scholars had ignored. In between interviews, I also used secondary sources, including previous studies, project documents and professional reports of the case. These documents provided additional information to supplement the interview data and together formed the basis for a wealth of descriptive data that is beyond the breadth and scope of a structured quantitative approach. The following sections therefore describe the research methodology in detail, including the data collection and the analysis process as well as issues of methodological constraints.

3.2 The Research Process

As stated before, the research was concerned with the following two broad questions:

1. What are the contending theories that explain the role of specific political and social contexts play in perpetuating or solving housing problems in Sub-Saharan Africa and what are the policy prescriptions that arise out of these contending theories?

2. How do the urban poor experience the changes emerging from these policy prescriptions?

In order to answer the two research questions, data collection and analysis were approached from a policy analysis perspective. In doing so, housing-related policy statements from the government, non-governmental organizations and private enterprises were reviewed and analyzed. The information from this document analysis formed the basis of the interview questions. The rationale for looking at policy statement from a confluence of institutions is that ‘policy’ is often understood in the context of public statements of intent, manifestos, declarations and papers, amongst others (Shankland, 2000, p. 17). Also, for many African countries, policy is typically known to be complex and dynamic and the term therefore embraces a range of different aspects. In studying the implementation and influence of policy on the livelihoods of people in Africa, in terms of sustainability and long term impact, Pasteur (2001), concluded that while one may think of ‘policy statements’ such as white papers, as the real policy, “ interesting questions to ask are what led to their formulation and are they always put into practice?” (P.1). Therefore, these statements and documents were very important in forming the key component of my secondary data as well as the basis of my interviews with both housing officials and Low-Cost residents. Furthermore, because the structures for policy implementation (i.e. regulations, programs, etc) are fundamental to ensuring that policy is implemented, these archival documents therefore provided strong resources in getting access to the policy process.

3.3 Data Collection

The data collection process included (a) Archival research/document analysis, and (b) Interviews (including audio recording to aid the capture of data). A total of 47 interviews of two

sets of participants were completed— one targeting the policy makers and implementers (referred to as ‘housing officials’), and another aiming the policy-target population (residents of Kissy Low Cost Housing Estate). The interviews were semi-structured, open-ended questions as they were considered effective for consulting and discussing with key informants, to reveal insights regarding the context, the policy content and the policy impacts (Pasteur, 2001). Because of this methodology, new questions emerged from interviews that were not part of the original questions and hence not every interviewee was necessarily asked the same number and type of questions.

3.3.1 Document Analysis and Archival Research

The first step included designing the issues and questions to be probed. Government legal documents analysis such as government gazettes, Acts of parliament, etc formed a major basis of this aspect. In that regard, actual housing policies of Sierra Leone were reviewed and analyzed as a measure of housing policy, and the information collected from these policies were carefully interrogated during interviews with officials and residents. In order to answer the research questions and construct an alternative interpretation of the problems associated with the housing delivery, my approach included methodical readings of the these documents and scrutiny of a number of relevant texts upon which the conventional understandings and interpretations of the housing problem and its solution have been based on. Three specific types of texts were the focus of the initial inquiry, and they included:

- I. Sierra Leone government legislative framework (white papers, policy statements, housing-related policies publications, government gazettes, etc);
- II. Publications from government agencies, research institutions and think-tanks, and;

- III. Policy statements of local non-governmental institutions, multilateral organizations and private developers (including the World Bank, UN Habitat, UNDP, IMF, DFID, NASSIT, HFC, SALHOC, Action Aid, etc). (See Appendix for complete list).

This choice of texts is premised on the belief that when considered together, they typify particular theoretical frameworks or perspectives of housing in Sierra Leone, and have collectively shaped the dominant policy initiatives and implementation, perceptions and interpretations of the housing delivery system. The inclusion of NGOs and other multilateral organizations is particularly important to mention here. Within the framework of developing countries, the policy formulation and implementation are not exclusively done by policy makers in government offices, but also by a variety of institutions such as the nonprofit organizations, the private sector, and international organizations, bureaucracies which often fund or often charged with the management of the policy. Hence in Sierra Leone, institutions, such as NASSIT and HFC, and NGOs or international organizations like World Bank, UNHABITAT manage the often disordered relationship between policy and people's livelihoods. This is the interface, according to Pasteur, "...where policy and people meet" (P. 1). Furthermore, even though these together with government policy makers and academic institutions have been at the vanguard of theorizing and interpreting these problems, the relationship between these institutions and its impact on policy outcome has not always been simply clear-cut and straightforward. While they are complexly interlinked and do incestuously reinforce each other, the effectiveness of such relationship in successful housing outcome in Sierra Leone is not very clear. Therefore a review of each organization's document gave me a unique insight into their policy perspective and the

extent to which preference is given to housing (budget allocations, personnel, expertise, etc) versus their ascribed role within the housing sector.

These documents were obtained through each organization's and agency's official records request procedures. While some organizations do not have written procedures in place, some of the documents were obtained through collaborating organizations that normally implement aspects of these policies as a result of an elaborative bureaucratic duplication in record keeping. For instance, documents such as land and housing registration are not only available at the Ministry of Works, Housing and Technical Maintenance, but are also available at the Office of the Registrar where new homeowners are required to register their newly acquired property to avoid counter-selling of the same property. Furthermore, some of the policies that were prepared with help of expatriates and international organizations (UNDP, UNHABITAT, World Bank, etc) were accessed through their various websites.

3.3.2 Interviews

The interview section was conducted in the following two phases as detailed below.

Phase I- Housing Authorities' Interview (7 senior housing officials)

The first major preoccupation of this dissertation was to know the role that specific political and social contexts play in perpetuating or solving housing problems in Sub-Saharan Africa. This is a supply-side question, making housing officials the best starting point. While I had anticipated interviewing housing officials from ten institutions, interviews were however conducted for a total of seven senior housing personnel, representing seven

organizations/institutions/agencies involved in either directly providing housing or influencing housing policies, or both. They include one official each from the Ministry of Works, Housing and Technical Maintenance, the Sierra Leone Housing Corporation (SALHOC), United Nations Development Project (UNDP), World Bank, National Social Security Insurance Trust Fund (NASSIT), Home Mortgage Finance (HFC), and Action Aid. These officials were recruited through telephone calls placed to the various offices and the interviews were conducted after required consent forms were signed. The criteria for selection and participation were based on two important factors. First, all officials interviewed were either mid-level to senior staff with responsibility to either formulate or direct implementation of policy within their organizations. Secondly, such responsibility had to be directly related to housing (See Appendix 1 for complete list). At least two of the officials interviewed represent the highest authority of their organizations, with no line of reporting within such organization, and one such official was directly appointed by the president of Sierra Leone, implying that their perspective carries significant authority in terms of policy imperatives. The rationale for this high level choice (rather than including junior officers) was based on the fact that policy making in Sierra Leone is a complex combination of various organizations who participate at different stages of the process. Because most of these organizations (beside the government ministry and mortgage bank) consider housing as only a part of their broader mandate (reducing poverty and providing emergency assistance), most of the times, there is only one official assigned to housing responsibilities. Most of the times, these officials are senior officials who also deal with other policy issues as well as liaising with other providing organizations. These officials spoke entirely from their official standpoint within their various organizations; hence their individual

statements could be interpreted as representing the official belief and practice of their respective organizations.

Despite their willingness to openly participate and volunteer information on their organizations' behalf, all of the officials chose not to be specifically identified in the research by either name or title. The volatile nature of politics and the tenuous relationship between job security and perceived political viewpoint makes even willing participants cautious about openly affiliating with independent research that is deemed to have the potential to be critical of government's practices. Except for one, all interviews were recorded on the strict condition that all information is anonymous. While the average interview lasted for forty five minutes, the interview lengths varied from as short as 15 minutes to as long as seventy five minutes. Because all of the respondents indicated that they did not wish to be identified, the identities and designations of participants were assigned with codes numbers and their responses reported in aggregates without identifiable information. Questions ranged from description of government's evolving role in the housing sector over the years, coordination between government and non-governmental organizations in providing housing to community involvement in decision making. Officials were also asked about their perception of the role of markets and government, and other questions about the theory they hold in terms of housing delivery. But these were just starting points to allow the officials to raise potential questions that were later followed up with subsequent participants. Because the requirement for these positions includes a university degree, all of the interviews were conducted in English (See Appendix 2 for complete list of questions).

Phase II: Target population Interviews: Low-Cost Residents (40 Participants)

The second question this research sought to answer was how the urban poor experience the policy prescriptions that arise out of these theories. Just studying documents, reading policies and interviewing housing officials do not suffice in answering this question. In order to know whether these policies affect the people in the way they were intended, and how citizens view the role of the government in housing and their experiences through these transformations as the policies affect them, Low-Cost residents were interviewed. Low-Cost was chosen because it was the country's first and unarguably most successful affordable housing scheme that was later transformed into private homeownership in Sierra Leone. The success/ and or failure of this housing transition had been the subject of several national debates even though there has been no study to determine the veracity of the contending positions held by both critics and proponents. A study of this community helped to critically examine the ability of the urban poor in Freetown to afford housing and helped scrutinize the effects of recent government's housing policy changes that now emphasize housing liberalization in place of previous government intervention. Therefore, forty (40) households were interviewed from this community. To avoid bias in selecting participants for the "target population" at Low Cost, I used the 5% systematic survey technique. In that regard, interviews were conducted for every fifth house in the neighborhood. Entrance into a community like Low-Cost for housing research purposes by an outsider poses serious difficulties. Several reasons account for this. First, there is a lack of trust on the part of residents due to the several years of political manipulation and machination that resulted in displacement of several residents. Therefore, researchers who generally ask questions and require signed consent forms are viewed with suspicion and perceived to be representing the

government or some formal authority they are disdainful of. Although residents eventually got tenure in 2002 after more than two decades, questioning them about their homes from an outsider is always met with cynicism and suspicion. Secondly, housing is the most prized possession for many Sierra Leoneans and the sentimental value attached to it makes it generally difficult for residents to entertain any discussion that has the potential to question the legitimacy of ownership. To address these concerns, a very trusted aid (someone who is well known and respected in the community) aided the entrance process by introducing the principal investigator and answering and concerns with regards trust. This middleman significantly eased questions of legitimacy and made residents more comfortable to respond without fear of reprisal, or breach of confidentiality. After fulfilling all IRB requirements (consent forms, etc), a total of forty participants answered open ended and semi-structured questions and consented to the recording of the interviews. Three participants however declined to be recorded. Questions ranged from significant changes that have taken place in home ownership/tenancy to community engagement in housing decision and resident's perception of how government's evolving role in the housing sector has affected their livelihoods (See Appendix B for complete list of questions)

3.4 Data Analysis

Analysis of the data focused on the emerging themes recurring throughout the data. Because interview records are only part of the total array of the case study evidence, computerized tools cannot readily handle this diverse array of evidence coming from policy

documents. Hence the recordings were analyzed separately by creating data displays and making matrix of categories. Therefore, these recordings were transcribed into raw data immediately following each set of interviews, and clarifications were sought in some cases to ensure that everything was accurately captured. The next stage was to index (code) the data. This basically implied identifying themes and patterns (ideas, concepts, phrases and terminologies) that were frequently used by the participants. Working through an iterative process, there were pre-set categories (themes that I was looking for), as well as emergent categories (themes that emerged from the data). The rationale for my pre-set categories was basically to provide direction for what to look for in the data. Because there were two sets of interview questions targeting two sets of respondents (housing officials and residents of Low-Cost), these interviews were coded into two separate categories. Below are some of the coding categories and the participants' response

Table 3.1 Housing Officials

Inductive/Deductive Categories	Participant Responses
Urban Entrepreneurialism	1. The country should be run like a business
	2. Government should enable not produce
	3. Social housing encourages culture of payment
	4. Need for clear-cut between social housing and real estate
	5. We should attract international private investment
	6. This is not a socialist country...we should privatize.
	7. We should learn from the phone companies...everyone has a cell phone even though everyone says its expensive
Private Market Assumptions	8. Private sector more efficient and rigid than government
	9. The use value is on the decline; people are more willing to sell homes
	10. Government is not good for business

Proliferation of Expert Sense	11. As long as you build good quality homes, people will buy
	12. Lack of participation by the traditional commercial banks in long-term lending because laws did not protect lenders
	13. Main objective ...provide liquidity in the housing market
	14. Quality of local consultation is poor
Government Abdication/Lack of clear role definition	15. People are not sophisticated to know how this has worked in other countries
	16. Nonprofit and the market are responsible for providing affordable housing, not government
	17. Overarching goal for us [non-profits] is not to provide housing but fight poverty and direct people to resources
	18. “we [in the private market] cannot invest in those kinds of markets – low income” (NAS),
	19. In fact the clientele ...are the folks in the Diaspora who want to relocate here and who could afford it.
	20. We pay for all the overhead costs – hence we are strictly investment-gearred.
Policy Mismatch (Exchange Value Considerations)	21. We compliment government on the higher end, and cannot provide affordable homes because its capital intensive.
	22. Use-value is on the down-side
	23. [Housing] strictly investment-gearred
	24. Housing is emerging not only as form of shelter, but having far-wide varying range

Table 3.2 Low-Cost Residents

Tenancy Agency/Sense of Citizenship	1. Everyone is now making their compound like they are living in Spur Road (reference to an affluent neighborhood).
	2. We are now “house-owners” not renters
	3. I have some level of privacy
	4. I feel more responsible
	5. We will eventually own the home after competing payments
	6. Before, it was like a barracks (loss of identity)
	7. We moved away from the bucket that we used to have since we realized that we have now owned our houses
	There is no more community life due to the shift from rent to mortgage.

Community in Decline

8. No one seems to be in control

9. We now have to buy water from our neighbors

10. SALHOC needs to come in and demarcate public space from private land

11. Everyone is doing what they like

12. No egress, congestion and lack of access road. There is also double-selling of housing land by the ministry – creating a lot of confusion.

**Policy Mismatch
(Use Value considerations)**

13. For me, housing is for extended family

14. This is where I got all my kids, I can't imagine selling

15. I cannot sell my home under any circumstance

16. This is a spot for my entire village

17. This is a symbolic part of me

18. The conveyance is betrothed to my grandkids so that no one can sell it.

CHAPTER 4

THE NEOLIBERALIZATION OF THE HOUSING MARKET

4.1 “Sierra Leone is Open for Business”

This chapter discusses the findings from the housing officials. The recent revolutionary trend and dimensions of market liberalization in Sierra Leone and its relation to housing, through various housing policies and implementation changes demonstrate how policy making is conceptualized and understood in local policy circles, and the responses they have solicited. The link between neo-liberal values and Sierra Leone’s policy imperatives shows a tilt towards privatization, showing the economic and ‘expert’ dimension of policy formulation. Based on extensive interviews with senior housing officials in seven government, private, and international organizations, as well as archival studies, the findings reveal an interaction among various housing officials, and shows that Sierra Leone’s housing policy is driven and shaped by four major policy imperatives. They include

1. Sierra Leone government’s quest for urban entrepreneurialism;
2. Housing officials’ unrealistic assumption about the potential for the private market due to misleading interpretation of ‘western capitalist experience’;
3. The dominant role of ‘expert sense’ in the Sierra Leone policy domain (leading to policy mismatch), and;
4. The lack of commitment to implementing housing policies among the main housing agents.

A characteristic that is shared by most Sierra Leone officials indicating that “solutions” are derived exclusively a partial and often misleading interpretation of western capitalist experience, often resulting in policy mismatch. Therefore, recent government attempts to “salvage” the housing sector through massive investment of pensioners’ fund into the formal private sector as the vehicle for housing reform only demonstrates that even a fragmentary reference to “non-capitalist” solution to housing problems is almost non-existent. The interaction among housing officials and their effects on housing delivery and the role of international organizations in influencing polices of developing countries have been well written about. However, very little attention focuses on the elite who run these institutions and how their academic backgrounds, their technical expertise, their enormous backing from powerful institutions influence development policies and how such influence change the dynamics of urban policy.

This chapter shows that the asymmetry and mismatch in housing policy outcomes are directly correlated with the dominant influence of what Richard Peet calls ‘expert sense’ in the policy arena in Sierra Leone. The second part of the chapter injects into the broader discourse - through a rigorous analysis - the current dynamics of the interaction of the main agents (the state, the private sector and nongovernmental organizations) of housing provision in Sierra Leone. One of my arguments is that even with an appropriate stimulus of a healthy national economy, the unwarranted and preposterous faith granted to the private market as the only agency of housing solution in Sierra Leone has not materialized, and housing provisions in Sierra Leone is overseen by the above triad in a rather loose and often uncoordinated fashion that has not worked. Interview with housing officials and document reviews show not only their understanding of the problem which guides their proposed market-based solution, but even more importantly, it

demonstrates the fluid and often inextricable relationship between the state, the NGOs and the private market both in terms of policy making and policy implementation, suggesting that each one reinforces the other as “instruments of the capitalist mode of production” acting more in concert with the dominant class (consciously or unconsciously), and at the expense of the rest of the society. As a result of this relationship, housing is increasingly removed from the main domain and scope of government priority and assessment of any level of state financial involvement, revealing an overbearing reliance not only on a private market that has no clue and no intention of providing affordable housing, but on the NGOs whose limited mandate often emphasizing temporary shelter, makes the approach unsustainable. In essence, the complicating interaction of the housing supply side, and the way the main agents of housing operate only ensures that in the foreseeable future, the housing problem will be handled by a combination of paper plans and symbolic schemes. First it is important to briefly describe the “enablement” policy context and environment that influenced these policy outcomes.

4.2 World Bank’s Housing Enablement – Brief Summary

Increased policy approach toward housing privatization and liberalization resonates with the World Bank’s ‘enablement’ model that promotes liberalization of the housing sector. In its very influential policy paper *Housing: Enabling Markets to Work/with technical Supplements* launched nearly twenty years ago, the Bank laid out seven enabling instruments that are considered key for the effective implementation of the enabling process to ensure adequate provision of housing to the millions of un-housed residents in Sub-Saharan Africa and other developing nations. These include: 1) securing the land by law; 2) guaranteeing the rights of

individuals to own homes and to exchange freely and making certain that tenure-ship is regularized; 3) setting up mortgage finance and access to finance for housing by the poor; 4) providing subsidies that are appropriate and well-targeted; 5) assigning land for the development of residential homes and regulating such land to ensure continuous supply of housing; 6) removing barriers on the production of local materials and competition, and 7) “institutionalizing frameworks for coordinating various segments of the housing sector” (Ogu & Ogbuozobe, 2001, p. 476). Clearly, the policy was designed with the intended target of garnering the “responsiveness” of the market to the supply side of housing which the World Bank views as the “greatest potential” for improving the housing sector performance (World Bank, 1993, p. 3). In light of the above policy agenda therefore, governments are viewed as “constraints” to market efficiency, meaning a less favorable role of the State in the increase and adequate housing supply for the urban poor. This policy set the stage for most government reforms in developing countries that were geared towards increasing access to affordable homes. Nearly twenty years after its implementation, this research tests its efficacy and its impact in terms of how it is perceived by local officials, the responses it has solicited, and the impact on the vulnerable population in the following chapters.

4.3 Findings

From the housing supply side, officials from seven institutions were interviewed. They include government officials at the Ministry of Works, Housing and Technical Maintenance, the Sierra Leone Housing Corporation (SALHOC), the National Social Security Insurance Trust fund (NASSIT), the quasi-private Home Finance Company (HFC) Mortgage Bank, and

international organizations including the United Nations Development Program (UNDP), Action Aid, and the World Bank. Findings indicate that four major components have shaped and driven policies in the Sierra Leone. The first one is discussed below.

4.4 Quest for Urban Entrepreneurialism

The literature review establishes that in many recent studies, neoliberalism of the state has been strappingly linked with the rise of globalized corporate power and proliferation of global elitism amidst the shrinking of local, national and city authorities in third world countries (Falk, 2000; Peck & Tickell, 2002; Purcell, 2002; Harvey, 2008). As a result, developing countries have been particularly caught up in this cross-fire of city competitiveness as they respond to tremendous local and international economic pressures. Interviews with local housing officials and record reviews indicate an increasing desire by the government of Sierra Leone towards urban entrepreneurialism. Such desire for international competitiveness has been evident in five major government outputs with direct correlation to the housing sector. The nation has witnessed a wave of reforms that includes the removal of ‘interventionist’ policies to encourage private investment, the deregulation and privatization of government institutions in order to ‘remove the yoke of communism’, the investment of public funds in the private sector without proper oversight, and the adoption of mortgage programs that do not necessarily reflect Sierra Leone’s reality.

First, regulatory reforms aimed at removing what many officials view as ‘interventionist policies’ have been the hallmark of recent government undertakings. In 2007, when then Sierra Leone’s presidential candidate, Ernest Bai Koroma campaigned for office, he ran and won the

elections on the platform that he will ‘run the country like a business’. Staying true to his mantra, the country’s 2008 second Poverty Reduction Strategy Paper (PRSP II) which was dubbed ‘Agenda for Change’, was specifically designed to do just that - attract significant and long term direct foreign private investment (Green, 2010). The strategy paper was a blueprint for transitioning the country from its post-conflict recovery stage that had heavily relied on international donor assistance in the form of debt relief, budget support, and technical assistance from institutions like the World Bank, International Monetary Fund (IMF), African Development Bank (AfDB), and other partners, to its investable 5.4 million acres of fertile lands, and its extractive industry of vast natural resources. As part of an effort to stimulate interest among investors, the government organized the Trade and Investment forums in London in 2009 and 2011, attracting global investment companies and featuring prominent Sierra Leone advocates including former British Prime Minister Tony Blair. This forum provided the opportunity for the country to present a number of business initiatives, new laws and reforms which officials hoped would provide the legislative foundation that will stimulate direct foreign business interest into the country. Sierra Leonean officials were so enthusiastic about opening up their country for business in line with the president’s *Agenda for Change* pledge that the World Bank’s *Doing Business 2009* Report recognized the country as ‘one of Sub-Saharan Africa’s most active regulatory reformers’ (World Bank, 2010). Since then, Koroma’s government has passed at least twenty-four reforms all aimed at protecting and assuring potential investors that government will not be a stumbling block to business. In line with the above therefore, deregulating and privatizing government institutions have been some of the major concerns for many of the housing officials interviewed. While there are some variances in the privatization path, virtually

every housing official expressed the desire for the government of Sierra Leone to make the city more entrepreneurial-friendly and ‘remove the yoke of communism’. This enthusiasm translated into the deregulation and privatization of previously owned government institutions and assets, particularly in the housing sector.

Because most of the government’s policy priorities have been donor driven in order to attract the much needed donor funds for implementation, successive governments have over the years increasingly leaned towards enabling the private sector. Therefore, in the country’s most recent Poverty Reduction and Strategy Paper (PRSP II), the government made a very strong case for housing privatization. It stated its objective as ensuring that “a regulatory framework is in place which facilitates the establishment of private business, allows for the effective enforcement of contracts, safeguards the profits of entrepreneurs, and protects the rights of consumers.” (PRSP II, p. 133). Even as much is left to be desired with reference to ‘protect[ing] the rights of consumers’, this document further reaffirmed a previous government regulatory change that set forth an entity charged with the responsibility of national privatizing. The National Commission for Privatization Act of 2002 brought into being, a separate privatization entity with the mandate to:

serve as the policy and decision making body with regard to the divestiture and reform of public enterprises; to transfer management of all public enterprises to the commission, and remove the interference in the management of public enterprises from line ministries thereby ensuring transparency, corporate governance and avoidance of conflict of interest in the affairs of public enterprises. (National Commission for Privatization Act, 2002p.6)

The above act repealed all prior acts favoring government regulations, such as the Public Enterprises (Reform) Act of 1993, the Public Enterprises (Reform) (Amendment) Act of 1993, the Sierra Leone Produce Marketing Board Act, (CAP229), and the Road Transport Corporation Act (1964). This speculative endeavor, which to some extent has injected profitability in urban development in some parts of Sub Saharan Africa, has only increased the desire for an unrelenting urban competitiveness drive in Sierra Leone. Therefore, the National Commission for Privatization Act set the stage for government divestiture of all twenty four government institutions, including some of the most vital service delivery institutions like the Sierra Leone Housing Corporation, The Guma Valley Water Company, The Forest Industries Corporation, and the Ports Authority. In addition to the fact that these institutions have not attracted the desired private investment, their functionality since divestiture has not been any better. But clearly, the passing of this Act, and its accompanying regulatory framework changes, indicate an acknowledgement of government's changing role from a 'provider' status to an 'enabler' status. Hence, the environment for private sector development and investment is removed from all previously known regulatory constraints with little or no interruption from the government, thereby demonstrating the vision of officials in terms of what is best for the country.

Secondly, government resolved to invest public funds into the private housing sector regardless of the challenges associated with proper oversight and lack of consultation of the funds' stakeholders – mostly the poor. Most housing officials argue that the mechanics involved in developing homes, makes it impossible for the private sector to solely undertake such venture without government's subsidy and assistance. Housing officials in the private sector contend that their challenge lies in securing freehold at reasonable cost, installing utilities, 'for which other

government subsidiaries have not been chipping in'. In response, and as part of luring private sector investment, the government through the quasi-government entity called the National Social Security Trust (NASSIT) decided to invest in the area of home financing in 2004. NASSIT incorporated a new housing mortgage bank that was totally independent of any existing company or institution in Sierra Leone. However, the role the government plays once the money is invested is unclear.

Thirdly, housing officials contend that these investments cannot be profitable under the existing regulatory climate that is considered 'unpalatable' to private investment. Hence, to protect its investment, the government passed a much business-friendly NASSIT-sponsored mortgage law known as the Home Mortgage Finance Act in 2009, meant to attract direct foreign private investment and increase the housing supply pool. The Act became the flagship of the government's effort meant to remove the barriers to traditional borrowing practices that officials view as "unfriendly". This new law ensured the free flow of market practices with little interruption from the government even as housing officials conceded that the goal of the Mortgage Finance Act of 2009 had little to do with access to affordable homes, but to encourage investment in the housing sector, through the elimination of the legal hurdles that once made issues like foreclosure difficult without resorting to the courts. The Act was an addition to, and in some respect, replacement of some provisions of an outdated British "Conveyancing and Law Property Act of 1881 that had governed Sierra Leone's land and housing transaction since colonial period. The act became applicable only to home finance mortgages created after its commencement. A major provision of this act is concerned with ensuring that 'the mortgagor to which [the] Act applies, shall not be obliged to take any court action'" in the event there is a

default and there is need for repossession (p. 11). In essence, foreclosure was now an easier process even though there is no consumer protection in the act. Furthermore, while the Act makes provision for appointment of receivers for the mortgagor (the lender), similar power or privilege is not extended to the mortgagee (borrower), and hence the appointment of a ‘receiver’, who in this case only represents the lender, implies a swifter action on the part of the mortgagee against the mortgagor in the event of a default on the part of the mortgagor. With all the gears in place, new mortgage industry went into full swing, with housing officials hopeful that such development will translate into attracting other commercial banks (that did not traditionally participate in long term lending) “because the laws did not protect lenders” to begin participating. With government ‘barrier’ removed, the new wisdom is that private sector investment will kick in hence expanding the chain of housing supply. In the president’s word, ‘the implementation of affordable housing’ will now be carried out by NASSIT with the use of public funds for housing construction.

To reduce credit risk, government further strengthened the credit disciplinary environment for an “enhanced, effective, commercial court system for contract enforcement”, and introduced “limited non court self-enforcement mechanism for mortgages and other secured transactions”, guaranteeing banks and other potential investors “to invest and operate without risk” (p.132).

While empowering mortgage companies, the Act was conspicuously silent on consumer protection and access to affordable homes. Housing officials both in government and private market argue that this new legislation strengthens the housing market and further claim that lack of such strong enforcement was exactly why ‘social housing’ failed in the first place. Therefore, with the birth of a new government-sponsored mortgage, officials were hopeful that such

development will translate into attracting traditional commercial banks (that did not traditionally participate in long term lending) to enter the pool. Therefore, such strong enforcement was not only the incentive for beginning mortgage, but they believe it is more likely to ensure that the current mortgage system succeeds in its current form.

Fourthly, because the whole mortgage thing was new in Sierra Leone, there was the need for borrowing a model that is applicable for Sierra Leone. Therefore, the government borrowed a replica from Ghana, a country that does not have the best record in affordable home mortgage financing. Using public social security retirement funds, the Trust signed a Memorandum of Understanding with Home Mortgage Finance (HFC) Ghana ‘to provide technical assistance for the establishment of mortgage finance institutions in Sierra Leone’ and established a portfolio for housing provision for the high, middle and low income – making it a hybrid to the Ghana mortgage system (Home Mortgage Finance Corporation, n.d.). They claim to have a ‘structured intervention’ strategy that addresses the housing problem in a more non-traditional way that includes different types of loaning schemes such as loan for home construction, home completion, land acquisition and construction, which on paper, seem to address the building needs and practices of Sierra Leoneans. However, the lending practices like the ‘Buy Land and Build Own Home Mortgage’ are merely symbolic because even where low-income individuals qualify for the program, they cannot build on the land until at least 80% of the land is paid for. And thereafter, must “select from an HFC architect design for the property to be constructed” (Home Mortgage Finance Corporation, n.d). Moreover, the interest rate ranges from 20-25 percent and the benchmark for interest rates is based mostly on inflationary trend as a means of ‘guarding the funds’ – implying that there are no threshold for interest rate increase. There are

no consumer protection guarantees that safeguards against predatory lending practices.

Moreover, the current set-up which is known as ‘private market’ is actually government money that is been made available to private investors at hundred percent risk to no one but the tax payers.

Finally, the adoption of a mortgage program that does not necessarily reflect Sierra Leone’s housing became the inevitable outcome of the country’s urban entrepreneurial drive. Housing officials at NASSIT and HFC believe that the design of the mortgage program fits the Sierra Leone reality – where most people do not have a formal or steady source of income. Major lending criteria include a steady source of income both from the formal and informal sector. For those in the informal sector, the tools of assessment (also borrowed from Ghana) require banking with HFC for at least six months in order to ensure ‘consistent source of income’. In order to reduce the ten year average that it takes to complete a home (according to a HFC-sponsored study), HFC’s home completion program assists by requiring that potential borrowers complete at least 30 to 40% of their building project so that they can be eligible for loan – in addition to meet other lending criteria mentioned above. For purchasing completed property, borrowers are required to put down at least twenty percent of the mortgage payment. Affordable units according to the HFC officials are pegged at hundred millions Leones (US \$25,000.00) per unit, in a country where people live on less than US \$2 a day (USAID). Their understanding of ‘affordability’ hinges on the fact that they are willing to offer much longer term loan than the traditional commercial banks who are only interested in short-term loans.

However, several challenges have manifested themselves with this approach to housing in Sierra Leone. First, access to housing even for the middle income has been difficult to ascertain,

and affordable housing is anything but an illusion. Housing officials acknowledge that even the middle income for which the housing approach was a target has not been able to participate in the mortgage market. Moreover, the new mortgage system has not been able to incorporate the low income population even where it has attempted to do so. The cost associated with owning homes, the high interest rates, and criteria for participation have been among the most immediate reasons. Officials admit having difficulties to penetrate the market even with available capital. Demonstrating their frustrations, one official narrated an opportunity that arose where HFC failed to pick up existing mortgages among new struggling home owners after government decided to divest previous government-owned low-income homes at the Kissy Low Cost Housing Estate. Even as SALHOC threatened to repossess, and in some cases, evict for ‘non-payment’, HFC could only ‘salvage’ about six homeowners. This was because while tenants were desperate to keep their homes, they were however unwilling to trade their existing 2%-7% interest rate with SALHOC, for a 20%-25% interest rate with HFC. Officials at NASSIT and HFC admit that their mortgage is not all that attractive “because of the [high] interest that is attached to it. Moreover, because most of the homes constructed are bungalows with single family units with no more than two to three bedrooms, it has attracted little interest from the market. Because, even under what NASSIT considers “below market value for the target population (policy, military, nurses, and new graduates)”, for their ‘pilot’ project, owing to their historical extended family roots, Sierra Leoneans are less inclined to buy nuclear-family designed homes at such price. Therefore, these nuclear family-type housing designs, priced from thirty five thousand dollars upwards, have been no substitute, even among the infinitesimal minority that could afford it.

The problem is that the “enablement” approach to housing that removes government and places an overbearing reliance on private sector and developers is unsuitable for underdeveloped capitalist countries where the market is hardly responsive. Even with its long history of private housing market, private developers (on whom this policy has placed so much faith) have not always been willing and able to provide housing for the poor – a group that the policy was supposedly designed to protect (Jones and Ward, 1994). There are many examples of developing countries where this approach to housing has had disastrous consequences. Critics point out the failed experience in Chile during the mid-seventies to mid-eighties, where the evidence suggests that the deregulated private sector moved away from, rather than toward providing housing the poor. Other critics have also drawn attention to the less- than-successful deregulatory approaches in Bogota, Colombia – the *normas minimas* program – (Baken and van der Linden, 1993), and the limited success in the Philippines (Strassman & Blunt, 1993). In essence, providing support only for the private market while downgrading government programs may not be the best focus for public policy. This is because there is need for considerable, continuous, and direct support for low-income housing due to market failures where markets are unable to deliver basic commodity (such as housing to the poor) (Baken and van der Linden, 1993; Siembieda and Moreno, 1997). Therefore, nearly twenty years since the enablement approach to housing has been practiced in developing countries, there has been no evidence of a corresponding increase in affordable housing stock, even where there is ample increase among the middle class. The challenge to this housing paradigm in light of the African reality is that it does not favor government production of houses. Instead, it prefers and encourages individuals, small scale builders and corporate firm developers to take the lead. Rather, governments can only facilitate

and enhance these agents' ability and capacity to deliver houses or services (World Bank, 1993; Ogu & Ogbuozobe, 2001). But one major challenge as some critics (Mukhija, 2004) point out is that the even the role of government in enabling has not been well defined. As Marcuse (1992) correctly points out, the policy is not even concerned with what role government should play under the enabling scheme, but whether government should play any role at all, and in the case of Sierra Leone, the government has been preoccupied empowering the private sector that does not exist, while downgrading government apparatus. Unfortunately, most of the countries whose governments are significantly dependent on loans and other grants from the World Bank or IMF are left with no option but to follow the same pattern of response to urban housing problems as criteria for strict structural adjustment programs.

Lack of financial resources for facilitating government's enablement and privatization projects have been frequently cited as a major reason for private market failures in Sub-Saharan Africa (Pugh, 1994; Ogu, 2001). But as NASSIT officials acknowledge, under the current economic climate, it is impossible for the private sector to provide affordable homes even with a healthy stimulus package from government. This is because enablement that is geared towards city competitiveness in developing countries provides a recipe for exploitation by international corporate firms. The new truth is that the private sector has better capacity to more efficiently and more effectively implement urban development policies than the public sector. Therefore the construction project was outsourced to foreign construction firms and foreign experts with the main push towards producing high quality buildings that presents Freetown as a beautiful and competitive city, even where the work appears ill-prioritized, and manically progressed without verifiable results. Regimanuel Gray Inc. an international construction firm headquartered in

Ghana with subsidiaries in Houston became the preferred company for Sierra Leone's urban entrepreneurialism. The company prides itself in 'having well-known hallmarks of the timely construction and delivery of high quality reasonably priced high quality units at prime locations which are adequately provided with social amenities and well developed infrastructure' (Regimanuel Gray Inc). But very little scholarly attention has been paid to the relationship between enablement and foreign corporations; even as critics agree that most World Bank policies are designed to create favorable terms for donor countries. Rather, the focus has been more on state actors even as non-state actors continue to plunder developing countries. But enablement involves a top-down approach to planning mostly at the detriment to local government administrations (Baud, 2000). This is because contracting social services gives firms wider discretions and removes control from the domain of government. Under enablement, governments now have to 'contract' out responsibilities that consequently "make higher demands on its capacity to co-ordinate activities by private firms" (p. 10). While some would argue that "concessions and leases shift the financial risk more to them [private firms]", the situation in Sierra Leone presents an anomaly to this theory. The use of Regimanuel Gray implies incurring a significant overhead cost on foreign expatriate even as they build homes that nobody is buying, further highlighting the mismatch between government expectations and private sector's output. As officials noted, the reality is that the clientele that this type of mortgage has catered for so far are 'folks in the Diaspora [United States, UK, etc] who want to relocate to Sierra Leone and who could afford it. But for people residing and working in Sierra Leone, it's a bit uphill'. Officials argue that while their homes may appear pricey, it is justifiable in due consideration of the overhead cost from what amounts to a complex construction process.

It shows a complex interaction of a real mismatch between an optimistic government's expectation, and how the private sector really operates. A senior government official who blames the private sector for not providing affordable homes despite government's assistance, contends that the problem lies in the way the housing scheme is been operated;

They [HFC] are spending more money on administrative issue than real cost of production... (Consultants, professionals involved in the projects, etc)...these are more than the cost of materials that are used. Therefore it's more of the approach they are using (Ministry of Housing official interview, September 13, 2011).

Therefore, even as the government invests enormous capital into this housing scheme with the expressed purpose of increasing access to affordable housing stock among the urban poor, evaluating from the cost, the building models, the high interest rates, the contractors, and engineers hired for the job, it is clear that the emphasis is on high quality buildings that supposedly reflects the nation's competitiveness and keeping in liege with other 'civilized' capital cities. Officials therefore recognize that the challenge has been getting 'additional players' on the supply side to expand the housing market, as previously envisaged. Even as the mortgage company heads for a 300 mortgage milestone with thirty five billion Leones mortgage (US \$8 million) (a significant achievement for a country where none had existed before), the spread (according to housing officials) is infinitesimal as only a handful of developers are involved in the scheme. As an official noted, 'we have not been able to penetrate the market because of the small percentage of people who could qualify for loans'.

One of the undergirding push towards a competitive urban city also lies in the perceived relationship between housing and its exchange value. There is an onerous perception held by

government and private sector housing officials that the housing market is bound to be profitable due to its exchange-value, in a country that continues to see housing from a use value standpoint. It is based on the notion that ‘government is not the best business man’, - an aftershock of the near evaporation of Keynesian managed capitalism in most developed nations where redistributive strategies have dissipated and put governments in Sub Saharan Africa under enormous pressure to respond to increasing economic demands. The policy implication emanating from such perspective has only led to an injection of the logic of capitalism and free market into what many Sierra Leoneans hold as government’s social responsibility. As this dissertation later shows, use-value has always trumped exchange value in Sierra Leone’s housing. But use-value considerations have increasingly dissipated and been replaced with exchange value considerations. With these in mind, as promising as these initiatives and reforms have been, they have lacked a domestic production obligation on foreign companies such as the promotion of local content policies, and there has been absence of clear mandate for technological transfer mechanisms, both of which are required for a true entrepreneurial spirit. From a developing country stand point, when use value considerations are removed from building homes, there is a corresponding neglect for local content in place of highly expensive building materials and expatriates. This approach results in high priced homes that take shelter away from the realm of the affordable housing context. But Sierra Leonean officials are quick to dismiss any semblance of injecting ‘onerous interventional policies’ such as knowledge transfer obligations fearing that it will seriously jeopardize private investment efforts. The goal is to make Sierra Leone attractive for direct foreign investment in line with the euphoria of ‘urban entrepreneurialism’ as the title of the investment forum itself suggests, ‘Sierra Leone: Open for

Business'. Therefore, these events and regulatory changes climax government's effort not only to act, but to demonstrate that government is strongly inclined to increase privatization, and hence ready to reduce her role in all sectors including housing, by eliminating anything that will otherwise suggest an interventionist approach. Unfortunately, such urban entrepreneurial posture comes at a huge price to the urban poor, particularly in under-developed capitalist countries like Sierra Leone where they cannot compete in the 'free market' that comes with such changes.

4.5 Unrealistic Assumptions about the Private Market

The non performance of Sierra Leone housing market despite government regulatory changes and a healthy government-backed stimulus through NASSIT demonstrates an increased advantage granted to an elusive private market. Most of the housing officials believe that the best hope for the housing market lays in the formal private sector – a sector that some scholars (Doherty, 1985) contend does not exist. This sentiment which is held by most of the officials resonates with criticisms of government participatory role in any social services sector. They complain that 'the government is not a good business-man,' 'this [Sierra Leone] is not a communist country where government is expected to provide housing,' 'government should enable the market rather than providing houses', 'this [government regulation] is exactly why social housing failed' etc.

A major contention among housing officials is the role of government in housing production. While there are varying degrees of government's role, there is a near consensus among officials that the private sector is more equipped than the government to handle housing provision. Decrying the dilapidated state of government's housing programs, one official laments that

‘people perceive government as something coming from the sky’, referring to a common perception held against communism that the government provides or subsidizes everything for people. These sentiments have well been documented and reflected in government’s recent housing policies. As with most other public sectors, the housing division has undergone series of regulatory reforms in recent years demonstrating an increased faith in the private sector as the vehicle for housing sector improvement. In addition to the housing law reforms, land reforms also took center stage in the deregulating process. In response to the often decried complex land governance system, the government instituted land law reforms in the western area that housing officials hoped would eventually lead to an investment enthusiasm from developers. In a government Poverty Reduction Strategy Paper (PRSP), land reform transformations focused on “(i) finalizing and enacting a Law on Commercial Use of Land, (ii) strengthening titling systems, (iii) carrying out cadastral mapping and fostering the formalization of property rights” (p. 132). These declarations, which have not necessarily been followed through, however demonstrated government’s desire to give enormous advantage to the private sector and potential investors through recycled land.

Therefore, financial regulation restructuring immediately followed land law reforms that particularly target liberalizing land transaction. In order to reduce credit risk, government, in its second PRSP policy statement, further declared the prioritization and strengthening of the credit disciplinary environment. According to the PRSP II, the idea was to ‘help establish an enhanced, effective, commercial court system for contract enforcement, as well as introduce limited non court self-enforcement mechanism for mortgages and other secured transactions” (p.132). This bold step was to ensure that the previously unattractive mortgage market is revitalized with

attractive packages guaranteeing banks and other potential investors to invest and operate without risk. More recently, the government revised the National Housing Policy “to re-define the role of Government as 'facilitator' and 'enabler'. This implies that government is now limited to the creation of a conducive environment for ‘full mobilization of the potential resources of the public, private and community sectors in the housing delivery process’. (P. 141).

Ironically, the reality is that the housing market has refused to takeoff and the government continues to be the only investor in a private market that has been unprofitable and insolvent. The private market as envisioned by housing officials is anything but illusionary, and attempts to strengthen it through regulatory reforms without strengthening government institutions has not boosted the housing sector in any positive way. It has been difficult to attract the much needed and trumpeted private investment into the housing sector. The new housing wisdom that the World Bank has promoted since 1993 (in line with the core of neo-liberal economic principles) assumes that governments no matter how rich cannot provide the substantial amount of high quality housing for its citizens (Edel, 1972; Turner & Fitcher, 1972; Anjomani, 1994). Working within the same framework, De Soto’s (2000), and Buckley & Kalarickal’s (2005) analyses of land and housing market issues, further contend that investment in housing in developing countries has been severely impeded by too much regulation and ambiguous property rights. Therefore, they contend that titling land with unambiguous property rights, is supposed to suddenly stimulate investment in low and middle-income housing (Buckley & Kalarickal, 2005). Their thesis about ambiguous property rights that has severely hampered development rights is particularly correct.

Moreover, the land tenure system that characterizes land market transactions in many African countries is particularly noteworthy. However, despite the validity of these criticisms, the proposed solution of deregulation and passive role of government as an “enabler” in a market that is non-existent is difficult to validate. Sierra Leone’s experiment with this neoliberal agenda and its failure demonstrates that such market-focused wisdom that equally reduces the role of the state can be unwelcoming for developing countries. The reality is that even with a healthy government-induced stimulus available to the newly setup mortgage bank, the stagnant labor market, and inability of the masses of Freetown to find permanent job indicates that the prevailing urbanization process is unfavorable to the success of a burgeoning private market, even with the best of intentions. Under the current circumstances of stagnated real incomes in Sierra Leone, the private market is clearly incapacitated and unable to address the housing needs of the people of Sierra Leone. This observation is part of a larger criticism leveled against the enablement approach to housing in terms of its bias towards the developed west’s private market approach that pays little or no regard to the actualities of developing countries (Baken and van der Linden, 1993; Jones and Ward, 1994).

Moreover, developing countries are not necessarily in the same stage and do not follow the same path to development as previously industrialized nations, making certain policy transfers negligible. In his study of housing in Freetown, Doherty (1985) noted that in developed countries, the conditions under which the state and private sector, though sometimes antagonistically, but often times in a complementary fashion, combine to increase the housing stock is nonexistent in under-developed capitalist countries like Sierra Leone. This is because in developed countries, the coincidental period of capital accumulation (assessed in terms of

growing personal wealth and national economic prosperity) helped improve the housing stock – a scenario that does not prevail in Sierra Leone. Since 2000, Sierra Leone has witnessed significant and steady growth in gross domestic product, with an average of 10.1%, even as GDPs in developed countries like the United States remain stagnated at a mere 2.9% (IMF, 2010). These positive economic developments have mostly been spurred by activities in agriculture and the mining sector. According to the Christian Science Monitor, the IMF predicts a continuation of this surge and expects an increase in GDP to an astounding 51% in 2012 for Sierra Leone, which is in part spurred by a rising demand for natural resources (McClanahan, 2012).

However, while Sierra Leone in recent years has continued to witness a surge in healthy economic stimulus, personal wealth among Sierra Leoneans is in decline. Whether such economic growth in Sierra Leone will translate into an increase in per capita income and make life any better for the masses is still an open question. Poverty continues to be a very serious situation. The country continues to be perpetually inundated by balance of payment and debt crises and astronomical inflation. Income levels for the majority of the country's population remain extremely low as the per capita income Gross National Income Per Capita (GNIP) Purchasing Power Parity (PPP) remains the one of the lowest at an estimated US \$340 in 2010 (World Bank, 2011). Nearly seventy five percent of the young people who constitute sixty percent of the country's population are either without jobs, or underemployed, while half of that population have no skill or are illiterate (UNDP, 2011). In the capital city for instance, most sectors of the population have seen a decline in real income over the past decade, mostly among the informal sector, due to the effects of the ten year conflict. According to UNDP, 'the

nationwide poverty gap index is 29% showing a high incidence and depth of poverty' (UNDP, 2011).

Moreover, the challenge to developing market-based housing sector that parallels the west is not just limited to lack of jobs, but also the ability of those who have jobs to earn livable wages is almost nonexistent. Doherty (1985) attributes this to what he calls 'impartial socialization', arguing that unlike developed countries, there is a lacking 'sustained demand for better conditions of living' as the social order is basically sustained by a network of families, religious leaders and tribal organizations (p.162). The diminished nature of such important social indicator that could provide strong backing for a healthy housing mortgage scheme does not portend well for government's enablement strategy. This austere scenario is made even shoddier by housing officials' acknowledgment of this reality and hence focusing their housing market toward sierra Leoneans in diaspora who are more likely positioned to purchase such high priced homes, suggesting that little evidence of a market for expansion in a country where the majority of people are chronically unemployed and underemployed.

In addition, the emphasis of Sierra Leone housing officials and the government's support for market actors as a substitute for government's role as provider of housing, and the idea that government is a barrier to individual rational choice has not yielded positive outcome even where the general economy is determined to be doing well. This is because the market system structure in Sierra Leone like everywhere else in the world is mostly motivated by individual gain and profit, making it impossible for the vast majority of the people who really need homes to gain access under such market circumstance. As optimistic as some officials were, they

recognized this challenge. Expressing his frustration, one private sector housing official confessed that they ‘have not been able to penetrate the market because [they] are only lending to a small percentage of people who could qualify for loans. In essence we are only loaning to people who could afford to build their houses anyway, but just want to take out some loan’. This only implies that even the minutest evidence of the potential for a sizeable expansion of the housing market even among the relatively better-off appears very weak. Changing regulations to make it easier for business to thrive is not enough strategy for urban entrepreneurialism in such high and chronically unemployed environment. Therefore, as officials noted, ‘even though the act is available, but implementing these acts is an entirely different thing’. Because, there is clearly no evidence of an untapped housing demand in Sierra Leone that the market can penetrate into except for those Sierra Leoneans living in the diaspora (mostly the United States and United Kingdom), signifying that any proposition that the private market will be able to make up for the housing needs for the urban poor is conspicuously lacking and evidently unrealistic.

Finally, the private market emphasis has consequently diverted government’s focus away from implementing and strengthening its own implementation laws that could better improve public sector housing performance. The new laws only strengthen the framework for the private investment while rendering government’s own mortgage programs like the SALHOC housing mortgage ineffective. SALHOC housing officials concede that there is a difference in their collection mechanisms in comparison to the private sector.

Considering the fact that this is a government entity, we tread cautiously, unlike HFC and other private entities... With private entities like HFC, once they have paid off the mortgage on behalf of the homeowner, they possess the conveyance and their [HFC]

system of collection is so rigid. There has to be undertaking from employment authorities, and deductions are made from payroll. Unlike them, we go on the ground to collect our money physically and we do not have payroll deductions (SALHOC Housing official interview, September 13, 2011).

Because of incidents like the above, and attitude that private sectors are better, government institutions have proven inefficient and cannot collect fees on time, and provide better service delivery. Officials' belief that only the market and private institutions are capable of providing better housing, has made the potential for government to do a better job impossible. Such official attitude to government institutions is encapsulated in the new mortgage law specifically stating that the new mortgage act and all of its provision are retroactively inapplicable to all other existing mortgages including the existing government's mortgage program in the Low Cost Housing Estate community. Therefore, housing officials note that they prefer outsourcing to an entity that is strong on implementation rather than following a mortgage procedure that they consider 'too cumbersome' and hence 'not worth' following, demonstrating weakness to manage government's own housing scheme. In essence, officials are willing to strengthen the private sectors with tough laws, but not the government sector.

4.6 The Dominant Role of "Expert Sense" in Policy Domain

When I walked into the World Bank country office in Freetown, in the fall of 2011, I was greeted by a bevy of 'experts' from different parts of the world, who have assembled in this small nation of barely six million people. They are there on a mission – to devise strategies on how to salvage the country from the abyss of poverty and annihilation that has saturated Sierra Leone for more than five decades since its independence. They were Americans as well as

Canadians. They were from Britain, Australia and New Zealand. Some were from as far as Asia and one from another part of Africa – the latter been apparent beneficiary of an Ivy League education, tokenizing World Bank's inclusionary and diversity posture as truly a world institution. They provide 'technical assistance' in virtually every sector of governance ranging from financial reform, to private sector capacity development, to health care upgrading, to infrastructural management. In this small office, it is almost impossible to decipher through an amateurish eye that this is indeed where the government of Sierra Leone is remotely controlled through the power of the purse. In a country where basic internet connection is appalling, the building is equipped with modern sophisticated technologies that link country experts to international expatriates via satellites and radios where daily meetings and briefings are held to strategize on the development of the country's future.

Richard Peet (2007; 2009) first coined the term 'expert sense' to refer to 'a pervasive general theory, learned at school or university, [which] becomes the imaginary base for hundreds of expert discourses that structure thousands of policies that affect billions of people' (2007, p.17). Peet argues that such line of thinking presupposes an ardent faith and belief in theory as the 'quintessential' benchmark for best practices. His theory stems from the presupposition that most experts are trained to think in a certain way and to think of problem solving from a theoretical perspective when they are faced with challenges of understanding and changing the 'natural and social reality' (Peet, 2007 p. 17). Particularly referring to the Bretton Woods institutions (World Bank, IMF & WTO), Peet contends that such line of thinking takes away or disregards local content and local initiatives. Therefore, the influx of international experts, who are graduates of ivy-league universities, or mostly western countries, providing 'expert advice' in developing

countries through various donor organizations, has become an all too common experience. While theory in itself is fundamentally necessary for policy, however, a biased commitment to particular theories such as market-based approach to housing, simply because it has worked in the west, has become the basis for thinking and policy implementation. Sierra Leone has been at the receiving end of such experimental policy imperative, even as decades of implementation have proven otherwise. Doherty (1985) pointed out that part of Sierra Leone's housing problem is attributable to the fact that the conditions of capitalist countries where these policies were theorized do not necessarily avail themselves in underdeveloped capitalist countries like Sierra Leone. However, the contemporariness and constant exacerbation of the problem points to the reinforcing nature of this position not only by Sierra Leonean housing officials as Doherty claims, but by an environment within the context of international development that constitutes a complex web of heavily influential group of 'experts' and the power of the donor funds in a country which budget is more than sixty percent donor funded. In Sierra Leone therefore, the quest for meeting donor funding requirements has led to the evaporation of local initiatives in place of funders' benchmark. While the use of experts have had positive effects in some technical areas where the country lacks trained professionals such as health, engineering, however, the total overhaul of local initiatives in place of expert knowledge has had adverse effect on policy outcomes.

Interviews with officials and review of various housing documents indicate that housing policy initiatives are driven by 'expert sense' with a token participation from government officials. This is because Sierra Leone's policy making field is flooded with 'expert knowledge'. All government policy formulation processes are now been overseen by experts in different

fields of governance. The World Bank is just one of an assortment of institutions that include Britain's Department for International Development (DFID) and an uncountable proliferation of non-governmental organizations, mostly staffed by foreign nationals, and funded by foreign governments, charged with the responsibility of providing much needed and badly lacking 'technical' staffing and development consultancy. While this appears as a common occurrence among developing countries, it has had a significant impact on the housing sector particularly with reference to policy mismatch. Every significant sector of local governance is being absorbed into the complex web of expert technical assistance through an ever growing intricate network of international organizations and institutions, operating these numerous projects in cascading order of priorities.

One of the contextual and fundamental problems with Sierra Leone's urbanization and the rapid policy changes is that the government and its officials firmly argue that they are in control of policy imperatives and that the various housing liberalization policies are not only good for business, but also good for the country. Officials argue that their policy decisions are based on sound economic research and comparative analyses of other cities and their growth model. They particularly cite Ghana as an example of how housing liberalization has worked, even though Ghana continues to follow the same path of urban competitiveness at the expense of its urban poor. But a review of government housing policies, indicates that in reality, nearly all broad policy initiatives in Sierra Leone are driven by the immense contribution of expatriates who represent organizations that actually fund the implementation of most of these policy initiatives. Consequently, most of these policies have very little room for local content, hence demonstrating the onerous parallel to western method of planning that places significant thrust on private sector

enablement and state pacificism. These private-sector led development approach are particularly well demonstrable in the most recent National Housing Policy (2006) which was jointly prepared by the government ministry, UNDP and UN-HABITAT, with further assistance from international consultants. In the government's 2008 PRSP policy recommendation on improving housing in the capital, the government pledged to 'facilitate an enabling environment for the poor, sustainable self-help for the poor and environmental upgrading of slums' (P. xiv), recommendations that emanated from the 2006 UNHABITAT's *Improvement of Slums and Informal Settlements in Freetown* study. Where experts have not been directly involved, they have however provided 'technical assistance'. Housing officials while acknowledging the immense role played by the international community and NGOs in their daily policy circle, contend that government and local housing officials play a critical role in policy outcomes, including housing.

The challenge however is that a majority of these institutions that provide 'expert' and 'technical' assistance have very little commitment to public or private sector housing promotion beyond influencing public policy reform in developing countries. The World Bank is one such expert organization that is at the vanguard of policy promotion in the country. Like the United Nations and its numerous specialized agencies, the Bank is engrossed in copious 'developmental' programs in Sierra Leone. The roughly twenty three projects that the bank is currently riveted in, includes "private sector development", transportation financing, integrated public financial management, decentralization service delivery, financial sector development plan support, extractive industries technical assistance, infrastructure development, and supplemental credit (World Bank, 2001). While this comes as welcome news for a country that is

so desperately in want of development, the choice of focus for the Bank is however instructive. Of noteworthy, despite the Bank's very influential 'enablement' housing policy in developing countries, and its impact on housing policies in the sub-continent, ironically, its infrastructural programs in Sierra Leone have no significant capital involvement in sectors that directly influence housing enablement, except in a technical policy advisory capacity, because according to one of its officials, "housing is capital intensive".

Therefore, as the next section demonstrates, the interest of 'experts' from World Bank's perspective is embedded in a broader neoliberal agenda of influencing developing nations towards market-friendly policy outcomes that benefit developed countries. The result is a policy mismatch in Sierra Leone between policy expectation and delivery. One World Bank official acknowledged that there is always a 'mismatch between delivery and expectation' in Sierra Leone because most of the policy solutions are not ingrained in local realities and input, and in rare instance where local input is sought, it is mostly for the purpose of tokenism. While attributing this problem to 'a lack of communication' between those who receive services and those who are planning for them, the official highlights his point with the following classic scenario of expert knowledge policy mismatch.

DFID [British Department for International Development] came to Sierra Leone by end of war. They set up a governance reform secretariat headed by Dr. Lappia. The British thought they should build houses at the end of the war for Paramount Chiefs. What they did was that they brought architects from the UK [United Kingdom] who drew up a plan like the olden days police quarters (tiny houses – two rooms and parlor). The chiefs said we did not like it. DFID said it's good for you. The donors insisted. None of the chiefs that I know of ever used the houses, except for strangers, because the paramount chieftaincy is an institution and you

are supposed to be taking care of paupers, people etc. it is not a nuclear family, like the British system. (World Bank Official. Interview, September 25, 2011)

Scholars of neo-Gramscian international political economy and Foucault (Castell, 1996; Robinson, 2004; Harvey, 2005) have argued that in modernity, the policy arena is often filled with individuals that are highly skilled and well experienced, known as ‘experts’ with a lot of connections, backed by “well established, abundantly financed institutions – governments departments, think tanks, banking associations, etc” (Peet, P.15). Drawing from Foucault Peet alludes neoliberalism to a ‘disciplinary force’ that disciplines the rest of the society particularly the working class and its movement (2007). But looking at the theme from a slightly different perspective and departing from the rest of the other Foucauldians - which makes his approach more appealing and unique in the Foucauldian concept - is his focus on the idea of “expertism”. The idea that a particular set of individuals with particular education have the best solution to the world’s problem, regardless of their lack of local knowledge. ‘Expert sense’, Peet argues, has come to embody an affirmation to power by the staff of multilateral institutions, that are mostly drawn from first world countries and elite institutions that command and monopolize superior knowledge in the formulation of world economic policy (Peet, 2007). Scholars would be tempted to criticize him on the basis of ‘cognitive biasness’ (focusing on expert or individual opinion to frame his interpretation) (Vercilo, 2009). However, from the standpoint of this dissertation, and from interviews with “experts” at the World Bank, UNDP and a host of officials of international organizations, it is impossible to diffuse the deconstructive nature of corporate exploitation prevailing among the powerful global institutions that these experts control. As he brilliantly puts it, these ‘experts’ resemble more of ‘economic institutional thinking’ than “civil-institutional” in

character (P.15). In Sierra Leone, most housing officials increasingly get their idea of a free market approach to policy through expert knowledge from workshops, policies, technical assistance, and donor funding requirements – ideas that are rooted in particular theories, that overrule local initiatives even where there is a lack of verifiable result that such thinking is yielding the desired outcome. While officials from international organizations acknowledge this fact, one World Bank official rationalized their approach in a more powerful way than could be analyzed as to why the experts have, and will always prevail even where there is ‘local consultation’, attributing it to a ‘lack of intelligent local initiative’.

In those consultations, the challenge is not about the people who are consulted, but the quality of the consultation. If you go to a community and ask them, do you need a house, they will say yes for sure. But are citizens empowered enough to be familiar with how it has worked somewhere else, in order to be able to make a valuable input? So most of the time the strategy ends up been captured by the elite. Even though they could have a widespread consultation, the spread is normally in terms of the number of people consulted, but the issue is in terms of the quality of issues. Most of the times, when donors look at issues from one angle, all other stakeholders look at it from the same angle with the donors. If the donors say for example that bondo society [a Sierra Leonean female indogenous society that practices female circumcision as part of its rite of passage] is evil, we do not have people who will go and do research to say that FGM [Female Genital Mutilation] is not the only issue in bondo. This is a country-prone problem. Any organization with a policy would like to have a free-ride on its policy. If a government has sophisticated people who can checkmate these policies and subject these policy initiatives, it would be great. Maybe, over the years the quality of education has dropped...we need proactive think-thanks...not those that receive money from WB for a research...something that could sometimes challenge the status quo based on analytical data. Even those who call themselves “consultants” are mostly management consultants working for these NGOs. (World Bank official, interview, September 25, 2011.

Instances like the above have not been rare in Sierra Leone particularly since the country's ten year conflict attracted series of donor assistance that came up with their expert knowledge of how to ameliorate a devastating situation. But what is edifying here is the penchant and overbearing predilection for 'comparative analyses' and 'sophistication' as the basis for development and the idea of 'empowerment' relegated to one's ability to understand complex theories and make analysis based on such understanding. Although Peet barely dedicates a few pages on his 'expert sense' theory, he however opens up a new paradigmatic framework for evaluating what is now an internationalization of development policy and its impact on third world countries like Sierra Leone. This World Bank official while making the case that local initiative should be incorporated into 'expert' knowledge, is however skeptical that such local knowledge is 'complex' enough to make it into the public policy domain. He therefore suggests 'a neutral think-thank organization to 'checkmate' the status quo, further accentuating this strong faith for theory as the basis for a good public policy.

However, this proclivity for expert knowledge is not only limited to neoliberal powers attempting to wield economic advantage in poor countries, but even well meaning non-profit development organizations with clearly manifested intention to assist in developing countries with real tangible development projects have been accidentally caught up in this web. Such tendency for expertism is further illustrated in another expert's (from a UN specialized agency) effort in trying to come up with a housing solution in the aftermath of the Sierra Leone conflict. Narrating what he thought was a 'laudable idea' to solving the housing crisis through 'semi-permanent homes' for displaced persons, he highlights the inherent expert dilemma.

It is not shag, but it does not resemble the kind of houses that people build in the provinces that have many rooms and houses extended/communal families. They are like bungalows with single families. And what is currently happening is that these people [rather than using the homes as they were built], collapsed their homes because they considered themselves one family (UNDP Official interview, September 19, 2011)

The above scenario succinctly illustrates the extent to which there is a mismatch between what experts perceive as good for the people, versus service recipients' expectation from policy makers. The problem, according to Peet, is that theory "structures the expert imaginary by forming the concepts through which even creative thinking reaches into the scarcely known" (ibid, p.17). As the two examples above exemplify, nuclear-family type homes while comparatively affordable, may not be desirable in a country where society places strong reverence on extended family relations. It will be disingenuous for anyone to argue that international organizations do not attempt to include local initiatives, because as one NGO official emphasized, local initiative inclusion forms a key component of the organization's modus operandi. The official contends that the NGO for instance 'don't usually predetermine' what people want, but rather, 'they [the people] determine it. We do Participatory Vulnerability Analyses [PVA] where in communities do their own analyses and come up with what they want. And mostly what they want come from the context from their living context'. But as the World Bank official clearly illustrates, these local initiatives normally get eclipsed through well designed expert framework that actually do not always reflect local ideas as the DFID housing for paramount chiefs and the UN housing scheme examples mentioned above show.

Finally, because the policy arena is inundated by a variety of expert prescriptions, the conceptual approach to housing hinges on two contradictory perceptions that are worth mentioning. First, housing officials' 'exchange value' perception about housing which far contradicts homeowners' 'use-value' shows the level of policy mismatch attributable to expert knowledge that places high value on market approach to housing. Nearly eighty percent of the residents of the Kissy Low Cost Housing Estate homeowners interviewed indicated an unwillingness to sell their homes even if their economic conditions got better or worse. This perception far contradicts housing officials both in the private and public sector whose primary emphasis is on developing high quality homes that ensure profitability when market prices shoot up, claiming that use value has gone down, and that exchange value has increased. Secondly, the emphasis on the formal private sector of housing as the vehicle for improving the housing stock even as several government reports and researches show that the majority of the dwelling homes are provided by the informal private sector buttresses this point (Muana and N'jai, 2004 and Thomas, 2006). In making the argument for less government in housing, officials point to an important factor which all their policy proposals have ironically ignored.

Government does not have the money and also it is not like in the communist countries where everything is owned by government and government is forced to provide shelter for everybody. Here, every individual build their own homes. (Ministry of Housing official, interview, September 12, 2011).

In practice, the official's observation is right, because according to Thomas (2006), nearly 80% of the homes built in Sierra Leone are built by individuals without government assistance or supervision. The desire to own homes (a culturally ingrained practice), the astronomical cost of

renting, and the fact that the majority of people in the city are un-housed or live in sub-standard dwellings, have added to the mad rush for building any type of home at any location where people can find empty piece of land, including previously reserved land or environmentally unsafe slopes, much to the detriment of the community. Policy makers would assume that such information is instructive and will guide the housing policy making process towards enabling the non-formal private market that already exists. Unfortunately, no Sierra Leone government has capitalized on this influential housing economic indicator, or attempted to enable this sector that already has a proven record for delivering houses (albeit haphazardly), beyond a policy-paper commitment. Even where a minority of officials argues that such responsibility in part falls within the purview of the national government, the extent of government's responsibility is often contentious among housing officials. According to a very senior official, government's role can only be limited to 'enabling the environment'.

Since the government cannot house everybody, as a responsible government, what it must do is to provide an enabling environment for private public partnership for affordable housing...What has been government's input is making land available and listening to the public... since the land tenure system in Freetown is a freehold. Not like in the provinces where the lands are all under the paramount chiefs. (Ministry of Housing official, interview, September 12, 2011).

But the application of such 'enablement' has focused more on an ineffectual and elusive formal private market rather than the informal sector that housing officials and many scholars (Thomas, 2006; Williams & Oredola-Davis, 2006) acknowledge as providing the most homes. In addition, even where such policy commitment has been made on paper (PRSP I&II), such as promoting local building materials, regularizing proper ownership and titling of land, or reducing

unplanned constructions, the government has not actually demonstrated much energy to show up for its paper-commitment.

4.7 Enabler or Abdicator: Who is in Charge?

In 1985, Doherty projected that ‘in the foreseeable future, in the conditions of a declining national economy and without a fundamental shift in the balance of class forces, Freetown’s housing problems will be handled, as in the past by a combination of paper plans and symbolic schemes’ (p.164). Doherty based his arguments on the presupposition that housing problems in Freetown were not satisfactorily explained in terms spatio-demographic factors or bureaucratic mismanagement. He argued that reference must be rather made to the way the main agents of housing (the state and the private market) operate which in itself reflects the nature of Sierra Leone’s under-capitalism. But even recent trends of a healthy national economic stimulus, the implementation of housing plans have been hampered by a lack of commitment to non-market housing policy approaches and implementation by all of the players on the supply side. This can be attributed to two major reasons. Firstly, the way the main agents of housing interact demonstrates a lack of clear role definition, the absence of clear-cut responsibility assignment and clear mandates in the housing delivery system. Secondly, the goal of the experts who design these policies is concerned more with influencing policy and less with successful policy outcome.

One of the major challenges to the enablement approach in developing countries is the confusing role of the state. With the enablement policy firmly in place, the World Bank transitioned from providing relatively small loans to low income countries (for housing

assistance) to providing large-scale, policy related assistance to a variety of countries (Buckley and Kalarickal, 2006). In other words, the nature of lending evolved to embrace the private sector more fully at the expense of government programs with direct housing impact. It also moved away from the poverty alleviation program that was for many years the core focus of many developing countries (Buckley and Kalarickal, 2006). As a result, housing projects started getting limited support from the state, as attention continued to shift with an emphasis on institutional reform (World Bank, 1993). While Buckley and Kalarickal have argued that the state's responsibility has been dwindled, others (Ogu, 2011) contend that removal of assistance to states effectively removed the state from housing delivery. Under a political economy like Sierra Leone, where the enabling infrastructures are very weak or almost no-existent, I agree with the latter position that there was virtually no role given to the state. With the diminished role of the state, housing policy makers started ascribing housing roles to organizations that either did not have the funding mandate to implement such policies, or saw their role in the housing sector differently. The complex web of nonprofit organizations, state apparatus and budding quasi-private sector has totally created a confusion as to whose role and to what extent should any of these sectors be responsible for in the provision of housing particularly for the low income Sierra Leoneans.

Non-profit organizations like UNDP, Action Aid, Catholic relief Services (CRS), Cooperative Assistance Relief Everywhere (CARE - Sierra Leone), World Vision (Sierra Leone), and Adventists Development Rural Agency (ADRA) have been at the helm of development and relief assistance including the provision of temporary shelter. But these officials do see their 'partnership' responsibility in housing as one of 'complementary' to

government and argue that ‘the state has the responsibility to provide housing’, and not the non-profit organizations. While these organizations credit themselves for providing significant amount of shelters in the past decade, this has mainly been temporary, and they provided these shelters mainly during the height of the civil conflict. Moreover, the amount of shelters provided pales in comparison to those actually needed. However, in recent times, they have scaled back from ‘delivering services’ and transitioned to ‘capacity building’ in areas such as education, advocacy and micro-credit. NGO officials argue that they are no substitute for government and that ‘...if we continue to provide, government will neglect its responsibilities’. While acknowledging that government certainly does not have the resources to provide everything, they (NGOs) do believe that their advocacy role through ‘conscientizing’ the people to ‘let them know that the state has a responsibility to provide such responsibility’ makes the government accountable. In essence, NGOs see their role as advocates and middlemen between the government and the people. According to one NGO official, ‘for instance, we build a [water] well for them and also say, because of this and this law, government has a responsibility that you have clean drinking water’. Therefore, once these NGOs provide these services, they ‘direct their beneficiaries to available resources where they can get more help’. In essence, these nonprofits and community based organizations that have played a key role in housing development see their role more as intermediaries in the process, with the goal of building trust, and more importantly advocating for residents, and empowering residents to understand the 'system'. For them, providing temporary shelters is only a by-product of community empowerment and not a goal in itself. As one staff put it:

How do we quantify the impact? Is it getting the people off the streets? But is that what they need? We at Actionaid our overarching goal is to end poverty. Will building homes end poverty? Give that person a house and for the rest of their lives they will be sleeping on the floor. Why not give them livelihood support so they can seek housing from somewhere else – government? (Action Aid official, interview, September 19, 2011)

However, government's revised National Housing Policy specifically assumes a role as one of "facilitator" and 'does what it can do best by providing the necessary inputs and incentives for the effective participation of the private, community and owner-builders in housing provision' (Sierra Leone Government, 2006, p.4). This implies that government concentrates on the things that the private sector and NGOs cannot do that include formulating the legal regulatory framework, setting up the housing finance system, and providing social infrastructural services (ibid, 2006). In essence, government envisions part of its enabling role limited to 'seek[ing] the assistance of NGOs' to build homes (ibid, p.4). The fact of the matter is that most international NGOs working in Sierra Leone lack the mandate and the will to engage in capital intensive projects like housing. With the exception of a few temporary shelter programs that nonprofit organizations are normally charged with providing, there is hardly any documented comprehensive housing program by any NGO. At present, NGOs are only involved with the policy phase. Clearly, as one official rhetorically puts it, "if NGOs decide that they are going to build houses, how do they defend that to the donors?" In essence, NGOs argue that their overarching goal is to end poverty and one way of doing that is through 'capacity building'.

Moreover, the above scenario also evidently presents itself within the formal private sector housing officials, which has been somehow reluctant to accept the responsibility of providing affordable housing stock. Rather, officials contend that government should be preoccupied with

providing 'social housing' (housing for the low-income) while they (in the private sector) embark on the more profitable high-end housing provision with adequate government subsidies. These officials view housing at the high-end as a serious economic business that cannot be handled well by government, therefore government should be preoccupied with 'low-class' (reference to affordable housing) and outsource the development of 'high-end' homes to the private sector.

Additionally, such confusion is reinforced by a lack of commitment on the part of some of the major players in the housing sector. Previous scholarly works on Sierra Leone housing had advanced two major reasons for lack of implementation of housing policies: inadequate bureaucracy and lack of enough government resources (See Doherty, 1985). Decker argued that "to a large extent the inability of professionals to solve the problems of urban growth has been due to a lack of professional and administrative framework capable of permitting the professional to perform his functions efficiently" (p.157). Making a case for inadequate resources on the other hand, Peil argued that 'It is, however, accepted that finance is scarce and as a result emphasis must be placed upon other resources of land and on human resources' (See Doherty, 1985, p. 157). Doherty went further to seek answer in the relationship among the main housing agents – claiming misplacement of priorities on the part of government. Unlike previous scholars however, his analysis was limited and very narrow because even as attitudes have changed and with a comparatively healthy economic stimulus investment by government, it is difficult to argue that government has its priorities misplaced. At the time of his writing, government had preferred to allocate resources to other sectors such as "the development of an Olympic standard sports stadium" and "installation of a color television network when 90% of

the inhabitants do not have television sets” and “provision of luxurious accommodation to host the Organization of African Unity conference when the majority of Sierra Leoneans are ill-housed” (p.158). Furthermore, their arguments were very limited to the role of government officials without due consideration of the intervening role of none-state actors like international organizations. Because while there is amicable reason to believe that most of the housing liberalization push over the years have been influenced by a web of international organizations, led by the World Bank, there is no evidence suggesting real commitment to improving the housing sector. Even as the Bank’s 1992 enablement approach emphasized sectoral development as a means of increasing housing stock for the urban poor, unfortunately, it has correspondingly made significant reduction in its financial commitment towards this ‘sectoral approach’, while urging government and housing officials in Sierra Leone to advance privatization.

My contention is that housing ‘enablement’ is just part of a growing trend of economic liberalization that aims at strengthening the private market while decapitating government capacity at the expense of the vulnerable population. In an attempt to understand World Bank’s approach towards housing in Sierra Leone beyond policy formulation, interviews with officials and document analyses indicate that in terms of Sierra Leone’s infrastructural development project, the Bank’s financial and technical support is very limited to its neoliberal reach. In remote-controlling virtually every facet of developmental projects, the Bank has prioritized the country’s path to its specific interests that it describes as “rehabilitate[ing] selected priority roads, port and airport facilities... and to support the regulatory and institutional reform and effective management of the recipient's road, port and airport sectors” (World Bank, 2011). This is because, as one of the Bank’s officials argued:

The World Bank does business like every commercial Bank does business – loan money to them through commercial rates with interests. The bank does business with rich, MI and LI [Middle Income and Low Income] countries. The mode of business with each one of them is different. With HI, (Europe and North America), they are very strong economically to the point where they donate to the bank. What the bank gives them in return is facilitate policy reform across MI & LI countries that can translate into political and economic benefit to rich countries. They [rich countries] use World Bank to promote economic reforms across the world, - those reforms are translated into providing the enabling environment for direct foreign investment, and in that process the high income countries profit from the bank, as it does with them. (World Bank Official, interview, September 19, 2011)

Therefore, reform from the Bank’s perspective is not limited to housing, but virtually every area that makes Sierra Leone accessible to the international community in line with a neoliberal agenda. In January 2011 therefore, the Bank’s board of directors approved an underwater fiber optic cable project that anticipates a “major infrastructural revolution” to Sierra Leone and neighboring Liberia, among a host of developing countries. This \$31 US million “assistance” which is actually a loan to cash-strapped Sierra Leone will pay for cables and other physical infrastructure that is required to install the connection. Furthermore, the loan will go towards updating relevant regulation and laws to ensure that the “technological revolution” is codified. Hence, the Bank’s argument is that this internet service will revolutionize a current paltry “one-megabyte-per-second” internet service to a blazing high speed connection that junctures Sierra Leone with the rest of the world. Wearing a white baseball hat with the insignia “Fiber Landing”, Sierra Leone’s president Ernest Bai Koroma in launching the project said that “the event is proof that Sierra Leone country is making progress” (Akman, 2011). Conversely, in addition to paying back the loan, Sierra Leone in return for this World Bank “gesture” agreed

to “end the current monopoly of the state operator on its international gateway for voice calls” (ibid).

However, the World Bank’s new internet connection, just as its advocacy to liberal approach to housing, only demonstrates the injection of the logic of networks which, as Castells (2000) argues, is the neoliberal ideology that ensures that the information society must be merged with the development of the people who operate it. These gestures do not in any way demonstrate a commitment to increasing housing stock or ensuring faster internet as they demonstrate been part of a larger liberal agenda. Together, they help define the development not only of the information age, but economic activities. The information age for instance has become even more intense now than it was several years ago, because information needs to be dispersed rather quickly to decentralize economic operations and at the same time centralize control (Castells, 2000a, p.5). Hence Sierra Leone, like many other developing countries, is ‘beneficiary’ by default from these ‘technological advances’. There is very little local content consideration as to whether the country and its leaders would have had different options for using \$31 million dollars if they were to make decisions on its spending. The Bank’s infrastructural developmental focus (mostly communication and transportation network) in a country where everyone agrees that the major infrastructural challenge is housing and transportation, indicates a philosophy that is geared towards opening up the country to the free flow of foreign direct investment, because infrastructure such as roads, ports, telecommunications play a key component to direct foreign investment, than housing the urban poor. Therefore, the selective choice of such infrastructural production such that it would only facilitate the flow of capitalist exchange accentuates the priorities of the Bank. Hence, even as government together with a bevy of experts articulate fine

housing policy prescriptions, without commitment from those who influence the policy and clearly ascribe roles among the main agents of housing supply, even with the current prevailing healthy economy, the provision of housing whether by the state or the private sector is nominal.

Finally, the unwillingness to invest in the ‘capital intensive’ housing project is also manifested in the lack of commitment to policy statements jointly sponsored by the government and the rest of the housing agents. A review of policy documents reveals that nowhere has a set of profoundly unrealistic assumptions in housing policy become more prevalent and predominant than in the area of addressing the use of local building materials to reduce overhead cost and provide affordable housing to the low income. One of the major emphases from housing officials and most housing policies is the promotion of indigenous building materials to fray the cost of highly expensive and mostly un-durable foreign building products. The government of Sierra Leone through a variety of policy initiatives has encouraged the use of local materials and simple techniques to produce affordable homes. Unfortunately, local production of good and affordable materials remains a major difficulty mainly because of an ever increasing strong preference for imported and ‘conventional’ materials. While housing officials acknowledge this as a major issue that needs addressing, nothing has been substantively done to reduce the continuous dependence on foreign building materials. On paper, the government has one of the finest policy initiatives to improve the local building material industry dating back to more than four decades, including supporting higher learning institutions to engage in research in local building materials that include among others, reviving and activating the existing Building Materials Production and Training Centers (BMPTC) and establishing new ones and transfer their ownership and management to NGOs and CBOs (Sierra Leone Government, 2006). In reality, there is an ever

increasing desire for the importation of western building materials and building styles, making housing production one of the most expensive that takes approximately ten years to build by an average family (Jamiru, 2001).

Findings indicate that there has been no commitment on the part of government to promote and use the locally produced building materials with the same enthusiasm that promotes this initiative is promoted in various policy papers. Even as officials acknowledge that most housing constructions take place in the informal private sector, previous researches (Jamiru, 2001) indicate that government red-tapism such as registration procedure and contract tendering, offer little opportunity for developing the informal sector. Rather, the preference of formal contractors by the government and private housing developers that are eager to meet delivery deadlines and demonstrate efficiency has prevailed over local initiatives. These contractors mainly use imported components in their construction which is also the preferred choice for many international NGOs and aid agencies in their funded projects. This combination of government and international organizations' practice of imported building materials over the years has come to define the way housing quality is perceived by the population. According to Jamiru (2001), 'the propensity to use imported CIS [Corrugated Iron Sheet] roofing sheets in the urban and semi-arid areas has something to do with accessibility and social status' (p.2). In an interview, one housing official acknowledged that 'People still think that using mud or clay houses are not the type of houses they desire – not modern house. But if you visit western worlds, you see that most of their houses are made out of bricks. Here, if your house is not built of sandcrete, it is considered low grade house'. Government has not only been unable to promote its own local initiative, but its activities have made it difficult for the industry to grow by locating these

industries where they are less accessible to the potential users. One housing official further lamented that:

Even the designers and our engineers are not helping the situation. They should be coming out with ideas to salvage the situation. If you come up with one of the designers and ask them for a design, they will never suggest this alternative form of house building. When I was building my home, I thought of using local materials. But the bricks are been molded in Lunsar [50 miles away from building location site], and transporting them from there is expensive (NASSIT Housing official, interview, September 2, 2011)

The promotion of local building materials has been abysmal. Many government sponsored researches have indicated that imported building materials like corrugated iron sheet are not only expensive, but their quality is suspect (owing to the fact that they cannot resist corrosion), in comparison to local materials like ceramic roofing material (Jamiru, 2001). But their use is widespread and is exponentially on the increase year after year. According to a 1985 census, more than 83% of the national population used corrugated iron sheets for roofing, while in Freetown, that number was 89.12% (Sierra Leone Government). The use of non corrugated iron sheet is only common among the poor who cannot afford it. On the other hand, government continues to play lip service to the promotion of its local manufacturing industry. In its most recent housing policy draft (2006), government claims that it will ‘provide the enabling environment towards the research, production and use of local building materials’ (p.11).

Government further makes a commitment that encourages the private sector to invest in the production and marketing of local building materials. The government pledged taking the lead by using locally produced materials in its projects ‘to demonstrate their appropriateness’ (p.11). But there is a lack of demonstrable projects and commitment by government towards its housing

policy initiatives. The cost of NASSIT's 'affordable' housing scheme which is government's flagship project of commitment to providing housing are prohibitive in part due to the overhead cost of imported materials used in the construction. Sensing the paradox between government's policy initiatives and its activities, one NGO official recommends that "government should support very realistic housing plan – not the NASSIT type. They should use local materials – strong mud houses. Those are realistic and not those mansions that NASSIT is building" – referring to the government sponsored NASSIT home scheme that has been subject to several criticisms as a result of its highly priced bungalow-styled homes that the president in his 2011 parliamentary speech referred to as government's housing 'pilot projects'.

4.8 Summary

From the above, it is clear that the quest for urban entrepreneurialism, the undue faith granted to the efficacy of the private market, proliferation of expert sense and lack of commitment among housing agents have had significant effect on the way government carries on its housing business. Previous government activities have been outsourced to the private sector through regulatory and financial reforms as well as government investment of public funds into a private sectors that without proper oversight. The result is increasing unaffordability on the part of the vulnerable, the very population that these changes were supposed to benefit. The perception that government is not a good business man has consequently placed enormous faith on a market that is incapacitated because of Sierra Leone's economic status. In essence, this misguided and misconceived notion of the private market being distinct from the government has clouded the reality that a strong and successful market is only possible where there is a strong and supportive government, as most developed countries came to realize. But while the drive for

urban entrepreneurialism and private market present us with eye openers into housing policy mismatch, it is important to consider additional frameworks, many of which fall outside the purview of the state which helps give a more holistic picture of housing policy imperatives in Sierra Leone. Therefore the influential role of “expert sense” and the lack of commitment to policy as reinforcing factors demonstrate that under the current trend, affordable housing will be nothing but an illusion. An alternative explanation for the continuous housing problem in Sierra Leone cannot be divorced from a policy mismatch, which is mainly a result of the neo-liberal influence of international organizations through ‘expert sense’ that has placed so much influence on market-based policy in a country that lacks a viable private sector. Housing officials’ understanding of how the private market operates has only further alienated local initiatives or non-capitalist approach to government’s social responsibility, mostly at the expense of the urban poor.

CHAPTER 5

LOW-COST HOUSING ESTATE

5.1 Policy Change from Public Rental to Owner-Occupier:

How do the urban poor experience these policy changes? In the previous section of this dissertation, we discussed the supply-side of housing in Sierra Leone with specific reference to the various agents of housing provision. However, a comprehensive study requires testing these theories against the actual target population for which they were designed. The use of this demand (Low-Cost) – supply (housing officials) approach provides a more holistic and interpretive approach to a study of this nature (Shankland, 2000), thus granting room for some analytical generalization. Among other neighborhoods, no other suitable community serves as a classic paradigm of government’s “provider” housing program. Ten years ago, Low-Cost (the most visible government housing program until 2002) was transformed from a government-owned rental estate for low-income people, into a private owned mortgage program for its sitting residents. Since then, a lot of things have happened including displacement, constant home-improvements, infrastructural changes, in-migration and out-migration, etc. Unlike other communities in the city, Low-Cost is more structured and its activities better documented, hence providing a unique opportunity to identify or eliminate possible rival explanations based on the theories used. Therefore, on the tenth anniversary of this transformation, through one-on-one interviews with forty Low-Cost households, this chapter assesses and elucidates the activities that led to such transformation, throws light on the outcome of such change. Because the

findings are varied and multiple, various housing theories have been used to analyze the five major findings. This is because a more elaborate theory is essential in highlighting the more complex pattern of expected outcomes.

The findings indicate that while the transition from public ownership to private mortgage was not a government initiative, events leading to and after the transition point to the negative effects of government's enablement approach. Five major discussion points guide the discussion in this chapter, each analyzed in terms of the relevant and applicable theory. The sub-title, *Revenge of the occupiers: Claiming "The Right to the City"* briefly describes the transition process by residents, illustrating the significant role of community agency through the Tenancy Welfare Association (TWA) as the most important factor that overcame displacement and restored "substantial" citizenship to a community that had been marginalized by various political regimes. This section also demonstrates that local communities that have undergone and continue to undergo sustained economic hardships will sort out their own problems, contrary to the official version indicating that the transition was a government initiative. Hence, it provides a political framework to Lefebvre's Right to the city, a framework that citizens can use to overcome disenfranchisement in housing. The second sub-section titled "Owner Occupation versus Community Decline", builds on the first sub-section, particularly highlighting the challenging aftermath of a very successful citizen movement outcome, highlighting the excesses of deregulation, showing that while homeownership is desirable, and while people are willing to invest in their homes, new homeowners can be vulnerable to exploitation due to government neglect. It demonstrates that homeownership in developing countries while desirable can be challenging and could lead to community decline under the type of 'enablement' practice in

Sierra Leone as government abdicates its previous social responsibility. Turner's self-help model is used to demonstrate how homeownership can lead to improvement and investment in individual homes, but yet undermined by government's neglect, suggesting a motif that goes beyond a genuine self-help. Even as Low-Cost comes across as a postal child for grassroots effort to reclaim and influence urban space, it also serves as a reminder of the challenges faced by communities in the face of harsh realities that come with incapacitated government services. The third section, "A Local Community on Trial", highlights these issues and how they pose a real threat to the community, as government uses privatization as a pretext to abdicate its local responsibilities. In the fourth section, "Use versus Exchange: A Conflict of Values Between Demand and Supply in Housing", Low-Cost sheds light on a much discussed literature on the conflict between use and exchange value. But even more importantly, it shows that such conflict further opens room for a new conflict between competing used values, an issue that very few scholars have ever considered in the literature for contested space particularly as it relates to market-based housing policies. The final subsection, "Between Market and State: The Question of Trust", interestingly shows that despite the fact that market forces were meant to replace corruption and inefficiency in government, a distrust for the private sector (viewed mainly as profit driven and predatory) brings citizens closer to government. While there is no indication that people trust the governments anymore than they trust private institutions (which are reputed for their efficiency), it relays a perceived mistrust for the way the markets operate (high interest rates, collaterals for loans, etc). In summary, these various theories while throwing light on different outcomes on the transformation that Low-Cost has undergone in the past decade, point to a broader policy mismatch between planners and target populations, and in the process

highlighting the marginalization that the urban poor experience as a result of policies that generally lack domestic content, driven by outsiders and facilitated by local officials who have little knowledge of the West's "capitalist experience".

5.2 Revenge of the Occupiers: Claiming the "Right to the City"

A major concern among scholars in urban studies, urban geography, and political economy is that the current trend of global restructuring has elevated disenfranchisement, promoted economic oppression, and jeopardized democracy (e.g. Held, 1995; Falk, 2000; Swyngedouw, 2000; Purcell, 2002). Within the framework of the urban context, the broad argument is premised on two hypotheses. First, scholars argue that the current drift of political and economic restructuring has led to far-reaching modifications in establishments of urban governance (MacLeod and Goodwin, 1999; Falk, Purcell, 2002), and the second is that those modifications have been predisposed of disenfranchising urban inhabitants with regards to city governance decision-making (Peck and Tickell, 2002; Peet, 2007,2009;). Therefore, in response to these unwelcome urban trajectories, the idea of Henry Lefebvre's "the right to the city" has emerged as a natural response to correct the anomaly that comes with what is perceived as a disenfranchisement of the urban poor. Lefebvre's theory of "the right to the city" is very instructive as it seeks to "empower urban inhabitants to participate in the use and production of the urban space they live in" (Afenah, 2009; p.7). Lefebvre contended that the city belongs to all its inhabitants who do not only have the right, but also have the responsibility to shape its future equally (Purcell, 2002). Therefore, he argues for a "radical restructuring of the social, political and economic relations, both in the city and beyond" (Purcell, 2002, p.101). Although he has

been criticized for not clearly articulating what the right to the city is and how it could address problems of “disenfranchisement”, the role of the Low-Cost Tenant Welfare Association (TWA) in fighting displacement, reducing political uncertainty and constant rent increase, and gaining tenure through community action and political maneuvering demonstrates the influential role of urban politics as a tool for previously excluded populations.

The Low-Cost community exhibits Lefebvre’s notion in a very important way. While Low-Cost has been used for over half a century as a “political minefield” by successive political elite, the TWA played an influential role in minimizing community displacement, dispossession, political uncertainty, constant rent increases, while at the same time turning renters into homeowners. The fight to retain Low-Cost as a community, demonstrates a victory for contested space between its inhabitants, and a government’s desire to continue to use the community as a political minefield. Key to the success of the battle lay in the tenacity of TWA which was at the vanguard for the struggle to reclaim substantive citizenship rights in the face of mounting pressure from various regimes that had developed the penchant of replacing sitting residents with politically influential and affluent tenants at the beginning of every regime. Prior to 2002, Low-Cost was a theatre for political pilfering, favoritism, and misuse of state infrastructure for political advantage. Even as the majority of the residents claim to have met the original income threshold, most of the respondents admit that political ties and nepotism played significant role in their entitlement eligibility. In fact, at a period in the community’s history, a resident’s level and type of political connection was evidenced by the type of quarter the resident occupied. “Favoritism”, as one respondent argued, proved critical in allocation of quarters, and “those who were lucky and know folks in government, were able to stay in their homes, even when they

could not afford their rent”. In essence, regime changes brought with them high levels of tenure uncertainties as successive government officials threatened to evict perceived political opponents. These findings corroborate Doherty’s (1985) argument that the building of Low-Cost housing was in part an attempt by government for social control within some sections of the urban population, as it served to reinforce the “patron-client housing relations”, while the government touted it as physical evidence of the state’s interest in the welfare of its people. Therefore, the foundational basis for this community set it up as a political minefield, leading to numerous uncertainties in a country that is besieged by political insecurity. Ironically, it became the tool that the community would use to earn their liberation and gain tenure.

Theoretically, Low-Cost illustrates that while Lefebvre’s Right to the City paradigm has been criticized for being theoretically underdeveloped (Purcell, 2002), there is a political dimension to the concept, particularly in terms of changing and redirecting the arenas of decision-making in cities from the traditional apparatus (capital and the state) toward the production of space. That hope lies in political opportunity that previously marginalized populations can take advantage of once it avails itself. Vital to Lefebvre’s “right to the city” paradigm is the notion that the arenas of decision-making in cities become restructured where in decision-making is redirected away from the traditional state apparatus (capital and the state) and toward the production of space (Purcell, 2002). But as critics rightly point out, the notion is vague on the “how”. This is because there is no particular how and the definition of the right to the city is different for each locality and urbanity. Low-Cost shows how citizens whose “substantive” citizenship rights had been usurped by bad politics can use urban politics to regain their homes and or finally gain tenure. Because Low-Cost was originally a fringe of the society

with little political clout to influence public policy, it became a block-vote target for governments seeking reelection, in return for continuous residency. Historically, the role of the TWA was limited to welfare issues such as addressing grievances, lobbying for better utility services, rent advocacy, etc. But even at this level, they were mainly un-successive and inadequate as their gains were infinitesimal. They were hardly political-a reflection of a societal apathy to the negative consequences of political action in this part of the world. Moreover, for many years, there was a general slowness towards an urban militancy or the use of political clout on the part of the urban poor, mostly due to the plethora of ethnic, religious and demographic characteristics inherent in these communities– a characteristic that has been historically exploited to the advantage of the political class. Resultantly however, every change in government translated into high level of tenure insecurity as governments continuously evict or threaten to evict based on residents’ perceived political persuasion mostly on the pretext that some of the residents no longer meet the income threshold for continuous eligibility – a standard that was selectively applied, and a situation that was virtually reinforced by every succeeding government through nepotism and favoritism. Therefore, even as many residents were aware of a clause that gave them ownership of the home after living there for a certain period of time as “per original contract language”, for many years, there was no tangible action to claim ownership. In other words, prior to 2002, land use decisions at Low-Cost (including tenure or lack thereof) were exclusively within the purview and domain of the central government.

But the events of 2002 highlight a new transition, showing that marginalized populations can take advantage of political opportunities. A cascading order of events that was climaxed by a political opportunity ignited collective action in which residents “decided that [they] need this

house sold to us to reduce uncertainty”. Political opportunity played a key role in galvanizing community action - an element that is not well articulated in many right to the city literature. In 2002, the decade-old civil war was officially declared over. But even more importantly, elections were held that year that eventually saw the reelection of the incumbent, President Ahmed Tejan Kabbah and Sierra Leone People’s Party (SLPP) back to power, with a whopping parliamentary majority. Kabbah and the SLPP had campaigned on the grounds that they will offer homeownership opportunities as part of government’s broader divestiture programs, a very important issue to Low-Cost residents. However, as with previous regimes, once the government was re-elected, it reneged on its earlier promises. The role of agency through the TWA in reversing years of political marginalization therefore took center-stage. The TWA played an intermediary role in the mortgage transitioning process, building trust, advocating for residents, and empowering residents to navigate and survive the 'system'. Through the TWA, residents mobilized, making a case to the then sitting vice president (who had personally committed government during his campaigns the community) that it was about time for government to make good on its promise. The head of the TWA, a civil servant himself with enormous knowledge of the inner workings of government spearheaded this movement, writing proposals to cabinet, lobbying with political authorities and reminding high level officials of their pledge and its potential repercussion should the government fail to deliver. Even more importantly, these elections followed turbulent times in the country’s political history where the government had been overthrown twice in two years. In the absence of a credible national army at the time, civil society had provided the much needed prop to reinstate the government. Despite the declaration of the end of the war, the post-conflict government was at its most vulnerable, and therefore

needed all the local support it could garner to stay in power. It was a political opportunity that hardly avails itself. With a long history of increasing insecurity and political uncertainty, it was a political opportunity that the community was not going to let pass by. By 2002, through pressure, numerous representation, rent strikes, and constant reminder, the government yielded. For residents, this opportunity was “a good riddance to bad rubbish”, and as far as residents were concerned, the homes could have been sold to others ‘outside’ the community’ had they not taken advantage. For them, the transition from rent to mortgage, contrary to housing officials’ account, was “a fulfillment of a campaign promise” by the then government – SLPP.

The use of agency to influence public policy by formerly disenfranchised people whose substantive citizenship rights had been politically removed is very important. First, it demonstrates within this context that citizens can actually use political opportunity to change events in developing countries even if they do not necessarily favor a particular government in power or its policy. But even more importantly, citizens can assert their right to urban space through collective action and threat of vote and hence hold governments accountable for election promises. Low-Cost provides a framework in the sense that its housing scheme had been exploited for so many years by the ruling political elite as a political tool, suggesting why there has been so much political uncertainty. However, particular political events could put citizens in the driver’s seat to influence a policy that they could otherwise not be able to do under normal circumstances. Furthermore, the Low-Cost situation counters the argument by Doherty about the need for a “complete socialization” leading to sustained demands as a condition for better living conditions. For Lefebvre, two essential rights of the citizen are central; they include the right to participate in the production of this space and the right to appropriate urban space (Purcell, 2002).

In Low-Cost, the first stage was the “appropriation”. Political opportunity provided the opportunity for appropriation ensuring that its citizens occupy and shape the urban space that they work, play and live in. Appropriation no doubt leads to future participation, where the citizens will occupy a central role in decision-making in the production of urban space.

Clearly, the transition from low income government rents to mortgage was not a voluntary goodwill gesture from the government to the people. Rather, it was a conscientious effort on the part of a much exploited group of people taking rational action to gain tenure at whatever expense. Such rational decision negates Doherty’s “incomplete socialization” theory on the one hand, while on the other hand accentuates and corroborates an aspect of Turner’s self-help theory. It shows that even while under government welfare where tenants were allowed to make low rent payments, tenure is more important, even at a higher cost. Furthermore, it strengthens Lefebvre’s “right to the city” approach by injecting political opportunity as a possible dimension that is worth exploring in further researches. What this process implies is that housing officials had little control over the process that government had dominated for decades.

5.3 Owner Occupation versus Community Decline

J. F.C. Turner’s popular self-help theory had long been the practical guiding principle and argument in favor of homeownership for the poor (Burns & Shoup, 1981). In his landmark theory, Turner argued that “when dwellers control the major decisions and are free to make their own contribution to the design, construction or management of their housing, both the process and the environment produced stimulate individual and social well-being” (1981). This theory

has been influential particularly among development agencies in devising housing programs for the poor in the developing countries. Even as criticisms of “Sites and Services” as the “practical counterpart” of Turner’s vision has been severely criticized for resident’s lack of total control over the process (design, location and management) of their “projects” (Burns & Shoup, 1981), the practical implication of Self-Help as envisioned by Turner continues to manifest itself among developing countries where people are put in charge of their homes. Unlike “Sites and Services” which particularly targeted slums and other informal settlements, this case-study is about a formal settlement where a policy change only affected the home-ownership status of sitting residents, giving them ownership of the property that they had rented for decades. On the contrary, while the new homeownership brought enormous improvement in individual home qualities, the community as a whole experienced negative impact. Therefore, Low-Cost community manifests the Turner wisdom in a very unique way. While the quality of individual lifestyles surges with homeownership status, the overall quality of life of the community correspondingly declines. Low-Cost demonstrates a strong preference for homeownership among the urban poor. The change from “rent-only” to “mortgage” was welcome news for the majority in the community, even when it implied higher monthly payments. It brought with it what residents articulate as “Status”, “privacy”, “personalized-lifestyle” and “responsibility”. This finding is in line with many researches that show strong preference for homeownership across all socio-economic status. In Low-Cost, residents take pleasure in the idea that they “are no longer called tenants”, but “house-owners”. The transition therefore witnessed an immediate upsurge in the quality of personalized lifestyles where “everyone is now making their compound like they are living at Spur Road” – a reference to the more affluent western section of the capital

city where the more wealthy people mostly live in gated and exclusive communities. Although the Tenant Welfare Association (TWA) that spearheaded the advocacy and lobby on tenants' behalf argued that the new mortgage cost was unaffordable for the majority of the new homeowners, most residents reported that they "preferred it [mortgage] to paying rents". For some residents, this change further increased the motivation for prompt mortgage payments, been mindful of the fact that they "will eventually own the home after completing payment". Moreover, the idea of exclusiveness and differentiation within the neighborhood in terms of individual socio-economic status as opposed to the long prevailing homogeneity where the community looked "like a barracks-type of place" (a reference to all homes looking exactly the same), served as an added incentive to make their homes 'cozy'. In essence, the Low-Cost community action in the aftermath of the homeownership transition serves as the postal child for Turner's Self-Help model.

Working further within the framework of Turner, other scholars have argued that individual resident control over housing can give the new homeowners perhaps their first opportunity to make their own housing investment decisions (Burns & Shoup, 1981). The most predominant literature that involves the relationship between tenure and outcomes is in the area of home improvement, generally demonstrating that homeowners are more likely to maintain their home at the optimum level in comparison to renters (Henderson & Ioannides, 1983). Findings from Low-Cost demonstrate this, where a transition from renting to homeownership shows a large proportion of the residents demonstrating the willingness for the first time to make personal investment in the upgrade of their homes to reflect their desired personal lifestyle. Most notable home improvements have been in the area of infrastructure. The erection of high walled

fences, the construction of modernized self-contained flush toilets to replace the predominantly outdoor bucket toilet system, the building of “adjoining” (extensions), to accommodate extended family relations and ease overcrowding, and the numerous ongoing constructions, are among the most notable. For some residents, this provides the opportunity to construct “business structures” leading to a sprout of small businesses within the community. About eighty percent of the respondents indicated that they upgraded their toilet system from bucket to flush, after the homes were mortgaged to them (an infrastructural aspect that nearly every respondent considers the most important), corroborating previous studies that people are willing to invest in their homes once they are guaranteed some form of tenure. It also hinges into the “principal-agent” argument that Henderson and Ioannides theorized where the owners do not only see themselves as the principal (the owners of their property), but also the agent (the managers of their property), something that is lacking among renters.

In summary, this chapter hits at one of the two core arguments of this dissertation that despite the negative effects of enablement, tenancy welfare associations can help local communities that have undergone sustained economic hardships to overcome displacement and restore “substantial” citizenship rights through political opportunity. However, despite these gains of community action and the desire for homeownership (a narrative that feeds well into World Bank’s “enablement” approach), the homeownership experience through market based approach, in a community that is widely polarized in terms of income, presents an anomaly that is all too common to market based theories which many proponents ignore. This transition only set the stage for the challenges that lie ahead as discussed in the following chapter.

5.4. A Local Community on Trial?

Low-Cost is now undergoing an uneven development, as the development and progress taking place in the community appear lopsided and quantitatively unequal. The transition from public rental to privately owned mortgage has meant the non-existence of previous government regulatory apparatus. All previous government community provisions are now been transformed into private ownership, encapsulating the Sierra Leonean version of self-help. As a result, the community has taken a life of its own, looking very much like a ghost of its former self. Unplanned developments now characterize a once homogeneously looking neighborhood, an issue that many residents attribute to the transition from renting to home ownership. Even as majestic buildings with high-walled fences now replace once derelict shack-looking estates, previously shared public spaces that include access roads, football fields, drainages and playgrounds have been overran by these new private developments, indicating a corresponding mismatch between improved personal homes and the overall decline of community space. Where residents erect fences to increase individual privacy and security, they are mostly the richer residents treading over the private space of poorer ones, further elasticizing and accentuating an already stark existing gap between the rich and the very poor. In essence, a total laissez faire has ensued as more affluent residents now plan for themselves, taking over the role of the department of housing, with total disregard for previous government-assigned building demarcations.

Proponents of market-based approach to housing insist that, “open, competitive and unregulated markets [that is] liberated from all forms of state interference represent optimal mechanism for economic development” (Brenner and Theodore, 2002 p.2). This takes the

argument for homeownership to a new level not only in terms of putting homeowners in the driver's seat when it comes to making decision on their most prized possession (as Turner's "Self-Help model suggests), but completely removing government or any semblance of "interventionism" or regulation, while at the same time advocating for a complete laissez faire. The Sierra Leone challenge to this model is that the desire by individuals for homeownership is confused or somehow innocuously translated by policy makers to mean a desire for less or zero government regulation. In essence, Low-Cost serves as the intersection between a community's active role in gaining tenure, and a government's misrepresentation of such concept to include total deregulation, and in the process exposing the very weak tenants to exploitation by the more affluent population. Low-Cost challenges the argument for housing enablement policy in under-developed countries, and presents a fitting paradigm of government neglect, as the housing mortgage system has increased the incidences of unplanned developments, dispossession, privatization of public utilities, decline in community cohesion, and other out-of equilibrium economic dynamics.

One of the major challenges to this type of housing approach in developing countries is that it provides a convenient pretext for the state to abdicate its constitutional responsibility of providing security and safety, hence leading to uneven development. This puts communities that have acquired homeownership on trial and on the brink of collapse. Because even as communities make individual home improvements, the absence of government regulations for to oversee proper planning, the deplorable conditions of public utilities, lack of street maintenance and overall presence of central government authority only makes such improvement anything but desirable. Advocates for market-based housing policies like World Bank's enablement paradigm

argue that the a free market approach that advocates for less government was designed with the intention that the state could use its role to create institutional, legal and economic frameworks for economic productivity and social effectiveness. With this in mind, the logic followed that the housing sector particularly for places like Low-Cost would eventually improve as long as the state is operationally effective, and the financial, economic and legal institutional frameworks operate in acceptable standards within the national as well as international context. Unlike the previous provider status where housing was purely viewed from a social housing perspective, this new paradigm now puts housing within the broader context of the rest of the other economic activities, operating in a symbiotic relationship. In other words, housing is viewed purely from an economic view. Hinging on this wisdom therefore, private mortgages were introduced into the community, with the hope that residents can take advantage of it and enter the private market, and hence commodify their homes through real estate valuations. Seminars by the sole private mortgage bank HFC were held, where residents were given information about the potential exchange value of their homes and to encourage residents to switch their mortgages from SALHOC to HFC. So, as government presence evaporated, market dynamism was encouraged.

There is no contention that housing is not or cannot be viewed as an economic tool that can be used to the advantage of both the state and the homeowners as various literatures on exchange value of housing already demonstrates. Housing practices in developed countries have shown that when the housing market improves, there are positive spillover effects to other economic indicators. But contrary to developed countries, the practice itself has enhanced a reduced role of the state's economic allocations to the social sector, and above all created layers of housing practices and housing priorities with state emphasizing and diverting public funds to

high quality homes targeting high income earners at the expense of low income and affordable homes. As the data shows, there is a well founded fear among Low-Cost residents that “nobody seems to be in control as was previously the case”, in part because homeownership is perceived from a you-are-on-your- own and NIMBY perspectives, where in basic services like public standpipes have been privatized at the expense of the majority of the residents. In World Bank’s housing enablement approach, state activities were supposed to be key in developing housing finance system, regulating building standards, and improving neighborhood infrastructure and other reforms. In Low-Cost, however, government stopped providing and servicing major public utility services in the community , and while government’s general welfare of the community had been on the decline prior to 2002 (an issue that is totally unrelated to the housing politics), the estate’s divestiture however ensured a total halt of government services, making homeownership in Low-Cost anything but desirable. These include public tap, human waste disposal, local road maintenance, etc, and other services that cannot be successfully outsourced in under-developed capitalist countries like Sierra Leone. Water supply, which is now privatized, has reduced the number of individuals having access to clean drinking water significantly because only a few affluent individuals can afford to constructs private standpipes. For many other residents, homeownership implies disposing of their own human waste, a situation that further raises health and environmental concerns due to improper disposals. As one resident summarizes it, “since we started mortgage, we are on our own”.

In the World Bank’s housing enablement policy (a blueprint for third world countries), the Bank envisioned infrastructural and housing loans to include all actors (state, market, households, and voluntary sectors). But the absence of a strong state institution and any of these

other players to actualize this vision meant an unequivocal introduction of a for-profit private sector in places like Low-Cost, further impoverishing and displacing an already marginalized segment of the population. While displacement had been on the increase in a community that was particularly built for low income people, however, circumstances surrounding the mortgage have accelerated this trend. Also, the general approach to affordable housing, and officials' perception of how to improve the housing stock ushered in greater limitations and shortcomings to any success of an affordable home scheme or the success of homeownership at Low-Cost. This is because housing cannot be a complete economic development tool, if approach by government is geographically delineated to include confining funds only into the conduit of a few housing finance institutions that cater for a particular socio-economic group. This is exactly what is wrong with Sierra Leone's housing practice. The concentration of government's housing investment on the middle income through NASSIT projects has had a low impact on the entire housing sector as there is no additional support to ensure that new homeowners are able to retain their homes among low income populations. Thus, the desire for homeownership, while a favorable consensual outcome, has not translated into affordability of mortgage. As a result, government officials' insistence on down payments within certain period only opened up new loopholes for displacement among sitting tenants and replacing them with more affluent ones – a challenge that even the TWA could not successfully fight because “the majority ruled”, - leaving others with no option.

Furthermore, one of the main arguments for market-based and market-oriented social policy is that it provides the solution to preexisting political corruption and inefficiency. However, Low-Cost sheds light on a different reality that market-based solutions in themselves sometimes

provide substantive initiatives for corruption and inefficiency. A change in housing dynamics in Low-Cost also implied an opening for land use reconfiguration. Previously secured private spaces were under siege, resulting in substantial number of displacement. Private spaces were trampled on not only by other homeowners, but by housing officials eager to cash in on a new opportunity to recreate the land-use. While some tenants were kicked out, others took a “voluntarily” displacement, by moving out of the community and subletting their new homes “in order to be able to afford the mortgage”. The data suggests that at least one in two residents know someone who lost his or her home or “voluntarily” moved out because of the new mortgage requirement. A family was evicted because “the parents died and the two little kids were not able to retain the place”. The mortgage served as an opportunity for housing authorities to replace some low income residents. Sitting tenants “without the proper paper work”, were kicked out - a particularly troubling development for a community where the majority of its current inhabitants are second or third generation renters, apparently unaware or unable to obtain the “proper paper work” to transfer titles into their names. What this suggests is the notion that spatial inequality (which market based policies attribute to the legacy of state intervention), only further exacerbated after the events of 2002.

Private spaces were not the only ones under siege. The community became dispossessed by its important civic infrastructures. Public spaces such as football fields, access roads, and motor roads were either corruptly sold by housing officials or converted into private space by new developments from influential tenants. Civic infrastructures in the community are important factors to consider in market-based policy frameworks, particularly because far too often this approach fails to consider the role of social relationships and economic opportunity. Recent

housing policies in Sierra Leone have ignored issues like community self-help projects, communal public spaces, social partnerships, and environmentalism and even fragmentary references to these issues are highly invisible in policy documents. Even where a fragmentary reference is made in such policy documents, they are less conspicuous in program implementation. The new practice of everyone having their own fence instead of the previously 'shared space', the replacement of community water pumps by individual private pumps, and the total evaporation of the once vital TWA, point to the erosion of grassroots and communal programs in place of individualism. Community activities have been relegated to the backburner as everyone gets very busy with mortgage payments and home improvements at a personal level, raising the specter of vulnerability at the community level to take actions that address joint community needs in a volatile political situation. The community now exhibits the absence of a shared sense of common purpose, and residents show signs of less enthusiasm these days for lobbying for shared grievances and services even as the community continues to experience dwindled and watered-down much needed public services and utilities. The TWA does not meet anymore. There are no more community activities due to homeownership. It is now a neighborhood where "the elders can no longer control the community". The very foundation that brought community action together to agitate for mortgages and use political action to hold government accountable no longer exists. With the realization of the major goal, the TWA naturally dissolved and a community that once vigilantly fought together with a common purpose is "now demarcated by high walls". The onward sweep of social capital now puts a community on trial.

5.5 Use versus Exchange: A Conflict of Values between Demand and Supply

Corruption and deregulation that come along with market based policies do not entirely explain why communities like Low-Cost are on trial. Among other things, the previous section points out that proliferation of “expert sense” in Sierra Leone’s policy circle has resulted in policy mismatch, particularly in the housing sector. The Low-Cost case study further demonstrates that a conflict between housing authorities’ perception (exchange value) with that of Low-Cost residents’ (use-value) with reference to homeownership highlights an unmistakable disconnect between policy imperative and policy outcome. But even more significantly, it illustrates how this disconnect translates into conflict between residents trying to keep their homes, and housing officials trying to cash in on the new tenureship through land selling. Two major theoretical approaches explain this disconnect. The first one includes the social construction of space with particular reference to the conflict between use value and exchange value (Castells, 1983; Harvey, 1985; Logan & Molotch, 1987) and the filtering theory (Boddy and Gray, 1979). The theory of social construction of space holds that space has an exchange value because of its ability to generate rents or increase equity for the landowner. It also has use value for those occupying the home because of its intrinsic reward (Cooper & Rodman, 1989). Even though these two values are not mutually exclusive, some scholars (Castells, 1983; Harvey, 1985) have used the contrast and resulting conflict of these values to explain the conflict that arise from many contemporary urban conflicts. Taking the argument one step further, Logan and Molotch (1987) contend that these places intersect with urban fortunes of people who are either entrepreneurs aiming to manipulate exchange values, or ordinary residents “using place to live another day” (p.43). This literature is relevant to Low-Cost, not only because of the more

usual urban disagreement between people whose main concerns in space is primarily geared towards maximizing exchange value versus those who are concerned with use values, but as Low-Cost shows, the conflict is also sometimes between competing use values. The Low-Cost transition provided the opportunity for officials to exploit the “exchange value” of a land that has now been opened to the market, and in so doing, aggravate a use-value conflict to a level like never before. These differences are articulated very well both in semantic and policy imperatives in the following paragraphs.

First, there is a clear indication that the meaning residents assign to housing conflicts with the meaning attached to it by local officials. Owing to their academic background, their expert influence, and perhaps motivated by government’s desire for urban entrepreneurialism, policies promoted by housing officials are mainly driven by exchange commodity considerations, revealing such perception in semantics like “not a communist country”, ability and opportunity for homeowners to “sell at anytime”, “use-value is on the down-side”, “the need for a balance between social housing and real estate development”, “strictly investment-gearred”, “investment in housing market”, etc. For officials, the real-estate is emerging not “only as a form of security for shelter, but [having] far-wide varying range”. These perceptions demonstrate why officials believe government must play minimal role in Low-Cost once the social housing scheme became a thing of the past. Therefore, the transition, though a community driven initiative, was a good riddance to state resource in managing a property that realistically was economically insolvent under the social housing scheme, save for its political patronage.

On the other hand, Low-Cost community residents describe the meaning of their homes in terms of use. For them, the idea of homeownership transcends economic liberation and a home's exchange value which officials promote. This conflict perhaps poses one of the biggest challenges to the current wave of housing market liberalization in the country. A home's "exchange value" is only as good as the homeowner's desire to make financial profit out of their home – a situation that is almost non-existent in Low-Cost. In articulating this unlikelihood of home-selling, residents' concerns are weaved within the tapestry of the usual sentimental values that come with use-value – concern for 'kids', 'extended-family', 'inheritance', 'spot', 'community life', "city-connection", - concerns that far outweigh the prospect of financial benefits that comes along with exchange value concerns. For many residents, their home is "a symbolic part" of them. Among those who have achieved upward social mobility in the community such as "...those overseas [Europe and North America] who have money to stay in hotel" still prefer to "come here and stay with us". Therefore, even as 2002 ushered in the prospects of tenure and opportunity to profit from selling their homes, many of the new homeowners can only take the extra-ordinary legal step to ensure continuity of tenure, by entrusting their estates to "the family" and not a particular individual. Clearly, these attitudes build on Logan and Molotch's (1987) contention that the emotional needs in housing are inseparably attached with practical ones in a manner in which places are perceived as "precious" to their users in ways unlike other commodities. This use-value practice clearly obviates and deters the 'potential' financial exchange value allotted by housing officials, as they see a housing market opportunity through the offer of private mortgage lending programs, where none had

previously existed, only to be buffeted by the unwillingness of the target population to see it from the same lens.

It is not accurate to argue that Low-Cost citizens are not concerned with profit-making out of their property. Otherwise they would not be building extensions and subletting to make up for incomplete mortgage payments. But they sure believe that their “fundamental rights” (What David Harvey defines as the right to private property and to make profit from it), should not be dictated merely by property speculators and city planners, but that they should be able to shape it in accordance with their hearts’ desire (Harvey, 2005). It is a mixture of use and exchange, with use value overriding the desire to make profit. They want to be defined by the sentimental character of their homes, and not by the financial value of it. But even more importantly, to serve as a bridge between their roots (traditional hometowns) and their current life as they know it (the city). Therefore, these homes represent and symbolize connection and their “right to the city”. For others, it serves as a “check-point” to the city for an entire clan or village, before appropriate lodging arrangements are made. Therefore, this sentimental connection has made inheritance a key form of transition. Most of the current residents are either second-generation families of the community who had inherited the homes from their parents, or widows whose late husbands had passed on the homes to them. Having inherited the home from her late husband, one widow disclosed that she entrusted her estate in her conveyance “for my grandchildren so that no one would sell it even while I am gone”. There is therefore a feeling of moral inclination to pass on the inheritance to their next generation that is likely to continue the tradition.

However, this social reproduction of lifestyle is a concern that has not only limited the motivation and desire for selling homes, but also led to conflict between competing use-values among residents. First, it has opened up the possibility for disputing every space where in community members have been enthusiastic to claim every available space through high-walled fences and illegal land demarcations to create larger space for home improvements. The increasing dispute over land demarcations among residents, the erosion of 'access roads,' the illegal appropriation of shared spaces (football fields, access roads, etc), indicates a threat to use-value, not merely by the desire for privatization, but also from other residents with competing use-value concerns. The use value conflict reveals nothing less than emphasis on the economic dimension of policy initiative at the expense of social and cultural considerations, while in the competing use-value conflict, exchange value considerations are not considered significant. What this reveals is another dimension of the social construction of space that shows that the realization of use value by one neighbor is in essence contingent in part of the actions by other members of the neighborhood. Therefore, even though Low-Cost does not provide the typical case study of the type of urban conflict exhibited by many urban regeneration programs, the current conflict in terms of competing use-values reflects the broader societal values in which private property continues to be very significant and attempts to alter this hegemony only further sheds light on this reality – a reality that has become the chief determinant of the social construction of urban space.

Semantics alone does not explain the wide gulf in such contrasting view of housing between demand and supply. Actionable programs like emphasis on high-end homes among housing officials such as the Regimanuel Gray Seaview Estates at Goderich and other outskirts

of Freetown that target high-income earners has been the preferred housing approach among housing officials in recent times. The National Social Security Trust Fund (NASSIT) is leading government's private sector housing program. NASSIT argues that it is not concerned with 'social housing' but rather "making huge investment into the real estate business to reduce the housing deficit in the country". It is an idea that is rooted in the theory of 'filtering' - a theory that portends that "[housing] policy objectives may be achieved indirectly by building for higher income groups allowing those lower down the scale to 'filter-up' into the housing "vacated"" (Boddy and Gray, 1979). Even though housing officials do not articulate their approach within this theory, the idea however is that somehow, the benefits of the recently constructed high quality homes will trickle down to the low income through a filtering process as a result of high-income earner vacating low quality homes. It is a trickle-down effect practice that should eventually increase housing options for the urban population in terms of numbers. Several studies such as Edel (1972) and Montgomery & Madelker (1979) have argued in favor of the filtering approach to housing. In their discussion of the model, they contend that the production of new housing units will in essence ensure that lesser quality housing units will be available for lower income households. But this theory at best is inadequate and very biased towards the rich even in developed countries where such studies have been conducted. Drawing from conclusions of two separate studies in USA and UK, Boddy and Gray (1979) have shown that from a theoretical and empirical standpoint, the model is not enough to form a good housing policy. The operating word here is 'vacate', which is exactly a challenge for a country where the value attached to homeownership hardly makes room for vacating. The flaw in this type of approach to any policy including housing is that it is based on studies conducted in countries where exchange

value for homes trumpet that of use values. Therefore, empirically, it does not account for a situation like Low-Cost where residents overwhelmingly express unwillingness to sell or “vacate” their homes and make them available to low income residents even if their conditions get better or worse off.

Moreover, as Boddy and Gray’s study reveals, the theory is laced in an approach that is designed to rather give legitimacy to the “persistence in inequalities” that ensures that public resources are directed away from the most vulnerable population. This latter argument is consistent with the findings in the current housing practice in Sierra Leone where government continues to raid public pension funds and divert such huge resources to “high-end”, homes that only targets specific high income individuals. NASSIT pension funds control large amounts of investable money, reserved for pensions and are available to make relatively safe investment. A majority of these funds belong to low-income earners working in both private and local governments with little control over the investment of their pensions. Therefore, with inadequate empirical evidence to support the success of filtering in places like Sierra Leone, the probability of such investment going awry is extremely high. And contrary to this filtering theoretical standpoint, many respondents were able to identify at least one other resident who owns a home outside the community, while continuing to either live or rent out their home in the community rather than “vacate” it all together. This is because the unwillingness to sell homes is not unrelated to the sentimental value attached to such homes, which market-based housing theories have failed to acknowledge. For residents of Low-Cost, housing is perceived as a ‘family property’ that cannot be sold. Eighty percent of the residents claim that “one can only sell/give it [house] to your relatives”. Selling a home to an entirely different individual other than a family is

“definitely a bad idea” for most residents. While this perception is a more of a Sierra Leonean value, within the framework of this study, many social realities account for these considerations and practice, including extended family considerations. As Doherty (1985) noted, “ social order among the urban poor in Freetown is basically ensured by a network of family, religious and tribal organizations to which the state gives official and unofficial support” (p.162-163). Hence, these sources of ‘social order’ play a significant role in housing and investment decisions that sometimes create a semblance of irrational decision choices when it comes to housing economics. But in reality, they are part of the socialization process that sustains living conditions for most of the working class. The fact that most the homes surveyed at Low-Cost were overcrowded with extended family relations only reinforces this important and symbiotic role of such family networks in housing decisions. And sometimes even where there is a desire to make extra income off their real-estate, such considerations become difficult “because we have a very large family”. Low-cost therefore demonstrates that the idea that homes can be filtered once the market is enabled to allow richer people to vacate less expensive homes is inconsistent with a scenario where use-value for homes outweighs exchange value. Rather, accumulating homes as a symbol of prestige and social status is considered more important than making money out of homes, even if selling homes is considered more profitable. What this demonstrates is a policy mismatch that is mostly accrued from an unrealistic assumption about the market in an environment that operates within a different socio-economic tapestry.

5.6 Between Market and State: The Question of Trust

One of the incontestable debacles facing the survival of the traditional state as we knew it, in the face of an aggressive push for liberalization is the issue of trust. Who do the people trust? The increase in market-based frameworks has been global in scale, but uneven in impact. In most of Africa and the developing world, reformers have put in place a dual regime transition by altering components of both political and economic life. They have forced-open solidified bureaucratic systems by minimizing the state's role, and escalating the amount of freedom available to groups as well as individuals. The lessening of official controls is supposed to create the hope that henceforth, citizens would exercise a better measure of choice when faced with free market opportunities. Unfortunately, the tidal wave of market-approach freedom has not caught up with those marginally disadvantaged populations that market reform dynamics was supposed to free and alleviate from their economic doldrums. On the contrary, the conquest by economic capitalism has only provoked resistance, because these marginalized communities experience such "market-freedom" differently. It is a resistance not merely from political suppression (a real threat that they very much acknowledge), but a rebellion for economic liberation from those systems that political and economic reformers have argued will alleviate people from their very economic nemesis. It is a rebellion against the private market as they perceive and experience it.

In trying to understand how the urban population experiences market-based housing policies, Low-Cost residents were faced with the option of choosing between the state as they have come to know it, and the new market choices that comes with mortgage. This was an opportunity that they had never had before. Low-Cost does not only demonstrate a social access

question among underserved populations, but also illustrate a struggle against market capitalism in housing. On the one hand, there is certainly some level of indifference to private lenders because of a lack of knowledge and interaction with private lenders, which in itself suggests a social access question. Most residents are unaware and unfamiliar with private lending institutions or lending from any institution at all. Even the idea of mortgage is a new thing not only to the community, but the country in general. In fact, only about 20 percent of the folks interviewed knew about the private lending institution called HFC, mostly through friends or HFC 'sensitization' meetings. The rest have no experience with the private sector/organizations, sometimes making the question irrelevant at some point. But this issue pales in comparison to the general apathy and distrust that residents express towards these institutions. Only an unverified number of seven residents were reported to have used the services of private institutions (HFC) for their mortgage services. On the contrary, even among those who claim to have knowledge about the operations of these private lending institutions, many declined their services.

The data suggests that there is a very obvious dichotomy between trust for the government and that of private lending institutions among residents at Low-Cost community. Acknowledging the fact that only a handful of residents are familiar with private lending institutions, respondents were provided with information on private lending institutions and particularly the options available at HFC for mortgage owners. Even though the majority had never dealt with private lending institutions, their experience with traditional banks and justice system weighed into their response. While residents are resentful of government with regards to allegations of corrupt practices, they are however more distrustful of private lenders than the government and are more inclined to deal with government than private lenders/institutions. This

is because of the perception about government versus private lending institutions. Generally, government is perceived as less stringent in enforcing contracts, more community driven in its housing approach, and not profit driven. Government is described as a “kombra” (reference to the characteristics of a lactating mother), because it enforces housing contracts with some amount of leniency. Residents describe government as one that “understands” and “does not harass” even in events of several months of arrears or delinquency. It is no surprise that after several threats of evictions for non-payment, some residents with chronically default mortgages still retain their homes. At least thirty percent of the respondents claimed that they have been delinquent at some point for as much as twelve months, while some owed between twenty four to thirty six months of mortgage back payment, with obviously ineffective payment plans.

Market-based policies were devised to address what is perceived as government inefficiency such as the above. And housing officials squarely blame the failure of government housing programs precisely on this kind of “patronizing” relationship where the government cushions the vulnerable population at the expense of efficiency and sound fiscal policy, and hence they have pushed for aggressive liberalization and market reforms in its stead. The idea that government should no longer be seen as “provider” means private market is now the new sheriff in town. But the country’s very marginal and weak position in the world economic system only exposes its people to the type of external pressures for liberalizations that are often way ahead of local demands for reform. Like many other parts of the continent, the country struggles to catch up with trends of economic ‘emancipation’ originating from other parts of the world through the spread of globalization and proliferation of expert sense. Citizens are faced with the hard choice between state provision and a very confusing emerging free market in a

country that merely inhabits the periphery of the global economy. With no traditional knowledge about how these markets operate, and with no previous relationship, they are reluctant to divorce their relationship from government even as they find it inefficient, corrupt and uncertain.

Therefore, despite well founded concerns that the markets have redefined citizens' relation with governments in developing countries, the very nature of market systems (mostly perceived to be driven by profits) have perhaps reconfigured this relationship in a way that brings citizens closer to governments than ever before. This relationship is not necessarily based on a desired trust for the state, but based on perceived and sometimes well founded distrust for the market and for-profit organizations. In the process, it has thrown government's corruption and inefficiency under the carpet. Besides the fact that residents do not see themselves under duress to make timely payments, their general perception about the state's 'humane' approach to dealing with housing issues in comparison to profit institutions further throws light the human dynamics of housing that market-based approaches often ignore. This "humanness" approach is evidenced in the process government prices the homes through a "consultative" approach rather than on market prices. The precise reason why government's housing scheme is far below market price is because of the collaborative input of "sitting residents" who were given "questionnaires to determine how much we can afford if this house was sold to us".

On the contrary, sentiments like the above are hardly expressed in discussing the private market such as the HFC Mortgage Bank, which residents describe as "very strict". Most residents see these institutions as merely interested in profit making and therefore believe that 'taking loan would imply that I am selling this house', or spending "more money at the end of

the day”. Only one of the Low-Cost respondents acknowledged taking advantage of the HFC mortgage system. Both the resident and HFC officials indicate that only a total of seven individuals signed up for HFC mortgage loan despite several community outreaches by the mortgage bank. Characteristics that all HFC mortgagees share are that they have stable incomes and work in the formal sector, making them amenable to meeting the mortgage criteria, a requirement that is notably difficult to meet for the majority of the community residents. Only one apparently well-off resident who did not use HFC because her mortgage is almost paid up indicated that she would have used the mortgage system too. But her motivation is entirely different – her “kids are in USA, and ...it’s easier to get money from them that way”. Although the resident interviewed claims that she took the mortgage because she “had no other option and did not want to lose our house’, she like the other enrollees has a steady income from which HFC deducts regular monthly mortgage payment. This is a challenge for a community with high unemployment.

There definitely is a social access question in Low-Cost which many scholars would argue that people in traditionally underserved neighborhoods are marginalized because they do not have access to credit facilities. Clearly, this is a major issue in this neighborhood as demonstrated by lack of information about loaning programs. But the centrality of social exclusion in the spatial stratification of Low-Cost pales in comparison to the bigger question of whether neighborhoods are even open up to using their homes as collaterals for loans at a time when trust and positive perception about lending institutions is significantly low. While qualification for mortgage loans is a major concern in market approach among the housing supply players, negative perception on the part of the housing demand side has proven to be a

tough challenge for expanding the housing market. Because the men and women in Low-Cost have burnt the brunt of the economic and political crises, because incumbent political elites have historically been prejudiced to oppose any reforms to a system that has served them so well, one would expect that residents would support changes that promise the end of their deprivation, and relinquish ties with the state. Market based solutions which are supposed to be the panacea for corruption and economic uncertainty should come as welcome news for these already marginalized communities. But even as residents advocate for homeownership to reduce political uncertainty and constant hike in rental prices, they demonstrate less inclination for a total overhaul and separation from government in favor of private lending institutions. This suggests an issue of trust, not so much as a vote of confidence in the government, but suspicion and lack of trust in the private lenders. It is a suspicion that is well ingrained in a long held general apathy towards institutions like traditional banks. The majority of respondents are suspicious and apprehensive of institutional loaning. In further determining the extent of this perception, the research questions were broadened to include residents' relationship with traditional banks – which is really what many of the residents are familiar with. Asked whether they were willing to take out loans from traditional commercial bank for home improvement or pay off their mortgage, an astronomical ninety percent were unwilling to explore the home improvement loan option, while nearly everyone declined this option for home mortgage. Adamant respondents claim that “it will be like selling your house”, implying a deep-seated mistrust for institutions. This builds into the bigger narrative that Sierra Leoneans normally are suspicious of institutions particularly the banks and the judiciary system, both of which have a demonstrable checkered in equitably dealing with transactions where poor people are concerned. Therefore, the number of

Sierra Leoneans putting their money in the bank is still significantly very low. Discussing how they save for their monthly mortgage, some respondents reported using the local “Osusu”, which they claim allows them to use their money anytime they prefer. The “Osusu” refers to a form of microfinancial capital accumulation typically found in Sierra Leone where a group of people contribute an equal sum and one of the group members uses the money, promising to make his own contribution until everyone in the group has had a chance to collect.

Therefore, reverence for homeownership and the possibility of losing it to the banks makes institutional lending difficult to attract even where residents are qualified for it. Even among those who have access to credit information and credit facilities, evidence suggests that they are less inclined to deal with these institutions due to lack of trust. Expressions such as “if I can’t pay, I will lose my house”, “Personally, I don’t like getting into debt. I prefer to always be within my normal income”, “I don’t trust our legal system in this country, it is very unjust – and I don’t want to be a victim of the legal system” demonstrate an institutional lending apathy even where such access may be available. Therefore, even in worst case scenario where they are in dire need of money, they’d rather “loan to family and friends than the bank’ where failure to pay on time or even pay at all is less disastrous and “less embarrass” than the banks where they stand the real chance of losing your home.

5.7 Summary

In summary, only a few decades ago, not many policy-makers in advanced economies would have envisaged that local communities that have undergone and continue to undergo sustained economic hardships will sort out their own problems. There existed this perception that

because regional and urban fortunes were intertwined and influenced by infused power asymmetries within and between places, marginalized citizens would need the help of power brokers to solve their problems. The traditional wisdom for an effective local economic development strategy therefore was the mobilization of state action, concentrate capital and dictate welfare policies. Low-Cost has demonstrated that such power can change hands from the boardrooms to the local communities through the very political actions that were once used to disenfranchise them. The problem however has been how to translate that power into sustainable neighborhood improvement that others can emulate. While Sierra Leonean officials have adapted to the power change in Low-Cost, they have responded fiercely, and undertaken reforms to different degrees, and in different combinations to liberalize the housing market and inject new players with the potential to further run down communities like Low-Cost. The reform process has given rise to a range of hybrid outcomes, including the injection of the logic of the private market, which has led to community displacement, uneven development, and conflict over competing use-values and unplanned neighborhood. However, the foreignness of such reforms, the suspicions from the demand-side of housing, and the abysmal situatedness of the Sierra Leonean economy (at the fringe of global economies) has made full embrace of such reforms very difficult. Rather, such reforms have only rekindled the lost love relationship between the people and the government. The question is not whether the people trust the governments anymore than they trust private institutions that are reputed for their efficiency. The question is the way the market operates (high interest rates, collaterals for loans, etc) and the lack of trust in preexisting institutions like the traditional banks and legal systems make the government a much safer bet— which was exactly what market-based policies were meant to replace. However, this

provides a unique opportunity for the government to make up for all that has been missing as a result of years of corruption, mismanagement and inefficiency.

CHAPTER 6

CONCLUSION

6.1 Summary

The issue of how to house the urban poor in Sub-Saharan Africa has posed an overwhelming problem that has often been met by underwhelming and weak policy responses. Scholars from a neoliberal perspective argue that the housing problems in the sub-continent are not only a result of rural-urban migration, and the consequence of civil conflicts, but also the inability of the urban poor to make rational choices, problems of land tenure system, excessive government regulations and misplacement of priorities on the part of local housing officials. The idea that the state is barrier to rational decision making has become the yard stick for devising housing policies and measuring housing performance in the housing debate. Neo-classical housing economists have advocated an alternative perspective that emphasizes an increased emphasis on privatization and decreased role of the state, arguing that the state should play the role of “enabler” and excuse itself from housing production. This line of thinking is based on the assumption that housing is an economic activity that is best undertaken by the private sector and on the hypothesis that no government (however rich) can afford to provide housing for its population. In response, governments in Sub-Saharan Africa have sought to address this problem through various housing liberalization approaches.

Therefore, since the early 1960s (immediately following independence), planning in the sub-continent has increasingly paralleled that of the west, as governments have abandoned

ambitious schemes of state intervention in favor of an increasing emphasis on private market-based solutions. To name but a few, the Ghanaian government down-scaled its involvement in public housing projects like the Tema Housing Corporation and invested huge sums of pensions into the private mortgage company through the Regimanuel Gray Inc. Also Nigeria, which had emphasized public housing prior to 1961, led the clarion call in West Africa by endorsing the Johannesburg Declaration and the 1996 Habitat Housing Agenda that emphasized privatization of housing. In line with Ghana and Nigeria, Sierra Leone eventually abandoned its Low-Cost Housing Estate model that facilitated affordable housing for its low income population and diverted public funds to a private mortgage. These changes were not mere coincidences, as they occurred around a time of increasing global economic liberalization and a trend towards the globalization and glocalization of economies. These changes were also part of the requirements of structural adjustment programs of the IMF that required governments to scale back funding of the public sector as a condition for loans. The final icing on the cake occurred upon the launching of the World Bank's housing enablement policy prescriptions for developing countries, which became the blueprint for the liberalization strategy. Because the World Bank's enablement instruments were designed to garner the responsiveness of the housing market, it advocated (among other things) land security, regularized tenureship, housing finance for the poor and the removal of barriers to exchange in the housing market by the government.

In essence, the commodification of housing was viewed as the best option for affordable housing stock increase. This new housing wisdom according to several neo-liberal economist scholars like Hernandez De Soto was supposed to make millionaires out of previous slum dwellers if only they could commodify their homes and bring them to the mainstream of market

economics. Since then, an amplified preference and articulation of market-based policies to housing have been promoted and implemented in place of the previous “provider” role attributed to nation states. These changes were also part of a broader liberalization strategy that witnessed the complete divestiture of most state-run institutions to a private market with the hope that increased privatization will attract much needed investment that will in turn lead to employment and economic development.

However, despite these policy changes, the literature and existing data on housing in developing countries demonstrate that housing outcomes in Sub-Saharan Africa have not had the desired effect, but rather an adverse effect on the urban poor for whom the enablement policy was designed. Today, more people than ever before are without housing in most parts of Sub-Saharan Africa. In Sierra Leone, the overcrowding and high population density with significant health and environmental implications has characterized urban landscapes since the amplification of this approach. The recent effort by the Sierra Leone government to invest public pension funds into the private sector has only added an infinitesimal number of dwelling homes that less than one percent of Sierra Leoneans can afford. Even as the government outsourced housing production, private industries showed more interest in building high-end homes in a country where there is no available evidence of such demand because of chronic unemployment, high illiteracy, and people live on less than one U.S. dollar a day. And unlike developed countries where land use follows planning, in Sierra Leone, planning follows land use. Therefore, the surge in the city’s population in recent years has not been met with a corresponding increase in dwelling homes, because government had abandoned affordable housing since independence in 1961. The current housing market foreshadows a problematic land tenure system and poorly

structured mortgage. While there is some evidence of an increase in housing for the middle class, there is no evidence of a corresponding increase of affordable housing among the urban poor. Many critics of the enablement approach have argued that it is biased towards the market and only disenfranchises the urban poor to the advantage of the rich countries. Others have pointed out that it is an exclusionary policy that is designed to produce a consumerist society in the developing world to provide ready market for developed capitalist countries. But despite all of these criticisms and unintended consequences, housing practice continues to parallel the private market emphasis and despite the housing bubble burst in the USA in recent years, it would appear as if no one is in a hurry to learn from these mistakes.

This research tries to answer this mismatch between policy imperative and policy outcome through the lens of the geography of power. Previous researches (Doherty, 1985; Afenah, 2009) have attempted to link the housing problem in Sierra Leone and Ghana as problems of neoliberalisation and misplacement of priority. Doherty, argued that housing problems in Freetown and the failure to implement policies cannot be attributed to limitation of resources or bureaucratic resources alone as the literature on housing in developing countries suggest. But rather, it can be only be fully explained “by reference to the way the main agents of housing provision, the private and the state operate in specific social and economic conditions” (p. 149). Afenah, using the Old Farma community of Accra (with similar demographic profile) argues that neoliberalism and city competitiveness contributes to increasingly marginalization. However, while both studies in part support the broad conclusions of this research, they defer in specifics as Doherty did not take into account the geo-political economy of power and limits his observations to incomplete socialization on the part of the residents and their ability for any

collective action nearly impossible to fight the status quo. Afenah's more recent study demonstrates that even in slums there is the availability of agency to fight exclusion. But both studies used secondary data and hence lack empirical evidence to explain how the urban poor really experience these changes. Doherty's study is perhaps the most comprehensive study that looks at housing on Sierra Leone from a socio-economic perspective, but is more than two decades old and therefore inadequate to account for recent trajectories in urban development, including the World Bank's housing enablement policy. Even as many other recent studies have criticized the current enablement liberalization approach, nearly two decades after the policy's implementation, its impact on the urban poor is not well known, and there is not enough research to determine its efficacy in terms of how it is perceived by local housing officials and the responses it has garnered from a developing nation perspective. Enablement itself whether in housing or any sector of economic development has only further weakened Sub-Saharan African countries and led to different accentuation of citizenship as governments seek legitimacy from abroad. While all of these problem definitions merit their places in the housing discourse, they have been unable to explain why the injection of market-based approach to housing as a solution has not increased access to affordable homes. Therefore, two broad questions naturally emerge from the literature that this research attempted to answer.

1. What are the contending theories that explain the role that specific political and social contexts play in perpetuating or solving housing problems in Sub-Saharan Africa and what are the policy prescriptions that arise out of these contending theories?

2. How do the urban poor experience the changes emerging from these policy prescriptions?

Various theoretical frameworks have attempted to provide an alternative explanation for this anomaly besides the existing neoliberal argument. They include the neoliberalisation of the state (as presented by David Harvey and other scholars), the concept of “Urban Entrepreneurialism”, and Richard Peet’s “Expert Sense” theory as presented in his “Geography of Power” and “Unholy Trinity”. The neoliberalisation of the state concept argues that the global reach of neoliberalism and the growing economic globalization have radically fashioned the way cities are developing throughout the world. This growing phenomenon has been associated with the rise of globalized corporate power and proliferation of global elitism amidst shrinking local city authorities in third world countries. The idea of Urban entrepreneurialism, while contextually similar to neoliberalism explores the city responsiveness by arguing that the demand for an amplified city competitiveness has led to the marginalization and exclusion of the urban poor as the desire for gentrification has led to “waves of property development” and high-ended constructions to ensure that cities are increasingly shaped for higher classes.

The above theory is further espoused and buttressed by Richard Peet’s powerful but yet underappreciated “Expert Sense” theory. Specifically looking at international institutions with specific reference to the three most powerful institutions (IMF, World Bank and WTO), Peet argues that the ‘triad’ of “hugely powerful and well financed institutions, while undemocratic, yet aggressively promote a kind of capitalism through their policy leverage that adversely affect developing countries. The demand for city competitiveness has also led to exclusionary housing

policies which the theory of “filtering” sheds light on. While Turner’s 1972 Self-Help model explores how homeownership often leads to home improvement and better lifestyle, the above theories discuss why the drive for private homeownership is fueled not by concerns of Turner’s principal-agent concern, but by global corporate concerns that have only further impoverished the urban poor. All the above theories, while developed at different period and from different settings, explain more succinctly present housing liberalization trends. But moving beyond problematizing and historicizing the housing situation, scholars like Henri Lefebvre have also sought to explain how residents are experiencing these policy prescriptions and how they are responding to these levels of disenfranchisement. In that light, Lefebvre’s “*The Right to the City*” illustrates how previously marginalized urban populations can overcome displacement and exclusion by arguing for “a radical restricting of the social, political and economic relations” through appropriation and participation in urban space (Purcell, 2002, p.101).

From the above theoretical framework, this research used Sierra Leone as a case study, to analyze the housing situation in Sub-Saharan Africa, in terms of policy planning and policy outcome. Using a demand –supply qualitative approach, this research has shown through various theoretical lenses that there is a policy mismatch in Sierra Leone’s housing policy and practice because the policy process is mainly driven four major factors. They include the government’s quest for urban entrepreneurialism, an unrealistic and misleading assumption about the private market potential, the dominant and influential proliferation of “expert sense”, and the lack of commitment housing policies. In terms of government’s quest for urban entrepreneurialism, the various literatures have demonstrated that neoliberalism of the state is powerfully linked to the

rise of globalized corporate power and as a result, developing countries are caught up in the cross-fire of city competitiveness.

Therefore interviews and record review reveal a desire for making Freetown competitive as various policies over the years have attempted to remove “interventionist” policies in order to “remove the yoke of communism”. The Agenda for Change strategy paper (a government blueprint) was designed to stimulate global investment, even as ignored all forms of local initiatives. Misleading notions of Sierra Leone’s private market potential has led to the institution of mortgage programs that are unsustainable, and have only resulted in the transferring public funds from poor people to private rich people. All policies with reference to housing have been significantly influenced experts who fund these projects. The over-reliance on experts has taken policy out of local domain as experts rely on a ‘pervasive theory, learned at school...which becomes the imaginary base for hundreds of expert discourse that structure policies that affect billions of people” (Peet, 2009, p.17). This policy mismatch has led to ignoring the most basic facts about Sierra Leone’s housing problem which points to the fact that housing cost is driven by over-reliance on foreign building materials. It also ignores the fact that eighty percent of Sierra Leone’s dwelling is provided by the informal (not formal) market. Despite the acknowledgement of these facts, and even as housing policies are replete with the promotion of local building materials, a lack of government’s demonstrable projects has meant that without a fundamental shift in the balance of class forces, such paper plans will only remain symbolic schemes.

These policy changes have had unintended consequences on the demand side, who were the intended beneficiaries of housing liberalization. Low-Cost demonstrates this in several ways. The transformation of Low-Cost from public housing rental to private mortgage while leading to home improvements, rearticulated residents' perception of their citizenship in a positive way, improved lifestyles, status, privacy (verifying Turner's principal-agent theory), has however demonstrated also how these positive indices can be undermined by a complete laissez friar that housing liberalization comes with. Even as residents' homeownership led to home improvements, the community as a whole declined. Contrary to proponents' argument that under housing liberalization, the state will create institutional, legal and economic frameworks, on the contrary it has led to the evaporation of government's regulatory presence as homeowners now plan for themselves leading to conflict not only between use and exchange, but a new conflict between competing use values. Rather than market-oriented social policy solves preexisting political corruption, it has provided substantive initiative for corruption through the packaging and repackaging of land by housing officials. Unlike officials' perception about the private market and the potential for housing market to improve through market exchanges, Low-Cost indicates that use-value trumps exchange value pointing to the fact that the sentimental values attached to homes makes the private market assumptions very difficult to actualize. Rather it shows that the current housing model only ostracizes and excludes the urban poor who have no way of directly benefiting from government's housing investment, because the rich people who will buy these homes are unlikely to make their current homes available in the market in a country where use-value is more important than exchange value. Finally, the lessening of official controls through liberalization was supposed to give citizens different opportunities when faced

with market choices rather than monopoly of government. However, the tidal wave of market-approach promoted through various policies and the advent of new mortgage companies has not caught up with those marginally disadvantage populations. Even as new homeowners at Low-Cost were faced with the opportunity to choose between government and private mortgage banks, perceptions of the market operation (interests, collateral requirements), lack of previous experience with the private market, and perception of government as inefficient but less stringent and non-predatory makes government a safer bet.

Even where there is an insertion of a healthy stimulus package by local housing officials in Sierra Leone, and nearly twenty years after the World Bank's enablement housing policy has been implemented, affordable housing continues to be a problem among countries in Sub-Saharan Africa. An enabled private sector no doubt has the potential to increase not only housing stock, but contribute to greater economic development as developed countries have proven. The challenge for countries like Sierra Leone as this dissertation has shown is that the private market can only thrive where there is a corresponding growth in personal wealth and healthy employment as in developed countries. Private markets do not provide philanthropic duties, even if they are subsidized by the central government. Hence, people must be empowered to compete in the market that the government intends to enable. Anything short of this demand approach will only lead to the transfer of wealth from the poor (as in the NASSIT scheme) to the rich.

Furthermore, this dissertation shows that because of the proliferation of experts in the policy domain, and the financial influence of multilateral organizations, housing marginalization and spatial exclusion of the urban poor will continue to occur in part because countries like

Sierra Leone need those donor funds which come with policy prescription, and also because a new a new class of neo-liberal local policy elite whose faith in the private market and their misconceived notion of western capitalist experience has made the problem a structural one. As a result, housing policies that specifically target higher-income individuals will continue to overshadow the need for affordable housing because of this Foucauldian belief in a theory that is dominant. Hence, the promotion of this western hegemony that shelves all local content will be promoted not only by the experts from abroad, but local elites. It is therefore no surprise that the current president ran a successful campaign for office on the ground of running the country like a business. Even where policies promote the indigenous manufacturing industry, they have merely ended up on paper as symbolic schemes. Housing priorities have led to policy mismatch as government build homes with public funds for a market that is unable to participate in the current free-market arena. This has led to misplacement, uneven development, and conflict not only between use and exchange values, but also over competing use values and evaporation in community cohesions – aspects that market-based policies tend to ignore.

Moreover, even as Low-Cost shows that local communities can use political opportunity to claim homeownership following years of political manipulation, such positive outcome has been eclipsed by government neglect, leading to a community decline. The situation in Sierra Leone to a larger extent mirrors what prevails in most Sub-Saharan African countries as the cases of Nigeria and Ghana demonstrate. There is definitely no one-size-fit-all solution to the housing deficit because Africa is a continent comprising of at least forty-seven countries with multitude of cultures, and not a homogenized country. Hence, solutions for one country may not be applicable in another country because of the different levels of developmental stages.

However, as demonstrated in this research, third world housing policies are now influenced by economists who have come to perceive the dynamics of urban development purely in terms of supply and demand, the price at which housing is transacted and its value of investment. This position, while acknowledging that efficient operation of property markets and the public good elements of urban development (that deals with externalities) require the intervention of the state, limits such role to facilitating and coordinating in a very diminished capacity. The literature and debate over housing has come to represent a western concept in which housing is purely perceived in terms of its exchange value. However, the policy mismatch and lopsided housing market outcome in Sierra Leone demonstrates that operations of urban land markets and housing practices cannot be explained purely from the sole perspective of the economic calculus of individual rational economic actors. Besides, the fact that there is a non-existent market for the type of private enterprise that is been advocated which places high emphasis on quality homes and city competitiveness, it is also clear that even in developed countries where this is not a problem, issues of market failures (as recently seen in the United States) significantly undermine aspects of public good. Therefore, while acknowledging the significant contribution of housing economics to national development, there is social and public good aspect that market-based solutions often overlook. Considerations for this non-economic aspect are important for countries in developing countries where the development of mortgages is still at its embryonic stage. In light of the above, the following policy recommendations can be explored to help increase housing stock, accessibility and affordability among the urban poor – for which the enablement housing policy was designed in the first place.

6.2. Policy Recommendations

In the first place, the role of the state needs to be significantly strengthened if the formal private market is to work effectively and if increase in affordable housing-stock is to become a reality. It should not be seen as a question of either the market or the state. How this might be done under the current circumstances is far from clear, but there are some guidelines that could be followed. To begin with, taking a page from developed countries, it is clear that the state and the non-state institutions do not operate independent of each other, but rather they interact, borrow from each other, and in some instances clash while adapting very complex ways to produce goods and services. This is the model that developed countries have followed. Doherty, (1985) describes how such complex interaction between the state and the private institutions (though sometimes antagonistically) have collaborated to improve the stock of housing. As this research suggest, the opposite is what obtains in developing countries like Sierra Leone where government's desire for urban competitiveness and housing officials' misunderstanding of western capitalist experience has only weakened government institutions through increasing outsourcing, privatization and establishment of new laws that are biased towards the private market at the expense of the state and its citizens. The privatization of government institutions and the establishment of laws such as the mortgage finance act that does not protect consumers, while ignoring previous mortgage laws like the Sierra Leone Housing Corporation Act implies that government's role is no longer welcome in the housing business. But in reality, not only should the state have strong planning and regulatory functions and power, the state should take increased responsibility that includes, allocating land, enforcing land laws, engaging in the direct production of affordable housing, to complement the private market.

Moreover, such commitment has economic implications in helping to tackle one of the major problems in the housing crisis – promotion of local building materials – which clearly is a major source of prohibitive building costs. The question has never been whether Sierra Leone’s housing policies have tried to promote local Sierra Leonean manufacturing products, because as this dissertation shows, housing policies are replete with promoting indigenous building products, even if the inclination to move beyond symbolism is lacking. But housing production is an economic tool that cannot only be outsourced as a means of strengthening the private market, or as a means of attracting private investment from abroad. Rather, the state’s involvement in housing production can ensure demonstrable projects in the use of local building products (something that has historically been the sole purview of paper policy without real state commitment), increase employment through manufacturing jobs (the local building materials manufacturing industry), and through control over the revenue and administration of such products.

Furthermore, one of the arguments of this research is that expert sense has come to symbolize Sierra Leone’s policy arena, in part due to the significant financial stake of international donors like World Bank, IMF, and DFID and other international organizations and nations. There is no question that such vested interest will continue to weigh heavily in Sierra Leone’s policy domain. But as the research has shown, Sierra Leone is expected to surpass every nation in terms of GDP growth to the tune of 51% in 2012. This great economic news, coupled with the amount of money already outsourced to the private housing corporation through Regimanuel Gray takes the resource limitation argument off the table. Secondly, Sierra Leone has proven through demonstrable project (the NASSIT building scheme) that it can afford to

invest in housing, given the right economic climate. What this implies, is that with such healthy national economic stimulus package, the state can afford to directly engage in the production of building rather than outsourcing to international private industries that are in it solely for the purpose of profit making and have emphasized high quality homes that is beyond the reach of the target population. Such involvement should not be viewed as a competition to the private market, but complimentary to ensure that government meets the demands of those that the private market cannot, to avoid negative market externalities. Such direct involvement also significantly increases government's presence in its financial stake and ensures that homes are produced without exclusionary preferences that tilts towards high-ended homes that only benefits the rich even at the expense of the urban poor who whose pension funds are been diverted to benefit a small number of exclusively rich people.

Moreover, I do acknowledge that housing policy cannot be successful alone outside the realms of other economic activities. The current housing scenario only foreshadows the rest of the national economic process that emphasizes deregulation and denationalization of previous state dominant economic activities. The reality is that none of these privatizations have effectively had the desired effect. I recommend an economic approach that leans towards a realistic economic nationalism as the primary focus of policy making, not only in the housing domain, but virtually every sector of economic and development policy in the country. The various literatures, as well as this dissertation foreshadow a very difficult housing picture particularly among the urban poor. The erosion of the state amidst the rise of market forces and multilateral organizations has made the inability of the urban poor to make profitable rents almost inevitable under the current circumstances. A good scholarly argument that has been

made is that the international environments in which these policies are written make it difficult to move beyond policy statements. And the fact of the matter is that these proposals have evaporated under the dominance of western political culture and hegemony especially in its current neoliberal embodiment and enlightenment which promote the celebration of the individual and an ethos of individualism. Thus, these policies, as they have proven time and time again, are unlikely to achieve more than cosmetic results unless politics of resistance takes shape in a form that threatens the stability of the domestic political order (Falk, p. 8). But the idea of realistic economic nationalism presents a two-prong solution on behalf of Sub-Saharan Africa that attempts to combine the sense of territorial loyalty with the logic of market opportunity. The theory of realistic economic nationalism is therefore based on the realization that the conditions under which countries in Sub-Saharan Africa have been subjugated and dictated to by international organizations in exchange for donations and loans have been unsustainable. Therefore, it is a realization of this fact, and the acknowledgement that aids come with conditionalities that only further impoverish developing countries, that African countries should restructure their relationship with international organizations and demand trade and not aid. To do this, state elites should reassert state control over resources connected with natural resources and hence promote the interest of a purely national economy. For instance, Sierra Leone's projected 51% GDP growth in 2012 means such healthy stimulus package should provide enough revenue for government to subsidize much needed social services like agriculture, housing and healthcare. The idea that these services should be purely based on market prices for them to be profitable only further impoverishes the urban population and undermines third world governments' ability to govern. There is precedent for this. Recently, the president of one of the

poorest countries in southern Africa, President Bingu Wa Mutharika of Malawi (ironically a former World Bank official) insisted on a program to buy fertilizers to help farmers, against the clarion opposition of western donors and institutions including the IMF and World Bank, who insisted that subsidies should be avoided in a free market. Today, those subsidies have been credited to boost Malawi's once impoverished economy. On the contrary, Nigeria, a world leading producer of petroleum was recently embroiled in political and economic turmoil upon the government's announcement of fuel subsidy removal, as per IMF recommendations. Although the government immediately made a u-turn in the aftermath of labor and trade union strikes and significant national pressure, this brief incident demonstrates the effects of international policies on local economies and politics, with great potential to significantly undermine local government legitimacy. There is no doubt that the discipline of global capital system as has already been highlighted in this research is far too strapping to be defied by a mere ethical demand raised on behalf of territorial constituencies (See Robert Reich & Falk, 2000). But countries in Sub-Saharan Africa have been conformists and submissive to a system that has only led to exploitation, therefore, making such alternative worth exploring.

Also, policy mismatch has been highlighted as one of the policy implications for the type of housing program in Sierra Leone as government has places significant emphasis on the formal private sector where the majority of public funds have been invested. Ironically, as the literature suggests, the majority of dwelling homes (80%), where people live are provided by the informal private sector. Therefore, it is important that this sector is strengthened through home subsidies particularly for home owners who are ready to rent homes to people who meet a particular threshold. To an advocate of housing liberalization and enablement, subsidies in themselves

suggest a form of socialism – exactly what market based policies were meant to replace. But if cities are planned for individuals rather than for corporations, then every government must implement what is best for its people. Besides, there is a precedent for this from industrialized countries, even though it is hardly acknowledged in academic literature. This method which is similar to the American housing voucher system ensures that poverty is not concentrated (as was originally the case with Low-Cost), and that those who build homes to rent are able to construct and maintain homes at higher quality with government's help. It is important to note that while international organizations frown at any form of government subsidy in developing countries, studies show that developed countries (United States and Britain) which sponsor these organizations heavily subsidize their homes and urban poor through a variety of housing programs. Therefore, the idea that sectoral approach should take provenance over government's direct involvement in housing is largely hypocritical and very disingenuous to populations in developing countries that need subsidy the most, particularly if money is coming from their own government.

On the demand-side, tenure is no doubt an important piece in ensuring that low income individuals have access to homes. As Low-Cost has demonstrated, when people are guaranteed tenure, they are more likely to take better care of their homes and improve the quality of their lifestyles through home improvements and other personal investment in their homes. Also, such attitude towards home investment cuts across socio-economic status. New homeowners as the research shows are more likely to pay their mortgage on time than previous renters because of their desire to quickly payoff their home and have entire control over their most prized possession, and thus lessen any potential uncertainty in a volatile political environment.

However, there is no study indicating to date that poverty can be reduced as a result of mere tenure or proper titling in low income housing areas. Therefore the role of government continues to be very important in ensuring that such tenure is successful through adequate regulations and enforcement, through the provision of basic amenities (public water tap, street maintenance, sewage disposals, etc) for such tenure to be any meaningful. Regulations and enforcement ensure that community cohesion and public health is optimized through the upkeep of public spaces and community services which eroded as a result of conflict over competing use-values. This particular role of government is very important not only because of the social wellbeing and community cohesion, but constitutes other dimensions with much wider implications like conceptions of citizenship, the authenticity of existing social status (including the right of women who constitute the majority of the household heads), and even the legitimacy of the state. In the absence of such state intervention on behalf of the people, there is likely to be a further marginalization and exclusion of the urban poor. As Lefebvre suggests, and as Low-Cost has proven, under such circumstances, poor people are likely to mobilize to solve their own problems when the political opportunity avails itself. But the problem is that such revolutions and or political gerrymandering cannot be relied on because they depend on political opportunities that do not often avail themselves. And even in places where they have succeeded, they are unsustainable if government is weak and the systems that ensure continuity of tenure such as providing local services like water supply, better roads, community services and property regulations are non-existent.

6.3 Study Limitations and Need for Further Research

It will be disingenuous to suggest here that this research provides the only explanation for the housing problem in Freetown or in Sub-Saharan Africa. This is because first, this research is based on an individual case and is open to criticism for drawing too many lessons from a single case study. Without doubt, it would be useful to have more case studies that investigate and analyze the impact of housing enablement from localities of similar demographics. Secondly, the number of participants is small to be able to make any generalization beyond the Freetown situation. Furthermore, issues of trust and selection criteria may have also impacted the type of responses achieved from this research. Originally, the 10% systematic survey research was anticipated, with the hope of achieving a much broader sample of the Low-Cost population, but circumstances including the destruction of many homes (due to the decade-old conflict) made this approach unrealistic and was eventually abandoned to the 5% systematic survey approach. Issues of trust was a very important thing in part because housing ownership is sensitive and residents are often apprehensive about anyone coming into the neighborhood to ask questions about their home. Therefore, some households declined to participate, and it is not clear whether their participation (or lack thereof) would have impacted the result in any significant way. This concern is against the backdrop that the majority of the respondents were female (who were the household heads); hence making it difficult to know if the results could have been different with more male perspectives.

Often in the process of qualitative research, unexpected findings arise that are not considered in the original framework but are quite valuable to our understanding or the

formulation of policy recommendations. The issue of corruption and its impact on policy outcome generally in Sub-Saharan Africa has been a major discussion point when talking about housing or any policy outcome. As a footnote to the broader research findings, one of the issues this research highlighted is that politics and corruption has created a lot of uncertainty that made it difficult for people to engage in any formal type of home loan. Therefore, even as the research found out that the residents (through their tenant organization) lobbied with government to mortgage these homes to them, they are unsure whether future governments will keep this arrangement. Also, even for those who paid their mortgage upfront, ability to sell or exchange is not very clear and extremely difficult (should they desire to do so), because government has been reluctant to hand over the proper conveyance. This creates apprehension among others who have only kept to their minimum. Even as residents decline to deal with the private institutions on the basis of lack of trust and high interest rate, there is a possibility that they are more inclined to deal with government because of its lapse in administrative control and tolerance of corruption. In a highly corrupt society such as Sierra Leone, issues like prompt rent payments have posed significant problems because officials take bribes and provide fictitious payment receipts. This makes dealing with government even more tolerable in communities where people cannot afford to come up with complete payments on time. However, the fact that this practice does not only happen in poor communities, but across every socio-economic strata of the society implies that while corruption may be a potential rival theory, it is not significant, because corruption has been on the decline based on anti-corruption programs. Secondly the exclusion of the urban poor has become more intensified in recent years as government increasingly emphasizes privatization and deemphasizes affordable housing.

Despite these shortcomings however, it is important to note here that the key insights illustrated by the Freetown case study (particularly from the standpoint of Low-Cost) are not unique. In a similar study conducted in Ghana, Afenah (2009), using similar theoretical framework (globalization, neoliberalism and city competitiveness), highlighted how the residents of Old Fadama (the largest slum in Ghana's capital of Accra) were able to successfully use collective action to thwart a forced eviction by local housing officials. She argued that increasing liberalization and "urban bias policies" that were particularly designed to foster Accra as the country's economic powerhouse, did not only lead to forced migration, but the introduction of user fees for essential welfare services like education and health (Afenah, 2009). Although Old Fadama was largely an informal settlement (unlike Low-Cost), the attempt to make Accra a competitive city had significant negative impact on the urban poor just like Low-Cost which shares similar demographic profile in terms of socio economic status. Importantly, unlike Low-Cost however, where the TWA disintegrated after achieving homeownership status, in Old Fadama, such mobilization eventually led to the development of a national urban movement that works to collectively improve lives of the urban poor in Ghana. One way to explain this disparity in outcome between the two cases with similar demographic profile is that despite the successful fight against eviction, Old Fadama continued to be an informal settlement with the need to continue agitating for an accentuation of citizenship, a situation that Low-Cost did not have to face after gaining homeownership. However, on the merit of the empirical evidence provided in this research, it is valid enough to conclude that the principles that Low-Cost case illustrate—the uncertainty of affordable housing, the excesses of deregulation, government neglect, policy mismatch, displacement, evaporation of community cohesion and uneven development that come

with public enabling strategies targeting low and middle income homeowners —have wider relevance and implications for all scholars and policy-makers interested in promoting efficient and equitable housing delivery in developing countries.

APPENDIX A

SEMI-STRUCTURED INTERVIEW: HOUSING OFFICIALS AND PERSONNEL (GOVERNMENT, BANKS, NGOs, DEVELOPERS)

1. In your experience, describe the evolving role of government in the housing sector over the years as it relates to the providing affordable housing for the poor(ALL OFFICIALS)
2. Describe what you consider the key urban regulations that government has put in place to help poor people have access to affordable housing (ALL OFFICIALS)
3. What kind of assistance do you think the government has been getting in terms of support from the international community or nongovernmental organizations like the World Bank to assist in the housing sector (financial, technical, etc) (GOVT OFFICIALS ONLY)
4. As bankers/developers describe in your experience what you think is the role of the market/banks in supporting housing in the country. (BANKS/DEVELOPERS/HFC ONLY)
5. Describe the property rights that have been developed by the government over the years in facilitating the ownership and free exchange of land (GOVT OFFICIALS)
6. In your working experience, how effective are these transferable land rights in making land and homeownership accessible to the poor (ALL OFFICIALS)
7. Describe how effective is the role of government in ensuring that there is adequate housing for the poor and the wider population. (ALL OFFICIALS)
8. As a lender/borrower, describe to me some of the barriers (if any) faced in dealing with the government in providing affordable homes – (BANKING OFFICIALS ONLY)
9. What are the methods used by government to ensure that housing and land laws for security and regularization are enforced? – (GOVT OFFICIALS ONLY)
10. Describe how government to coordinates the agencies responsible for provision of residential homes (GOVT OFFICIALS ONLY).
11. Based on your understanding, in what ways has the government’s policy improved housing for the poor in Low Cost Housing Estate (GOVT. OFFICIALS ONLY).
12. From your experience and understanding, how has government supported community/local organizations that provide housing/housing subsidies for the poor? (ALL OFFICIALS)
13. In what ways are the poor involved in the housing decisions made on their behalf by both the government and non-governmental organizations? (ALL OFFICIALS)

APPENDIX B

RESIDENTS' INTERVIEW QUESTIONS: LOW COST HOUSING ESTATE

1. To the best of your knowledge what are the most significant changes that have taken place since you moved into this community as a tenant/owner in terms of ownership, conditions of the housing, and maintenance.
2. How would you describe some of the factors that influenced your decision to move into the Low Cost Housing Estate?
3. How would you describe the two experiences - a). Just paying rent to government as was the case, versus b). Paying mortgage for your current home?
4. What role (if any) do you think government should play in housing in Sierra Leone?
5. Describe some of the difficulties faced by homeowners/renters in the Low Cost Housing Community since changes in government policy.
6. Describe some of the help that you are receiving from government and or non-governmental organizations for home improvement, mortgage, tenureship, etc.
7. Describe to the best of your knowledge some of the things that you think you would like to see your neighborhood accomplish through the help of government or non-governmental organization help
8. Explain how the changes in government housing programs (from public housing to private home ownership) in the Kissy Low Cost Housing Estate affected your livelihood.
9. Describe the level of residents' involvement/input in the Kissy Low Cost community in terms of any improvement or changes made by government to this community.
10. If you had to choose between government and private organizations (bank, NGOs, etc), which one do you think would properly handle housing issues and why?
11. How would you describe housing affordability for most residents in the Kissy Low Cost Housing Estate now that everyone is paying mortgage?
12. Describe the process that you will have to undergo if you were to sell this land/home or to put up new structures at anytime that you want.
13. Describe to me what level of access that you have if you were to apply for mortgage or housing financing to maintain this home.
14. Under what circumstances would you sell your home, if you were to do so?

APPENDIX C

DESCRIPTON OF PARTICIPANTS (HOUSING OFFICIALS)

Table C.1 Description of Housing Officials

INSTITUTION	TYPE	MANAGEMENT POSITION/LEVEL	HOUSING-RELATED RESPONSIBILITY	EDUCATION
Ministry of Works, Housing and Technical Maintenance	Government	Very senior Management	Direct housing policies at national level	Bachelors
The Sierra Leone Housing Corporation (SALHOC)	Public corporation	Very senior Management	Implement housing policies at national level	Masters
Action Aid	Non-profit	Senior staff	Human security/ emergency coordination/training	Masters
National Social Security Insurance Trust Fund (NASSIT)	Public/Private enterprise	Senior Staff	Engineering/construction Surveys, etc.	Bachelors
World Bank	International organization	Mid-level staff	Information/public relations	Bachelors
United Nations Development Programme (UNDP)	International organization	Senior Staff	National field Office/temporary housing programs/coordination	Masters
Home Mortgage Finance Corporation (HFC)	Private bank	Senior staff	Mortgage appraisal/ mortgage approval	Masters

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