



Housing policy after political transition: the case of Bamako

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SUMMARY: This paper describes the new policy on urban development and housing which the Malian government launched after its transition to democracy in 1991 and discusses its effectiveness in reaching low-income groups in Bamako. After outlining Bamako's growth and housing situation, and the 1991 political transition, the paper describes the new housing policy, formally adopted in 1995. The policy's stated objective was to improve access to housing for low-income groups and it contained an ambitious programme of legalization and upgrading covering most of the city's unauthorized settlements. However, this programme soon ran into difficulties and was suspended by government decree after only four years. Some institutional innovations regarding urban land markets and public works have been more successful but their relevance to improving poorer groups' access to housing is limited. The legalization and upgrading programme has recently been resumed but its usefulness for low income households is still in question.

I. INTRODUCTION

MALI IS ONE of the poorest countries in the world, ranking among the last on any chosen development indicator, with negative economic growth in the late 1980s and early 1990s. Since 1994, however, the economy has picked up, with a recorded growth of GNP of 6 per cent in 1995.⁽¹⁾ This has probably not changed much in the lives of most people, with the majority of the population living in deep poverty. Structural adjustment policies which Mali has pursued since 1981, and the devaluation of the Franc CFA in 1994, have hit the urban population particularly hard.

In the last four decades, urban centres have grown rapidly, particularly the capital, Bamako. From 1958 to 1987, the population of Bamako grew nine-fold, from 76,000 to close to 700,000. Population increase was particularly strong in the early 1970s, with an annual growth rate of almost 8 per cent. Based on projections from the 1987 census, Bamako's annual growth rate was 4.2 per cent between 1987 and 1993 and 6.3 per cent after 1994. According to the population census of 1997, Bamako now has more than 1 million inhabitants.⁽²⁾

As in other rapidly growing cities in Africa, Asia and Latin America., the authorities in charge of urban planning were in no way equipped to keep up with the growth of the urban population. Neither the central government nor local authorities were able to provide basic amenities, and the supply of housing fell behind. Up to the early 1960s, the demand

for popular housing was met partly through densification of older wards and through building by contractors and future house owners on land released by the authorities. The construction of low-cost public housing was negligible. Possibilities for densification were virtually exhausted during the 1970s and very few sites were being made ready for construction. Increasingly, people had to look elsewhere for shelter. Contractor built dwellings on regulated sites had, in any case, never provided really low-cost housing.⁽³⁾

In the late 1960s, a new type of neighbourhood appeared, the so-called *quartiers spontanés* or unauthorized settlements. Until then, Bamako had not had any of the shanty towns one could find in, for instance, Dakar and Abidjan. The larger unauthorized settlements which emerged during the late 1960s were not the result of overnight land invasions and self-help construction, in fact, there is nothing "spontaneous" about them. Rather, they grew up around old villages on the outskirts of the city, where the local chiefs initially transferred land for cultivation to relatives and friends. Some of these new occupants sold plots to home builders and city speculators. The unauthorized settlements gave shelter to 31 per cent of the city population in 1983, compared to 5.5 per cent in 1965 and 70 per cent of new households between 1983 and 1995. The housing shortage is also reflected in the fact that no less than 47 per cent of households are tenants, in a society where home ownership is highly valued.⁽⁴⁾

The extra-legal housing does not consist of self-help, makeshift structures of flimsy materials. Houses are usually set up with the help of professional builders. To look at, some informal settlements are not much different from other townships. Houses are rectangular and built in *banco*, that is, dried mud bricks, and have tin roofs. Some houses are fortified with cement and have painted outer walls. The rooms are usually placed around walled-in courtyards, forming compounds called *concessions* or *parcelles* in French. The style is that of many larger rural Malian villages and the older, regular townships of Bamako.

What distinguishes these settlements from legal townships is the lack of amenities. Water is supplied by wells in the compounds or by street vendors. There is no electricity supply nor storm drains or sewerage. Each compound has a latrine linked to a shallow cess-pool outside the wall, frequently overflowing onto the street. Access to individual compounds may be by narrow footpaths only and, in the rainy seasons, flooding is frequent. The authorities' policy towards the unauthorized settlements was for long one of *laissez-faire*. In the 1980s, a few of these settlements were regularized and upgraded as part of an urban development programme financed by the World Bank; others were intermittently threatened with demolition but largely left in peace. It was not until 1992 that a comprehensive policy of legalization and upgrading was formulated.

The World Bank has been a significant actor in Bamako's development since the late 1970s. It has undertaken important infrastructure works, implemented a large-scale site-and-services project and assisted the Malian government in formulating policies and programmes for better urban management. In recent years, it has launched, through the Malian government, two semi-public agencies of which one is intended to improve the way urban land markets work and the other is an employment creation programme dedicated to public works. Their implication for access to housing and improved housing standards will be discussed below. A new urban project, to be financed by the World Bank, Canada,

Mamadou Ba, Amadou Ballo, Monique Bertrand, Mette Bovim, Assitan Diallo, Chukwemaku Okoye, Carole Rakodi and an anonymous reviewer for *Environment and Urbanization*, for useful comments.

1. Mission Résidente de la Banque Mondiale au Mali (1996), "La coopération Mali - Banque Mondiale 1998", Bamako.

2. République du Mali (1998), "Recensement général de la population et de l'habitat (avril 1998)", Ministère de l'économie du plan et de l'intégration. Direction nationale de la statistique et de l'informatique, Bamako.

3. van Westen, A C M (1995), "Unsettled: low-income housing and mobility in Bamako, Mali", *Nederlandse Geografische Studies*, 187, University of Utrecht.

4. Bertrand, M (1995), "Bamako, d'une république à l'autre", *Les Annales de la Recherche Urbaine* No 66, pages 40-51.

5. République du Mali (1996), "Lettre de politique sectorielle urbaine", projet développement urbain et décentralisation, Bamako.

6. Banque Mondiale (1996), "Projet de développement urbain et décentralisation. Département 15, région Afrique", Washington DC.

7. See reference 6.

8. Imperato, P J (1989), *Mali. A Search for Direction*, Westview Press, Boulder.

9. Bertrand, M (1992), "Un an de transition politique: de la révolte à la troisième République", *Politique Africaine* No 47, pages 9-22, Karthala, Paris.

France and Germany was agreed in early 1998. Entitled Urban Development and Decentralization, it is anchored in an urban sector policy letter adopted by the Malian government in October 1996.⁽⁵⁾ The principal elements of the new project are capacity-building at the municipal level, infrastructure works (roads, drainage and water supply), protection of historic sites and urban land development.⁽⁶⁾

The district of Bamako consists of six municipalities. It has the status of a region, with a governor appointed by the central government. The governor is assisted by a district council consisting of four councillors from each of the municipalities and representatives of corporate bodies such as the trade unions and the Bamako Chamber of Commerce. The National Conference of 1991 resolved that democratic development should be based on decentralization and, since 1993, a series of laws and decrees has been adopted which gives greater autonomy to the municipalities, both in Bamako and in the regions.⁽⁷⁾

a. The Events of 1991

Democracy in Mali is young and fragile. From independence in 1960 up until 1968, the country was a one-party state led by Modibo Keita who tried to introduce a planned economy and state-led industrialization. He was ousted by a military coup led by the then lieutenant Moussa Traoré, beginning a period of military rule with Traoré as president. Traoré launched a new constitution in 1974 and a new party the year after. The government was still heavily influenced by the military and only Traoré's party was allowed.⁽⁸⁾ The 1980s saw student protests and teacher strikes. In 1990, human rights groups and other civilian associations demanded democratization and the introduction of a multi-party system. The Committee for the Coordination of the Opposition was formed in March 1991; however, the ruling party did not allow the formation of further political parties. Protests and demonstrations were mounted and were met by fire from government troops. After five days of near-anarchy in the major cities, the security forces, led by Lt. Colonel Amadou Toumani Touré, arrested the president and his cabinet on March 26. By then, 219 people had been shot by government troops and more than 900 had been injured.⁽⁹⁾

Touré formed a transitional government, Le Comité de Transition Pour le Salut du Peuple, where civilian opposition groups were represented. A national conference was held in July-August 1991 where a new constitution was drafted. Elections for municipal councils, a new national assembly and for the presidency were held in 1992. Since then, however, political instability has been the norm rather than the exception. A proliferation of parties, a boycott of subsequent elections by some of the opposition parties, student protests and Tuareg rebellions in the north during most of the 1990s are some of the indicators that the regime is fragile. However, measured by GNP, the economy is flourishing and the government has kept to its course of liberalization, reform and the rule of law.

The events that led to the fall of the Traoré regime were largely an urban phenomenon. Students and human rights activists were joined by workers and urban residents of all categories. It is fair to assume that they were motivated not only by a desire for political freedom but also by frustration over unemployment and urban living conditions. It is partly against this background that the various urban initiatives of the new regime must be seen.

II. A NEW HOUSING POLICY

IN 1995, THE Malian government launched its National Strategy for Housing¹⁰ with the stated objective of improving access to housing for low-income groups. Some of its contents predate the events of 1991. In general terms, it reflects the mode of thinking about urban development of international agencies since the early 1980s and its preamble refers explicitly to the Global Strategy for Shelter adopted by the General Assembly of the United Nations in 1987.

Since the end of the 1980s, the government had taken several initiatives which contributed to the formulation of the new strategy. One of the most important was a week-long seminar on housing held in Bamako in 1989. The recommendations from this seminar were among the main inputs for the subsequent work on the housing strategy. A special project was set up in 1991-1993 in a section of the Ministry of Housing (La Direction Nationale de l'Urbanisme et de la Construction) which resulted in the document adopted in 1995. By then, some of its main elements were already put into practice.

The new strategy contained inter alia:

- an ambitious programme of legalization and upgrading of unauthorized settlements (to be discussed in more detail below);
- a revision of the laws and regulations pertaining to land ownership in order to increase the legal supply of affordable land for the construction of dwellings and to curb the parallel land market; and
- improved infrastructure and service provision.

a. Legalization and Upgrading

In the first year after the overthrow of Moussa Traoré's government in 1991, extra-legal construction occurred at an even faster pace than before. In 1992, in order to contain this and to improve the conditions in existing unauthorized settlements, the new government launched a special programme, Safeguard Our Neighbourhood (Sauvons notre quartier) which covered 25 of Bamako's 33 unauthorized settlements. It included obtaining security of tenure, and the public provision of water taps, street lights and drainage of major roads. It also included some restructuring to make space for communal facilities. In most settlements, land had to be cleared in order to widen streets and for the construction of markets, schools, playgrounds, health centres, etc. Those whose houses had to be demolished were to be given new plots in "resettlement zones" nearby and also get compensation if the quality of their houses warranted it. The principal idea was to demolish a minimum number of houses and to allow for a gradual provision of physical and social infrastructure, primarily through the residents' own efforts. It was hoped that the programme would stem the growth of existing informal settlements and prevent the creation of new ones. The programme transferred a lot of responsibility for implementation to each municipality but little technical and financial resources.

The preparation of layouts for communal facilities was done by special teams from the district administration with no input from local associations or individuals. Legalization of tenure did not involve outright granting of freehold titles. Rather, owners were given a *lettre d'attribution* or a *permis d'habiter* – a document entitling an individual to use an assigned plot for residential purposes. Only after the payment of fees, annual taxes and compliance with certain standards of house improvements does the

10. République du Mali (1995), "Stratégie nationale du logement", Ministère de l'urbanisme et de l'habitat, Bamako.

possibility of getting a freehold title arise. But, as has been reported from a number of other upgrading actions elsewhere, the de facto security of tenure embedded in the recognition of an area as a settlement worthy of improvement, often is deemed sufficient by the residents.

As mentioned earlier, Mali had had no clear policy towards the unauthorized settlements. Why did the government suddenly decide on an almost wholesale legalization policy after more than 30 years of laissez-faire, with only piecemeal up-grading and occasional demolition actions? The reasons can probably be found at several levels. Long before the change of regime, the authorities had openly recognized that service provision and the housing situation in Bamako were in a critical state. But they had very few resources. Demolition of the unauthorized settlements and reconstruction of higher standard shelter was out of the question. To safeguard what had already been invested in housing, legalization and upgrading through people's own efforts was the only feasible option. This had been advocated by the World Bank for more than a decade and was finally accepted as policy towards the end of the 1980s. However, adoption of a policy does not necessarily result in its implementation. But after 1991, the new government wanted to demonstrate its ability to act and to show that it was concerned with people's well-being. Observers agree that these were important factors behind the Safeguard Our Neighbourhood programme.

After four years, the programme was suspended by government decree. What had happened? Observers and civil servants in the relevant ministries and concerned municipalities agree that the chief reason was that the process of allocating plots got out of hand, and that the mayors in some cases saw generosity in distributing plots as an efficient way of preparing for elections – and re-election.⁽¹¹⁾

In each municipality, the mayor and his staff were in charge of drawing up lists of people who were entitled to plots in the resettlement zones. This was part of the comprehensive moves towards decentralization that Mali had embarked upon since 1992. Although plots were to be reserved for local residents whose houses had to be demolished, it soon became obvious that outsiders could get access to the lists. The point of entry would either be gifts to members of the allocating committees or connections with people of influence. There were also cases of fraudulent claims, where local residents sub-divided their plots and claimed – and obtained – several new ones in the resettlement zones. Although it was expressly forbidden to resell plots in these zones, this frequently occurred and the resettlement zones became arenas of land speculation. The net result was increases in land prices rather than the provision of affordable land to those who were entitled to it. In some settlements, there were protest meetings and open accusations of fraudulent practice. The city authorities received many complaints from residents who felt that their rights had been ignored and the courts were flooded with disputes.

Part of the rationale for legalizing the unauthorized settlements was to secure the investments that house owners had made already and to mobilize further investments from them for house improvements and for communal facilities. Although the special programme Safeguard Our Neighbourhood was suspended, field visits to some of the larger unauthorized settlements in April 1998 showed that an impressive amount of construction was still taking place. The suspension of the programme seemed to be only partial, in the sense that plots obtained on false premises were being put to use. In some resettlement zones, new houses were

11. Zallé, D (1997), "Le maraichage intraurbain à Bamako", thèse de doctorat, Université du Mali, ISFRA, Bamako; also Ba, M F (1995), *Quartier spontanés et gestion partagée des services urbains à Bamako*, thèse de doctorat, Université de Bordeaux, Bordeaux; Talence; Bertrand, M (1997), "Transition malienne, décentralisation, gestion communale bamakoise", Grafigéo, 1999-8, PRODIG, Paris; and Bertrand, M (1998), "Marchés fonciers en transition: le cas de Bamako (Mali)", *Annales de Géographie* No 602, pages 381-409.

being built to such a high standard that it is unlikely that they belonged to people from the locality. And many people who already had houses in the settlements obviously felt secure enough to invest in house improvements.

b. The World Bank and the Urban Land Market

In Bamako, the legal supply of land for house construction has been insufficient in relation to demand for decades. This has resulted in a flourishing extra-legal or parallel land market, characterized by speculation in illegal sub-divisions of individually, often extra-legally, held land, in high prices and sometimes fraud.⁽¹²⁾ At the same time, the Malian state, as virtually sole owner of land, had at its disposal vast areas of unused land, some of it very favourably located in relation to the urban centres. But it lacked the resources to develop the land. In order to increase the supply of land and thus curb prices, the Malian government, in cooperation with the World Bank, established, in 1992, a semi-public agency for housing development, the Agence de Cession Immobilière (ACI). This agency is surveying state owned land, providing basic infrastructure and selling plots at public auction. It is also entitled to construct houses and sell finished units with freehold titles. It has certainly speeded up the provision of serviced plots: of the 7,500 freehold titles delivered by the appropriate public authorities in Bamako over the last 30 years, 6,500 were produced through ACI between 1992 and 1995.⁽¹³⁾ But standards are high and so are prices. In the words of Malian researchers, it is a road of access to property for an economic élite. The overwhelming majority of Bamako's population do not feel concerned by the services this agency has to offer. The cost of its plots or housing units is prohibitive, and the majority of Bamako's residents are directly or indirectly excluded from legal access to land.⁽¹⁴⁾

12. See references 5 and 11.

13. See reference 6.

14. See reference 11.

c. Employment Creation through Public Works

Another World Bank initiative is the creation of l'Agence d'Execution de Travaux d'Interêt Public pour l'Emploi (AGETIPE) (the Agency for Construction of Public Works and Employment Creation). Like ACI, it is a semi-public agency, also established in 1992. Its main objectives are to create temporary employment through labour-intensive technologies in the execution of urgently needed small-scale public works; to increase the capacity of the public sector to manage its demand for and expenditure on goods and services; and to strengthen the capacity of the private sector. According to an evaluation carried out in 1997, the project has been a success on all scores. According to this report, it represents an institutional model that is innovative, efficient and commercially oriented. The agency has proved its capacity to survive beyond the initial soft loan it received from the World Bank's International Development Association through contracts with municipalities, ministries and foreign donors. It has executed a large number of projects and contributed to the establishment and consolidation of numerous small firms and contractors in the private sector.⁽¹⁵⁾ Its activities are certainly very visible: all over Bamako, teams from AGETIPE can be seen digging drainage ditches and improving roads. To the extent that municipalities where the unauthorized settlements are located are able to secure funds for sub-projects from NGO's and bilateral donors, it may also make a difference in living conditions for some of Bamako's poorer strata. The fact that a settlement started as extra-legal or informal is no longer a barrier against improvement. Both local and the

15. World Bank (1997), "Implementation completion report. Republic of Mali public works and capacity-building project", Washington DC.

central government are now committed to upgrading and, provided funds can be raised, AGETIPE is capable of carrying out the works.

III. ACCESS TO HOUSING FOR POORER GROUPS

OF THE VARIOUS Malian housing policy initiatives since 1991, the legalization of the unauthorized settlement is the one of greatest interest to the poor. Even though the Safeguard Our Neighbourhood programme was suspended and infrastructure improvements and service provision are a very lengthy process, the government is politically committed to legalization and is unlikely to retreat from that. How the investments in improved housing already underway will affect housing standards and housing costs for the poorest groups is an open question, however.

The legalization process will give houses and land in these settlements not only an increased market value but also will make them worthy as collateral for formal credit institutions. Better-off owners, in cooperation with entrepreneurs and speculators, may be taking over houses and land as investment objects. Standards may be higher but so too will prices. In the longer run, this may effectively bar poorer groups from becoming or remaining house owners in the neighbourhoods where they previously lived. A large proportion of the residents in the unauthorized settlements are tenants. If legalization leads landlords to invest heavily in house improvements, this will inevitably affect rents. The alternatives for poorer tenants may then be either to seek shelter further away from the city or to accept even higher levels of overcrowding than in their present shelter.

Subsidized public housing is not part of the government's housing strategy. Instead, it relies heavily on making legal access to land easier, to reserve some of the plots sold through ACI for low-cost houses and to facilitate access to credit. A housing bank was established in 1996. Saving societies and housing cooperatives are encouraged. The use of local and cheaper building materials rather than imported ones will be promoted. To what extent these instruments are sufficient to guarantee access to shelter for low-income groups is too early to assess. At present, most informants agree that, in the short term, their most likely chance of finding affordable housing would be to build or rent rooms in new informal settlements. These are likely to crop up at greater and greater distances from the city, around villages outside the formal city limits. Housing poverty is likely to exacerbate income poverty. Increased transport costs and diminished earning opportunities will hit women harder than men since the economic activities of self-employed urban women are frequently home based and dependent on local demand, which either presupposes a central location or a differentiated neighbourhood.

IV. THE GAP BETWEEN POLICIES AND THEIR IMPLEMENTATION

THE NEW HOUSING strategy and the urban sector policy letter recently adopted by the Malian government explicitly state that the objective is to improve access to housing for low-income groups. Overhauling the legal framework has a prominent place and the importance of mobilization and self-help is also stressed. Regularizing the land market is of particular importance. It appears to contain most of the elements of sound anti-

poverty housing policies as analyzed by Cedric Pugh in his analysis of the role of the World Bank in housing.⁽¹⁶⁾ Yet, the special programme which was intended to give the residents of the unauthorized settlements access to safe and sound housing achieved, in some respects, the opposite. Non-residents got access to plots they were not legally entitled to and residents with resources and connections were compensated with several plots in exchange for the one they had to give up. The price of land increased.

The programme was suspended because of these irregularities. Yet, its suspension has not stopped construction activities in the informal settlements. Both phenomena may be attributed to a combination of weak administrative systems and a Malian tradition of patronage, informality, and avoidance of government authorities. In the implementation of the programme, the municipalities were assigned an important role. However, their new powers were not accompanied by increased resources for developing their legal and technical capacities for urban development. Neither the Ministry of Housing nor the city government had resources to follow in detail how the municipalities handled their new role in distributing plots. Instead, the tradition of patronage reasserted itself, favouring the better-off and the well-connected.

The tradition of informality in urban housing is very strong in Mali. It is through their own efforts and by disregarding government rules and regulations that people in the unauthorized settlements have found shelter. It is, therefore, not surprising that construction activities continued even though the Safeguard Our Neighbourhood programme had been suspended. Both the distortion of the programme and the fact that suspension did not stop activity are typical examples of how an intervention does not achieve what was intended "...because of the way it gets twisted and transformed by powerful forces that mediate the interface between the complexities of everyday life and the formal organizational logic of public institutions."⁽¹⁷⁾

In his analysis of housing poverty and housing policies mentioned above, Pugh states that: "Above all, the new housing policy approaches depend upon formulating and operating sophisticated institutional linking between government agencies, markets, NGOs and self-help in households."⁽¹⁸⁾ Formulating the links is one thing, operating them is another. According to World Bank assessments, in the case of the new institutions, ACI and AGETIPE, the links between government agencies, markets and NGOs operate successfully. But they are not of particular relevance to the housing poor.

After the municipal elections of 1998, the Save Our Neighbourhood programme was resumed.⁽¹⁹⁾ The new political leaders at the municipal level are presumably aware of the dangers of treating public property – in this case land – as their private domain. The municipal administrations also have the legal instruments at their disposal for changing Bamako's residential neighbourhoods for the better. But they lack the technical and economic resources to accomplish much. The legal measures are primarily geared towards home owners although a large proportion of the housing poor are tenants. They will probably have to continue to rely on their own efforts for finding shelter, be it through self-help or mutual help. How their interests are to be recognized is still unclear. To achieve institutional coordination, increased accountability of local government and better service provision in a situation of very limited resources represents a challenge to all urban actors in Bamako. Respect for formal entitlements and transparency in transactions are not created overnight.

16. Pugh, C (1995), "The role of the World Bank in housing" in Aldrich, B C and R S Sandhu (editors), *Housing the Urban Poor*; Zed Books, London.

17. Swilling, M (1997), "Introduction" in Swilling, M (editor), *Governing Africa's Cities*, Witwatersrand University Press.

18. See reference 16, page 87.

19. Bertrand, M (1998), "Les élections communales maliennes de 1998, première édition: étirement électoral et remue-ménage partisan", *Politique Africaine* No 72, pages 212-220, Karthala, Paris.