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Enhancing Africa's response to transnational organised crime

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POLICY BRIEF

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Heart of Africa's organised crime

Land, property and urbanisation

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Summary

Most analyses of organised crime in Africa focus on illegal trafficking of commodities such as drugs, arms and wildlife. However, there have been few studies of what may be the largest type of organised criminal activity in Africa: land allocation, real estate and property development, which includes infrastructure and the delivery of basic public services such as water and electricity, particularly in urban areas. All 10 of the world's fastest-growing cities are in Africa and Africa's urban population is projected to double by 2030–2035. By then, 50% of all Africans are likely to live in urban areas, mainly in informal settlements. This policy brief recommends steps that can make urban development less vulnerable to crime.

Key points

- Development in African urban areas occurs in an organised crime environment. Policy-makers, development agencies and practitioners need to rethink, revise and update their basic approaches and methodologies to recognise existing African realities.
- Steps that can minimise this vulnerability include issuing occupancy certificates to residents in informal settlements and engaging neighbourhood organisations in local mapping exercises.
- Equally necessary is a fundamental shift in the conceptual approach to urban development – one that acknowledges the proliferation of organised criminal networks and develops research-based ways to combat it.
- This has vital implications for the formulation of key development concepts such as political economy analysis, local ownership, good or good enough governance, and political will and commitment.

Introduction

This policy brief argues that the most dominant type of national and transnational organised crime in Africa, is the usurpation and, thereafter, exploitation of land and property rights.

Land and real estate development, including that dedicated to infrastructure, are probably the principal founts of power (economic, political and social) for organised criminal networks. Even though it is less violent, the weight and perniciousness of this criminal activity surpasses that of drugs, weapons, natural resource exploitation or any other single type of organised criminal enterprise. This is doubly true because the rents extracted by those activities are often laundered through and, then, invested in land and property development.[1] For instance, the US Treasury Department reports that 'almost one-third of top-end property purchases in America's biggest cities are suspect[ed]' of being associated with transnational organised crime.[2]

Unfortunately, there is scarce direct empirical evidence of this form of organised criminal activity, largely because there has been little to no systematic collection of data. While such research is difficult, it is also true that the results of the research could be too damning to political and economic elites around the world. As a result, it could be argued, the international community and multilateral organisations do not study this type of organised crime, preferring to focus on lesser and less pervasive forms of organised crime.

This policy brief explores the relation of organised crime to real estate and property development in Africa. While rural development has been the primary focus of development for the past 30–40 years, rapid urbanisation requires development practitioners to shift their attention to where the preponderant populations of poor, vulnerable and marginalised people live today and will live tomorrow. This trend is exacerbated by climate change and water scarcity, which further drive migration into urban centres. Urban centres are also areas where organised criminal networks have burgeoned and where their power is most evident, entrapping the most vulnerable.

This policy brief therefore highlights the relationship between organised crime and urbanisation in the developing world, and in particular, in Africa, where upwards of 90% of the land is uncadastred, untitled and unregistered – which makes it exceptionally vulnerable to organised theft dominated and controlled by state actors.[3]

It is important to note that the issue of urban infrastructure, including for water, sewage, electricity and urban transport, cannot be separated from the question of land and property development. These subjects are not discrete topics, but are, effectively, welded together, as they cannot be analysed separately. Furthermore, with regard to the analysis of organised crime, they are intertwined. In urban centres, where informal land tenure is widespread, basic public services in urban centres are, most often, also informalised.[4] As a result, in many cases, these services are delivered by organised criminal networks, which are countenanced by state actors, if not owned or controlled by them.[5]

Organised crime in Africa's urban centres causes significant harm. First, the intimate involvement of state actors in the commission and perpetuation of organised criminal activity delegitimises the African state. This is compounded by the inability and/or unwillingness of the state to provide reliable basic public services to large segments of the urban population. Third, criminal activities rob the state of public tax revenues and undercut its capacity to ameliorate or rectify the harm and challenge posed by organised crime. Fourth, organised crime condemns the preponderance of urban populations, including the most marginalised and vulnerable, to living outside the formal legal and economic systems, a situation that only further institutionalises the organised criminal networks given their control of informal markets.

Finally, it must be acknowledged that this phenomenon extends beyond Africa. International actors are deeply implicated and involved in African real estate and property development, as international corporations are ascendant in African construction and infrastructure markets. Not only does money flow out of Africa, rents acquired through exploitation of the property and real estate development. African real estate is also used to launder transnational money.

Scope of the policy brief

This policy brief focuses on primarily on residential real estate and property development and does not cover commercial urban property, a market that organised crime has penetrated as well.[6]

For example, the US leased land on which its former embassy in Nairobi was situated, even though that ownership of that land parcel had been illegally acquired.[7] This policy brief also does not explore rural property or the problem of land grabbing for commercial exploitation, which, in Africa, is most frequently perpetuated by transnational criminal networks[8] – even though Mozambique and Ethiopia are among the top three countries worldwide for the number of land grab deals and South Sudan, Democratic Republic of Congo, Congo and Mozambique are in the top six countries in the world for the total amount of the land that has been grabbed.[9]

Across Africa, there are significant differences in how the complex relationship between urbanisation and organised crime plays out and variations from country to country are important to note. Nevertheless, this policy brief offers a preliminary exploration of the issue's broad contours and basic premises, for there has been little coverage of this topic in the literature on African urbanisation or organised crime. For instance, a 2015 World Bank report on urban housing does not address organised crime, stating merely that land and real estate are 'vulnerable to capture by local elites.'[10] As exemplified by the World Bank, much of the existing analysis and recommendations stemming from this, is limited to capacity-building exercises,[11] prescriptive homilies and moral exhortations[12] – rather than addressing the political, economic and social power wielded by organised criminal networks, into whose structures and operations state actors are intimately married.

After exploring the issue of organised crime in African urbanisation, this policy brief recommends preliminary steps to address the challenge, as well as laying out the need for fundamental conceptual changes to how development in Africa is conceived in terms of its the long-term research and policy agendas.

Urban population growth and real estate speculation

The growth of urban centres within the developing world is staggering. Virtually all of the world's population growth over the next 50 years is anticipated to be in urban areas.[13] While about 66% of the world's population lived in rural areas in 1950, it is estimated that by 2025 two-thirds will be urbanised, 90% of them in developing countries.[14]

In Africa, this explosive urban growth is particularly critical. All 10 of the world's fastest-growing cities are in Africa. Africa's urban population is projected to double by 2030–2035;[15] by then, 50% of all Africans are likely to live in urban areas.[16] About 66% of this explosive growth is expected to occur in mid-sized cities (under 500 000 people), which it is anticipated will comprise more than 50% of the continent's urban population.[17] In Ghana, for example, since 2000 'the number of medium (20 000–50 000 people) and large medium (50 000–100 000) sized towns has quadrupled and tripled, respectively. In 2000, there were only nine towns with population between 50 000 and 100 000; by 2010 the number had quadruped to 36.'[18]

African urban centres are characterised by a combustible mixture of population growth, real estate and property development

There is no single model of African urbanisation. Rather, there may be five distinct variations, depending upon historical considerations.[19] One thing they do have in common is that with regard to land and real estate, African urban centres are characterised by a heady and combustible mixture of population growth, real estate and property development.[20] Half of the 'top ten most dynamic emerging markets for commercial real estate and property investments' are in Africa.[21] In Kenya, for instance, '60 percent of all investment by diaspora in the period from 1994 to 2014 was in real estate and related services' and 'real estate services … grew at 6 percent, while the compound annual growth rate of manufacturing over the same period was just 3.26 percent.'[22] The Rwandan story is similar: the 'compound annual growth rate for construction in the period from 2006-2013 was 19.66 percent, dwarfing all other sectors of the economy.'[23]

The same is true across the continent. In Addis Ababa, investment profits are 100% and 'house prices commonly double every 5 years' over the recent past.[24] The same is true of selected districts in Kenya's largest slums, Kibera and Mathare.[25] The story of severe housing shortages exists throughout Africa, whether it is in

Malawi or the Congo, Angola or Nigeria.[26] 'By 2020, Ghana requires a total of 2 million new dwellings (that is, 5.7 million rooms), or about 600 000 new units per year.'[27] Similarly, 'Senegal experienced a 102.4 percent increase in its shelter shortage for a total of 66.9 percent of households in need … [in] 2005.'[28] The shortage is not limited to national capitals. It is especially stark in Africa's small and mid-sized cities, where most of the impending population crunch is likely to occur. For example, in the small Kenyan town of Malili, land speculation reportedly has 'plots changing ownership within hours.'[29]

This housing situation is compounded by speculation and greed.[30] None of this ought to be surprising given that 'between 60 and 70 % of all banking activity in advanced economies is focused on speculative land and real estate buying and selling among financial institutions.'[31] At its core, this is also a story of transnational real estate and property development speculation, as illustrated by the Chinese-built apartments in Luanda satellite cities that sold for $150 000–200 000 when the average Angolan citizen lived on less than $2/day.[32] The urban development projects of Kigali, Nairobi and its satellite cities, Lagos, Accra, Dar es Salaam and Kinshasa are all transnational projects, with engineers, architects, construction companies, and financing coming from Europe, China, the UK, the Middle East, Korea, and the US.[33] In fact, much of the actual residential and commercial construction in Africa is undertaken by international concerns: 'In 2013, 37 percent of projects were built by US/European contractors, 12 percent by Chinese companies, and the remaining half by various contractors from countries like Japan, the Republic of Korea, Brazil, Australia, and South Africa.'[34]

Land as a natural resource, monopolised property governance and organised crime

Any speculative market is inherently susceptible to penetration and manipulation by organised crime. The African real estate and property development market is doubly so: land, like other natural resources such as oil and minerals, is by definition finite. The illiquid nature of land is, in Africa, compounded by the scarcity and difficulty of financing the purchase of land and its development.[35] Furthermore, access to land is largely controlled by the state and state actors and this makes it highly prone to the machinations of organised criminal networks.[36]

Across the continent, state actors control and 'dominate the land systems,'[37] just as they do other natural resources, although in the case of land this occurs regardless of who (if anyone) has legal title to the property. The state actors who monopolise control over property include, *inter alia*, customary chiefs, municipal officials, state and federal authorities, and political party officials. In Tanzania, for instance,

> it is widely recognized that local '10-cell' leaders from the ruling *Chama Cha Mapinduzi* (CMM) party, which has led the country since independence, are actively involved in informal land and housing markets, 'authenticating land transactions and signing land transfer or selling agreement forms'… (see also Stren 1975). In other words, party officials grant rights and permissions informally and enforce them through party channels.[38]

In Kenya, in the slum of Kibera, over 90% of the residents rent their homes from absentee landlords.[39] Their legal claim to ownership of the real estate is highly improbable and dependent upon their being networked to national political officials and local elites.[40] Rounding the fractional findings of a survey, it was found that 42% of these landlords reputedly had associations with state and political actors, while 41% were government officials and 16% were politicians.[41] The same situation exists in Ghana, where most of the urban land is controlled by state actors, customary authorities,[42] and local political leaders.[43] The result is the proliferation of organised criminal networks that have the power to allocate the same parcel of land 'multiple times and … demand rents and tributes' from those they allow to live on it.[44] The consequence, as a study of land, corruption and organised crime in Tanzania summarised, is

> land corruption [which] is mainly practiced by politicians or higher ranking public officials and involves a large sum of money. In this kind of corruption, laws, regulation or policies are bent or changed to suit their demands or to create [a] conducive environment for corruption.[45]

Mirroring the ways in which natural resources are monopolised, weak state and city institutions and land governance systems are the soil that makes it possible for organised criminal networks to grow, to operate productively and profitably.

In Africa, there is a '"land regulation crisis": as few as 30% of plots in developing countries are estimated to be formally registered.'[46] The individuals and networks who control the monopoly vary from country to country. For instance, 'in Malawi, 90 percent of the land is customary land, although there are no legal documents specifying what this means, so land falls under dispute.'[47] In short, there is little accountability built into the systems and processes that control real estate and property development,[48] which enables various state actors to accumulate and distribute property and its benefits as they choose, most often for their private aggrandisement.

Weak state and city institutions and land governance systems make it possible for organised criminal networks to grow

Again, mimicking how monopoly control of natural resources has resulted in the proliferation of organised criminal networks, porous land management laws, along with how those rules and regulations are enforced, appear to be intentionally inadequate and opaque to facilitate organised crime.[49]

Although there are admittedly severe and endemic capacity and resource deficits, the weaker and more obscure the law and the regulatory systems, the more organised criminal networks – into which political actors are married – are potentially and readily able to accumulate ownership and rents. In Ghana, for example, land use governance appears to be intentionally obtuse.

> Land use planning [in Ghana] is negatively affected by political and institutional constraints related to coordination and Metropolitan, Municipal and District Assemblies (MMDA) capacity, including an unresponsive legislative framework [and] undue political interference.'[50]

There is also little reason for state actors and the political elite to enable urban governance systems to provide public goods and services – including functioning land cadastres and sewage, water, and electricity provision – except prior to and during elections.[51] While the numbers and percentages vary from country to country, huge portions of Africa's urban population growth occur in areas that currently lack the provision of public services by municipal, provincial and state agencies and institutions.[52] Ghanaian urbanisation, for example, has resulted in 'a lower share of the urban population with access to piped water, sanitation, and toilet facilities.'[53] In Angola, outside the capital, Luanda, in the cities where the urban population is growing the most rapidly, up to 66% of the residents have limited access to basic services. Only four cities, for instance, have sewage systems, and these only function in the central districts and serve less than 18% of the population.[54]

The absence of this infrastructure, which is customarily associated with urban housing, only augments and increases the power of organised criminal networks, particularly in poor and informally organised neighbourhoods. It is not only property that has effectively been monopolised by organised crime, but much of the associated urban infrastructure too. 'Individuals and social groups receive private or "club" goods on the basis of their support for a political party or candidate. This relationship weakens issue-based pressure, allowing political elites to shy away from responding to major structural challenges, and greatly politicises [urban] development.'[55] The result is the 'de-legitimisation of formal rules and regulations governing urban development, the entrenchment of a system of patronage and the proliferation of unregulated commercial and residential developments in the city.'[56] A perfect example of this is municipal solid waste management in Mombasa and Nairobi, where informalisation opened the door to organised crime, their entrenched cartels, and resulted in the virtual cessation of waste management development.[57]

Informal urban land and organised crime

The challenge, however, is not merely that organised criminal networks have monopolised the real estate and property development markets. As already intimated, the definition of what constitutes 'legal' ownership of Africa's urban property is deeply problematic. For example, in the Kibera slum in Kenya, state actors and politicians have illicitly seized legal title to urban land, thus condemning most of the urban poor, projected by 2035 to number 400 million across Africa, to servitude under their aegis.[58]

The proportion of African city residents living in informal settlements, such as Kibera, has been estimated to be between 62% to 75%.[59] 'The informal sector supplies well over the majority of demand [for housing] in Nigeria (80 percent), Ghana (90 percent), urban Ethiopia (65 percent), urban Senegal (80 percent), Zambia (80 percent) and Cameroon (97 percent).'[60] In Dar es Salaam, 80% live in informal settlements.[61]

The proportion of African city residents living in informal settlements, such as Kibera, has been estimated to be between 62% to 75%

Informality is the African urban norm. Informality is defined by a set of characteristics, of which three are pivotal for an analysis of organised crime. These include:

1. informal housing does not conform to building and land use law, codes and standards;
2. there is no official and legally verifiable title to the land and, therefore, the residents of such housing are subject to insecurity; and
3. neighbourhoods in which informal housing predominates is poorly, if at all, supplied by public infrastructure and services, necessitating that these services are themselves provided 'informally.'[62]

The World Bank adds that, 'informal delivery networks are not well recorded; they are personal, cash-based, transitory, and conducted in private.'[63] In the African context, the sum total of these factors means that the African urban population, particularly the poor, is beholden to and living in an environment radically defined by organised criminal networks.

Informality could be understood as the result of rapid urban demographic and economic growth. A recent study of Nairobi, however, concludes that informality – in land, housing, infrastructure and the lack of public goods and services – is the result of decisions made by political elites, choices that have promoted the proliferation and virulence of organised criminal networks.[64] The Kibera slum, for instance, is technically illegal, as it is situated on government land, the title to which has been appropriated by government officials and other local power brokers with close ties to national political figures, who then allocate residency. Furthermore, informality is 'due to a lack of institutional capacity to protect property rights, enforce regulations and manage planned urban expansion,' all of which has been designed by state actors who, by facilitating governance incapacity, siphon off the rents.[65]

Similar patterns occur across the continent. In Ghana, 'due to the transaction costs and time required to acquire and obtain land in the formal land market, 90 percent of all urban housing is developed through the informal land market.'[66] In Lagos, over 70% of urban growth occurs outside the formal, legal planning process, often on land that is illegally occupied for informal slum housing.[67] State actors and politicians 'find the illegality of these settlements fairly advantageous and may exploit it for their own political advantage.'[68]

The provision of infrastructure and public goods and services to the residents of informal settlements is similarly informal. Regulated public transit, if it exists at all, is too expensive for the poor who live in informal settlements. Consequently, informal transport becomes the norm.[69] The same holds true for the supply of water: 'poor water provision in slums has given rise to informal markets in which vendors sell water from standpipes or tanker trucks at inflated rates to the urban poor. … For example, in Nairobi … standpipe operators, who receive water at subsidised rates from municipal utilities, were selling water at inflated prices, earning profit margins of 80-90%.'[70] This is a common method used by organised criminal networks. The same is often true of the provision of showers and toilets in Ghanaian urban centres.[71]

Conclusion

The involvement of organised crime, including international networks, in urban real estate in Africa makes it unlikely that responsible property development can readily be achieved. Improvements are possible, as the example of Rwanda makes clear, but only if all the requisite capacities (financial, human capital and resources, technological, and managerial) are in place and supported by the full weight of the ruling political elites.[72]

Realism, however, suggests that land reform tends to be overwhelmed by crippling capacity deficits and the unwillingness of national and local governments to act in the interests of vulnerable and marginalised populations.[73] For instance, to facilitate residents of informal settlements to gain rights to the land on which they live requires establishing cadastres, registries, and land titles.[74] Even if it were feasible to build all three systems and procedures from the ground up – which is what is required in every African country, given the lack of infrastructure, managerial processes, and skilled personnel, including, most importantly, trained surveyors – organised criminal networks would be unlikely to permit local communities to organise effectively to assert their rights, as doing so would threaten their and the political elite's monopoly market power and rents they expropriate, as well as their political dominance.

Recommendations

Some practical intermediate steps may, however, be possible in the short to medium term. Equally importantly, development practitioners and policymakers need to undertake fundamental paradigm shifts to respond to the intimate relationships between Africa's urbanisation and the proliferation of organised criminal networks.

Operational recommendations

1. **Issue occupancy certificates to residents in informal settlements.** Occupancy certificates can be issued by municipalities as a pragmatic halfway measure, as has been done in parts of Cape Town. These certificates may provide residents with a degree of protection from 'arbitrary eviction' and eventually provide 'access to the services enjoyed by city residents living in legal housing,'[75] such as home addresses with which to enrol children in nursery and public schools and (more easily) obtain mobile phone contracts, and access to municipal healthcare.

2. **Engage neighbourhood organisations in local mapping exercises.** While this is unlikely to serve as a prelude to establishing cadastres and registries, mapping local neighbourhoods is a vehicle by which local neighbourhoods can begin to assert a degree of control over their lives and manage their local assets.[76] Delineating the boundaries of local neighbourhoods is an essential step to establishing more secure rights to property and land, even when individual plots are not demarcated and titling is a step too far. Assistance to these local neighbourhood organisations may result, as has occurred over 30 years in Lima, Peru, in the emergence of middle class neighbourhoods from what used to be and, in many cases, still are informal settlements in and around city.[77]

These two operational recommendations are intermediate steps that do not directly address the issue of organised crime in Africa's urban centres or challenge their dominance. Neither requires effective or extensive national-level state participation. In fact, this lack of state involvement may not be problematic, but, instead, is a positive benefit.

Paradigmatic policy recommendations

The severity of the penetration and dominance of organised crime in Africa's urban centres requires fundamental shifts in how policymakers and practitioners conceptualise development. It is evident that, at a very minimum, in urban areas, African development occurs *in* an organised crime environment. Consequently, development agencies and practitioners need to rethink, revise and update their basic approaches and methodologies to recognise the existing African realities.

1. **Take organised crime into account in all urban development initiatives.** All stages of development's programme cycle – problem definition, planning, implementation, and monitoring and evaluation – should **explicitly** address the challenge of organised crime. Furthermore, the basic understanding and application of the following concepts need to be reconceived to take into account the proliferation and virulence of organised criminal networks in African urban environments: political economy analysis, local ownership, good or good enough governance, and political will and commitment.

2. **Rethink approaches to African organised crime.** Current analyses of organised crime in Africa focus primarily on illegal markets and the trafficking of their commodities, such as illicit drugs; counterfeit medicines; weapons; smuggling of oil, minerals and other natural resources, including protected plant and animal species; human trafficking; cybercrime;

and illicit money flows. These organised crimes are pernicious and inflict significant harm. However, there have been few studies of what may be the largest type of organised criminal activity: land, real estate and property development, which includes infrastructure and basic service delivery, particularly in urban areas.

Directed and systematic research needs to be conducted into this form of organised criminal activity in order to produce and collect the requisite empirical data from which cogent and practical steps can be taken to address the challenge.

Within the broad topic of urbanisation, property development and infrastructure, the initial research can include the following topics:

- Informal settlements
- Reform of urban property taxes
- Mid-sized cities (population 500,000 and below).

Special attention paid to these topics should not preclude further long-term research and analysis of organised crime's penetration of commercial real estate or agricultural land, but they are separate subjects of study.

Notes

1 Detailed study of the Panama and Paradise Papers shows how organised crime rents are, frequently and ultimately, laundered in real estate and property development, see International Consortium of Investigative Journalists, The Guardian, and Süddeutsche Zeitung for analyses of the papers.

2 O Bullough, Offshore money, bane of democracy, *New York Times*, 7 April 2017, www.nytimes.com/2017/04/07/opinion/offshore-money-bane-of-democracy.html.

3 See L Koechlin, et al., *Tackling corruption in land governance*, Legend, 2016.

4 Informality in the economy, real estate and land, or the provision of basic public goods and services is characterised by the absence of state law, regulations, codes, and protections. It exists in socio-economic sectors for which the state does not collect taxes, establish standards and licenses, or compile records of activity. It also comprises areas of public activity in which the state enforce existing laws, regulations, codes, licenses, and standards.

5 For an overview of the depth and extent of organised crime, corruption and land administration, see A Arial et al., *Corruption in the land sector*, IT Working Paper 04/2011, FAO and Transparency International, 2011.

6 It has been argued that private residential property and a formal housing market are crucial and may – perhaps – be determinative factors in fostering and generating economic development; see P Collier and A Venables, *Housing and urbanization in Africa: unleashing a formal market process*, Policy Research Working Paper 6871, World Bank, 2014.

7 IN Mwathane, Repossession of grabbed public land and reclaiming land reserved for bypass and link roads, *The Land and Property Digest*, March 2004, 2.

8 See O De Schutter, *Tainted lands: corruption in large-scale land deals*, International Corporate Accountability Roundtable, 2016.

9 Ibid., 10–11.

10 World Bank, *Stocktaking of the housing sector in sub-Saharan Africa: challenges and opportunities*, 2015, 42.

11 'The value chain analysis in this policy brief also provides a first step for governments to further examine key "links" in the supply and demand chains for housing. An important intervention for countries in the region would be an in-depth value chain analysis of the housing sector, in order to identify key constraints and bottlenecks for quality housing provision along with the appropriate role of local and national governments in setting a reform agenda' – Ibid., 5. 'There are some consistent patterns that impede a fully functioning housing sector. These trends include: (1) limited availability of affordable formal housing options and largely ineffective public housing schemes; (2) limited access to housing finance; (3) complex land markets; (4) large informal markets; (5) a disconnect between spatial planning in urban areas and housing policy; and (6) tension among policies targeted at various income levels, especially middle- and lower-income groups' – Ibid., 6.

12 'Land administration reforms also require complementary changes in legal and professional institutions. This includes regulations (clarity of transfer procedures and rights), surveying records and procedures (cadastre and other forms of official record ownership), state institutions (e.g. title registries), professional intermediaries (e.g. notaries, attorneys), financial risk mitigation (e.g. title insurance), and governance (e.g. proper enforcement of entitlement, foreclosure, and eviction laws applicable

to an individual country). Each of these requires an important and informed government involvement' – Ibid., 48.

13 S Fox, The political economy of slums: theory and evidence from sub-Saharan Africa, *World Development*, 54, 2014.

14 B Kante, *Local capacity for global agenda: impact of cities on global environment*, Second World Urban Forum, Dialogue on Urban Sustainability, Barcelona, Spain, 2004.

15 World Bank, *The future of water in African cities: why waste water?*, World Bank, 2012.

16 E Siba, Unlocking urban potential in Africa, *Africa in focus*, Brookings Institution, 14 October 2016, www.brookings.edu/blog/africa-in-focus/2016/10/14/unlocking-urban-potential-in-africa. It is mistaken, however, to assume that African urbanisation is a straight-line phenomenon; see African Development Bank, *Sustainable cities and structural transformation*, vol. 2, 2016, 161-162.

17 African Development Bank, *Sustainable cities and structural transformation*, vol. 2, 2016, 149, 159. For a discussion of the differences between and intricacies in defining large, medium and small cities, see D Satterthwaite, *Background paper: small and intermediate urban centres in sub- Saharan Africa*, International Institute for Environment and Development, 2016.

18 World Bank, *Rising through cities in Ghana: Ghana urbanization review overview report*, 2014, 2.

19 Ibid., 155.

20 'Sub-Saharan Africa's urban areas will likely grow at least four-fold between 2010 and 2050,' – African Development Bank, *Sustainable cities and structural transformation*, vol. 2, 2016, 174. The definition of 'urban' is relatively fluid in the sense that 'urban growth' may occur outside the legal limits and administrative boundaries of an urban municipality, as in the case of Togo's capital, Lomé, but still within the greater urban area – Ibid., 161.

21 D Zinnbauer, *Towards an urban land resource curse?*, working version, 2015, 8; papers.ssrn.com/sol3/papers.cfm?abstract_id=2689236&download=yes

22 T Goodfellow, Taxing property in a neo-developmental state: the politics of urban land value capture in Rwanda and Ethiopia, *African Affairs*, 116(465), 2017, 558–559.

23 Ibid., 557–558.

24 Ibid., 558. 'In December 2014 in Addis Ketema, a parcel of land was auctioned for $15,500, which is higher than the "average price for developed real estate in Geneva…, the fifth most expensive city in the world for property,"' – Ibid., 569.

25 T Paulais, *Financing Africa's cities: the imperative of local investment*, World Bank, 2012.

26 For a discussion of the housing shortage and its economic implications in sub-Saharan Africa, see World Bank, *Stocktaking of the housing sector in sub-Saharan Africa: challenges and opportunities*, 2015.

27 World Bank, *Rising through cities in Ghana: Ghana urbanization review overview report*, 2014, 22.

28 World Bank, *Stocktaking of the housing sector in sub-Saharan Africa: challenges and opportunities*, 2015, 18.

29 B. Mwau, *The planned hatches the unplanned*, 2 August 2013; www.slumurbanism.wordpress.com/2013/08/02/the-planned-hatches-the-unplanned.

30 'Land prices have increased across the board; for sampling sites in Kumasi and Accra, land prices increased by between 460 percent and 1,300 percent from 1995 to 2005' – World Bank, *Rising through cities in Ghana: Ghana urbanization review overview report*, 2014, 23.

31 D Zinnbauer, *Towards an urban land resource curse?*, 2015, 7.

32 Angolan trophy city a ghost town, Mail & Guardian. 23 November 2012, www.mg.co.za/article/2012-11-23-00-angolan-trophy-city-a-ghost-town.

33 V Watson, African urban fantasies: dreams or nightmares?, *Environment & Urbanization*, 26(1), 2013, 215-231.

34 World Bank, *Stocktaking of the housing sector in sub-Saharan Africa: challenges and opportunities*, 2015, 55.

35 'In the East African Community, less than 10% of the population can afford a house on the formal market' – Centre for Affordable Housing Finance in Africa (CAHF), Housing finance in Africa: a review of some of Africa's housing finance markets, *2015 Yearbook*, CAHF, 2106, 20. 'Due to the lack of collateral and restrictive lending policies, 85% of Africa's urban population cannot secure formal housing loans' – Mo Ibrahim Foundation, *Facts and figures: African urban dynamics*, 2015; http://static.moibrahimfoundation.org/u/2015/11/19115202/2015-Facts-Figures-African-Urban-Dynamics.pdf, 22.

36 See D Zinnbauer, *Towards an urban land resource curse?, 2015.*

37 *Stocktaking of the housing sector*, World Bank, *Stocktaking of the housing sector in sub-Saharan Africa: challenges and opportunities*, 2015, 41.

38 S Fox, The political economy of slums: theory and evidence from sub-Saharan Africa, *World Development*, 54, 2014, 21; see also WJ Kombe, Land use dynamics in peri-urban areas and their implications on the urban growth and form: the case of Dar es Salaam, Tanzania, *Habitat International*, 29(1), 2005, 113-135.

39 S Gulyani and D Talukdar, Slum real estate: The low-quality high-price puzzle in Nairobi's slum rental market and its implications for theory and practice, *World Development*, 36 (10), 2008, 1916-1937.

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Enhancing Africa's response to transnational organised crime

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About ENACT

ENACT builds knowledge and skills to enhance Africa's response to transnational organised crime. ENACT analyses how organised crime affects stability, governance, the rule of law and development in Africa, and works to mitigate its impact.

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