

# Charles Kenny - In Praise of Slums. Why millions of people choose to live in urban squalor



Foreign Policy - September/October 2012

There is something viscerally repulsive about urban poverty: the stench of open sewers, the choking smoke of smoldering trash heaps, the pools of fetid drinking water filmed with the rainbow color of chemical spills. It makes poverty in the countryside seem almost Arcadian by comparison. The rural poor may lack nutrition, health care, education, and infrastructure; still, they do the backbreaking work of tending farms in settings that not only are more bucolic, but also represent the condition of most of humanity for most of history. With life so squalid in urban slums, why would anyone want to move there?

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[http://www.foreignpolicy.com/articles/2012/08/13/in\\_praise\\_of\\_slums](http://www.foreignpolicy.com/articles/2012/08/13/in_praise_of_slums)

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# **Time to say Goodbye. Again.**

## **✘ Prologue**

You are cordially invited to read the following notes - but please accept: though reading the reflections is hopefully at times entertaining, the notes are not easy to comprehend, presenting thoughts as they are: interconnected, being a complex structure that cannot be easily deconstructed without doing damage to the overall existence. It had been the easy ways of looking at history that allowed the total demonisation of Zarathustra - in the postscript you will see the reasoning behind this reference. Having said this, you should allow the postscript to be a postscript, as I would otherwise made it myself a Prologue or a Prolegomena.

*Looking once back, aiming on a huge leap forward - or: Luhmann's Strawberry Cake*

Each second we live is a new and unique moment of the universe, a moment that will never be again. And what do we teach our children? We teach them that two and two make four, and that Paris is the capital of France.

When will we also teach them what they are? We should say to each of them: Do you know what you are? You are a marvel. You are unique. In all the years that have passed, there has never been another child like you. Yes, you are a marvel. And when you grow up, can you then harm another who is, like you, a marvel?

*You must work, we must all work, to make the world worthy of its children. - Pablo Picasso*

Dear colleagues, dear friends;

At least those of who engaged with me (and of course also those who engaged against me) over the years will know that for me academic activity is a matter of personal engagement (probably something that Max Weber had in mind when he talked about '*vocational calling*' - in German it sounds less pathetic), political obligation (as it is for instance reflected in the 11th Thesis on Feuerbach). And I also see academic activity as social process, aiming on the search for '*news and innovations*' (if you want it metaphorically, consciously getting up every morning, entering the stream of life, knowing about the *panta rhei* famously mentioned by Herákleitos ho Ephésios). And academia - seemingly abstract thinking of complex economic models and differentiated socio-philosophical relationalities are not least also a matter of every day's life - for me much easier than calculating the shopping at the grocers.

All the old stuff you may say - references dating back to 19th and early 20th century and even back to the ancient times.

Well, of course, all this may be simply a matter of life courses - don't we all remember the - as I perceive it, very touching words Shakespeare uses while talking about the Seven Ages of Men?

So, it may be simply time for me to say good-bye, time to hand the key over to younger colleagues - you may take it as you want: leaving a world behind which changed to a large extent in ways that make it difficult to maintain such claims as I would still see as valuable - the resignation of the old man, beginning to be

grumpy, mockingly withdrawing into a corner, where it is easier to survive sans teeth, sans eyes, sans taste,... sans everything?

Or at least just time to leave the playfulness behind and behave like an adult person - not believing anymore what I once heard *If you haven't grown up by the age of 50, you don't have to.*

However, you may see it in a more positive light - leaving some, though tiny, in ways unrecognisable, marks behind and looking for a new places of activity where impulses may be better placed. A colleague of ours once said, leaving an organisation which he established in Cork: *'Well, we all have different roles. Maybe I am good in initialising something. And after that it is time for me to move to something else.'* Maybe in this understanding I gave some impulses, now reaching borders that tell me to move on. Also: accepting that I tried to give other stimuli, failing in finding fertile ground. One of the most worrying is for me that academia today still finds it so difficult to overcome the Us and Them. For instance I suggested to invite student reps to the Departmental meetings - it had been easier to re-establish departments as schools than to move this actually tiny step towards a genuine participative and empowering mode of academic self-governance, bringing full-time staff, tutors and mentors, students together, establishing what had been the Agora in ancient Greece: a space for real and open debates. Instead academia is now required to watch out for the *'customer'* - or at least it accepts easily such requirement from outside, going itself a opportunist way. Moreover, academia internalised over the years the pressure - like a spider that is victim of the self-created web. Some may have heard me quoting Schiller, emphasising that only play - presenting some independence of the impediments of crude need - allows us to be human being in a higher sense, being humane.

And Marx referred to the difference between the architect and the bee, the first starting with a plan, while the second is bound to and guided by instincts. It is also this moment which allows humans a very specific sovereignty.

And although I am still entirely and increasingly optimistic about human potential to overcome the various limitations, I am still aware of the iron cage mentioned by Max Weber - a cage that he saw in bureaucracy, and that I would see more fundamentally rooted in the individualist structure established by the Utilitarian understanding of rationality, outlined by - at the end - rather short-sighted Cartesian and in particular Kantian philosophy.

This lets me think of another area where I would have liked to do more: the area of collective and non-positivist research, the making of a *'real school'* - I made in earlier years some efforts, with limited recourses, but have to admit having failed in this respect - and I do not see it with satisfaction that others, who had been specifically employed for developing this area, did not succeed, or should I say: did not really sufficiently engage? Research can only be if it is understood as a collective undertaking: standing against individualism and also standing vehemently against competitive research management.

It may be worth a side remark that while UCC - as other Irish universities - are still striving for stars, other European universities are in the meantime back on earth - reaching out for heaven: *'top universities'* are openly and decisively leaving the farce of rankings and peer reviews rather than celebrating it - the good old 11th Feuerbach thesis, where Marx states that it is not sufficient to criticise things (we are all full of it) but we have to be ready change, collectively engage and brake open the bars of the cage. Sure, certain income brackets and also certain obligations are paralysing.

✘ In any case, another world emerges frequently in history. This had been the case for instance at the time when those philosophers aimed on overcoming the feudal system - I am well aware that at the time the old nobility cursed against the aspiring new classes with the noble rationales.

Perhaps we have to see a similarly severe change now - taking it from the a presentation during the 8th International Kondratieff Conference *'Cyclical Patterns in Global Processes, Kondratieff Cycles and the Concepts of Long-Term Development of Russia and the World'*:

*Reference is increasingly made to a general crisis - going beyond seeing the current situation as especially severe and also highlighting that both, causes and effects reach deep into different areas of life: from the personal and life styles over production and private and public finances to the ecological foundation of the current socio-economic way of life.*

Taking up an argument of my colleague, friend, mentor and not least comrade Paul Boccara. The challenge is, indeed, the search for a new modèle anthroponomique.

In any case, we can and have to turn arguments back on the feet again - there may be some reason to bemoan that Aristotle is dead. But the problem has to be seen on a different level, to be precise: in two different perspectives: his value

system . - You will mention this tension on a somewhat trivial level, namely when you discuss with Amartya Sen and Joseph Stiglitz.

The first - in my experience genuinely honest academic - being driven by Aristotelian values and Smithian individualist liberalism, looking for some '*Keynesian straw*' in order to secure moral sentiments which are - and Amartya is well aware of this - incompatible with global modernity. The second - not able to overcome his endowment: World bank training apparently doesn't allow him to overcome a critique of values, claiming their '*regulation*' , but without interfering into the principle maintenance of the very system. Sure, in some respect we find a gradual difference only - but in the genuineness of the efforts there is a huge one. And it is based in Amartya's conviction to actually question the mode of production.

Looking now again at the Seven Ages - mindfully depicted by William Mulready in his replica of Shakespeare's thoughts - I am not too sure if I am really on my knees, not being able to keep pace and moving towards final resignation or if I am actually leaning against the wall. If you allow the metaphor: a matter of leaning back towards the future, moving towards life - you can see this posture in the same piece of fine art.

- At least there seems to be a time for everything - and so there will be a place for everybody.

✘ In terms of academia, I am hopefully not simply looking back in resignation, longing for re-establishing the supposedly old academia - we easily forget that it had been a highly elitist system, a replication of a highly paternalist society, btw. with an equally patronising welfare-system. To be honest, I think that I am on the contrary looking for a different perspective - opening academia in a genuine sense: not by moving further on the way of teaching skills but towards a knowing understanding of complexities and contradictoriness. Especially in recent publications, probably beginning with the working paper '*Rethinking Precarity in a Global World*', I tried to outline such perspective. Not taking an affirmative stance to current mainstream developments but looking behind the scene, looking for the more fundamental changes - reaching much beyond the thesis of neo-liberalism, managerialism, capitalisation etc.

*Let him who would move the world first move himself - Socrates*

So we may also find very well a handover of torchbearers: The panta rhei returns

on the agenda - the permanent movement which apparently gets even stronger if and to the extent we resist to move. Of course, stepping in the river, there are four options: trying to leave immediately again; just allowing oneself following the stream; standing still; or swimming against it. As long as the latter means swimming with the own stream, following personal and social integrity, it may be the best even if there is the permanent danger of partial drowning - at the end everything will be good; and if it is not good it is not the end yet.

And we have to look also at Herákleitos' notion that nature tends to conceal itself (krúptesthai phileî). In the more lyrical version it is Violetta's words from La Traviata:

Sempre libera degg'io  
Folleggiar di gioia in gioia,  
Vo' che scorra il viver mio  
Pei sentieri del piacer,  
Nasca il giorno, o il giorno muoia,  
Sempre lieta ne' ritrovi  
A dilette sempre nuovi  
Dee volare il mio pensier.

Of course, it is always easier to hold on to known patterns - and there are surely good reasons to defend the known mechanisms of teaching, academic work, the old welfare system. Especially if you never had been fully acknowledged by the system, you easily see the grass much greener on the side of health insurance, your monthly pay check, ..., more metaphorically: the famous good cup of tea and a slice of toast at your kitchen table. But there is something that is left from the time making headlines in 1967 when not only German students protested behind the slogan *Under the professorial robe a thousand years of mold* [*Unter den Talaren - Muff von 1000 Jahren*].

Many of current changes - consciously geared this way or abused by systemic integration: assessments, managerial control, community orientation of research, governance strategies, excellence research, requirement and opportunity to publish..., are changes where - I am aware of what I am writing - the sheep turn up in the wolf-skin: seemingly far reaching changes, putting staff and students under pressure ... . But in actual fact most of this is nothing else than securing that no real change happens, making us to sheep, trotting on the path that we are supposed to follow.

So I may return to Shakespeare, now the famous soliloquy:

To be, or not to be: that is the question:  
Whether 'tis nobler in the mind to suffer  
The slings and arrows of outrageous fortune,  
Or to take arms against a sea of troubles,  
And by opposing end them? ...

All the different interpretations actually fail to address the real challenge - the need to go beyond the system rather than improving it. On the one hand we in the 'social professions' easily fail to look beyond the social agenda: rejecting economisation rather than properly analysing the 'kind of economisation' we need. On the other hand the economists amongst us, also those on the left, have huge difficulties to detach ourselves from understanding capitalism as genuinely historical phase, one phase of the longer durée: a phase of transition which is as ephemeral as feudalism - Oh, mighty schizophrenia if you belong to both groups, the 'social professions' and the economists - you may feel like Eukleidēs, damned to eternal failure.

✘ Would I only have listened to my parents: I would have learned something real. Study ing composing music and now making beautiful masterpieces like Stravinski, taking my piano lessons serious and now being able to play - ah, of course like my friend Danny, or working hard to obtain painting skills like Caravaggio; sure, it left masters like him also living in the gutter which only shows that there is no easy solution for anything. The only is probably to take things and oneself not to serious as that would easily leads to a series of troublesome entrapments.

Coming to the end - though more surely than slowly: all this means that the beginning of this academic year 2012/13 will be the beginning of my final academic year at UCC with the status of a 'casual support teacher'. This depends of course on getting another contract - actually over the years I got only annual contracts and this only after commencement of work - personally I didn't and don't really mind, simply as I enjoy(ed) teaching too much. Looking beyond the personal situation, I highlighted frequently in the reports to the Max-Planck Institute for Foreign and International Social Law (now: Max Planck Institute for Social Law and Social Policy) the more general problematique of the Irish way of handling of law, in a lax way conflating law and right, resulting in a hopeless



confusion of the two - in a side remark, just to make responsible people and systems proud of their contribution to the collection of international bad practice: it is not only a matter in the reports but also a matter which I frequently discussed with Hans F. Zacher, friend and a kind of mentor - he founded the Institute from a rather conservative side and although he maintained this position we take every possibility to enter constructive - controversial, mutually enriching and most enjoyable - disputes. The point here is not least: even a pronouncedly conservative lawyer is thoroughly aware of the meaning of collective agreements, acknowledging that they are more valuable than moral sentiments which will always remain paralysing means, independent of being considered from a 'right' or 'left' political claim.

In a side remark - finally I am also and not least sociologist: with world systems theory we rightly talk about the power of the centre. But at the same time there is usually a new power, a new productive force developing from the periphery. Having tried frequently - may be too much with my own ideas (once I heard them being characterised outlandish) - to fully enter into Irish academic life and being confronted with inlandish (ah, yeah, sounds outlandish, I know) fences and walls, allowed my personally in some ways to develop something that may be seen as privileges: it is not about the privileges of airline food or conference dinners and hotel beds; instead, I am talking about the privilege of permanent 'disciplinary uprooting' - the privilege of permanent challenges, new opportunities and permanent confrontation with ..., myself. I am still not sure if this is exhausting or not - the really exhausting part is probably that one lives at the end in this society: as much as the members of the '*old Travelling Community*' face the difficulties of every days life in settled communities, new travellers face the difficulties of global-postmodern patchworking in a global society which is strictly not more than a patchwork of nations, undermining notions of working and thinking in different patches.

I may make another side remark - isn't all this epistle a side remark, personal reflections on various issues in which personal, social and societal issues conflate? So then a short note on dialogue. There is perhaps a reason for talking about the master and bachelor in ARTS that we should not push aside without reflection - as social scientists in particular we are part of a complex social structure - its history in past, present and future. And though we are not independent, we are part of a process that we may consider as symphonic piece of

war and peace (borrowing the title from Tolstoi). Monumental and complex, full of contradictions and thoroughly determined by our readiness to truly engage in looking for collective solutions. Recently I have had the opportunity to attend an exciting concert in Munich - exciting not least as it presented a tensional line from Bach's 5th Brandenburgische Concert, passing Schubert's 4th Symphony ('The Tragic'), leading to Strauss 'Thus Spoke Zarathustra'. Being confronted with the latter, consequently with the highly problematic oeuvre by Wagner provoked to move further moving beyond the smooth integrity of the Court Society, overcoming the tragedy and crossing the borderline of nihilism - not by denying it but by looking for a synthesis, for instance offered in the magnificent masterpiece we inherited from Shostakovich in the Symphony No.12 in D minor, Op.112 'The Year 1917' - Admittedly something one has to learn listening - Barenboim once had been teaching me to admire Shostakovich's work. And admittedly revolutionary processes and 'results of revolutions' (which, of course, will always be processes themselves) have to be learned. And looking at processes of learning, the words by Albert Schweitzer on Bach's work gave to come to mind:

*It is not about alternating between the Tutti and the Concertino; the different bodies are related to each other in an intrinsic tension, penetrate, differentiate and conflate for another time - and all this emerges from an unfathomable necessity, inherent in the art. ... One gets the impression to really face what philosophy throughout all times presented as a higher occurrence, the unfolding of an idea, creating its contradiction in order to overcome it, creates from here a new contradiction, overcoming it again and so forth, until it returns to itself, after it went through all stages of life. It is the same impression of unfathomable necessity and enigmatic satisfaction while listening to these concerts, following the subject matter as it first presents itself in the Tutti, then being subject to enigmatic divisive powers, finally returning in the final Tutti again to its inner entity, coherence.*

*(quoted in Wolfgang Stähr, 2003: Nicht nur zur Weihnachtszeit - Konzerte von Arcangelo Corelli bis Carl Philipp Emanuel Bach. Berliner Philharmonie Programmheft Nr. 25 zum 21.12.2003 - my translation)*

Leaving UCC and a transformed Ireland, making space for somebody who may be better able to fill this small and peripheral position I had been granted over the years; means also moving towards something else ... - amongst others a stronger orientation on a more radical political engagement and a shift in substantial terms. As I recently emphasised:

*This award is a special honour for me at a time when policy is getting itself increasingly helpless, answering the challenges by neoliberalism very much by claiming what actually is very much the cause of neoliberalism itself. A rights-based approach is something that needs very careful consideration. As much as the definition of rights is not thoroughly based in a clear understanding of the generating and underlying economic formation, as long as they are derived from abstract humanitarian principles they do not offer a sufficiently thought through argument. Basroso in his recent speech on the State of the Union made such a shallow reference - and many academics think it is sufficient to reclaim values and virtues without seeing the conditionalities of the existing 'bad' values.*

*It is not least a special honour to see that against all the odds - not least here in Hungary and in Europe - a tradition is maintained that is closely linked to the work of that person who has been for some time namegiver of what is now Covinus University.*

☒ *His statue is still standing in the main hall, and though there is a huge pressure, his spirit is still something that plays a role in the work of many ... - well, I may now say: of us.*

On the occasion of this epistle and nearing the end of my time in Cork I want to thank in particular all the students with whom I had the pleasure of enjoying studying, exploring new things and exercising patience. Hearing after half of a year's work a sentence, more whispered to a classmate, like: *'Actually, it makes sense; what he says really makes sense - one just has to open oneself to it'* is a special teaching-award as much as it is to see a student bumping about two years after the finishing the course into the office, sitting down: *'...if you can spare a little time for old students with way more questions than answers!!'*

Yes, I can still spare a little time for that: time for looking for questions, time for searching answers - but I do not have so much for endlessly debating different interpretations. This remains true for this academic year and it will also carry on in later times to come - it is easy to find me under the old e-mail address.

And I am particularly glad that in some cases the relationships had not been maintained as relationship between academics but emerged as friendships.

I could have made it much shorter - but some have stopped reading already somewhere before anyway. So I am not sorry for having written so much, at times somewhat poetically and pathetically, and hopefully expressing personal engagement, political obligation.

Also I could have written more: about part-time income, personal issues, precarity, lack of strategic vision and readiness to collectively search for it - the fights and quarrels we are all involved in: small things of everyday, each of them nevertheless reflecting in very fundamental ways *Zeitgeist*, considering them as fundamental like the fights of pure colourful forms, hiding the substances - or just suggesting the substance to those who now the symbolic meaning of the two main colours and who are open to see forms emerging from the suggested unformed.

And I am very well aware that many if not most of the issues are very much experienced in a similar way by many others in their jobs and studies. The paradox is that we - and I am at least here part of a '*real collective*' - that we look for individual solutions. It is such a weird paradox that it nearly has to evoke Faustian joy - and I have my doubt that Nero had been sitting there, enjoying Rome in flames; it is more likely that he walked into it, poking the fire.

All in the same boat then? And the same boat crossing the same waves of soci(et)al developments over centuries?

History is not a sequence of events that are repeated in different forms; however, it is very much a matter of finding an answer to basically the same question - some of you will have heard me talking about processes of relational appropriation; but these answers - thus the reason why history doesn't repeat itself - have to be found under different, historically specific conditions, broadly the mode of production. And this is very much the same on the societal, the social and the individual level. The question however is - avoiding the trap of a trinity - the thorough consideration of the conditions and with this the need to look at the ascribed and standardised constitutive processes. One of my teachers, Niklas Luhmann, came up with grasshoppers as example. They maintain the permanence of movement (which translates into chirping) by producing with this very movement the stimulation of new movement: they cannot stop - and if they ever do, they cannot start again from their own impulses. Well, surely a somewhat simplified version of Maturana/Varela presentation of autopoiesis. But there are on the different levels - societal, social and individual - the specific mechanisms of producing the roles we are supposed to play. Problems occur at the borderlines: soccer players waiting somewhere as reserve, required to play the game, determined to be spectators. In the court societies they had been especially employed as jesters - privileged: the only who had been allowed to make jokes about the kings; doomed: in permanent danger of complete expulsion: undefined and permanently requiring new definitions not least in terms of basic material

conditions which applied social studies, of course, presents in lecture theatres as right for everyone: the jester and the king, as long as it is just and benign. *Divide in unitate ...*

And the paradox continues: especially those societies that are highly individualised, suggesting the distinctiveness of each of the members, are most likely unable and unwilling to cope with exceptions. Of course, we all know too well that we are living in such a society and in such times where accepting exceptions is historically a moral damnability - here in Ireland we have this as particular problem with members of the Travelling Community. Much of the talk about integration, assimilation, naturalisation, multiculturalism is just a proof that we accept '*difference*' only to the extent to which it allows us to resist - it may be that there is no other solution to it. At least in periods of transformations the problem is one that pushes many people to the limits - rather than providing the statistics, the following may be saying more:



- though speaking of capitalism is not entirely exact in capturing the problem: it is a specific capitalist pattern; and it is not capitalism but the societal order that had been emerging as progressive against the feudal state: the citizenry as predecessor and friendly sister of the harsher brother, the bourgeois. Conciliatory and rational, of course, trusting in dialogical forms of conflict resolution and easily convinced that contradictions will be well solved by smart suggestions - overlooking that it is in many cases reason, applied on muddy ground. And so it is those who are used to play on muddy grounds and those how manage them that are celebrated as idols of the academic world. However, I am not hurling player, thus the perspectives for acknowledgement seems to be rather limited for me at UCC, a university that, under the glorious leadership of some people who frequently evidenced that there understanding of progress is limited to numbers, representative banners and Tyndallian perspectives.

Sure, you may see it as desertion. Still, there is the saying somewhere in this world: A bird in the hand is worth two in the bush. In this light you may also consider my step as a surely risky one, moving towards taking up the challenge. In this light I surely go with Ernst Bloch's the *Principle of Hope* - surely not entirely driven by adulthood and its adulteries and idolatry - admiring too much the dream of a Child with a dove.

*You should sleep nine hours without dreams. Then you have the day for dreams.*  
- Herbert Marcuse

I am aware of the fact that some statements come across as offending to some of those who had been reading the lines. Those who read them carefully will know exactly what is written and what is meant. And we should not take things personally. So I do not take it personally that many of my students remained excluded: seeing the achievements of all others being recognised, their success being celebrated during conferrings, the Higher Diploma students being left out although most of them did a brave step: being already qualified and taking up something that had been entirely new - not following the path of traditional career development but ready to follow Socrates: *Let him who would move the world first move himself.*

Sure, it is nothing to be taken personally - it is even more serious: I can only take it as matter of an academic institution disrespecting its own claims as *Social Justice (including Equity), Solidarity, Human Security, Democratic Citizenship* - exactly, *Social Quality* and the lack of it in everyday's life of universities.

✘ Though I am not believer in healing and mystification, I finally keep it with what I learned from an aboriginal friend from Australia, slightly changing the wording: *When the dust is settled on our lives, all we get to keep and take with us is our dignity, our integrity and the love and respect we shared with people. It is founded on a cultural belief that we are one people, one mob who do not own but belong to this land.*

For now, best wishes and a successful new academic year - hoping for friendship and tolerance for another couple of month, the time of my last academic year as part-time adjunct senior lecturer here at UCC; surely not an easy decision for me, knowing that I loose something, and some buddies,  
Cork, 24/09/2012

### *Postscript*

You may take it as my personal '*Ecce Homo - how one becomes what one is*'; in certain ways borrowing from Nietzsche you find here the *Ecce Homo* of a dwarf. Or I may also write an *Anti-Ecce Homo*, though this would easily open the gate to misunderstandings to those who know (about) Nietzsche's work. Though he is surely not my favourite thinker; and though his thinking is problematic, he is with equal certainty one of those thinkers who had been ready to accept the

consequences of his thinking, analysing very much the time he had been living in and also applying in the very same way this analysis to his own thinking and being, without hesitation applying the supposed nihilism in all ways of life. (An interesting note can be found in Ludovici's introduction).

It admittedly led him to his '*personal Waterloo*' - and it had been used to justify a national and even global disaster. But it may be seen as open question (a) if this had been an abuse of his work and/or (b) if, under the consideration that it had not been abuse, it had been the only consequence.

With all rejection of a conservative Nietzsche-interpretation we - and I mean all of us - should not forget our own role when it comes to the question of historical responsibility then and now and in the future.

- At the end of Anthony M. Ludovici's introduction to the *Ecce Homo* he states that '*no one who reads this work with understanding, will be in need of this introductory note of mine; for, to all who know, these pages must speak for themselves. We are no longer in the nineteenth century. We have learned many things since then, and if caution is only one of these things, at least it will prevent us from judging a book such as this one, ...*' - surely a statement that remains *cum grano salis* true also today: In the meantime another century passed. And in many respects we forget that, suggest movement while standing still.

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## Sam Odia - Social Housing - The South African Model (II)

✘ **thisdailylive.com**. September, 25, 2012. Good things may be in the offing in the housing sector if some of the signs we are witnessing are anything to go by. First of all, following several months of hard work, on the 14th of December 2011 the Federal Executive Council (FEC) officially adopted the revised National Housing and Urban Development Policies as official policies of the Federal Government. The new housing policy whose prime objective is to "ensure that all Nigerians own or have access to decent, safe and sanitary housing in healthy environment with infrastructural services at affordable cost, with secure tenure" dedicates a whole chapter to the social housing sector, specifying its target as

those in the no-income, low-income and lower-mid-income groups - an upper limit that is defined as not exceeding 4 times the national minimum wage (presently N18,000) or, N72,000 per month.

But the adoption of the new policy is not all that is brewing in the housing sector. A separate bill, privately sponsored by Senator Benedict Ayade (Cross River North) 'to provide a Social Housing Scheme in Nigeria...' has gone through first and second readings and will, hopefully become law before the year runs out. The sponsorship of this bill deserves the commendation of all and sundry who yearn to see housing made affordable to ordinary people in this country. The proposed social housing scheme, whose main objectives include the significant improvement of the well-being of the poor & needy, will provide a window of opportunity for governments at all levels to demonstrate their commitment to the provision of housing as a social responsibility to the citizenry; it will also seek to unlock benefits to the economy in the realm of wealth creation and employment generation.

Read more: [Sam Odia -Affordable Housing in South Africa II](#)

Read also: [Sam Odia - Nigeria: Social Housing - The South African Model III](#)

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## **United Nations - Slum Survivors**

United Nations, New York - Worldwide, more than a billion people live in slums. As many as one million of them in the Kenyan slum of Kibera. Slum Survivors tells the stories of a few of them and charts their remarkable courage in the face of extreme poverty.



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# **The Centre for Affordable Housing Finance in Africa**

The Centre for Affordable Housing Finance in Africa (CAHF) is the housing finance division of FinMark Trust, a non-profit trust with a mission of 'making financial markets work for the poor'. The vision of CAHF is to be a primary source of information and debate relating to affordable housing finance in Africa, with a special focus on the SADC region. Our work covers three main areas: understanding the housing asset, innovation in housing finance, and monitoring housing sector performance. As a way to promote housing finance sector development in Africa, CAHF regularly commissions research studies; hosts forums; strategy and discussion sessions and workshops; and participates in local and international conferences and debates on housing finance. As a result, the Centre has become a credible source of information, thought leadership, and a point of contact for housing finance practitioners in both the public, private and NGO sectors, including private companies, donor agencies, policy makers and other stakeholders across the African continent. The Centre also provides strategic and secretarial support to the African Union for Housing Finance.

Read more: <http://www.housingfinanceafrica.org/>