

**A NEW ATTITUDE TOWARDS UPGRADING MARGINAL
SETTLEMENTS: A COMMUNITY APPROACH.**

by

Theodore Pacelli Macfarlane

A thesis submitted
to the Faculty of Graduate Studies
in partial fulfilment of the requirements
of the degree of

Master of City Planning

Department of City Planning
University of Manitoba
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**A NEW ATTITUDE TOWARDS UPGRADING MARGINAL SETTLEMENTS:
A COMMUNITY APPROACH**

BY

THEODORE PACELLI MACFARLANE

**A Thesis/Practicum submitted to the Faculty of Graduate Studies of the University of Manitoba in partial
fulfillment of the requirements for the degree of**

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*This thesis is dedicated to my mother,
Roma Mary Guiland*

ABSTRACT

This thesis is an attempt to address the living conditions of marginal settlements in cities of developing countries. In the larger context of urban development they are the product of underlying conditions generated by demographic, economic and political factors. Attempts to resolve this problem by providing low-income housing proved futile. The more recent self-help approach of site and services and settlement upgrading programs were a major step forward. Yet, this also proved difficult in reaching most of the urban poor as well as providing a replicable solution.

Based upon these experiences and a review of both non-capital experiences and suggested market reforms, this thesis argues for an alternative development strategy based on a community approach. The community approach contains human development focus that goes beyond settlement upgrading in its present form. The challenge calls for enabling strategies and the empowerment of the local communities, through participation and organization in the decision-making process.

In implementation, the community approach emphasizes principles of equity, self-reliance and community building in facilitating the self-guided and self-managed programs. It also involves an institutional framework, which can facilitate a partnership arrangement among governments, non-government organizations and local community organizations in the management of such programs.

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CHAPTER ONE

INTRODUCTION: A PERSISTANT PROBLEM

1.0 INTRODUCTION

There is a common and growing problem with regards to living conditions of the urban poor in the developing world. Over the last few decades virtually all Developing (or Third World) Nations have experienced a rapid growth in their urban population. Associated with this trend are the miserable conditions in which half or even more of city dwellers are condemned to subsistence existence in poor housing, unemployment or underemployment, and the inability to access social services available to the rest of the urban population. For example, 40 percent of Mexico City; 60 percent of Bogota, Colombia; and 85 percent of Addis Ababa in Ethiopia are occupied by squatter and other informal settlements (UNCHS, 1987). These problems, as Drakakis-Smith (1980: 63) noted, have generally been regarded as a result of overpopulation of the city; or as Cubukgil (1981: 1) also suggested, the inability of the housing market to absorb the demands created by the rapid urbanization.

Other writers have argued specifically that the main cause of the problems accompanying urbanization, is the inadequate and inappropriate responses from government and aid agencies. Their argument is that combined effects of market economies and the inability of governments to provide workable solutions to existing problems, have in effect, created permanently marginalized segments of society (Hardoy & Satterwaithe, 1989: 7). In regards to these suggested reasons , this thesis wishes to

explore opportunities to improve the living conditions of these marginalized segments of society.

1.1 DEFINING MARGINALITY AND MARGINAL SETTLEMENTS

The term 'marginality' refers to a borderline or peripheral state of existence with respect to the urban status quo. It has been used loosely to refer to a variety of overlapping subgroups in the city, i.e., the poor in general, the jobless, migrants, members of subcultures, racial and ethnic minorities, and deviants of any sort¹. A United Nations (1986) report on human settlements summarized into five categories the criteria in which the disenfranchised were labeled as marginal. They were considered economically marginal because they contribute little to production and even less to economic growth; socially marginal because they were unable to participate in, or excluded from formal organizations and urban institutions; culturally marginal because their origins, customs, values and behavior prevented them from entering the main stream of urban life; politically marginal because they were unable to influence processes of resource allocations and decision-making; geographically marginal because they lived in settlements on the fringe

¹ For example, Janice Pearlman (1976, 93-94), in her study of the favelas in Rio de Janeiro, Brazil, established a defining factor for each of five common usages of marginality:

1. Location in squatter settlements. Those who focus on location in the squatter settlements per se are architects, planners, and housing authorities who consider them marginal because of their substandard housing condition/construction, higher density, lack of urban services and hygiene, peripheral placement within the urban area, and illegal land occupation. These views isolate the ghetto or shanty town as a physically delineated space within which everyone is marginal, and outside of which everyone is somehow "integrated."
2. Underclass in the economic occupational structure - this associates marginality with the urban underclass, jobless, or unemployed - those of who are only precariously part of the labour market.
3. Migrants, new-comers, or different subcultures - the key identifying point is the new comer status between traditional-rural and modern life. From this point of view, any subculture which is different from the mainstream could be described as marginal, although other conditions usually apply.
4. A definition of marginality based on racial or ethnic minority status, also requires the superior/inferior status differential. The major determinant of in-group or out-group is participation, rather than an acquired or cultural trait.
5. The final situation for which the term marginality is used involves individual deviants, whether pathological or especially gifted and non-conformist.

of cities, often places which were of little interest to others (UNCHS: 1987: 13). Indeed not all of the urban poor would conform to all of the sub-groups or categories just described. For example, the urban poor may be considered marginal because of their residential location but not marginal in regards to their socio-economic status, or *vice versa*. However, this thesis is most concerned with those groups that are the most visible and identifiable as living in the peripheral sub-standard housing settlements, and are employed in the most unstable, informal and least remunerative jobs.

Marginal settlements are basically informal shanty housing and unplanned communities within and around the periphery of major urban areas.² The housing conditions are summarized as chaotic, jerry-built and overcrowded. Such shelters house some of the poorest and most disadvantaged people in the city. In Africa, Asia and Latin America the incidence of squatters and shantytowns is extremely high; to the point where in some cities they outnumber the other city dwellers (see Table 1). The condition is most prevalent in countries with primate cities, in which many are being transformed into large sprawling unplanned settlements. Therefore, marginal settlements have become a accepted situation in which the urban and national governments must function. In a sense, marginal settlements may well be acknowledged as a permanent feature of the Third World.

These settlements can be identified either as shantytowns or squatter settlements. Shantytowns may be distinguished from squatter settlements by reference to the poor quality of construction. By definition, shantytowns are settlements constructed of crude huts of simple materials, with land tenure by ownership, rental or squatting. Similarly squatter settlements, also referred to as "uncontrolled" settlements, are unregulated without government aid and control. They are a concentration of dwellings located on land which

²The nomenclature for marginal settlements varies from country to country. They are known as colonias proletarias in Mexico; favelas in Brazil; callampas in Chile; barrios in Venezuela; ranchos juvenes in Peru; villas miserias in Argentina; squatter settlements in the English-speaking Caribbean and Africa; bidonvilles in former French colonies; goubivilles in the Mid-east; and gecekondu in Turkey.

is neither owned or rented by the occupants. The distinction between the two, although less relevant, relates to tenure rights and physical appearance. Illegality becomes the hallmark of the squatter settlement, but shanties are defined by their construction fabric. Some squatters occupy shanty towns, whereas shanties are more usually located on small rented plots. But the issue of land tenure, whether ownership or security, is a major obstacle towards these settlement development. The predominance of one settlement type over the other varies with regional differences. It is noted that shanties make limited contribution to urban housing in Mexico, but in the Caribbean, their residents outnumber squatters, in the strict sense of the word (Dickenson, et. al; 1983: 187). For the purpose of this thesis the term marginal settlements will be used in a generic sense, and will be used interchangeable with the terms squatters and shanties as specifically required.

Table 1:

**PERCENTAGE OF URBAN POPULATION IN
INFORMAL SETTLEMENTS IN 1985.**

City, Country	Ctiy Pop.(000s)	Estimated (%)
Banqui, Central African Rep.	500	75
Nouakchott, Mauritania	270	64
Ouagadougou, Burkina Faso	310	60
Bombay, India	10,100	35
Sao Paulo, Brazil	15,900	13
Colombo, Sri Lanka	610	8
Bogota, Columbia	4,500	69
Ankara, Turkey	2,900	66
Lusaka, Zambia	740	50
Tunis, Tunisia	1,300	23
Mexico City, Mexico	17,300	40
Nairobi, Kenya	1,200	40
Lima, Peru	5,700	25
Guayaquil, Equador	1,300	60

Source: UNCHS, Global Report on Human Settlements - 1986, New York: Oxford U.P. for (HABITAT), 1987, pp. 80-81, Box 5.7.

UNCHS

1.2 THE PROBLEM

The problem of marginal settlements is one of a personal dilemma on the part of the residents themselves, and one of conflict on the part of government. Thus, it can be seen from two perspectives; 1) inside, from the residents themselves; and 2) from the outside, where squatter settlements have become a growing problem for urban administrators. For new urban dwellers, this dilemma begins with a migration from their rural environment to the city in search of employment and a better life. New migrants to the city often find themselves submerged in a culture that is sometimes completely different from their own. They often encounter problems of integration and assimilation - economic as well as social and political. Yet they have chosen the alternative to remain and adapt to urban life rather than returning to rural poverty. In turn, the shortage of affordable housing and adequate employment forces these people and other urban-born dwellers to adapt to subsistence living through substandard housing and informal economic activities. Problems are further exacerbated by the local government's inability to extend basic amenities to the lower end of the social hierarchy. This further inhibits the ability of these residents to access adequate social assistance and financial credit support. There is a common belief that without any support from government or other external assistance these people will remain condemned to a life of marginal existence.

From the perspective of urban administrators, not only have marginal settlements placed a demand on urban services and limited resources, but their rapid growth have been an obstacle to rational comprehensive planning. The planning method employed for controlling urban development - the Master Plan approach - has not been able to accommodate or keep abreast with the rapid growth of these unplanned settlements. In addition, their perceived disorder and displeasing appearance does not fit into the planning

ideology and therefore policies, programs and legislation design for the rest of the city becomes useless when applied to squatters.

The problem is not exclusive to the older primate capitals, but is also pervasive in other planned cities. The creation of new cities through national planning efforts was a response to the increased in-migration and urban congestion in existing capitals. Examples of such includes administrative capitals such as Brasilia (Brazil) and Ankara (Turkey), and industrial centres such as Ciudad Guyana (Venezuela) and Chandigarh (India). But even these newly created cities have not escaped the occurrence of unplanned settlements. The end result is that whether new or old the city eventually grows into a dual society, where one segment is located in a pseudo-planned area and the other exists in totally unplanned areas. The outcome is a planning paradox. The persistence of squatting and informal activities contradicts planning intentions.

1.3 BACKGROUND

Over the last five decades the subject of squatters and shantytown dwellers has gained widespread attention from a wide array of academics and researchers. Many of the early views were essentially negative and pejorative, and had come to be dominated by American anthropologist Oscar Lewis. Lewis, who had studied the urban poor in New York, Puerto Rico, Mexico and India in the 1950's and 60's, had described what he referred to as a subculture with a lifestyle of disengagement and non-integration of the poor with respect to major institutions of society. This subculture he called the "culture of poverty" in the slum, the ghetto, and the squatter settlement. He argued that the poor were locked into an inescapable cycle of poverty and thereby came to form a culturally separate group within society (Lewis 1959, 1966). Such arguments shaped the view of uncontrolled urbanization as "symptomatic of urban decay." Alexandro Portes (1972)

noted the 'culture of poverty' concept came to "denote a situation in which people are trapped in a social environment characterized by apathy, fatalism, lack of aspiration, exclusive concern with immediate gratification and frequent endorsement of delinquent behavior" (Portes, 1972: 269). It also suggests that "poverty is the poor's own fault" (Gilbert & Gugler, 1982: 84).

However, such negative stereotypical views of marginal settlements have been strongly criticized by what is emerging throughout the world as an alternative interpretation, with more positive and sympathetic views from other researchers. The latter view has been influenced by the research findings of Charles Abrams (1964), British architect John Turner (1967, 1969), and William Mangin (1967, 1970), an American anthropologist. Abrams recognized the squatters and occupants of the shantytowns as a distinct group of urban poor dwellers in developing countries unable to receive the simple refuge affording privacy and protection against the elements (Abrams 1964, 1). Both Turner and Mangin had worked extensively in drawing attention to the rationality of the poor with respect to their housing situation. They demonstrated that the reaction of the poor to poverty was rational and that families recognized the most sensible ways of improving their living conditions. Mangin (1967), like Abrams, discarded Lewis' views as myths, arguing that most squatters were employed, socially stable and had been living in the city for a long time. Mangin concluded that squatter settlements represent a solution to the complex problem of urbanization and migration, combined with a housing shortage. Similarly, Turner saw these settlements "not as slums but as building sites" and that such settlements improve progressively over time. Clearly, they were not the "slums of despair" as described by Lewis, but were "slums of hope." These conclusions had extensive support. Similar studies by other researchers have provided valuable documentation which

complements a universal characterization of shanty town dwellers as industrious, thrifty, upwardly mobile, politically conservative, and community oriented.³

The contributions of Turner, Mangin and others provided a better understanding of the circumstances surrounding the urban poor and helped legitimize attempts by squatters and other informal settlers in improving their own living conditions. It is now apparent that marginal settlements, once viewed as "societies in transition," are much more persistent and remain permanent, rapidly growing, and often dominant features of Third World cities. As Adil Cubukgil (1981) emphasized, "they accommodate not transients, but permanently marginalized segments of the society" (Cubukgil, 1981:1-2). Significantly, over the last two decades precarious squatting and renting have been gradually accepted as a positive feature of housing, supplementing the shortage of affordable units. During the 60's and 70's, more national and urban governments in developing countries gradually recognized the impossibility of ever resettling and/or rehousing the increasingly large urban population living in unauthorized areas. They were no longer viewed as rural slums recreated by new arrivals from the country, but residential areas that migrants of long standing, and many of the urban-born population, occupy as part of their adjustment to city life (Dickenson, et. al, 1983).

As a result of this new understanding, the rather simplistic solution of removing squatter settlements by demolition has outgrown its popularity. Instead, greater emphasis was directed towards the idea of assisted "self-help" housing. This resulted in three types of closely related programs: 1) supplied core housing schemes, where units consist of a covered shell on concrete slab with a toilet and/or cooking facilities; 2) site and services schemes, involving serviced building lots parceled from new tracts of land with

³ For example, Janet Abu-Lughod (1961) in Cairo, Egypt; Lisa Peattie (1968) in Ciudad Guyana, Venezuela; Aprodico Laquain (1968) in the Philippines; Anthony and Elizabeth Leeds (1970) and Janice Pearlman (1976) in Rio de Janeiro, Brazil; Alan Eyre (1972) in Jamaica; and Peter Ward (1976) in Mexico.

infrastructure; and 3) squatter upgrading, involving physical improvements to existing sites. Program components to aid housing consolidation varied to include steps to providing security of tenure, and housing loans.⁴ With financial support of international - lending agencies such as the World Bank and the United States Agency for International Development (USAID), these measures became appropriate strategies for urban improvement with variable results.

Although much good has resulted from these efforts to improve the urban living conditions in many countries, there are concerns about the utility and progress of projects in meeting the needs of the urban poor and the disenfranchised. For the principal agencies involved, success can be measured by impressive statistics on the quantity of housing units upgraded and new plots provided, or the millions of dollars in capital spent. But questions of program objectives, policy instruments and program delivery have surfaced. Specifically, issues of high standards, appropriate technology, sustainability, replicability, cost recovery, and institutional capacity are continually being raised (For example: Peattie, 1982; Linn, 1983; UNCHS, 1987; Carvalho, 1988; Rakodi, 1987, 1988).

In addition there is still a need to educate urban administrators to recognize the functional role of marginal settlements. Despite the progress made and wider acceptance gained in the 1980's, there is still some refusal of recognition and in fact, continued demolition of marginal settlements in some places. Specifically, the visual "eyesore" image of squatters has not changed. For example, in Seoul, Korea, evictions of squatters were associated with the preparations for the 1988 Summer Olympics. Similar demolitions took place in Manila, Philippines prior to the 'Miss Universe' beauty pageant and the state visit of the head of the Roman Catholic church. In the Dominican Republic, large-scale evictions were initiated in 1988 to accommodate commercial redevelopment (Hardoy &

⁴ A more detailed discussion of the self-help approach is presented in Chapter 3.

Satterwaithe 1989, 45-8). As recently as 1991, the City Council of Harare, Zimbabwe, attempted to bulldoze hundreds of plastic and cardboard squatter shacks in high-density suburbs for the official state visit of the Queen (of England). The Council felt such visual - eyesores "might offend" the Queen on her brief visit to officially open the Commonwealth Conference (McCullum, 1991). Hardoy and Satterwaithe explain that governments usually justify evictions in one of three ways: the most popular is to "improve" or to beautify the city; a second reason is based on the idea that slums are centres of crimes and a haven for criminals; the third argument is based on urban redevelopment - the need to use land more intensively.⁵ Nevertheless, critics argue such clearance schemes only exacerbate the problem. Such measures destroy the few housing options available to the poor, which results in doubling up with other households or building another shack in another illegal settlement (Hardoy & Satterwaithe p.43). The end result shows it only shifts the problem either to another existing squatter location, or to encourage another spontaneous settlement. Obviously, there is still a long way to go before the virtues of aided self-help housing become accepted and respected planning tools.

1.4 OBJECTIVES

Given their apparent permanence, this thesis is an attempt to address how we can best resolve the growing urban dilemma of marginal settlements. More specifically, how marginal settlements can be improved and accommodated in the present and future development of the city. To accomplish this task, the thesis seeks to examine some underlying questions: how should public officials consider marginal settlements; should marginal settlements be regularized; is site upgrading the way to go; how suitable is the

⁵ The Urban Redevelopment approach was copied from the Developed Countries, particular from the United States. The most striking Canadian example involved in the removal and dispersing the predominantly black community of Africville, in Halifax, Nova Scotia, between 1964 and 1969. The site is now a city park. For further reference, see Clairmont & Magill (1974).

provision of mass low-income housing schemes; but perhaps most of all, can urban planners help create livable communities? The premise made here is that marginal settlements are an integral part of the Third World city and should be recognized and - accommodated within the city's planning and development process. An inquiry would reveal that when given the opportunity, these settlements can develop into thriving communities.

Given the accepted fact that there are no universal solutions to the problems of planning in the Third World, the objective of the thesis is to provide a conceptual framework in which it should be possible to create a workable development program for marginal settlements. The thesis does not focused on a specific case study, instead it focus on developing a conceptual model for a process, based on secondary research. The emphasis here is on designing a "process" rather than a "product." The aim is, therefore, on developing a program of action that can assist national and local authorities, and most importantly, local communities to address the problems of improving their living conditions and their habitable environment. Ultimately, the long term goal is towards improving the quality of life and building sustainable communities.

The thesis is not intended to be a panacea for all marginal settlements, nor can it offer a detailed program for every squatter problem. However, it hopes to draw upon some previous experience to strengthen the capacities of the marginal settlement communities to improve the quality of life and achieve self-fulfillment. It is believed that more appropriate and detail solutions can best be achieved at the community level, since situations are time, location and culture specific and therefore differ by settlement and by region.

1.5 METHODOLOGY

The research is organized into three parts. In order to develop a better understanding of the situation surrounding marginal settlements, the first part explores the dilemma in the larger context of urban developments. It examines the urban condition in its relationship to the growth of marginal (or informal) settlements. Two issues are subsequently examined, the fundamental causes and the planning practice responses to the dilemma.

The second part focuses on recent experiences of Third World governments in trying to resolve the "squatter problem." It is an assessment of whether the approaches adopted have provided appropriate solutions and the institutional innovations to support the delivery of such programs. Evidence is based on case studies reviewed and reports presented of programs and projects implemented over the last three decades. The summary findings of this phase is used to provide a program criteria for an intended development program framework.

The third part of the thesis explores the possible options to provide a workable solution. It consists of a synthesis of the research findings of the first two parts. Alternative sources of information that reflect new decision-making approaches, innovative planning strategies and where necessary, organizational strategies are explored to complement the basic findings.

1.6 ORGANIZATION

This introductory chapter is followed by four chapters. Chapter Two provides an overview of the urban situation in developing countries as it relates to the growth of marginal settlements. The basic argument is that these settlements are the product of

underlying structural conditions and inadequate government responses to the needs of the urban poor.

Chapter Three is a review of the previous attempts to resolve the dilemma. It reviews how specific housing programs - building directly and the self-help and mutual-aid - had satisfy the needs of the urban poor and the goals of the government.

Chapter Four examines the effectiveness of both the Non-capitalist alternative and Market Reform solutions in providing meaningful changes for the urban poor and excluded majority. It then discusses a conceptual framework for developing an alternative community-based strategy for settlement improvements.

The thesis concludes with Chapter Five. It focuses the operational side of the community approach concept. It outlines some basic recommendations for consideration in designing and implementing an effective strategy. Emphasis is placed on programming principles and developing the institutional framework for community development.

CHAPTER TWO THE CONTEXT OF URBAN DEVELOPMENT

2.0 INTRODUCTION

Among the surfeit of literature on Third World cities discussions of the marginal sector are inextricably linked to poor housing conditions, lack of employment and limited social services (Gilbert & Gugler, 1982; Linn, 1983; Dickenson, et. al., 1983; Lowder, 1986). These conditions reflect larger economic and social inequalities that characterize the internal structure of cities (or towns) in developing countries and are clearly visible in the urban landscape. There is a dual nature to Third World cities. Some areas of the typical Third World city are planned (or "psuedo-planned") and development is controlled. In these areas the population generally consists of those doing well, the better off or "status quo". Other areas of the Third World city exist as marginal or "the informal sector" without formal planning or development. These areas are occupied by the urban poor and are classified as illegal developments. In some cities this informal illegal sector can constitute over one-half of a city's population. Given the magnitude and prevalence of marginalized settlements it is little surprise they have come to symbolize the most visual consequence of Third World urban development.

The essential purpose of this chapter is to provide an overview of the urban situation in developing countries as they relate to the creation and persistance of marginal settlements. Any attempt to understand and address the problems of marginal settlements must be done so within the context of the larger issues of urban development. This chapter focuses on two areas: urbanization (as a component of urban development), and urban planning practices (as an administrative tool to guide or control urban development). The

intent is to show that marginal settlements are a product of conditions generated by the urbanization process and that specific urban planning practices have reinforced these marginalized urban conditions.

2.1 DEFINING URBANIZATION

At this point it is important that the meaning of urbanization be clearly understood. Due to the lack of a clear definition by some authors on the subject, many readers often confuse the distinction between urban growth and urbanization. The term urban growth simply refers to the growth of the population living in urban centres. There can be urban growth without a concomitant increase in "urbanization". It is not the same as urbanization because if both the rural and urban populations are growing at the same rate, there is urban growth but the proportion of people living in urban centres will not change (Hardoy & Satterthwaite, 1989: 223). Therefore, the term urban growth is best reserved to describe the absolute growth of urban populations, or the physical expansion of the urban environment.

On the other hand, however, urbanization carries a broader definition. First, urbanization generally refers to the difference between the growth rate of the urban population and the national population, or the process by which an increasing proportion of the population comes to live in urban centres. This implies that any nation with an increasing level of urbanization has an increasing proportion of its population living in urban centres (United Nations 1980: 33-34; Hardoy & Satterthwaite, 1989: 223).

Secondly, urbanization constitutes a multi-faceted phenomenon which implies not only changes in population distribution, but also the processes which cause this change. It can be regarded either as demographic - involving changes in size, density, and composition of the population in different areas; or structural - involving fundamental

changes in the economic structure of society; or behavioral - involving changes in human perception and action. The frequent confusion between the terms urbanization and urban growth is due to many of these processes historically occurring simultaneously.

2.2 THE CONTEXT OF URBANIZATION

The issue of marginal settlements is complex and cannot be fully understood in isolation of the larger problems of urbanization. Indeed, evidence would suggest the relationship between the urbanization process and marginal settlements is one of cause and consequence. Marginal settlements are an end product of the lack of adequate and appropriate development to accommodate urbanization and rapid urban growth. But marginal settlements also emerge as a result of the uneven distribution of wealth.

In many cases in the Third World there is an extremely uneven distribution of economic wealth concentrated in a few large cities. Ironically, this is indirectly related to the growth in squatter and informal settlements as migrants from rural areas move to a city or town to pursue a better life. Morris Jupplentz stated that "the manifestation[s] of squatting become apparent when the rate of in-migration from rural areas of families from the smaller towns or from rural areas is greater than the rate at which the city can absorb or integrate the families into the existing structure of urban society" (Jupplentz, 1970: 11). Similarly, McGee stated "that migrants move with the hope of obtaining employment and making a living, but with no institutional provisions to support them they occupy vacant land and ultimately develop sizeable squatter settlements" (McGee, 1971: 14). As such, it can be argued marginal settlements are generated as a consequence of the underlying structural conditions of the social and economic system.

2.2.1 HISTORICAL DIMENSION

There is general recognition in the literature that for many cities of the Developing World, colonialism played a dominant role in their early development and especially in shaping their urban form (Lowder, 1986; Hardoy & Satterthwaite, 1989; Devas & Rakodi, 1992; King, 1992). Colonialism not only produced a pattern of uneven development between the developed and developing countries, but also created divisions between urban and rural areas and within cities themselves. The effect of colonialism is evident throughout the entire urban hierarchy. The main or dominant cities were created under mercantile colonialism as growth poles for economic activities which connected to international markets. Furthermore, mercantile forces gave rise to many lower order coastal towns and cities with other settlements growing on the trade routes into the interior. Many of these urban centres were based on existing indigenous settlements, others were established from the "ground up". In Latin America, the dominant cities were founded by Spaniards and Portuguese. Similarly, in Sub-saharan Africa nearly all national capitals and many other contemporary cities were established by European colonial powers - Britain, France, Portugal, Germany and Belgium. The situation is similar for South-east Asian cities such as Jakarta, Manila, Yangon (Rangoon), Ho Chi Minh City (Saigon), Singapore, Calcutta and Hong Kong (Hardoy & Satterthwaite, 1989: 18-19). Although marginal settlements are predominantly a post-Colonial (or Post-World War II) phenomenon, the conditions associated with it - urban primacy, rapid urban growth, urban poverty and segregated urban development are rooted in historical urban development.

Primate cities, under colonialism, reflected the close economic association between the European colonizing powers and their overseas colonies. Under this system, colonial cities had primarily political and socio-cultural consumption-oriented functions, strictly to the benefit of the core nations and ruling elites. The cities served as financial,

administrative and manufacturing centres, exerting influence down the hierarchial structure in order to facilitate the economic exploitation of the hinterland. Using the plantation system of agriculture, colonial territories were organized to produce primary products such as sugar, tea, coffee, rubber and tobacco for European markets. Most of the profits and resources were sent back to the mother country. This system altered rural economies from subsistence and trade to large-scale export producing products and is primarily responsible for the vast pool of rural migrant labour into the primate city. The extent of the impact is summed up by Nick Devas:

The penetration of capitalist production since colonial times has both created a demand for labour and has led to fundamental changes in the agrarian economy. Colonial and capitalist exploitation....has created such an uneven pattern of development, both within and between the sectors, that migration is an inevitable part of the process of extracting surplus value from the territory (Devas & Rakodi, 1992: 240).

Therefore, many argue that the incorporation of the Third World into a global capitalist system created a system of dependency and economic underdevelopment. Drakakis-Smith (1980) stated that the underdevelopment maintained within this unequal, exploitative relationship between the First and Third Worlds has prevented any mechanistic transition to a "mature" economy and has resulted in dependent urbanization. The urban structure, (especially in regard to the internal and external spatial organization of cities), played an important role in maintaining dependance on the First World. Drakakis-Smith stated that "the primate city was above all the creation and agent of capital penetration on behalf of the First World" (Drakakis-Smith, 1980: 20).

The results from this exploitative relationship between First and Third World is a distinct pattern of urban development that is different from the developed countries. In the Third World the urban population has a tendency to concentrate in only a few large cities which often grow faster than other urban centres within the country, gradually giving rise

to a "skewed" urban hierarchy. This spatial outcome has been described in Western context as "over-urbanization" or "an imbalance mode of development," and being "problematic in nature" (Cubukgil, 1981: 3-4). The urban imbalance denotes the dominance of one or a few cities *vis-a-vis* the rest of the urban system in a country and is referred to as urban primacy, with the largest city known as the primate city. Functionally, urban primacy concentrates populations, wealth and other productive power in a single city, often diminishing other regions of the same nation (Lyman, 1992: 22). This pattern toward urban primacy accelerated during the Twentieth century and especially since the end of World War Two. Most capital cities in developing countries today are primate cities.

At present, we encounter in the Third World a system of urban development inherited from colonialism and dependent upon the global (capitalist) economy. For the majority of citizens in Third World cities this has meant subsistence urbanization where the ordinary person has only the basic essentials for survival. Colonialism was a system of exploitation that produced an overall economic underdevelopment, spawning urban migration without industrialization which was not the case for the Western World. Berry notes that Third World countries cannot use the same techniques for economic development which the Western world employed. These techniques involved expropriating labour power and natural resources from the underdeveloped Third World and controlling the international markets. As a result, the Third World nation and city begins with a set of handicaps inherited from the colonial era, which is being perpetuated despite the formal disappearance of political empires. Berry argues the lack of an industrial base means the bulk of migrants to Third World cities find marginal employment at best (Berry, 1981: 75). As Cubukgil (1981:1) notes, the cumulative effects of urban primacy worked towards radically transforming cities, whose problems, initially envisaged as belonging to the transition stage of urbanization, become permanent features of urban life. The formation of squatter shacks, once seen as temporary shelters, continue to evolve into the permanent

neighbourhoods that exist today. Thus, the colonial legacy has contributed much to what is seen today to be intractable problems.

2.2.2 CONTEMPORARY PROCESSES

There is little arguing the impact of the First World has had on shaping the current pattern of Third World urbanization. Recognizing the historical rationale for the contemporary Third World city is a precondition for addressing the issue of the marginal settlements themselves. This section examines how the urbanization process creates marginalized conditions. It is implicitly stated that urbanization and, more specifically, the urbanization process is the result of a complex interplay of several underlying factors (Abu-lughod & Hay Jr., 1979; Paccione, 1981; Taylor & Williams, 1982; Potter, 1985; Drakakis-Smith, 1987 & 1990; Hardoy & Satterthwaite, 1989). Taylor & Williams explain that the present urban condition is a product of both fundamental, or underlying causes and consequences; which together form a chain of interlinked factors categorized under: demographic, economic, social, political, and environmental headings. Taylor & Williams note that any particular factor may or may not be technically described as a problem, but in general the entire range of urban problems comes from this chain (Taylor & Williams 1982, 3-16). However, this thesis recognizes three principal factors generating marginal settlements to be demographic, economic and political.

2.2.3 Demographic Trends

Foremost to the creation of marginalized conditions is the rapid pace and scale of urban growth. Rapid urban growth creates the context for the myriad of urban problems that follow. Population growth increases the urban density, which subsequently intensifies

the pressure for adequate housing, employment and social services (Taylor & Williams, 1982: 4). The United Nations (Habitat) report stated that while the average overall urban growth rates for Developing countries are not high by historic standards (3.4% in the early 1980s down from 5.2% in the 1950s) what makes the issue alarming is the sheer size of the absolute numbers. Urban populations in developing countries dramatically increased from less than 300 million in 1950 to 500 million in the early 1960s and to 1.1 billion by 1985. It is expected to increase by 760 million by the year 2000 and reach close to 4 billion by the year 2025, a figure comparable to the world's total population in 1975 (UNCHS, 1987: 50). The greatest impact of growth is felt in the largest cities which are receiving a disproportionate share of the population growth. Moreover, in some countries, the rate of the urban growth is higher than national growth rates (See Table 2 below).

Table 2.

URBAN GROWTH IN SELECTED DEVELOPING COUNTRIES, 1990-95.

Country	Pop (Millions) 1992	Average Growth Rate (%) 1990-95	Percent Urban 1992	Urban Growth Rate (%) 1990-95
Kenya	25.2	3.4	25	6.8
Tanzania	27.8	3.4	22	6.7
Zambia	8.6	2.8	42	3.4
Nigeria	115.7	3.1	37	5.5
Hong Kong	5.8	0.8	94	1.0
Singapore	2.8	1.0	100	1.0
India	879.5	1.9	26	2.9
Turkey	58.4	2.0	64	4.6
Cuba	10.8	0.9	74	1.5
Jamaica	2.5	1.0	54	2.2
Trinidad & Tobago	1.3	1.1	65	1.6
El Salvador	5.4	2.2	45	3.2
Mexico	88.2	2.1	74	2.8
Brazil	154.1	1.6	76	2.5
Peru	22.5	2.0	71	2.8
Venezuela	20.2	2.1	91	2.7
Papua New Guinea	4.1	2.3	17	4.7

Source: United Nations Population Division, World Population Prospects: The 1992 Revisions. New York: The United Nations, 1993.

Urban growth is generated by substantial rural-to-urban migration on one hand, and by natural increase in both the urban and national populations on the other. Natural increase is the net result of reduced death rates with an unmatching decline or increase in fertility rates. Natural increase is considered the major factor in urban population growth, especially in the more urbanized developing countries. Average estimates of natural increase accounting for population growth range from one-half to three-fifths (UNCHS, 1987; Preston, 1988; Hardoy & Satterthwaite, 1982).

The rural-to-urban migration is largely due to social and economic "push-pull" factors between the rural and urban environments. The "push" factor often results from situations such as over-crowding, lack of economic opportunities and access to essential social services in rural areas. This is caused in part by diminishing job opportunities following the switch from subsistence farming to cash crops and the resulting displacement of large numbers of peasants. Rural adversity also pushes people towards the cities. This in-migration is overwhelmingly internal and voluntary, but in some regions transnational and impelled migration may be significant. For example, since 1967 Amman, Jordan has received an estimated 250,000 refugees. Similarly for Africa, in the early 1980 there were an estimated 2.7 million refugees displaced from 14 countries to 22 other countries (UNCHS, 1987: 64). The wider range of circumstances includes both natural and man-made disasters such as floods, drought, famine and civil wars. On the other hand the "pull" factor is based on perceived greater opportunities in employment, better education, health facilities and a degree of freedom and social emancipation in the city (Taylor & Williams 1982: 4-5).

There is a generalization that rural-to-urban migration tends to be much greater in countries with more advanced economies, or higher levels of investment in cities by both the private and public sector. Samuel Preston argues that rural out-migration is fastest in countries where economic performance allows the best possibilities for accommodating the

exodus. Furthermore, he adds that many of the cities which have grown most rapidly during the last 20 - 30 years have done so because their "booming" economy attracted a large number of people (Preston, 1988: 13). Thus, rural poor are attracted to cities primarily because the city offers a wider variety of economic and social opportunities for a better quality of life.

One direct result of this growth in urban populations has been a lack of adequate housing, resulting in a major urban housing crisis. The vast stretches of squatters and shanties that mushroomed in every major city in the developing world are a visual expression of the breakdown in conventional mechanisms for the provision of housing when confronted with demands of such awesome proportions. It is estimated that while some of the larger cities in developing countries are growing at rates of up to 10 percent per annum, slums and squatters in some of them have been growing twice as quickly (UNCHS, 1987). In a few cities over 80 percent of the population are living in informal settlements (see Table 1 in Chapter 1). It is assumed that given the present rates of growth, the number of people (some 600 million) living in very poor quality housing can be expected to double by the year 2000. If current trends continue it is evident that the already overwhelming problem of slums and squatting will begin to reach unimaginable proportions in years ahead (UNCHS, 1987).

The poor make up for low household incomes by intensively occupying space and by making do with little. Although housing conditions vary in size and occupancy, the most common form of multiple occupancy involves several members of a household sharing the same room. For example, in India it has been estimated that two-fifths of the urban population live in one-room shelters with an average occupancy of nearly five persons. One-half the city of Calcutta's families live in one-room shelters devoid of almost all amenities. Similarly, in Greater Bombay city, an estimated 77 percent of households with an average size of 5.3 persons live in one room. In Mexico City, nearly one-third of

all families sleep in a single room, and 40 percent have no or very inadequate sanitation (Stokes, 1982, cited in UNCHS 1987). Thus, in the context of a highly restricted housing market, the squatter settlement appears to be the only solution to overwhelming shelter and other related problems.

2.2.4 Economic Conditions

Associated with the demographic transition taking place in Developing countries are the underlying economic factors. Indeed, the existing economic system in developing countries is perhaps the major determinant (or catalyst) in generating marginalized conditions. For the most part the underlying economic factors generating this condition consist of: *firstly*, an inadequate level of genuine urban economic development in relation to population growth; *secondly*, a basic dualism between the modern industrial sector and the traditional informal sector; and *thirdly*, the lack of integration between the urban and rural economies (Taylor & Williams 1982: 7-11).

What prevails in most Developing countries today is a dual economy. On one part is the industry-based formal sector, which is capital-intensive. On the other is the labour-intensive traditional or informal sector, in which a large portion of the urban poor derive an income. During the 1950s and 1960s, many newly independent countries, attempted to address the "backwardness" of their economies by adopting the trickledown model of economic development. The model assumed the universality of prevalent economic development thinking. It emphasizes the modern sector economy as the engine of the growth process and the surplus labour from the informal sector as the cheap fuel to drive the engine (UNCHS, 1987: 11). This is done through capital-intensive, accelerated growth programs to promote national and urban developments.

The most serious failure of the trickledown model of development has been its very limited capacity to provide the poor with productive employment. The accumulation of population in Third World cities has outstripped by a large margin the capacity of their manufacturing economies to absorb the vast pool of labour. In countries with small economies like Zaire, Thailand and Haiti, it is noted that sheer economic stagnation is responsible for the gap between the number of town dwellers and jobs; but in Brazil, India and Mexico, labour surplus in the towns has been exacerbated because their industrialization programs are based on imported technology which is capital intensive and employs few workers (Dickenson et. al, 1983: 180). The Habitat report states that after three decades of development efforts, the number of people living in poverty without a reliable source of income and without any real prospect of securing the work that could provide it, is greater than ever before (UNCHS, 1987: 11). The outcome in general produced not only a widening gap in income distribution between the urban formal and informal sectors, but a disproportionate share in urban investments that intensified the rural-urban bias at the expense of the rural economy. Hence the reasons for further urban migration.

For many of the urban poor the problem of access to decent shelter, basic services and food are rooted their state of poverty, which itself is conditioned by their inability to gain productive employment. So far, employment creation has greatly lagged behind the labour force growth in the vast majority of developing countries (UNCHS 1987: 71). The official unemployment rate for most developing countries around the mid-1980 shows that 15-20 percent of the labour force are unemployed. For women, the rate often goes as high as 30 percent (ILO, 1986, cited in UNCHS, 1987: 71). Therefore, the outcome can be described as a segmented labour force, with a large aggregate of low income people unemployed or under-employed.

Reasons for the housing crisis lie in the disparity between supply and demand in the low-cost housing market. It is noted that the demand is only partly caused by the rapid

rural-to-urban migration. The more influential factor is the high rents in relation to the incomes of the urban poor (Gulati, 1985: 209). In addition, the problem has been compounded by a lack of governmental funds for housing subsistence, by inflated land prices boosted by housing needs and speculation, and by real estate profiteering on the part by the upper and middle classes (Dickenson, 1983: 185). These circumstances have placed the urban poor at a disadvantage in the housing market. Because of their low standing in the labour market, the poor are unable to purchase housing in the quantities and at the cost that have any relation to their income. Under such circumstances the tendency to avoid the formal housing market altogether and squat on land that is not in active use (either for speculation or other reasons) is a practical alternative. Therefore, it is not the lack of integration that is a problem for the poor, but rather the conditions and the terms that govern the participation of the poor.

2.2.5 Political Control

The reality of political control is perhaps the key generating factor for a weak integration of national economies and the excessive differences in income, wealth and opportunities. This uneven distribution of a nation's wealth is the outcome of the single pursuit of capital intensive developments, in which the benefits do not trickle down to lower income people. Little consideration had been given to a more equal distribution of existing resources used in ways which relate to local economic possibilities and meet general needs. Political power is largely concentrated in the hands of the same wealthy elites who control the economy and who live chiefly in the larger urban centres, particularly in the primate cities. This top down decision-making structure, exhibits disparities between the interest of the ruling elites and the rural and urban peasantry. This has been the basis for Michael Lipton (1976: 41) argument that,

The most important class conflict in the poor countries of the world today is not between labour and capital. Nor is it between foreign and national interests. It is between the rural classes and the urban classes. The rural sector contain most of the poverty, and most of the low-cost sources of potential advance; but the urban sector contains most of the articulateness, organization, and power. So the urban classes have been able to 'win' most of the rounds of the struggle with the countryside; but in doing so they have made the development process needlessly slow and unfair.

Consequently government policies and programs run the risks of being out of touch with the aspirations and attitudes of the peasantry. But as Hardoy and Satterthwaite puts it, "governments might decry the fact that the city is growing rapidly but rarely they ask why, or to the extent to which their own policies are one of the main causes (Hardoy & Satterthwaite, 1989: 52).

Government response towards the poor is another factor in understanding the growth of informal settlements. It is argued that the main cause of the problems that accompany urban growth is the inappropriate and inadequate actions of government (Hardoy & Satterthwaite, 1989: 7). This is evident in the way the poor are excluded from the legal housing markets and from receiving public services, like water supply and health care services. Government attitude towards squatting had been and continue in some countries, to eradicate squatter settlements. This was often claimed in the name of city beautification and urban redevelopment. It is well known now that it only shifts the problem to another area of the city.

Where there is no squatter eradication efforts, there is still a profound absence of municipal services such as water, electricity and sanitation services. Such vital services often have an inverse relationship to population density. The most populated areas are the marginal settlements and the areas of lowest density are occupied by the more affluent people.

The issue of land ownership and distribution is also another example of government's inaction. Large tracts of urban land are concentrated in the hands of the wealthy, which tends to be held for speculation, while the poor resort to occupying marginal lands, through renting or squatting. In some cases land is owned by the government, but they have not made any significant effort to redistribute it to ease the demand for lower income housing. This attitude is also reflected in the urban planning laws that govern building codes and standards, that makes the very existence of marginal settlements illegal.

2.3 THE CONTEXT OF URBAN PLANNING

It is widely acknowledged that the practices of urban planning in developing countries have not responded adequately to the problems associated with marginal settlements. Ironically, for the most part, it can be argued conventional urban planning practices have contributed to their rapid and spontaneous development. Government rules and regulation in regards to planning and building ensures that even the most basic aspects of the lives of these citizens - obtaining shelter and earning an income - are illegal. Moreover, the tendency was to identify the squatter problems as housing problem. Sadly, remedial efforts have been less than successful in reducing squatting or improving the living conditions. The underlying problem facing both governments and urban planners seems to be a lack of understanding to the cause of the very existence of these settlements.

2.3.1 The Colonial Legacy

As noted earlier, the spatial and economic segregation in many Third World cities today has its roots in the practice of colonial city building (Hardoy & Satterthwaite, 1989; Taylor & Williams, 1982; King, 1990; Lowder, 1986). Under colonial rule, urban

planning was an adaptation from First World metropolitan cities to the colonies, to fit the political and economic framework and the soci-cultural and ideological context of the colonial society (King 1990: 148). The political and economic frameworks accounted for the location and access of the administrative and commercial buildings housing the key institutions of colonialism, as well as cultural and recreation spaces for the ruling elites. Provisions for the accommodation of native labour were rudimentary and based on principles and practices of race and class segregation, mainly in the form of townships, mining compounds, and labourer quarters. Other native housing were indigenous and developed independently outside the controlled planning areas.

In such cities, colonial governments imposed cultural and social segregation on the native population. The ruling elites' obsession with their own "health" was a major factor in the racial and class segregation, between themselves and the native labour serving them. The worst aspects of this was revealed in South Africa's apartheid system. The theory of planning was based on these concerns for health, combined with a set of social and aesthetic beliefs. This was based on the Garden City movement that dominated British town planning in the first half of the twentieth century. In many colonies (Trinidad in 1945, Nigeria in 1946, and Uganda in 1948), planning legislation was based on or copied directly the English Town and Country Planning Act, 1932 (King, 1990). As Anthony King noted,

Planning notions and legislations were introduced as part of the overall situation of colonial power.... In this situation the techniques and goals of planning - orderly development, easing traffic flows, physically healthy environments, planning residential areas, reduced densities and zoning of industrial and residential areas were introduced, each according to the standards deemed appropriate to the various segregated populations in the city - and all without disturbing the overall structure of power (King, 1990: 54).

Many current statutory controls are still based on legislation passed under colonial rule. Hence the reason most Third World cities today retain their social segregation - the city of the rich and the city of the poor. But as Hardoy and Satterthwaite noted, this segregation - now relies more on income than race - a nation's own elite and rich foreigners inhabit the areas once reserved for colonial staff and other Europeans, as well as the new garden suburbs developed since colonial rule (Hardoy & Satterthwaite, 1989: 20).

2.3.2 Conventional Urban Planning

The scope of conventional urban planning efforts is very limited when addressing marginal settlements. This is due to the fact that the ideals of urban planning were embodied in the production of the master plan. The masterplan represents a comprehensive spatial design for an urban centre based on the principle of land segregation according to use. Land required for housing, commerce recreation, industry and a variety of other purposes is identified and zoned for different uses. Transport networks are designed to link these different zones and public utilities such as water supply, electricity are provided. Land use is controlled through legislation and the creation of administrative procedures for the issuing of building permits and in this way orderly, planned development is encouraged.

Through these procedures and techniques, planners claim they analyze urban needs and problems scientifically and seek to deal with them through the rational allocation of resources. (Handiman & Midgley, 1982: 145). However, such plans have taken little account of the economic and social constraints in developing countries, often ignoring specific problems such as the rapid growth of marginal settlements. As Dwyer noted, few master plans make provisions for accommodating new migrants and improving squatter settlements (Dwyer, 1975: 94; cited in Handiman & Midgley, 1982: 145). Hardoy and Satterthwaite pointed out that not long ago it was common to find maps in use by city

planners still representing large squatter settlements as unbuilt areas or open space, as if the illegally developed sites occupied by thousands of households somehow did not exist (Hardoy & Satterthwaite, 1989:39). This inability to incorporate these areas of marginal developments are one reason why masterplans frequently becomes useless after they are completed.

The situation is not restricted to the traditional primate cities, as they have been reproduced in newly created cities. Since the second world war, at least eleven governments in Asia, Africa and Latin America have built new capitals and industrial centres. These include: Dodoma in Tanzania, Abuja in Nigeria, Ankara in Turkey, Chandigarh in India, Ciudad Guyana in Venezuela and Brasilia in Brazil. These new cities were constructed to relieve increasing population pressures in the old capitals and transform the nation's image. The city building process in Brasilia and Chandigarh, for example, were influenced by visionaries such as Le Corbusier and in the Beaux Arts tradition of grand civic architecture. The common link has been that they have attempted to bring about dramatic social and economic change in the nation through a special form of social engineering (Gilbert, 1989: 241).

However, the results have been paradoxical. Instead of helping to change their nations, too many of the new cities developed symptoms that their construction was intended to remedy. Rather than demonstrating the superiority of planned urban design, the new cities have taken on most of the undesirable characteristics of existing urban areas (Holston, 1989; 4; Gilbert, 1989: 236). The tendency is for the new urban centres to reproduce the major failings of the wider society. Despite the best efforts of the planners Abuja has failed to escape the corruption endemic in Nigerian society. Dodoma suffered from the general poverty of Tanzania. Brasilia and Ciudad Guyana have seen the proliferation of shanty towns so typical of the rest of their countries (Gilbert 1989: 234 -

242). In the case of Ciudad Guyana, Lisa Peattie argues that the planners seemed to operate in a vacuum, away from what seems to be a social reality. She states,

The conceptualizers and planners have to operate on a large scale: the scale of maps of regional economic flows, of migration statistics, of predictions of labour force need and supply. But in the end, all those generalizations and plans are summaries of what individual human beings are doing to help themselves, or will be doing in the future. It sometimes helps, even for the general planner, to look at what his plans and generalizations means on the small scale, the scale of the individual human being or the single neighbourhood. The planner may also find it useful to look at what is happening outside, inside, and around his plans and his control (Peattie, 1968:1-2).

Similarly, in the case of Chandigarh, Madhu Sarin pointed out that the developed models, hierarchies and urban forms bore little relationship with the real needs and aspiration of those who would have to live in them. Approximately fifteen percent of the city's population live in industrial settlements outside the visualized framework of the master plan. Whatever may be the architectural merits of this project, Sarin concludes that "the planned development of Chandigarh has not catered for the needs of the deprived newcomers to the city, and has been wasteful of scarce resources in a number of ways (Sarin 1973:18: cited in Devas and Rakodi, 1992: 70)

In sum, urban planning has not only failed to take into account demographic realities, but has also been insensitive to social conditions. The planning process has been made naively unaware of the nature and extent of urban poverty. Instead, its architectural and engineering bias has emphasized the infrastructure at the expense of human needs. Failure to take account of the poverty problem, which is so characteristically evident in Third World cities, has often reduced planning to a paper exercise. This insensitivity to human needs has influenced the way governments have formulated housing policies.

2.4 SUMMARY

It is increasingly apparent that demographic, economic and political forces will not only continue to foster rapid growth in many Third World cities, but shape the internal structure of the city as well. Most governments have not been able to respond adequately to the sheer demand for housing, employment and other basic services for the poor. As a result the growth of marginal settlements will continue as permanent features of the way the city grows.

The ability to address the basic needs of marginal settlements has been fragmented and sectorial due to the limits to physical planning. The underlying problem seems to be a combination of a lack of sufficient understanding and coordination by urban administrators of the circumstances surrounding the very existence of these settlements. Despite continued efforts at controlling developments and grandiose plans for cities, traditional urban planning practices can no longer hold up to the rapid urbanization trends and the internal dynamics of the Third World city. Subsequently, it cannot respond to the needs of the poorer segments of the population and the persistence of squatter settlements. It therefore becomes increasingly important that policies towards marginal settlements must work toward improving the living conditions of the urban poor and alleviate urban poverty. The following chapter examines what has been the response in trying to address these issues.

CHAPTER THREE

ATTEMPTED SOLUTIONS - SHELTER STRATEGIES

3.0 INTRODUCTION

Government responses to the incidence of squatters and other informal settlements have undergone a number of significant changes. As the growth of these low-income settlements began to accelerate (demanding some responsive action), it eventually became apparent to governments that the evictions, demolitions and relocations hardly constituted an appropriate response, especially in light of acute housing shortages. Neither did government apathy and indifference, or early reaction to further prevent and remedy the situation prove effective. None had stopped the continuous growth of marginalized settlements, or make any improvement to the general living conditions of its residents (Hardoy & Satterthwaite, 1989; Drakakis-Smith, 1980).

After almost three decades of trying to control growth through eradicating slums and squatter areas, most Third World governments have finally adopted a conciliatory attitude. They shifted their efforts from preventing urban growth towards planning for it. This involves not merely coping with growth but even taking advantage of it (Pearlman, 1987). Such measures have taken the form of housing policies and programs directed towards the provision of shelter and basic services.

There have been two basic types of program responses. The first type involved resettlement or redevelopment programs for squatters in which governments sought to meet the growing shelter needs through the construction of large scale **low-income housing schemes**. This response surfaced around the early 1950s but never gained popularity and declined greatly by the 1970s. During the late 1960s and early 1970s a new set of policies

emerged for improving the housing conditions of the poor. The new approach was in the form of **site-and-services schemes** and **squatter settlement upgrading** programs, based on principles of aided self-help and mutual-aid. The approach represented a distinct change in the attitude of governments. In this case the emphasis shifted away from building directly for the poor to providing assistance for housing.

This chapter examines the way in which these public housing programs satisfy the needs of the urban poor and the goals of their governments. It further attempts to ascertain whether these programs are fundamentally capable of solving the marginal settlements urban dilemma.

3.1 BUILDING DIRECTLY: LOW-INCOME HOUSING SCHEMES

The first positive attempt to address the living conditions of the urban poor by Third World governments was the attempt to build large-scale low-income housing schemes. These programs were in part a natural consequence of the view that migrants, squatters and their unsightly slums were the cause of urban blight. The schemes also sought to redress the severe housing shortage. The premise was simple, if enough housing units were built there would be no housing shortage (Laquian, 1983: 13). But with the exceptions of Hong Kong and Singapore, these programs were not considered successful since they failed to reach the most needy. In addition, some projects proved to be very costly exercises for governments.

The particulars of low income housing schemes were relatively simple. Large-scale public housing involved the construction of standardized apartment units in high-density buildings and superblocks. The objective was to relocate squatters and shanty dwellers, often as part of clearance and redevelopment programs. Drakakis-Smith (1980: 113) identified three main types of government public housing commitments: 1) estate

developments, usually situated on peripheral sites; 2) new town developments in the form of satellite communities; and 3) urban renewal schemes on existing squatter sites. Generally, the basic characteristics of the housing units supplied was the provision of the completed dwelling unit before occupancy, constructed to some regulated "minimum" space and standards. Living conditions were usually basic, with communal washing, cooking and toilet facilities being the norm rather than the exception. Beyond these basic amenities, very little consideration was given to community support facilities (Drakakis-Smith, 1980: 130). Instead what seems to have been the main concern of governments at that time was to house as many people as cheaply as possible.

Although the demand for low-income housing in the Third World had been overwhelming, it was observed that in some cases social objectives were not the principal motivation for government public housing programs. In some cases public housing schemes were mainly the result of political and economic interests. For example, Pearlman (1974) argued that the favela resettlement program in Rio de Janeiro, Brazil was pursued not for the favela residents themselves but for the profit of the private sector which benefitted from the valuable contracts offered and the clearance of land for general development. Similarly, Drakakis-Smith (1980) state that the "crash nature" [*sic*] of the Venezuelan housing programme carried out between 1954 - 1958 by President Jimenez, was to display to the city's population the extent of both his power and concern for their welfare by ridding the capital city, Caracas of its "ranchos". Drakakis-Smith also notes that economic and political objectives have dominated the Hong Kong governments decisions in housing investments. In fact he argues that "a great deal of low-cost housing investment in the Third World can be classed as tokenism; which are intended to be visible symbols of governmental action concerning the poor. Rather than meeting the real needs of the low-income groups, such schemes are designed to win approval and votes, or to impress overseas visitors" (Drakakis-Smith, 1980: 124).

Nevertheless, public low-cost housing schemes as the answer to meet the growing shelter needs proved to be a very inadequate response. In reality, the government provision of mass housing, a process historically argued as being fast and cheap due to economies of scale, became slow, expensive, and had little significant impact on the housing shortage (Hamdi, 1991:18). The main problem was affordability, both by governments and the urban poor who were to be housed. First of all, in order for the poor to be housed, the units had to be subsidized and this required high capital financing by governments. Hardoy and Satterthwaite (1989: 108) stated that governments did not have sufficient financial resources to solve even a small part of the problem, especially since this cost involved the demolition of settlements and site clean-up. Further to this, the chronically limited funds made it possible to resettle only a very small percentage of those needing shelter.⁶ In addition to the continuous housing shortfall, the units supplied were too costly in relation to local needs. The poor were simply unable to afford what the government was able to provide. It required fixed monthly rental or mortgage payments from people with limited or no fixed incomes from informal sector employment. In some instances only those who were relatively well off (like public servants and military personnel) were able to afford the units, or allowed to apply for them.

⁶ The extent to which some governments were unable to fulfill their goals varied and was influenced by different factors. The following are brief examples of the quantitative inadequacies of housing programmes over various periods between 1950 and 1980 (Hardoy & Satterthwaite, 1989; 108-9):

In Nigeria, the government had only met one-quarter of its targeted 202,000 units between 1976 - 1980. The initial investment planned for this programme was an outstanding \$3.5 billion, and many of these were allocated to relatively well-off households.

In Egypt, Cairo's Governorate's construction of nearly 39,000 public housing units between 1955 and 1975 can be compared to Greater Cairo's population by some 2 million inhabitants in that same period. In Alexandria (the second largest city) in 1984, public housing made up less than 1/2 of one percent of the housing stock whereas informal or illegal housing represented 68 percent.

Similarly, in Kenya, the government was able to implement only 8 percent of the low-cost units of a 5-year plan (1974 - 8), and at 5 times the expected cost.

In Pakistan, the Karachi Development Authority (after eight years of effort 1972-80) was only able to build 800 flats out of a projected 30,000 to 40,000 as part of the Joseph Lines Redevelopment Scheme to re-house those living in very poor conditions.

In Bangladesh, between its first 5-year programme (1973 - 80), only 8500 government funded public housing units were built out of a planned 45,000 and an additional 16,000 units for public servants.

A second problem relates to the location of public housing developments. Due to the cost factor the "suitable" lands on the urban periphery for housing were unsuitable to the needs of squatters. Squatter settlements tend to be located nearest to places of employment and intense human activity. But new towns and estate developments built by government, in many instances, were located farthest from the occupants places of work, basic services and community activities. This, therefore, required additional time and expenses in travel, thus reducing the net employment income of the occupants. An interesting example of this problem is noted in Bogota, Colombia by Harry Anthony (1979). The issue of employment was completely overlooked by the government in the location of a low-income housing project built to relocate former villagers from a dam construction site. Anthony noted that although the new housing "looked comfortable and pleasant," it was not suitable for the intended occupants' needs and remained unoccupied for some time after completion. He concludes that, the people who are resettled in these uniformly miserable suburban environments, or ex-urban ghettos are very unfortunate and indeed very sad (Anthony, 1979: 23).

Another related problem is that public housing greatly reduced the liveability for poor residents. In addition to location and the basic affordability factors, it was also noted that insufficient attention was given to the lifestyles of the people it was intended to serve (Hardoy & Satterthwaite, 1989). The building designs were ill-matched to the economic, social and cultural needs of the poor. For example, in some instances application procedures automatically ruled out women-headed households (even though a large proportion in low-income areas are headed by women) and households without stable and formal employment. In other situations the residents had to alter their way of life to suit their new environment. One of the key characteristics of informal settlements was the predominance of an informal economy and the social interaction of the residents. Individual survival is often dependent on subsistence living, and friends or neighbours

could be counted on for mutual support. They exist as a community with a sub-culture of their own. But public housing offered little or no opportunity for continuing this type of economic and social activity. First, the design of the new units excluded the informal sector economy which included, for example, small vegetable gardens and livestock, or cottage industry. Such activities are hardly possible in high-rise apartment blocks. Secondly, regulations imposed by authorities restricted the type of occupancy. They could not sublet their units or take in tenants to supplement their limited income as previously done in the squatter settlements. Such conditions imposed on the new occupants had forced many of them to give up their alternative means of earning an income. This is perhaps the main reason why public housing has not been a solution for many.

In addition to the economic limitations, the designs often failed to consider cultural needs and family composition and structure. This was because many units were designed according to typical Western planning concepts of small nuclear families (Hardoy & Satterthwaite, 1989; Drakakis-Smith, 1980). In Eastern and African cultures, the use and function of space can be quite different, particularly among rural and low-income groups. For instance, within any Islamic household the traditional inner courtyard of the home is critical for women who have little or no possibility of using public open spaces. In Tunisia this feature was not incorporated into the design, thus restricting the livability of women in the household (Hardoy & Satterthwaite, pp.110-111).

Further to this, there is a social cost brought about by loss of social contacts, small business opportunities, and manufacturing work that can take place when families live close to the ground (Anthony, 1979: 20). Since very little consideration was given to community support facilities in public housing such as retail market activities, there was far less community interaction with new neighbours. But, perhaps the greatest social cost to squatter resettlement into public housing was the breaking up of a community of people. Drakakis-Smith argues that high-rise blocks are culturally difficult for many residents to

accept, particularly if they are recent arrivals to the city. Also, there is little evidence to show that (estate development) promotes interaction or neighbourliness (Anthony, 1979: 130). In fact Lowder (1986: 143) states that public housing can have negative connotations, it symbolizes containment of the poor. What this means is that containment can create class segregation, with the poor restricted to public houses and in a geographically confined area.

The outcome of the large-scale public housing exercise can hardly be considered successful. They failed to satisfy the real needs of the urban poor, nor meet the goals of government. The United Nations' Global Report on Human Settlements - 1986, stated that "people who were relatively well-off in slums and squatter settlements slipped below subsistence level when they moved into government-provided low-cost houses or tried to capitalized on their newly acquired asset, thus reverting to their original shelter conditions" (UNCHS, 1987: 172). In some cases massive defaults on payments and abandonment of units became the norm. Many reasons have been cited for this. The main reason is affordability on the part of the occupants. Other reasons include: the refusal of tenants to pay because units were poorly maintained or serviced; the lack of willingness on the part of administrators to collect payments; or simply the attitude that because the projects belong to the government there is no need to pay for them. Some housing units have been vandalized, others have remained unoccupied for years because of structural defects, poor design, or the fact that people do not want to live in them (Laquain, 1983: 14). In others, as Pearlman reported in the case in Rio de Janeiro, Brazil, many occupants sublet their units to middle-income households while they moved back to far worse accommodation located more appropriately to suit their level of living (Pearlman, 1974). What this amounted to was the middle class taking over the houses built with large subsidies for the poor; in essence, a "filtering up" rather than the expected "filtering down" in the housing

market. It is generally agreed that for the most part subsidized housing programmes have benefitted households that could have acquired housing on the open market.

Overall, given the general objectives and the eventual outcome, there is little doubt that large-scale low-income housing schemes were a failure. The fact is public-housing programs in the Third World, so far, have had little or no significant impact on improving the conditions for the urban poor or resolving the marginal settlement dilemma. The general view is that public housing projects have been built at too high an architectural standard for the poor and without a clear understanding of the recipients' needs. Critics have also raised doubts about the sincerity of many governments in undertaking such projects. Hamdi (1991: 12) summarized that,

Many have concluded that few, if any, public response to poor housing condition have been benevolent; their purpose was to prevent disturbances, create jobs, and fuel industry and therefore economic growth. Housing policy, then, has been more an instrument of political and social reform than a way to increase the supply of houses.

The notable exceptions to this generally negative experience with public housing construction are Hong Kong and Singapore. These nations owe their successes to a number of factors. One is their individual uniqueness as City States and their respective governments investment in land ownership. Both cities had the necessary management and technical resources as well as strong metropolitan governments to permit the implementation of such housing programs. In addition, the lack of readily urbanized land in these two cities led to high densities and high land prices and made high-rise construction a necessary element of any large-scale housing program. Thus, public housing was both culturally and socially acceptable to households.

Another important factor is the relatively high per capita income in these two cities which provided the fiscal basis for such large-scale programs. Singapore, in particular,

had enjoyed a very rapid and sustained growth in its economy and had very little immigration; but relatively slow growth in the economically active population. As such, the residents are not so dependent on the informal sector and the home/work relationship that this often entails. This means that they can more comfortably live in public housing and not be affected by rules that forbid informal economic activity in the home. Also, the programs were operated at such a large scale that they affected the general level of rents throughout these two cities and thus created a successful trickle-down effect. This situation had eased the conflict between low-income affordability and the cost for reasonable quality accommodation (Linn, 1983: 155; Hardoy & Satterthwaite, 1989: 112-13).

Some developing countries continue to afford public low-cost housing programmes but no longer direct their efforts exclusively at squatters and shantytown dwellers. Many governments accepted the validity of the various criticism of public housing programs. An increasing number of them have since adopted the principles of *aided self-help* for providing shelter for low-income groups, using settlement upgrading and site and services approach as the principal instruments for housing delivery.

3.2 AIDED SELF-HELP HOUSING PROGRAMS

Self-help housing is based on the notion that non-conventional housing may be an effective response to the existing housing shortages. Furthermore, self help initiatives indicate the determination, effort and ability which the urban poor invest in order to consolidate and improve their life in the city. The practical reality is they already exist in large numbers. The essential nature of squatter and other informal housing is based on self-help principles. Individuals and groups of households have provided shelter for themselves without access to and without being controlled by the institutional, financial and administrative apparatus that generate authorized, conventional housing (Marcussen, 1990:

10). The rationale is that, rather than trying to provide public housing on a large scale for the poor, governments should focus their attention on helping the poor house themselves by permitting and enabling them to use their human potential to construct their own dwellings. It is felt that if government prepares the land, provides basic services and cheap materials, then the residents themselves will build acceptable accommodation. Thus, aided self-help housing, seen by many as an indigenous approach to a housing crisis, represents the paradigm shift from direct provision (an end product) to supporting individual or communal initiatives (means to an end).

This change towards self-help approach in housing the poor was influenced by many factors, including: 1) persistent failures in the direct provision programmes; 2) scarce government funds and a decline in public confidence in the previous programmes; 3) new research findings to support changes; and 4) the adoption of new policies by the international lending agencies. The policies and institutions that provided houses and managed programmes were ineffective in sustaining an adequate supply of affordable units, therefore programmes constantly fell short of their targets. In addition, such programmes tended to absorb all resources allocated to housing, causing neglect in other areas.

The growing disenchantment with public low-cost housing schemes coincided with the emergence of positive attitudes towards the poor. This changing attitude toward the poor was based upon empirical research, the most noted authority being John Turner, a British architect who gained first-hand experience working among marginal settlements in Lima, Peru. Turner redefined marginal settlements, first as evidence of social advancement rather than deterioration and second, as having a place within the context of a complex urban housing system. Turner, convinced that official attempts to provide housing were more expensive and less appropriate than the settlers own efforts, proposed a realignment of governmental action. Turner's basic idea was that housing should be thought of as a verb, that is, "to house" - the process or activity of housing, rather than a "noun" meaning

a commodity or product (Turner & Fletcher, 1972: 151). He further suggested that "we should strive for a model which concerns housing as an activity in which the users - as a matter of economic, social and psychological common sense - are the principal actors.....Households should be free to choose their own housing, to build or direct its construction if they wish, and manage it in their own ways" (Turner & Fletcher, 1972: 154). This notion emphasizes the role of the people in the decision-making process.

The growing library of empirical research studies done by Turner and others, such as Mangin (1967,1970), Peattie (1968), and Pearlman (1976), demonstrated that the poor, in an economic sense, were far from marginal to the city but rather an integral part of it.⁷ Secondly, these studies showed squatters have demonstrated that they possess the skills, motivation and sometimes the resources, to provide basic shelter for themselves. In effect, they had redefined the vast shanties, historically depicted as the despair of cities, as "slums of hope." Shanties were no longer houses in deterioration, but rather seen alternatively as housing in the process of improvement.⁸

International lending agencies interested in shelter, such as the World Bank (IBRD), the United Nations Development Programme (UNDP) and the United States Agency for International Development (USAID), incorporated this new or alternative view of slums and squatter settlements into their lending policies. Self-help became the doctrine of the

⁷ For a review of this, see Lisa R. Peattie and William Doebele, "Marginal Settlements in Developing Countries: Research Advocacy of Policy, and Evaluation of Programs," Annual Review of Sociology, 7(1981) 157-75.

⁸ Based on studies of slums and squatter communities, a number of generalizations with reference to basic housing were put forward (Laquian 1983: 16). Among the most important of these were:

- 1 They have the resources, skills and personal motivations to provide adequate shelter for themselves.
- 2 When given the security of tenure and resources, they can build their own houses and improve them as their life situation improves.
- 3 They develop their own market mechanisms and can provide for themselves with building materials appropriate to their needs.
- 4 They are well organized and use mutual aid and self-help in building their own houses and community facilities.
- 5 There are valid reasons for the locations chosen by squatters and slum dwellers and these usually dictate their choice of housing sites.

World Bank, which argued (in 1975) that settlements upgrading and site and services schemes should be the prime instruments for improving the housing conditions of the urban poor (UNCHS, 1987: 173).⁹ As a result, instead of making large transfers of financial resources to project building the World Bank directed more of its funds towards the reform of policies and institutions: that is, to public administration, to banks and to providing technical assistance. Its terms of reference for borrowers encouraged programs to be designed more on the basis of effective user demand and less on preconceived notions of adequate housing (Hamdi, 1992: 18).

Similarly, the World Housing Survey of 1974, conducted by the United Nations Department of Economic and Social Affairs (UNDESA 1976) as an element of 'progressive policies' towards the squatter sector, recommended the diversion of squatters to areas where basic services most readily can be provided and squatters can be involved in the life of the community "utilizing their own efforts to improve housing and the environment" (Marcussen; 1990: 10). The approach, vigorously propagated by The World Bank and other international organizations, contained variations of what is known as the "Turner" model. Turner advocated the "direct development" of squatter settlements within the constraints of the existing economic structure. His model relies on the squatters own capacity for self-improvement, with minimal public intervention. The role of government is usually limited to the form of legal status and access to credit. However, an important factor of the lending agencies adopting this approach is that the expected return on their investment was to be greater than what was achieved from public housing projects.

Not only did the International Lending Agencies facilitate Third World governments to access the necessary financing, but they helped to bring about a change in the governments' attitudes and policies. Although no consensus was ever reached as to the "right attitude" and "correct policy" certain new policies and attitudes were adopted in some

⁹ Cf. see World Bank, Housing Sector Policy Paper, (Washington D.C., 1975, annex 7).

government programmes to facilitate implementation of self-help programs.¹⁰ Squatter settlement upgrading had become the alternative to the redevelopment and relocation projects; and site-and-services schemes essentially replaced the high-rise low-income apartment units. An extension of the latter is the provision of a core housing unit - a basic shell on a serviced plot which the occupants complete themselves. In both squatter settlement upgrading and site-and-service schemes the focus was now on land delivery (supply, layout and infrastructure services) rather than the dwelling unit. The construction of new houses and the upgrading of existing ones were left to the owners themselves, the government's role was merely to facilitate this.

3.2.1 Squatter Settlement Upgrading

For the most part, upgrading squatter settlements usually involves three things. First, the provision of the basic services which are lacking or missing altogether. Typically these services include water supply, sanitation, electricity reticulation, surface drainage, streets and foot paths, along with such social facilities such as schools, clinics and

¹⁰ The following are examples of new attitudes and policies adopted in some developing countries in an effort to address the housing issue (Hardoy & Satterthwaite, pp.118 - 126):

The legal right of those living in illegal settlements to be there was recognized. In some cases it was extended to recognition of the rights of people living in slums and illegal settlements to basic infrastructure and services, as in many upgrading projects.

Reformulating building and planning codes so that they do not demand unrealistically high standards, which lower-income groups cannot attain. Some governments have released unutilized lands and taken other measures to ensure land sites for housing are as available as legal alternatives to squatting.

Support to community groups formed by lower-income residents and recognition of the value of NGO's as intermediaries between government and community, so that they can provide a more coherent and effective way of improving and developing new low-income settlements.

The support of informal finance organizations such as cooperatives, savings and loans associations, and unions.

The implementation of pilot schemes and institutions to resolve the complex housing and housing tenure problems.

The strengthening of local and city governments to permit them to fund and manage a steady improvement in services.

community centres. Where some of these already exist, they are improved. Second, it is usually necessary to improve the physical layout of the area. This reflects the fact that houses have often been built very close together. In order to improve the situation it is frequently necessary to define lots and lot sizes around houses. Where houses are poorly laid out it may be necessary to move and reposition some. In fact, a few homes may have to be demolished entirely. This process is referred to as "reblocking." Third, and most importantly, the establishment of security of tenure is vital if house owners are to improve their houses. Normally, residents are given the opportunity to become outright owners of their plots, although in some instances long-term leases are provided instead. Security of tenure is often the main element in housing consolidation.

Drakakis-Smith (1980) describes the upgrading of squatter settlements as the simplest, and probably the most effective form of aided self-help. In theory, the principal objectives of upgrading are to reduce the cost of housing improvement for the squatter and to avoid residential dislocation which is involved in clearance and relocation to peripheral resettlement schemes. In practice, the benefits vary enormously depending on the way governments promote and implement upgrading projects.¹¹ Furthermore, it must be noted that from an administrative/planning perspective, the practice of upgrading is also a remedial strategy of incorporating the unplanned into the planned, and, in turn, acts as a consolidation process of adding new housing into the city's housing stock. The projects seek to "restore formal control over land subdivision and house building processes, while

¹¹ This is often incorporated under a variety of objectives, such as:

- a *health project*, reducing the risk of epidemic, or increased level of public health;
- an *economic program*, providing loans for housing, infrastructure development, site and services schemes, employment and training;
- a *social programme*, increasing the provision of schools, clinics, community centre, playground, daycare, etc., and enhancing self-reliance;
- as a *legal program*, providing security of tenure;
- a *housing process*, to upgrade the existing housing stock through the combination of housing construction or improvement loans, technical assistance, tenure security, and the reduction of densities and so on.

seeking to mobilize the energies and resources of low-income groups for either the improvement or creation of shelter" (UNCHS, 1987 : 174).

Settlement upgrading projects were attempted under various objectives and at different scales of development in many developing nations in Asia, Africa and Latin America. The Tondo Foreshore Development Project, in Manila, the Philippines is an excellent example of a large-scale project attempted. The project began in 1976 involving 27,000 families and spreading over an area of 445 acres of reclaimed land. In all, approximately 12,000 houses were upgraded and about 4000 families relocated to new houses. The estimated cost was sixty-five million dollars, of which one-half of the funding was provided by the World Bank (Potter, 1992: 36).

A somewhat different example is provided by Barbados in the eastern part of the Caribbean (Potter, 1992: 36). In this case it was noted that legislation was the catalyst towards the upgrading of tenancies - groups of chattel houses on rented plots. It was estimated that approximately one-third of all the island's housing consisted of these small wooden houses. Two legislative Acts were passed in 1980. The first gave the residents the rights to purchase their rented plots and the second allowed for general infrastructure improvements to the tenancies.

Another unique example is the Indonesian Kampong Improvement Programme (KIP), which started in Jakarta in 1969 and expanded to cover a very large range of urban centres. The improvement programme was implemented with World Bank support and was "the biggest upgrading ever made" (Marcussen, 1990: 58). The objectives were formulated in purely technocratic terms to achieve a fast upgrading of all old Kampung. The KIP technocratic approach can be seen as the opposite side to the Orangi Pilot project in Karachi, Pakistan. The Orangi project, which started in 1980, was designed specifically with a view of mobilization at the grassroot level. The project was made possible through the work of a non-governmental organization (NGO) and funded by the BCCI foundation

(Marcussen, pp.100-104). In Bogota, Colombia, settlement upgrading projects have been attempted either with government support or in total defiance of government.

Other notable examples can also be found in Africa. In Monrovia, Liberian the government, with technical support from the United States Agency for International Development (USAID), undertook upgrading activities in four of its largest and most congested neighbourhoods. In Gabarone, Botswana the upgrading of the Old Nadelu squatter settlement of about 1,000 residents was started in 1974 with assistance by the Canadian International Development Agency (CIDA). In Douala, Cameroon the government undertook upgrading the Nylon squatter settlement of 90,000 inhabitants under a World Bank supported program. Other similar World Bank projects were undertaken in Lusaka, Zambia, in Nairobi and Dandora, Kenya and in Dar es Salaam, Tanzania. In some cases upgrading projects were undertaken jointly with site-and-services projects to accommodate displaced residents as a result of "re-blocking."

3.2.2 Site-and-Services Schemes

Site and services schemes involve the opening up of new tracts of land and/or the subdivision of land into serviced residential plots or sites on which houses can be built. The development standards applied varies in both the level of services as well as plot sizes. Some projects may have water piped directly into each house while others have common water stand pipes shared by several families. In many cases only the serviced plot is provided and it is assumed that the owner will either build or extend the house as his or her financial situation permits. In other cases the scheme involves the provision of the first stages of a "core" house, which merely involves the building of a small unit containing a toilet and bathroom. Regardless of the various approaches, the basic concept has focused on the serviced lot rather than the housing unit itself. The government's role is to

assemble the land while people are left to build or extend their houses on their own. What distinguishes this approach from conventional housing is that families invest directly in their own housing, rather than pay for something totally decided and provided by someone else.

Site and services schemes also differ fundamentally from settlement upgrading. First, they often involve creating entirely new developments, usually on vacant land in the urban periphery. Second, it requires a large amount of infrastructure capital and administrative investments. Third, a selection criteria is required for allottees based on income and the ability to pay the monthly installments. As such, government involvement in the early planning takes away much of the initiative from the squatters since the location of these developments are pre-determined.

The theory of site and services schemes is that since the expenditure per plot on a large scale is lower than public housing the initial deposit for the unit by the allottee should be lower, or at least closer to the means of those in low-income groups. The site and services approach enables the separation of the land, utilities and shelter components from the housing provision, thus giving considerable design and operational flexibility and manageability. Furthermore, since servicing a housing estate involves a high capital cost and requires complex procedures and advance design studies, it can only be coordinated through a government agency. However, it should not be forgotten that, just as in upgrading projects, that "the technical aim of site and services schemes is to restore formal planning control over the subdivision and residential building process, by providing secure land tenure and other assistance, to harness in an orderly fashion the kind of investment which low income settlers have therefore employed in 'squatting' or buying in illegal subdivision" (Peattie, 1982:133).

Site-and-services schemes have been attempted in many Developing countries, including the larger and more populated nations such as Chile, Pakistan, India, Iraq and

Turkey. The scale of these programs have been extensive. For example, Colombia had developed about 12,000 plots during the 1960's through its Minimum Urbanization Program and developed an additional 35,000 sites with loans from USAID. The vigorous propagation by the World Bank resulted in many more projects undertaken in the 1970's. In addition, the World Bank also agreed to finance site-and-services projects in Senegal, Nicaragua, India, Botswana, Jamaica, Tanzania, Zambia, Indonesia, El Salvador and the Republic of Korea (Peattie, 1982). The Senegal project, approved in 1972, was the first site and services project supported by the World Bank. It involved loans of about \$8.3 million US to provide some 14,000 serviced plots in Dakar and 16,000 plots in Thies. In El Salvador the site and services project was designed to provide urban services to about 7,000 lots in the capital city of San Salvador and other urban areas at a cost of \$8.5 million US in 1974. This project was administered by a private non-governmental organization, the Salvadorian Foundation for Development (FUNDASAL) which stressed mandatory mutual-aid and work. The Zambian project was designed to upgrade conditions in four low-income communities (George, Chawama, Charisa and Chipata) in the capital Lusaka where about 60 percent of the city's squatters lived. Overall the program produced 11,500 new housing units and improving services to 20,000 families. The project cost \$41.2 million US, of which \$20 million was supplied by the World Bank. In the Philippines site and services projects were undertaken concurrently with the upgrading of the Tondo Foreshore Project. Approximately 4,000 families were relocated from the Tondo area to a site and services project in Dagat-Dagatan located 3 kilometers away (cited in Laquian, 1983).

3.3 ISSUES AND EXPERIENCES OF AIDED SELF-HELP PROGRAMS.

How successful were these self-help approaches? The answer often depends upon whose perspective, the International Lending Agencies, the Government, or the intended recipient, is sought. Literature on early self-help projects have reported a number of setbacks. For example, in Nairobi the government managed to spend less than one-fifth of its site-and-service project budget between 1969 and 1972, the Tanzanian government managed to build only 795 site-and-services units between 1969 and 1974 compared to its annual target of 5,000. Similar slow progress was reported in Papua-New Guinea, Bogota and in Kuala Lumpur (Gilbert & Gugler, 1982). But the success of any self-help program depends on a high degree of coordination among the implementing agencies - the government departments, non-governmental organizations and the project beneficiaries, in the execution and maintenance of projects. In recent studies poor coordination and management have been identified as major problems in many countries such as Liberia (Lacy & Owusu, 1987), Kenya (Muller, 1982; Lee-Smith & Memon, 1988; Rakodi, 1991), Tanzania (Seibold & Steinberg, 1982; Rakodi, 1991), Nigeria (Onibokun, 1989), Zambia (Rakodi, 1987, 1991) and Trinidad and Tobago (Glenn, et. al., 1993).

This is not to say that all projects were doomed to failure. Indeed, much good has resulted from these efforts, and some projects have been considered quite promising (Anthony 1979, Van Nostrand, 1982). For example, Hardoy and Satterthwaite (1989) noted that the Kampung Improvement Program is generally judged a success, because at a relatively low cost it improved infrastructure and services for a high proportion of low-income households. But after more than two decades of experimental projects, what was once looked upon as a panacea for the housing crisis facing the urban poor has fallen short of expectations. Both squatter settlement upgrading and site-and-services programs revealed several shortcomings in the efforts to improve the living conditions of the urban

poor. The underlying concerns about these projects include: whether they reached the lowest income population, whether they were cheaper to implement and manage and moreover, whether they were more socially appropriate than high-rise public housing. These concerns have lead many to raised some serious doubts about the initiatives overall effectiveness.

3.3.1 INSTITUTIONAL EVALUATIONS

Over the past decade a number of evaluation studies have been conducted, including those done by or on behalf of international donor agencies such as - The World Bank, the International Development Research Centre (IDRC) and the United States Agency for International Development (USAID). The Habitat report on Human Settlements (UNCHS, 1987) emphasized that such programs must be evaluated on the basis of their own objectives. At the same time the report noted that typically the most important set of objectives international donor agencies sought for self-help projects were the following:

- projects should be *affordable* for the urban poor.
- projects should be *self-financing* and have high levels of *cost recovery*.
- projects should lead to the *gradual improvement of housing* on the basis of realistic standards as well as *low overall cost*.
- projects should provide for *income generation* and *employment creation*.
- projects should be *integrated*, providing for the *sustainable and coordinated* delivery of physical and social infrastructure.
- programs and projects *impacts should be extensive* in terms of coverage and reach (UNCHS, p.175).

If such objectives were to be fully achieved self-help projects would have been a remarkable accomplishment. But based on their own studies lending agencies concluded that these objectives had not been met successfully. In fact, these findings raised serious

questions about the effectiveness of the program designs and administration. The Habitat report (pp.175-180) summarized the following conclusions.¹²

Affordability

Although squatter settlement upgrading and site-and-services schemes are more sensitive to urban poverty when compared to conventional housing programs they are both still unable to reach the poorest of the poor. On an income scale of 1 (as lowest) to 10 (as highest), it is noted that upgrading programs are sometimes able to reach below the second lowest income level and as a result can perhaps affect the broadest range of incomes. Site and services schemes tend to only meet the demands from the third to the sixth income levels because of its greater financial requirements.

The reasons cited for not reaching the lowest level of the urban poor are similar to those for conventional public housing. One is the inconvenience of travel time to employment locations imposed by peripheral site-and services locations. Also, excessive infrastructure and construction standards used by consultants and often required by government regulations significantly adds to capital costs. In addition, the rigid requirements for mutual-aid limits how loans provided could be used; and restrictions on the use of the house for informal and commercial activities reduces the potential for generating any supplemental income. Therefore, both squatter settlement upgrading and site-and-services projects have displayed a tendency to meet the needs of the "better off" among the poor.

¹² The Habitat summary is drawn from : Aprodico A. Laquain, Basic Housing: Policies for Urban Sites, Services and Shelter in Developing Countries (Ottawa: IDRC, 1983); Douglas Keare and Scott Paris, Evaluation of Shelter Programs for the Urban Poor: Principal Findings, World Bank Staff Working Paper 548 (Washington D.C.: World Bank, 1983); and Michael Cohen, Learning By Doing: World Bank Lending For Urban Development, 1972-1982 (Washington D.C.: World Bank, 1983)

Cost Recovery

Attempts to recover project costs have proven to be difficult. For the most part cost recovery has been better in site and services schemes than upgrading projects but problems abound for both. This is a reflection of the higher income levels of the occupants in site-and-services projects. The poor cost recovery records in squatter upgrading projects appear to be linked to problems in the granting of land tenure and the speed at which services are provided. Squatters are reluctant to make payments until tenure has been provided. Similarly, families are inclined to pay for new services only after they have been satisfactorily provided. Other problems of cost recovery are tied to weak administration of debt collections and the lack of "political will" on the part of local authorities to encourage cost recovery.

Self-help, Mutual Aid and Community Development

The principles of Self-help, Mutual-Aid and Community Development have also fallen short of project expectations. Experience in the areas of mutual-aid and community development were more positive in squatter settlement upgrading projects due to their ability to be better organized and a tradition of self-help and mutual-aid. But the high expectations generated by the literature (on slums and squatters) have not been met in actual basic housing programs. This has more to do with certain problems in the design and implementation of the projects, rather than inherent difficulties with mutual-aid and self-help within the settlements. Practices such as accelerating the pace of construction, use of modern technology, selective material loans programs, technical assistance and construction procedures have discouraged self-help and mutual-aid. The insistence on using these methods is rooted in the professional housing construction practices - i.e. professionally designed and aesthetically pleasing homes; a finished dwelling rather than a slowly consolidated one. Further to this, some upgrading projects have experienced

difficulties in sustaining community efforts. It is noted that community action is most effective when focused on short term (and emotionally charged) issues but difficult to sustain when required for routine common-placed activities. Also, the motivation of squatters is lowest when there is distrust between the residents and project agencies (due to failed promises or preoccupation of many residents on mere subsistence). In some site and services projects there has been very little in the way of self-help and mutual aid. Better off families, as well as those who lack time and construction skills, have hired local contractors or skilled workers to build houses for them. Therefore, while there were job creation in such projects, it was not necessarily within the informal sector.

Gradual Improvement of Housing

Housing consolidation, like other project principles, were reported to have its measure of problems. Experience with housing consolidation in squatter settlements has shown that the transformation from rudimentary dwelling to a permanent structure may take as much as 10 to 15 years and is dependent on a progressively improving household income. But many of these official self-help projects were executed under a shortened time frame. Consequently, the results had not met the expectations of project planners. Many of the problems encountered in housing consolidation are considered self-inflicted by the project agencies. The blame is directed towards housing managers preoccupation with modern housing design and construction methods, but failure to provide basic services. There is also been the problem of planners and project managers being impatient with the mutual-aid and self-help approaches and showing a lack of respect for the innate abilities and resources of low-income families to improve their homes. The pre-occupation with limiting upgrading projects time frame to only a few years runs counter to the principles of housing consolidation that underlie the project.

In connection to project designs are the unrealistic codes and standards which the home builders encounter. When existing building codes and standards have been enforced they have severely delayed housing projects, by limiting the building/area density and reducing the number of houses available. They also make housing for the poor unnecessarily expensive by either condemning substituted materials as substandard or declaring them illegal and unusable.

Income Generation and Employment Creation

Although income generation and employment creation have been stressed in both site-and-services and squatter upgrading projects, the results are only modest indeed. Upgrading projects have the better record by virtue of the fact that the location of squatter settlements usually reflects proximity to employment opportunity, and that a great deal of income-generating activity takes place in them. The value of upgrading projects is that they do not remove the people from their place of work and can serve to promote small scale enterprise.

On the other hand, the situation reverses with site-and-services projects due to their peripheral location away from employment. Attempts to promote employment have not been encouraging. This goes back to the issue of unrealistic codes and standards. That is, conventional building regulations in site-and-services projects typically forbids the dwelling to be used as a work place. Some, instead, require activities to be conducted in specially created industrial estates. But not only have these sites been unaffordable for many, they are also unsuitable for the type of income-generating activities conducted in the home. Women in particular make up a significant proportion of single-headed households. They are dependent upon their house as a place of work and usually combine income-generating activities with domestic obligations. Where some site-and-services schemes allottees have been able to increase their incomes is in the rental of rooms. But such developments have

given rise to a new class of landlords who treat their sites as objects of speculation. Therefore, in some completed projects, the majority of inhabitants are tenants.

Integrated Approaches and Project Impacts

Efforts to promote integrated approaches have proven to be a frustrating experience. The many contributing factors includes: conflicts of interest between public agencies; overlapping mandates; lack of coordination and disagreements between project agencies and community groups; and the political nature of the decision-making and resource allocation procedures. Such problems have, in some instances, resulted in expensive shelters for the allottees. Analysis of some site-and-services schemes, especially in Latin America, shows that the direct cost from interagency efforts to coordinate their activities can be so high that ultimate project cost levels differ little from those of conventional low-cost housing projects.

The overall conclusion of the Habitat report on Human Settlements is that these self-help programs, as prime instruments for improving the conditions of the urban poor, have only been modest. Despite the reported success of the Kampung Improvement Program in Indonesia and other projects such as in Lusaka, Zambia, the reach of the program has been almost insignificant when measured against growing shelter needs. On a global scale such programs have only reached 1 in 10 of the urban poor and represent an investment of around \$5 per capita in their future. For the poor living outside the boundaries of these projects the world has hardly changed.

3.3.2 FUNDAMENTAL CRITICISMS

In addition to the several shortcomings identified in the institutional reports, other researchers have been critical of the application of aided self-help. The strongest

opposition comes from Rod Burgess (1982), who criticizes the concept of aided self-help as being exploitive of labour. Burgess argues that the housing problem in the Third World is a product of the general conditions of capitalist development, rather than the product of particular technological or organizational systems. He claims that lowered housing cost made possible by self-help benefited the capitalist interests rather than the working poor, because it provided the opportunity to lower wages and therefore increase the extraction of surplus value. For Burgess, self-help (as recommended by John Turner) "represents nothing less than the now traditional attempts of capitalist interest to palliate the housing shortage in ways that do not interfere with the effective operation of these interests" (Burgess, 1987: 85-86).

To support this view, Burgess argues that there are important structural limits to any attempt to expand housing activities through aided self-help. First, any significant improvement will immediately lead to an acceleration of rural migration and the gains in low-income housing deficits would quickly disappear. Second, implementation through the State could facilitate the increased penetration of industrialized building materials into markets now covered by petty commodity sources at the expense of these very smaller units of production (p.90). He concludes that the current fashion of self-help housing policies is no more than an ideological bluff, and in practice is limited to token schemes: isolated experiments in self-help building. He acknowledges that it will reduce the cost of the house (through unpaid labour), but not significantly to bring it into the range of most low-income groups.

Similar to Burgess, Drakakis-Smith (1980: 144-147) argues that due to the attempted universality and overemphasis, aided self-help has served to reinforced the dominant position of the authorities *vis-a-vis* the urban poor. First, he states that many of the specific planning notions related to aided self-help were derived in the very context of John Turner's examples in Lima, Peru (i.e., low density and high degree of squatter

cooperation). But such notions have very limited application where cities are confined and the conditions are the opposite. Furthermore, he argues that many of Turner's ideas on popular systems of housing development are seldom put into the framework of overall development. As a result, some attempts to put aided self-help into practice without investigation of the wider problems involved have been conspicuously unsuccessful.

Drakakis-Smith states that many of the inconsistencies in the application of aided self-help arise, not from any inherent conceptual weakness, but simply from the attempt to extend its applicability on a universal scale as a panacea to all housing problems of the urban poor. The universal application of aided self-help programs to all urban squatters however denies households with alternative aspirations the opportunity to realize them.

In addition, he draws upon the arguments of Burgess that the conventional building industry within most Third World countries are theoretically capable of housing the low-income groups at standards higher than those of aided self-help schemes. Therefore, he concludes that the current overemphasis on the role of aided self-help is therefore denying the urban poor their right to an equal share in the building resources of the city. Instead, their energies are being exploited in order to provide minimal shelter at low cost to the capitalist sector. For Drakakis-Smith, the major failings of the system has been the inability to prevent a middle-income takeover of the improved and improvable dwellings.

Lisa Peattie (1982) also expressed some doubts about site-and-services schemes as the new panacea for the squatter problem. She contends that there is nothing wrong with the fundamental idea underlying these projects, it is just not effective. But while she acknowledges that such programs reached much further down the lower-income strata than conventional housing projects, she stresses that they are by no means a complete answer to those most in need (p. 134). She attributes the limitations to inappropriate project designs, oversized administrations, and the lack of political will to implement the projects at a

meaningful scale. For example, governments attempt to lower the financial cost (through bulk buying and technical assistance) is often offset by administrative costs. She cites one such example in Kenya, in which over a 4-year period the engineering works rose by 37% and consequently the average cost per serviced lot rose by 329 percent. She argues that "administration cost money and it is possible that government, with its layers of administration and usual insistence on relatively high standards of services, may produce a more costly product than informal systems" (p.133).

Another issue is the tendency for site-and-services schemes to create polarized classes and reduced economic opportunities. The problem is that the cost of owning a government-sponsored house is frequently above the economic threshold of a substantial proportion of the urban poor. The commitment to monthly payments is particularly burdensome for the poorest, since the income flows of the typical informal sector occupation are subject to wide fluctuations, making monthly obligations difficult. Thus, successful projects will tend to consist of the most economically successful of the working class from the existing neighbourhoods. Peattie refers to this as a "creaming" off the top. One example is that the loss of the more affluent and innovative members leaves the communities without leadership to press government for more services. Peattie sees this as a dangerous precedent, because it decreases the socio-economic heterogeneity which previously existed, creating a more sharply defined underclass with markedly fewer economic opportunities for survival than what was previously existing (p.134).

In addition to the social dilemma created, Peattie identifies what she sees as a weakening of a true self-help approach and an "autoconstruction" process in site-and-services schemes. She states that in progressive informal settlements the building process becomes a practice in self-contracting and doing a bit of the work at the odd times. "But site-and-services projects tend, to a greater or lesser degree, to 'rationalize' and aggregate the building process" (p.135). The result is a regressive substitution taking place, in which

project officials or outside businessmen, normally drawn from the middle class, performs functions which previously provided wages for dozens of marginal entrepreneurs. Therefore, she concludes that any increase in governmental intervention (which is inherent in site-and-services concept) will automatically, as it were shift the economic effects of the process of creating housing in a regressive direction (p.135).

Site location and design layout is also a concern for Peattie. In a similar way to the public housing projects, the location of site-and-services becomes burdensome in terms of daily travel and time to work. She argues that to the degree to which site-and-services cause them to favour more peripheral locations, they make life more costly and difficult for their low income participants (p.135). In addition, the standardization of building lots (in the manner of the cookie cutter approach) offers limited flexibility to the heterogeneity of the poor being served - in terms of family size and investment opportunities. She concludes that while site-and-service lots are seldom poor investments for those able to participate, they are - in this important respect - a far less flexible vehicle than they were meant to replace (p.136).

A basic point raised by Peattie is the lack of understanding by governments of the needs and aspirations of the urban poor. She argues that governments often see a site-and-services house as a physical product, measured in terms of occupancy area ratio, plumbing facilities and so forth. But for the allottees, the serviced lot is as much an economic investment as it is a dwelling. It is used to improve one's standard of living by generating an income for the allottee. That is why they may choose to capitalize on their sweat equity and sell their completed unit, or rent rooms to supplement their monthly income. But rules and regulations imposed in site-and-services projects has followed a drift which has made it more like traditional housing projects (p.137). Thus for Peattie, the widespread implementation of site-and-services schemes in the present manner will essentially re-create the difficulties which it aims to conquer.

3.3.3 THE ISSUE OF REPLICABILITY

One undeniable fact about these new self-help approaches is that they have only a limited impact on meeting the needs of the poor, living in the informal settlements. But further to this, they also face obstacles in moving from pilot projects to established programs. That is many of these projects were unable to develop into larger and more continuous programs beyond their initial pilot project stage. Replicability of these self-help projects and their ability to reach most of the poor over time, is determined by the extent to which a government is financially and administratively able to duplicate the project and build on the experience gained (UNCHS, p.180; Linn, p.178). In detail, this is dependent upon the extent to which the technical, financial and social measures adopted in the projects to improve the supply of land, utilities and services, and housing finance, and facilitate the construction and improvement of housing, are appropriate and sustainable (Rakodi, 1991: 288).

In financial terms, replicability is closely linked to the success of efforts aimed at generating revolving funds from ongoing projects and reducing delivery cost. Although this has been a major objective in the World Bank lending program, the results have not been positive. The Habitat report noted that while there have been projects with successful recovery records, the performance in this area has been far from satisfactory. That is because recovery rates tend to be poor and internal cross subsidies at the project level have frequently amounted to little more than transfers from one poor group to another, and the total amounts involved have often been negligible (UNCHS, p.180). The latter reason is related to government priorities and the limited availability of capital for such programs in the short term. Johannes Linn noted that where scarce capital is an overall concern in the context of a government's overall housing strategy, the pace and scale of replication of such programs are considerable impaired. Also, housing agencies and other governmental

units are often unable to raise revenues from other sources for complementary components, such as community facilities, employment support services and technical assistance; in which the cost are not usually recouped directly from beneficiaries (Linn, 1983, 178-179).

Another factor is the high cost of land and the lengthy procedure involved in public land acquisition. This has proved to be a major constraint on any program to provide legal, affordable alternatives to squatter and other informal settlements. In site-and-services schemes, the availability of cheap, raw land in reasonable proximity to employment opportunities is scarce to non-existent. The process of land acquisition has turned out to be a major problem for some Asian countries, such as Indonesia, Thailand and The Philippines. In Bangladesh, this process has proven extremely difficult due to litigation and cost, and may take as many as ten years to acquire a housing site (Hardoy & Satterthwaite, p.128-129).

Similarly, land acquisition can also become costly in settlement upgrading when privately-owned land is involved. The whole question of tenure regularization becomes more difficult to resolve and will generally involve greater political obstacles, danger of delays, and budgetary cost than settlement upgrading on public land. This problem surfaced in the recent Trinidad and Tobago squatter regularization program. The result is a "piece-meal" solution, where the government excluded from the operation, rather than expropriate, privately-owned lands within designated areas (Glenn, et. al. 1993). Furthermore, upgrading projects have also been known to create a spin-off effect in rising land prices in adjacent settlements. For example, in Indonesia's Kampung Improvement Program, there are signs in some cities and districts in cities, upgrading also led to rising land prices and a marked decreased in cheap rental accommodation (Hardoy & Satterthwaite, p.126). Therefore, project replication of settlement upgrading or site-and-services schemes may involve higher land cost, which in turn adversely affect the

affordability of the projects by the poor groups, or it may require a more distant location from employment opportunities.

In administrative terms, replicability is closely linked with developing the institutional capacity and local resources to continue program delivery, and the political will of the respective governments. But, this has been a major problem in many of the projects implemented. According to the Habitat report on Human Settlements, the experience of internationally funded projects has proved hard to replicate once external funding is withdrawn or phased out (UNCHS, 1987;180). Aside from the financial limitations, part of the problem is related to the emphasis of the sponsoring agencies, in some projects, on achieving quantitative targets rather than institution building. In others, the problem is the fragmented functions of the various governing bodies involving in housing and related services, and the slow bureaucratic process in resolving the differences and the failure of government to mobilize resources for "social" projects.

This emphasis on housing quantity had led many sponsoring agencies and governments to ignore or bypass local institutions and resources, such as community groups in the decision-making process. Such actions indicates the elitist approach to aided self-help, where officials are given preferences to all discussions and open hostility shown to other representatives. Evidence of this action is noted by Drakakis-Smith (1980: 138) in the Tondo Upgrading project in The Philippines. Drakakis-Smith argued that government had shown little appreciation for the real needs of the people. Instead, physical considerations had dominated the planning program and the residents had little opportunity to participate in the redevelopment process. Similarly, in a World Bank - assisted site-and-services project in Nigeria, Onibokun (1989: 54-57) argued that the indigenous expertise and technical human resources were not maximized. Neither was any known machinery set up to sustain the project; nor community development program to cater for the collective needs of the beneficiaries. Also, Hardoy and Satterthwaite (1989: 126) indicated

that Indonesia's Kampung Improvement Program did not increase the capacity of the local government to maintain the new infrastructure and continue the process of upgrading. The consequence was considerable problems with maintenance.

But while some projects over time have developed alternative viable solutions to administrative difficulties and leaving behind a cadre of trained personnel, they may face the lack of political will from government to carry on. In one such example in Nairobi, Kenya, Lee-Smith and Memon (1988: 283) concluded that the ability of the Dandora Project to function as an innovative organization with the capacity to respond to Nairobi's housing needs has been constantly compromised by the City's internal political and bureaucratic conflicts, as well as the tension between the city and central government. Likewise, Rakodi (1991:243) noted in the Lusaka upgrading projects that, replicability, especially of upgrading schemes, has been limited by the lack of political support from outside the areas themselves, as well as financial and administrative capacity at city level. Evidently, such examples demonstrate the over-riding factor of *political willpower* to continue. Thus, replicability may have more to do with the balance of power that exist in most developing countries, rather than the lack of resources or technical solutions.

3.4 SUMMARY

For the marginalized urban poor, housing policies and shelter strategies in the Developing Countries have yet to make a significant impact to those most in need. Conventional public housing programs have not adequately responded to shelter and services needs. They have proven to be grossly inadequate and mostly unsuitable. Constraints of affordability, location, poor design and maintenance, in addition to economic and social limitations have resulted in defaulted monthly payments, deteriorating environmental conditions and eventual abandonment.

The more recent practices of self-help housing - squatter settlement upgrading and site-and-services schemes - were intended to make good on past mistakes. Although they were a major step forward as compared to public housing programs, they too had difficulties in reaching the poorest groups. In most cases self-help programs varied from the original (Turner) idea, as it became institutionalized. What generally transpired turned out to be pre-designed programs with heavy emphasis on professional and managerial expertise and little attention paid to the real needs and local resources. Site-and-service schemes in particular suffered from exactly the same kinds of problem that public housing experienced - being expensive for poor groups and in the wrong location. In the long term, self-help programs also fell short of expectations; encumbered by the constraints of affordability, cost recovery, oversized developments, inappropriate technology, project sustainability and replicability. Many turned out to be a one-shot fix approach, implemented as token pilot projects which proved too costly to replicate.

Some of the failures have been attributed a lack of enthusiasm on the part of local authorities. Supporting legislation required to inhibit profiteering and land speculation was often omitted. In addition, the small scale in which these programs have been executed in relation to the quantity of demand, only makes minimal direct impacts on the target groups as a whole. But most of all, the project designers also overlooked the squatters' innate capacity to solve their own housing problems.

However, there are instances of relatively successful self-help projects that are considered promising examples. Although each case has its unique situation, they do contain useful elements for future projects consideration. At the same time alternative approaches are being suggested, particularly since the notion that "government should not be in the business of building houses" is gaining some popularity with researchers and lending institutions alike. These ideas will be discussed in the following chapter.

CHAPTER FOUR

EXPLORING THE OPTIONS: TOWARDS A COMMUNITY APPROACH

4.0 INTRODUCTION

While the literature on urbanization and housing in the Third World continues to emphasize the urgency of addressing the problem of marginal settlements, the immediate question at hand is **where do we go from here?** What alternatives exist since the self-help approach, in its present form, is inadequate for human settlement needs? First, it is apparant there is no universal solution. It must be recognized that there are different constraints facing different countries, ranging from the lack of resources to political instability in local and national governments. What strategy may work for one region, city or community may not succeed elsewhere as conditions differ. Adding to the difficulty is the general reluctance on the part of governments to make the step from successful pilot projects to policies and programs. But above all, the problem of housing is merely a subset of the larger problems of socioeconomic inequality. Unless an attempt is made to address this issue, housing policies and programs can be expected to have only a little impact.

Recognizing the limitations that exist, most authors still believe that some ameliorative measures can be developed. This chapter explores the range of solutions found in the literature under three options. The first option is based on the extreme view that the problems of marginal settlements cannot be solved unless the notion of housing as a commodity must be eliminated, and housing must be seen as a basic right accessible by

all (Burgess, 1982). The second option concerns long term policies for improving the supply of urban land and housing. The conservative view holds that governments should not be building houses, but facilitating the private market (World Bank, 1991). The third option focuses on the local (squatter) community, with a view of development as increasing the quality of life and the livelihood for the people. It is this option that provides framework for implementing future projects.

4.1 THE NON-CAPITALIST EXPERIENCES

Is there a Marxist alternative to the marginal settlement problem? In the previous chapter, some fundamental criticisms against the self-help approach were based on Marxist thought. That is, self-help was believed to be exploitative of labour (Burgess, 1982) and that it denied the urban poor an equal share to the resources of the city (Drakakis-Smith, 1980). Being critical of private property, Burgess suggests that "what is in effect needed is a set of provisions that apply equally to all, precisely because all groups in society have equal rights to adequate housing" (Burgess, 1982: 84). The only aspect of Turner's approach that Burgess' favours is State intervention in housing.

But what does all this mean for urban planners? It is not clear whether Burgess' solution in particular involves the State completely taking over housing provisions, or a structural transformation of the economy which eliminates capitalism. Such thinking appears to be idealistic, rather than pragmatic for developing countries entrenched in western thinking and financial aid. Consequently, Cedric Pugh has described the Marxist approach to housing policy as excessively theoretical and ideological. He argues that "beyond this ideological stance there has not been any indication of transferring this theory into action" (Pugh, 1994:166). Similarly, Carole Rakodi states that, "Marxist analysts have been criticized for their failure to give any indication of solutions to problems such as the

housing problem, or, at least to provide some practical guidelines on the achievement of transition from a current state to some preferred future state" (Rakodi, 1992: 53).

Even without a clear indication of a solution, one can briefly look at non-capitalist societies for examples of the Burgess-Marxist solutions. But so far the results have also been somewhat disappointing. For example, history has shown that the Stalinist era and the Kampuchean holocaust revealed Marxist governments do not always act in the best interest of their citizens (Handiman & Midgley, 1982: 29). The arguments are similar for Venezuela under the Jimenez regime. In both China and Cuba, it has been taken for granted that the incidence of squatting is non-existent, because of their national commitments to jobs and housing, and equalizing the difference between urban and rural areas (Pearlman, 1981: 184). However, while there is suppose to be a long standing commitment on social equity, both governments have not gained much in the way of public housing provision. In the case of China, Huth (1992) showed that for most of the post 1949 period, public investment in housing was deliberately held down because it was seen as an unproductive segment of the economy. As a consequence, housing is seen as one of the foremost social problems facing China today. Huth stated that the housing deficiencies in Chinese cities have to do with factors such as type of housing (an over-emphasis on high-rise apartments), problems with land accessibility and cost, poor building materials, insufficient attention to housing rehabilitation, abuses of power by minor officials and corruption.(Huth, 1992: 79-92). The situation had been similar for Cuba. Referring to previous studies, Gilbert & Gugler noted that the severe housing shortage is the result of what they perceived to be a mis-directed effort by the government. They argue that the formal construction sector in Cuba has been concerned mainly with building factories, offices, hospitals and schools, and self-help housing in urban areas have been actively discouraged (Gilbert & Gugler,1982: 39).

However, there are significant movements towards self-help and other forms of support for housing over the past decade. Cuba has since modified its approach to providing support for private and cooperative house construction, and families' rights to their own dwelling has been sanctioned by law (Hardoy & Satterthwaite, 1989:114-115). Another example of this shifting away from direct housing provision has been in Nicaragua, under the previous socialist Sandanista government. The early priority given to housing built and managed by the state was quickly subordinated to self-built programs, due in part to scarce resources and changing national priorities for sectoral programs (Darke et. al., 1992: 287).

The above examples of non-capitalist countries demonstrates that state intervention or state provision alone cannot solve a nation's housing problems. In addition, the current push by international lending agencies for more "liberalized" economies and the limited financial resources of the developing countries reduces the chances for further State intervention in housing. Furthermore, the necessity of a Marxist solution is brought into question by Nientied and Van der Linden (1988). They see Burgess' criticisms as paradoxical, in that Turner's proposals contain some far reaching implications should they be implemented on a significant scale. That is,

guaranteeing access to the elements of housing, if taken seriously, would, in its implications shake the foundations of capitalist society. The strongly redistributive policy which is needed to guarantee access to the elements of "land," is only an example of this. Therefore, it is unrealistic to expect, any government to implement Turner's approach beyond a limited scale, i.e., governments would either seek a compromise and take up only some convenient component of the Turner strategy, or limit themselves to a few projects (Nientied & Van der Linden, 1988: 142).

The fact is we are dealing with mostly capitalist economies, so whether self-help is capitalist or socialist, a good thing or a bad thing, for a lack of alternatives, it will go on

happening anyway as an inevitable part of the way cities grow. In sum, we are reminded by Darke, et. al.(1992), that while acknowledging the forces of the Marxist argument (i.e., self-help as a ploy to socialize the poor into the market economy and for governments to absolve themselves of responsibilities for housing the poor), we should be aware of losing sight of the potential social, political and ideological benefits of self-help housing in democratic decision-making at the neighbourhood level. The issue at hand, therefore, is how to make self-help work for the urban poor.

4.2 MARKET REFORMS

Despite the Marxist viewpoint, other discussions on improving the living conditions of the urban poor have been directed towards further action by both national and local governments. It is indicative that further action is needed to change the way housing markets work for low-income people. For example, considering the fact that no capitalist country has been able to stop the tide of rural-to-urban migration, Pearlman (1981:171) believes that without structural reforms self-help strategies would be but minor adjustments in a continuing wave of urban growth that would outpace any housing, jobs, or service provision strategy for the foreseeable future. Similarly, Gilbert and Gugler emphasized the importance of structural reforms in accompanying self-help programs. They state that,

the major consequence of self-help schemes, without modification in the land market, would merely shift the burden of finding cheap land from squatters or private urbanizers to the state. Without severe land taxes or direct government intervention in the land market, insurmountable problems would paralyze the self-help program (Gilbert & Gugler, 1992: 143).

Such broad arguments put the focus on long-term action by national governments. Policy strategies at the national level are therefore seen as a necessary component of an improvement program for the poor.

In revealing these concerns, some researchers have focused on improving the mechanism for low-income housing delivery. The underlying reason is that governments failed to tackle the real problem - an urban land market which excludes poorer groups (Hardoy & Satterthwaite, 1989). The aim is to make the formal housing market more accessible to low-income people, through government efforts in removing the "bottlenecks" on the supply side of the housing market. As such, the range of solutions include long-term measures for increasing the supply of accessible serviced land, infrastructure developments, innovative housing finance, reduced urban planning standards and building codes, income redistribution and expanding the employment base, increasing the capacity of the construction industry and public and private sector partnerships. (ex: Angel, et. al., 1983; Linn, 1983; World Bank, 1991).

4.2.1 Land Issues

Some researchers have emphasized the primary importance in the availability of land. One of the major problem is finding sufficient land for new housing stock. However, Ellen M. Brennan suggest, the fundamental issue in most cities is more complex than a limited supply of urban land. "The issue is more one of speculation and inefficient land use, with large vacant central areas in the central city held by speculators..." (Brennan, 1993: 74). In some cases even though the land may already be owned by the government, land policies are fraught with problems, as noted in Karachi, Pakistan (van der Linden, 1994). As such, the issue is really about the mechanism by which the poor obtain access to land, rather than the availability of land.

Angel, et. al. states that "little progress in housing action can be expected without a much deeper understanding of the possibilities for effective action on land issues" (Angel, et al., 1983: vii). The central theme in this argument involves a move from housing provisions to land delivery, a recognition of the quantities of land needed to house the

poor, and an insistence on replicability or expansion at a large scale and the need to increase people participation. This includes improving the supply of land for housing, preventing unnecessary destruction of existing informal settlements, legitimizing and improving them where possible through governmental action in land development and measures for financing the acquisition of land for housing the poor.

However, emphasis on the supply of land should not proceed without caution. Besides the shortage of suitable land, many governments are not likely to have large pools of money nor the legal clout to assemble enough tracts of land for redistribution on a continuous scale. Some writers consider public sector procedures for acquiring, developing and allocating land for housing to be slow, inefficient and time consuming (Hardoy and Satterthwaite, 1989). As noted in the previous chapter, rising land prices prohibited the replicability of settlement upgrading projects and site-and-services schemes in many Asian countries. In addition, reports on experimental projects on assembly and redistribution show they have produced mixed results. For example land re-adjustment and land pooling, implemented extensively in Japan, South Korea and Taiwan, failed to reach low-income households. Similarly, the practice of land banking by governments has been rejected for many of the reasons stated above. However a more positive view is held of cooperative and community land banking; such as the guided squatting programs in progress in Hyderabad, Pakistan and also in Madras, India; and private sector site-and-service schemes attempts in The Philippines (cited in Payne, 1989: 51-53)¹³. What is important about the latter experiments is that an attempt was made to bridge the gap between the formal and informal sector approaches, by operating at a "lower" community level. Therefore, unless changes are made in the way the land markets work for low-

¹³ Opt. cit. see: Doebele (1987) on land readjustment and land pooling, and private sector site-and-services schemes; Sarin (in Angel et. al, 1983), Mitra (1987) and Lloyd and Sangal (in Lloyd, ed, 1987) on government land banking; Hosaka, ed, (1988) on the guided squatting program; Doebele (1987) on the private sector sites-and-service schemes; and Turnbull (in Angel et. al, 1983) on community and cooperative land banks.

income people, projects in 'land for housing the poor' will not have any impact in slowing the growth, much less reducing the incidence of squatting and other forms of informal settlements.

4.2.2 Housing Issues

Just as Angel et. al. focus on land issues, in a similar way Linn (1983) draws attention to the housing side of the issue. Linn suggests that an overall housing strategy for the poor is needed. This strategy should include the direct supply of housing services by the government, including public intervention in the urban land market and public provision of services and shelter; and tax and pricing policies, in particular property taxation and user charges. But he also suggest a strategy should not involve the public sector in shelter construction. Instead he suggests it should be directly addressed through regulatory reforms - through appropriate policies to assist the development of a capital market that is accessible to the urban poor; and through the provision of infrastucture development in accessible locations (pp. 153-4).

Linn's emphasis on a market-oriented approach to shelter construction has become a prelude to current World Bank housing policy. The idea of government's taking a "back seat" approach to housing the poor has become an essential feature of The World Bank's urban and economic policy agenda for the 1990's (World Bank, 1991). The new trend by the World Bank is to link housing policy reform to the wider economy and to develop both the housing sector and urban economy as vehicles for economic growth and productivity (Pugh, 1994). The idea that combines basic needs with economic growth has been replaced by a focus on market efficiency, where the private sector is the main engine of development and government plays an "enabling" role rather than as a provider ¹⁴. This

¹⁴ Cedric Pugh explains the role of enablement as:
providing the legislative, institutional and financial framework, whereby entrepreneurship in the private sector, in communities and among individuals can effectively develop the urban housing sector. The operational form of partnership arrangements joining together government policymakers, firms and market entrepreneurs, non-government organizations (NGOs), government agencies and community-based organizations (CBOs) and

new approach is based on the assumption that market efficiency and economic growth will eventually lead to poverty alleviation through some sort of 'trickle-down' mechanism. In this context, the solution to the problems of squatter settlements is in the growth of the - urban economy.

In the housing sector, this implies that urban (low-income) housing delivery will no longer be 'projectized.' The policies of affordability - cost recovery - replicability in site-and-services projects and settlement upgrading schemes have been replaced with the concept of **whole housing sector development**, which connects economic reforms with social purposes and concerns with mass poverty (Pugh, 1994). In this case, it is assumed that deregulation, tax reforms, the shortening of procedures and the like, will make the land and housing markets more efficient and will allow a significant growth and a down market trend in the formal private sector housing production. Baken & van der Linden (1993) noted that this assumption is in line with the general policy of structural adjustment, implying a fierce reduction of direct government and the creation of a favourable financial and regulatory environment for private sector undertakings (p.17). They have concluded that the World Bank reliance on the private sector to provide low-income housing has made low-income housing an instrument of economic growth rather than a basic need of human development. On an ideological plane, the World Bank's prescription is in the pursuit of the neo-conservative agenda of small governments and a favourable environment for private interest.

The question remains as to how much these suggested measures can accomplish. Much of these reforms depend on government giving the private sector a free rein in the market place. However, there are concerns about the effects of a 'market-friendly' reform package on the urban poor and in particular, those in marginal settlements. On one hand,

households. Thus, partnerships are meant to join together 'top-down' with 'bottom-up' approaches, and to achieve effectiveness by 'enabling' each participating institution to pursue its own comparative advantage (Pugh, 1994: 166).

Hardoy and Satterthwaite (1989) acknowledge that if governments can overcome their administrative weakness, particular in the areas of improved land registration and credit financing, they can go a long way in expanding the proportion of urban dwellers who can purchase land for housing in the formal market. Better records would facilitate easier land transactions, speed up the process, and subsequently make the private subdivision of land for housing easier and reduce the cost of legal plots. This in turn can lead to cheaper housing finance, a legal document to prove ownership or rights to a plot can be used as collateral for a loan in the formal housing finance market (Hardoy & Satterthwaite, 1989: 143-5).

On the other hand, measures such as deregulation and reducing standards in the marketplace may paradoxically impede the overall improvement of low-income settlements. Hardoy and Satterthwaite believe that creating such a situation would reduce the protection of tenants and end up legalizing the worst kinds of landlordism. They emphasize that, "reducing standards for the size of housing plots, materials, ... can result in exploitation and unhealthy and dangerous forms of illegal land development" (p.134). Furthermore, they ask, "if unblocking the market is meant to solve housing problems, why is it that housing conditions are so poor and service provision so inadequate in the many illegal settlements which have developed outside any government regulation of the market?" (p.134). Therefore, instead of improving the poor's formal access to shelter, they conclude the benefits of unblocking the markets would go to landowners, landlords, construction firms and financial institutions. Indeed we are reminded that since the informal system work outside the law, there is really no protection for the injustices, malpractices and oppression that may take place.

Expressing similar concerns, Baken and van der Linden also fear the benefits of the market-friendly approach favouring the wrong groups. First, they believe that since the formal private sector has shown little interest in low-income housing, they would exert

upward pressure on standards to maintain their profit margins. In the end formal private housing would no longer be affordable for the poor, who would again be pushed out of the market. Secondly, they perceive substantial negative effects on the employment sector. Since the informal sector is much more labour intensive than its formal counterpart, the results will be less employment for the poor (Baken & van der Linden, 1993: 17).

Overall, Baken and van der Linden doubt the formal private market could be induced to catering for the needs of low-income groups. The reason for this pessimism is that the informal sector meets a basic condition - phasing payments through initial cost and incremental building and servicing. For them, the World Bank's prescription is not clear on how the formal private sector will meet this basic condition, which is mostly fulfilled by the very informality of the housing systems of the poor. They believe a more realistic solution for making the market accessible to the poor involves overcoming the political obstacles posed by the private sector. By this they mean addressing the issue of land distribution, where speculation and concentration are in the hands of a small minority. This view is shared by Hardoy and Satterthwaite, who believe that governments must go beyond unblocking the markets to tackling sensitive issues such as the redistribution of land ownership, financial resources, infrastructure and the participation of the poor in housing related projects.

In sum, structural reforms based on market efficiency seems to be of little or no help for informal settlements. Residents of these settlements already exist outside the formal market threshold and simply do not have the purchasing power to afford housing in the legal market. Moreover, one may argue that the market has not been free and squatter and other informal settlements are the result. Their very poor conditions that exist today are an indicator as to what happens to an uncontrolled market. What is needed instead, as some critics indicate, are government interventions that would counter the discriminatory effects of the marketplace and make it work for low-income people.

4.3 THE FOCUS ON COMMUNITY DEVELOPMENT

Despite the inadequacies of the self-help approach as a strategy for accommodating the poor, it has remained an important policy instrument. It is acknowledged that for a lack of alternatives facing the urban poor, marginal settlements would continue to be an inevitable part of the way cities grow. Due to institutional constraints, government bureaucracy and the lack of political will, it is expected that the reforms needed would take many years to implement and become effective. However, there is a need to recognize that despite all the efforts made, the poor have done more for themselves than any government have been able to do for them, particularly in terms of the best use of available resources. Corresponding public sector projects have not measured up with the informal sector, due in part to the incremental nature of informal projects and the relatively high standards and administrative costs involved in public projects (Peattie, 1982). As such, it has become a forgone conclusion that neither the state nor the formal private market has been able to substitute for the community-based initiatives of the people (Turner, 1988). Furthermore, settlement upgrading has a greater impact in reaching lower-income groups than site-and-services schemes. Therefore, in both the immediate and long term, accommodating marginal settlements remain both a humanitarian and pragmatic solution for governments.

Although the support for a settlement upgrading approach remains favourable, there are two areas of concern that should be addressed. First, in practice it is seen as insufficient to address the greater needs of the residents. Their basic needs are grouped into primary (land security, shelter, water, health) and secondary (education, economic, infrastructure). However, the underlying issue is poverty, an economic consequence of the urban situation and the deprivation of basic services available to *the status quo* social class groups. In this context, it is argued that if settlement needs are to be met, something more

than upgrading programs in their present form is required (UNCHS, 1977). Secondly, the difficulties experienced implementing projects suggests a different institutional arrangement between governments and the recipients is needed. These critical requirements presents a multi-dimensional challenge for program planners and administrators. As such, it becomes essential that formulation, administration and implementation strategies be incorporated within a basic development framework.

4.3.1 A COMMUNITY APPROACH

To accomplish this task, an upgrading program must adopt a **community approach** to settlement improvements. A community approach begins with a redefinition of development away from the mainstream model of economic growth to a human-focused agenda. This approach towards development is defined by Anderson and Woodrow as,

the process through which people increase their capacities for producing the things they need and for managing their political and social lives as they desire and at the same time (especially in disaster prone areas) reduce their immediate and longer term vulnerabilities to events which threaten their economic and socio-political existence (Anderson & Woodrow, 1989: 9).

The community approach is of similar nature to John Friedmann's concept of an alternative development. As Friedmann (1992) indicated, an alternative development is centered on people and their environments rather than production and profits. It acknowledges the existence of the poor and their rightful claims as human beings and as citizens. Moreover, it argues for the poor's involvement in action that will lead to their own empowerment. In doing so, it approaches the question of an improvement in the conditions of life and livelihood from the perspective of the household. He argues that;

It is therefore a process that originates both from below and within specific territory-based social formations, such as a village or barrio neighbourhood. It focuses explicitly on the moral relations of individuals of individual persons and households, and it draws its values from that sphere rather than from any desire to satisfy material wants, important as these may be. An alternative development cannot be "guided" by governing elites without destroying its alternative character. It is also different from the impersonal processes that are responsive to the principle of growth efficiency. An alternative development must be seen as a process that seeks the empowerment of households and their individual members through their involvement in socially and politically relevant action (Friedmann, 1992: 33).

At the same time an alternative development is not limited to immediate local actions. It also pursues the transcendent goals of: **an inclusive democracy**, which argues for a decentralized, participatory mode of decision-making in development; **appropriate economic growth**, that relates to employment objectives, resource conservation and consideration of the social and environmental costs; **gender equality**; that recognizes the extraordinary burdens on women as *defacto* households heads; and **sustainability or inter-generational equity**, which gives voice to the interests of future generations who desire historical continuity in territorial development (Friedmann, 1992: 34-35). As such an alternative development does not adhere to the mainstream model of development, which emphasizes economic growth from the perspective of the market place. Although it recognizes the need for sustained growth, it also argues for structural changes at the national level in addition to local melorative actions.

The distinction of an alternative development is its orientation towards the local community (or grass-roots approach). The melorative action involves liberating the powerless and ensuring their involvement in community life, and promote genuine participatory development. This approach differs from the Community Development programs of the 1950s and 1960s. Such programs were criticized for their failure to

consider the innate capacities of the ordinary people to determine their own destiny and did not reduce the existing levels of inequalities. They were seen as increasingly dependent on state welfare. Also they did little more than the utilizing of local labour in construction projects and were open to political manipulation (Midgley, 1986). So, rather than trying to impose a 'public works' solution, the objectives of an alternative development approach is to reduce the vulnerabilities and increase the capacities of the local residents for social and economic development. In doing so, it looks at the creative initiative and abilities of the people as the primary development resource and their material and spiritual well being as the end which the development process serves. Therefore, operating at the grass-roots level it entails the full involvement of the local community in identifying the issues and in the planning of priorities for improvements to their lives.

4.3.2 Integrated Development Planning

To be more effective, settlement upgrading programs needs to be formulated in the total context of the community. In one dimension, it should incorporate the economic, social and physical developments. In this way physical upgrading is seen as only one component of a more comprehensive scheme, which involves such things as employment generation and improvement in the access to whatever social and health services that exist in the wider community. It is also important to encompass various segments of society in comprehensive planning. Programs should include elements for the elderly who need not just shelter but medical, recreational and other ammenities. Special consideration should be given to removing the barriers facing women, particularly single parents (UNDP, 1991). In another dimension, it must ensure that solutions are not imposed upon the residents, instead they must be involved in the design, and decision-making process. Indeed,

experience shows that comprehensive programs can be more effective than narrowly designed ones.¹⁵

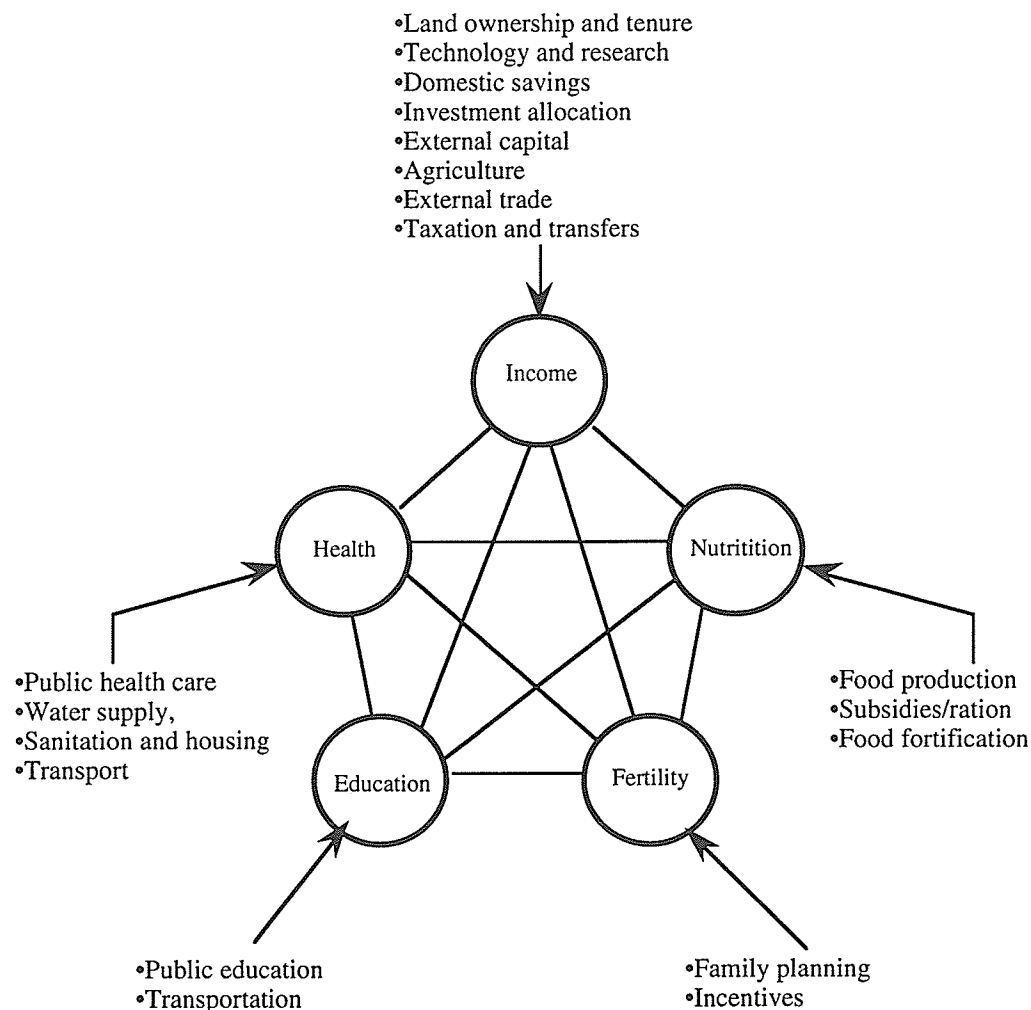
To adopt a more comprehensive approach, an upgrading program needs to emphasize human development. Friedmann argued that it may not be certain what conditions are most conducive to human development. "But one thing we know what inhibits a proper human development: hunger, poor health, poor education, a life of back breaking labour, a constant fear of dispossession, and chaotic social relations" (Friedman, 1992: 12). The United Nations measures life expectancy at birth, access to clean water and medical services, nutrition, the quality of shelter, and the role of women in social and economic life as indices of development. Low measures of these indices tend to indicate conditions of deprivation, vulnerability and chronic poverty.

The living conditions that are associated with marginal settlements are a manifestation of the broader social and economic factors. One major factor which determines these living conditions is the prevailing level of family income, which depend mainly on the availability of jobs, both in the local and the national economy. For example, higher household income tend to be associated with better health, nutrition, education and family planning. This in turn is linked to increased capacity for productive employment and consequently to increase higher household incomes. As such, central to any urban intervention strategy should be an understanding of the system linkage of the human resource development and its close relationship with other aspects of the urban economy. This is illustrated in Figure 4.1 below.

¹⁵ Examples include: In Asia, The UNEP/NHA environmental program upgrading of Barrio Escopa in Quezon City, The Philippines; in Africa, the IDRC upgrading of Old Nadel, in Gabarone, Botswana; and in Latin America, the Sistemas de Acos Comunitarias (SAC) in Recife, Brazil. (See also Anthony, 1989; Turner, B., 1988, UNEP, 1986).

Figure 1.

SYSTEM LINKAGE OF HUMAN RESOURCE DEVELOPMENT



Source: Cited in Linn (1983: 192).

The basic goals for any community-based upgrading program should be towards increasing the residents' quality of life, through improved living conditions. Emphasis should be placed on relevant national and local authorities to increase the residents access to the resources, services and facilities they need to develop a satisfactory life. As Bertha

Turner stated "when they have access to available resources and are free to use them in their own ways, people and their community-based organizations can build up to five time more than their governments with the same funds, and to similar or better funds" (B. Turner, 1988: 9).

4.3.3 Enabling Strategies

One important commitment of an alternative approach is a change in the system of political relations and corresponding institutions. As noted in Chapter Three, the failure to continue self-help projects resulted from matters such as: governments uncommitted to land reforms; internal city political and bureaucratic conflicts; as well as tensions between city and central governments. Yet, Friedmann insists that despite its advocacy of a grass-roots politics, an alternative development requires a strong state to implement its policies. He emphasize,

it is a state that rests on the strong support of an inclusive democracy in which the powers to manage the problems that are best hand-led locally have been devolved to local units of governance and to the people themselves, organized in their own communities (Friedmann, 1992: 35).

This means that local action as suggested by an alternative development needs to be supported, facilitated and complemented by appropriate action at the state level.

The general consensus among researchers is that for any improvement program to be successful, governments must adopt **enabling policies** that will work towards empowering local self-managed action. This idea of enabling is seen differently from the World Bank's idea of enabling, which is facilitating new private-sector construction through appropriate regulatory environments. Devas and Rakodi refers to this enabling "as a process by which the local community (or individuals) are enabled to realized their own goals in a manner which is satisfactory to them" (Devas & Rakodi ,1992: 96). As such it is

in contrast to "the 'disabling' approach of much governmental intervention, which is paternalistic, bureaucratic, lacking in choice, and which reduces the capacity of the recipients to help themselves" (Devas & Rakodi, 1992: 96). An enabling strategy is also seen as a more effective use of scarce resources and as ultimately more beneficial because it enhances the ability of disadvantaged groups to affect their own circumstances. The benefits to the local residents are stated in terms of 'increased choices' and 'local control.' That is:

programs which succeed in developing greater control and choices to poor households and their local community organizations can help protect the urban poor from the disruptive impact of the broader economic forces. Moreover encouragement of greater autonomy at the local level can help to change the underlying economic structures that produce poverty. (UNCHS, 1981: 11).

John Turner (1988) sees enabling policies as the key to developing local communities. Turner defines enablement relative to government policy and relative to the role and services of professionals. That is, enablement policies and enabler professionals are those that support locally self-managed programs. He states that "only through government policies which enable people can the immense potential for development by people can be realized" (p.13). Furthermore, he believes that "when people have access to essential resources and when they are free to use their own capabilities in locally appropriate ways, they can make a difference" (p.14). In effect, Turner's views have also placed the decision-making into the hands of the local community.

In a similar way, Hardoy and Satterthwaite (1989) see the enabling approach as a way of building on the popular (informal) approach to housing. It also bridges the gap between the formal and informal sectors. But many governments would have difficulty embracing the notion of enablement, since it means fundamental political and economic change. Particularly, the devolution of decision-making downwards to the local level.

Development as generally perceived by many politicians and bureaucrats have been shaped by neo-classical economics and highly centralized governments. Nevertheless, as Hardoy and Satterthwaite noted that to be successful, the enabling approach depends on a new attitude to the problem.

The new attitude requires, first: that governments accept that the building of cities must be rooted in their own particular culture and society and that the current process by which cities are being built, as long as they receive appropriate help, support and regulation, can help solve the problem rather than be the problem. This implies discarding foreign concepts (such as Western models of city building) for local ones. Second, governments must accept that they have been instrumental in creating the problem. They must understand that squatter settlements are only a response to the market. Moreover, governments are a powerful influence on how and where the poor take action to build new settlements, whether legally or illegally. Third, there must be an appreciation of the limited efforts by target groups in improving their own circumstances. This implies that government should move away from short-term interm projects for identified groups, to long term collaboration with citizens and their community or neighbourhood associations. Fourth, there must be an understanding of the constraints faced by low income residents and community organizations in contributing time and energy to community based projects. And finally, the issue of who benefits from community participation cannot be ignored. Hardoy and Satterthwaite argue that governments should not view enabling action as a cost cutting exercise for their administration. If the community does not benefit in the long term, then ultimately, programs and projects are prone to failure as their predecessors (Hardoy & Satterthwaite, 1989: 136-138).

The idea of an enabling approach has recieved both institutional recognition and support. Before its recent acknowledgement by the World Bank, the concept of an enabling approach was first enunciated in the UNCHS and subsequently by the UN

General Assembly. The Global Report on Human Settlements - 1986, suggests that "the main objective of a new strategy must be one of making conditions for self-help and mutual aid as favourable as possible, through sets of enabling action in support of locally - determined, self-organized, and self-managed settlement programmes" (UNCHS, 1987: 195). The role of enabling is presented as one of going beyond the basics of improving and expanding squatter-settlement upgrading and site-and-services programs, to fusing settlement-wide action with local initiative. As the U.N. Report suggests, enabling settlement strategies must be based on a new division of responsibilities between government agencies and local communities. At the settlement level, the strategy identifies the main responsibilities of government as managing the growth of the settlement, whereas the main responsibilities of community groups reside in the carrying out of improvements at the local level (p.196). Therefore, enabling actions not only consist of institutional changes in administrative rules and regulations, it requires a change in management roles between the community and government agencies. Moreover, it involves the shifting of power and initiative both downwards and outwards to the local community.

4.3.4 Community Empowerment

The challenge of an alternative development approach does not end with government enabling actions alone. An equal or greater emphasis should be placed on empowering the local community to take effective action in improving their living conditions. Although empowerment has meant various things to different people, it is "the control people have over the course of their lives, or the amount of power and influence a group has affecting its community (Bratt, 1993:174). As a concept empowerment is based on involving the local population in the decision-making process by encouraging the creation and utilization of alternatives or possibilities, thus allowing the population the

largest possible continuum of choice. In practice it consists of methods and techniques which encourages all members of a group to effectively contribute in the decision-making process. As such, it becomes people developing alternatives for themselves and their community, which reflect their goal and values.

Empowerment in community development projects is also understood as the equitable sharing of power and the process by which weaker groups acquire higher levels of political awareness and strength (Stein, 1990). Residents of marginal settlements are often powerless to adversities, due to: ignorance of their rights in the face of exploitation by land owners; lack of access to legal advice and employment opportunities; and not having the capacity to bargain effectively. Singh and Titi noted that action for empowerment has been increasing within communities, to improve access to resources and entitlements, capacity building, the nurturing of leadership and local initiative and promoting institutional development (Singh & Titi, 1995: 1).

Empowerment can be gained through both individual and collective action, hence the term "collective self-empowerment." Starting at the household level, Friedman explained, people can be empowered in one of three ways. The first is **psychologically**, which concerns an individual's sense of potency or self-confident behavior. To be empowered in a psychological sense, people must possess the belief that they are capable of acquiring the skills to take control of a variety of situations in their lives. People empowered at this level have self-confidence and this allows them to express their opinions independently, to take responsibility for their lives, and among other things to confront individuals in unpleasant situations. People must believe in their own self-worth and must recognize that they have rights that are equal to those of anyone else. However, psychological pride alone will not change situations. It must be coupled with relevant social and political action.

The second is **socially**, concerning access to certain "bases" of household production such as information, knowledge and skills, participation in social organizations,

and financial resources. This is understood as access to the institutions that provide the resources, goods and services needed or desired by all members of society. An increase in social power may therefore be understood as an increase in a household's access to bases of its productive wealth.

The third is **politically**, which concerns the access to which decisions are made such as power to vote, the power of voice and collective action. It involves the ability to determine the conditions of one's living or working environment, which, in turn, is both a cause and effect of one's economic status. Greater political empowerment occurs when individuals organize in to a strong group that applies pressure and becomes recognized as a force in the community.

Friedmann further identifies the interaction that produces the collective self-empowerment. He explains that a household working towards self-empowerment will link up with other households and groups of people who are experiencing a common struggle. This process of reaching out allows households to more effectively tackle larger issues due to the support of others and to strengthen their own position due to the validation it receives in being accepted as an alternative (Friedman 1992: 116-118). Therefore from a broad perspective, empowerment is seen as the mechanism through which broad community goals can be achieved.

4.3.5 Community Participation and Organization

The transformation of empowerment from a concept to practice is through effective action. Community participation and community organization are essential processes in empowering members of a local community to improve their livelihoods. While community organization focuses on the consolidation of the residents into a group or groups, community participation is the "active process by which beneficiary groups influence the direction and execution of a development project with a view of enhancing

their well-being in terms of income, personal growth, self-reliance or other values they cherish" (Paul, 1987 :2; cited in Sheng, 1990: 57). Emphasis is placed on the involvement of the community (as a whole as well by its individual members) in planning and decision-making, rather than merely contributing labour and or money.

There are many reasons presented why community participation is advocated for upgrading projects. On one hand it is seen as a technique for maximizing project efficiency. For governments, the benefits can be summed up as a cost cutting exercise in the form of cheap local labour and maintenance. As for the residents this may be perceived as cheapening of project costs and therefore, repayments they have to make. Also ensuring that the improvements which are made correspond to their priorities, if participation is included in the planning stage (Skinner, 1983).

On the other hand, community participation contains a deeper social and political agenda. It is advocated not only because it facilitates social service delivery by lowering costs and smoothing implementation, but because it fosters a sense of ownership with the project and social integration within communities. According to James Midgley, community participation serves immediate instrumental goals such as the identification of felt needs as well as the mobilization of resources. It also promotes a broader social development ideal; by participating fully in decision-making for social development, ordinary people experience fulfillment which contributes to a heightened sense of community and strengthening of community bonds (Midgley, 1986).

Politically, participation is seen as a basic right. That is, people have a right to participate in the decision-making which directly affects their living conditions. For example, participation in housing is a learning process whereby the urban poor become conscious of their situation, build up self-confidence and understand their power if they act in a concerted manner. But participation should not be limited to "housing" projects. It must be extended to all spheres of life in a decentralized mode of decision-making in

development. It represents what John Friedman (1992) refers to as an "inclusive democracy", which is necessary for the political recovery of the local community. James Midgley (1986) argues that community participation not only humanizes the bureaucracy, but strengthens the capacities of individuals and communities to mobilize and help themselves. In this way dependence on the state is minimized and ordinary people rediscover their potential for cooperation and mutual behavior (p. 8). In this dimension, community participation is seen as a form of grassroots democracy.

The basic question in understanding community participation is to what extent people are allowed to participate. In her article, "A Ladder of Citizen Participation," Arnstein (1969: 217) distinguishes eight levels of participation as:

citizen control	I	
delegated power	I	degrees of citizen power
partnership	I	
placation	I	
consultation	I	degrees of tokenism
informing	I	
therapy	I	non-participation
manipulation	I	

From this broad typology, the higher levels of participation emphasizes degrees of citizen power. At the highest level is citizen control, where the community holds the decision-making power. It has been suggested that the mismatch between government provisions and the needs of lower-income groups disappears when government action and support is determined and defined by the lower income groups themselves. That is because the poor's understanding of participation is often different from that understood by government.

For it means participation in determining the forms of tenure and property rights they are granted as part of a process by which squatter settlements are legalized. It means therefore involvement in determining how land use will be defined as their settlement is regularized. It means their control over

which houses or 'shack' has to be removed to allow access roads to be built and water systems install. It also means giving them access to information and know how which can make such levels of participation more effective. Information on how to undertake studies to determine community needs and capability in terms of implementation, on available credit system, on planning and building laws, on what procedures must follow to obtain some particular public service. Ultimately, community participation is not only having the power to determine how the urban environment is planned, developed, financed, produced and maintained, but also about reshaping what is produced - the kind of house, the nature of health services, the form of public transport services provided (United Nations, 1981: 140).

However, despite these valued arguments, there is a gap between participation in theory and participation in practice. Even though participation at this level has been widely promoted as a major component of planning and social development, its application has been severely limited. The reason most often cited for this is the lack of political will and commitment to its practice. Residents and governments have contradictory interest and governments resents power-sharing. In a study of three different upgrading projects in Karachi, Tunis and Madras, Peter Nientied, et. al. (1990) concluded that the practice of community participation as the "sharing of power" in the decision-making process was all together absent. In these examples, community participation was seen as nothing more than a set of rules and obligations for the affected residents.

Similarly, in a review of community projects which were implemented, Hamdi (1991) identifies three situations in which participation was practiced. First, as an afterthought, where people build their own houses, sometimes to pre-selected plans and the program broadened to include participation in other services. Hamdi refers to the Dandora community development site-and services project in Nairobi, Kenya as one example.

In the second category, participation was explicated stated as a function of the project program, but most of the initiatives were not only conceived but also detailed and packaged from the outside, ensuring that the participatory process had little or no influence

over strategy. Such examples include the Forbes-Davidson project in Ismailia, Egypt and the Lusaka project in Zambia. In addition, the above case studies of Karachi, Tunis and Madras also fit into this category of limited participation.

The third category of participation are sometimes inspired by community activism and are experiments in self-government. In this type of project, shelter is used as a vehicle for social and economic development. It is part of a larger system of initiatives designed to improve the conditions of the poor and disenfranchised people. Unlike the first two sets of examples, these projects have their roots firmly in the aspirations and politics of grass-roots organizations and their response to a common cause. Emphasis is placed on the social component of settlement upgrading and typically, allow greater community participation. The Villa El Salvador settlement upgrading in Lima, Peru, is a prime example of how participation in the planning stage encouraged participation in the implementation stage (Skinner, 1982). The most renowned and successful example is the El Salvadoran non-profit, non-governmental organization, FUNDASAL. This project was designed with community empowerment as an objective for social change. Here community participation efforts were credited for FUNDASAL's success in matters such as cost recovery, selection and allocation procedures, project maintenance, and provision of social and infrastructure service - areas which have been major problems for other institutions (Stein, 1990).

For people to effectively participate in the planning and development of their community, the terms and conditions must be favourable. There is one basic precondition of participation, namely the rights of citizens to organize themselves. Participation requires the voluntary and democratic involvement of the people in: contributing to the development effort; sharing equitably in the benefits derived therefrom; and decision-making in respect of setting goals, formulating policies and planning and implementing economic and social development programs (Midgley, 1986:29). Effective participation in all sectors of the community requires efficient organization, with grassroots support and representation

necessary to accurately reflect and respond to the needs of the whole community. With exception to the third category of implemented projects, one can conclude that the process of participation in most settlement upgrading projects has been a top-down form of consultation, cooption and mobilization. Therefore, unless the process of participation leads to empowerment of the poor, and effective shift in resources to those things which the poor need, it is argued, then it is a waste of their time and effort (Devas & Rakodi, 1992).

4.4 SUMMARY

This chapter has shown that there are no single and universal answer to the problem of marginal settlements. The examples by the non-capitalist nations demonstrate that state direct provision and control cannot solve what these nations see as a housing problem. Similar, in capitalist-based societies, solutions based on market efficiency cannot be expected to benefit people who exist below the threshold of the formal market place. The emerging trends concerning an appropriate solution are the need to consider the perception and aspirations of those being planned for and to increase their effective involvement in the planning and implementation process. The more successful projects are ones that were based on social objectives rather than simply on physical improvements.

Implied in this notion is the need to formulate improvement programs in the full context of the community. The central theme is human resource development for improved living conditions. Through government enabling strategies and empowering the local community, it is believed that programs can improve the quality of life and livelihoods for the disenfranchised. As such, a community approach for settlement development represents the most pragmatic solution.

CHAPTER FIVE

IMPLEMENTING THE COMMUNITY APPROACH

5.0 INTRODUCTION

This chapter examines the operational side of the community approach option, for upgrading and improving local settlements. With the argument for community participation well established in the literature, the issue here is putting it into action. Moreso, how to promote and sustain community-based initiatives. As such, this chapter seeks to identify ways for planners and administrators to create an environment for self-guided and self-managed programs. However, it does not attempt to provide any detailed plan of action. Instead, it focuses on policy guidelines and the institutional support necessary for a such a “bottom-up” strategy to work.

This chapter, therefore, contains some basic recommendations for consideration in designing and implementing an upgrading program. First, in terms of policy, it identifies a set of programming (or guiding) principles, which together generate and sustain the process of economic social development. It then presents the institutional framework to facilitate the development process.

5.1 PROGRAMMING PRINCIPLES

5.1.1 Equity

The community approach is essentially based on a set guiding principles which must be considered in designing an intervention strategy. The first consideration is the notion of equity, which means a person’s natural right to justice. This implies that the local

community, has basic rights composed of equal citizens and is entitled to its fair share in the distribution of urban services. For example, in many Third World cities, there is an inverse relationship between population density and the provision of municipal infrastructure services. The more densely populated areas contain the poorest people, but are the most neglected. Consequently, there is a group of people, defined by a geographic area with less opportunities for improving their livelihood. Therefore, any development project must begin by recognizing the poor's rightful claims both as human beings and as citizens. The recognition of these rights must be translated into entitlements, such as tenure rights¹⁶ and the provision of basic services for the local community.

The principle of equity is also interconnected with the process of participation. Equity is strengthened when the local community is given the opportunity to determine how their urban environment is planned, developed, financed and maintained. As previously noted, for participation to be effective there must be a reason and an opportunity for people to do so. Furthermore, if success in implementation is to be achieved, the role of the community must be central to the project. Local community members are already likely to have some general ideas on a possible solution, especially in terms of priority and how they can pay for the delivery of services. Therefore, the residents should not only be involved in the construction, but in all areas of the decision-making process such as administration, financial, accounting and maintenance. It is a first step in community betterment. This was a major factor contributing to the relative success of Villa El Salvador in Lima (Skinner, 1982) and The FUNDASAL experiment in El Salvador (Stein, 1990). Another example following this type of participatory approach now underway is the *community contract*

¹⁶ Tenure has two dimensions. First, security of tenure. That is, the protection from being forced to move involuntarily and having to incur cost associated with such a move (moving cost, loss of employment, and so forth). The security of tenure apparently has a considerable influence on the willingness of low-income households to maintain and improve their dwellings.

Second, ownership rights of the assets. That is, in addition to security, the right to carry out commercial activities on the lot (unless prohibited by law); the ability to reap the capital gains or increases in the property value; the possibility of using the property as collateral when borrowing; and the prestige of being the property owner (Linn, 1983:127-8).

system in Sri Lanka, where the government gives the local residents the responsibility of managing the physical upgrading of their community (Pathirana & Sheng, 1992). Although this project has its limitations, such partnerships are an exercise in local community management. It promotes community ownership of the project and a sense of accomplishment by the participants after the project has concluded. Furthermore, it is believed local residents will feel more responsible for maintaining *their* services.

Within the structure of the local community, equity is embodied in a decentralized participatory mode of decision-making. This calls for a fair representation among individuals and groups in the community in articulating their needs and the sharing of the costs and benefits derived from ongoing urban developments. However, James Midgley noted that community representation through conventional procedures is invariably sectional, so that the interest and aspirations of the whole community are seldom taken into account in the formulation and implementation of projects. In most cases, the poorest groups tend to be the majority but are least influential and seldom able to express their views. Their powerlessness is often interpreted as passivity and indifference, but the real problem is seen as the lack of opportunity for their direct involvement (Midgley, 1986: 9-10). Since participation emphasizes involving the whole community, minority groups such as, single mothers, the elderly and even tenants, must also be included in the decision-making process. Although local elders and elites tend to be frontline representatives, the primary interest is to secure the involvement of the poor majority in the community-building process.

Equity also means addressing the special needs of different social groups, particularly those with less status in the community. Of particular importance is the role of women, who have been traditionally ignored in the design and delivery of programs. It is an issue that was given attention in the United Nations development agenda for the 1990's (UNDP, 1991). Experiences in community development programs have shown that

women can and have made significant contributions in social development. Two notable examples are found in the Baldia Soalpit Project and the Orangi Pilot Project, both in Karachi, Pakistan. In an environment where female education is said to be discouraged, the local women of Baldia had a major role in organizing the delivery of a low-cost sanitation project, a health care project and an education program catering to girls and young women (Bakhteari & Azam, 1988). Similarly, in the Orangi Pilot Project, women were very active in local groups. Many were elected group leaders and it was often women who found the funds to pay for the sewers out of households (Hasan, 1988). Therefore, through equal participation of the different social groups, you are opening up the community building process and assuring fairness, impartiality and justice, in the satisfaction of needs and the distribution of goods and services.

5.1.2 Self-Reliance

A second principle in designing a community approach is self-reliance. Self-reliance is based on community members utilizing their own skills and resources for making improvements to their livelihood. Enabling self-reliant efforts require an understanding of a community's ability to be self-sufficient in satisfying its needs with its own resources, or with the help of external sources. In doing so, it calls for an understanding of local knowledge systems and the belief in self-help in individual and collective responsibility.

One such understanding is the need for flexible design processes over externally designed and packaged solutions. That is, solutions must be compatible with local conditions. It calls for the outside professionals to withhold their own biases in favour of local knowledge systems and practices. For example, one ideal of self-reliance allows for gradual housing consolidation based on the owner's financial ability. But, as noted in

Chapter Three, some failures in upgrading programs were contributed by programming methods, such as limited use of local materials for housing construction, fixed loan repayment schedules for households and a push for short consolidation times. Considering the growth of marginal settlements as an exercise in self-help, such rigid methods imposed serve only to undermine the practice of self-help and mutual-aid.

Similarly, consideration must also be given to locally appropriate technology. Experiences in upgrading projects have shown the use of *high-tech* products designed to provide basic services, have also met with limited success. Aprodico Laquian (1986) noted that the self-reliance technologies so favoured by the *small is beautiful* approach, have been found to be inapplicable to urban projects. For example, Indonesian and Philippine experiments to introduce biogas digesters, solar water heaters and windmills in urban barrios yielded much scientific data, but no tangible results (Laquian, 1986: 16). The major reason is that too much emphasis was placed on providing a finished product and little attention was given to how the community can maintain the equipment. Technology does not aid self-reliance, unless the project for which it has been incorporated can be managed and maintained by the community. Thus, a basic "rule" of self-reliance would be the need for incorporation of local knowledge and resources into the development program. This is best achieved through direct participation in the design and decision-making process.

In addition, urban self-reliance efforts requires an environment which values, encourages and rewards independent initiative and action (El-Shakhs 1986). The important building blocks for successful self-reliant efforts are a sense of pride and hope and a measure of security and control over one's resources and destiny. According to El Shakhs, these seem to be the the essentials for unleashing the ingenuity, initiative and leadership potential in a small community. He argues that financial resources and technical know-how are legitimate areas of concern and assistance by governments, but they are insufficient or

even secondary matters. Therefore, in essence, self-reliance cannot be simply imposed or organized from above, but must come from within the local community (El-Shakhs, 1986: 17-18)

Creating an environment for self-reliance, requires attention to increasing the economic productivity and social enhancement of the community. John Friedmann (1987) argued that developing or improving the local economic base is necessary for sustaining the viability of the community. He suggested that one possible course of action is the promotion of small business developments, including joint ventures with community capital and worker-owned enterprises. Friedmann sees the benefits flowing from this promotional strategy to include local investments and new employment within the community itself (Friedmann, 1987: 371-2). In the same context, Aprodico Laquian (1986) noted considerable success has been achieved in creating employment for the urban poor using appropriate technology and self-reliance organizations. For example, providing assistance to hawkers and vendors, small stall owners, flee-market sellers and para-transit operators have improved their incomes (Laquian, 1986: 16). Overall, in the long-term, it promotes an upward cycle of human resource development. That is, additional employment contributes to increases in household incomes, health, nutrition, education and family planning and ultimately better living conditions.

There is also the need for the creation and expansion of community-based services to support the household productivity. Friedmann (1987) suggested the type of services that are needed includes those that are in partnership with households, churches, and other civic groups. For example, providing support for kindergarten schools, community health centres, legal aid services and continuing education and vocational training (Friedmann, 1987: 371-2). Therefore, an environment for self-reliance, involves the community's gaining access to existing and new resources and the freedom to use their abilities in locally appropriate ways, to make an improved difference in their lives.

5.1.3 Community Building

A third consideration is that of community (or institution) building. It is about safeguarding and institutionalizing the principles of equity and self-reliance and community participation in all development initiatives - from problem identification to problem-solving. As such, it involves procedures for democratic decision-making at the local level and the involvement of the people in these procedures to the extent that they regard them as the normal way of conducting community affairs (Midgley, 1986:29). For the local community, it means strengthening their organizational networks, the recognition and validation of their knowledge, their internal leadership and their capacity to take appropriate action. In doing so, a major priority must be to raise the level of social and political consciousness of the people. That is, making them aware of their vulnerabilities and what alternatives and skills are required to improve their situation. As such, education and training is an integral part of this process. Furthermore, it is important to unify all sectors of the community and foster solidarity and collective self-empowerment.

The process of community building incorporates a practice of mutual social learning. According to John Friedmann (1987), a social learning approach is the workings of a bottom up strategy, which community members share their knowledge and resources in creating a program that achieves a fit between needs and capacities of the beneficiaries and those of the outsiders who are providing the assistance. Among other things, this practice involves a transactive relationship between all participants. It may also involve external agents, such as community activists and social workers who encourage, guide, and assist the community in the process of change. Friedmann suggested that to be effective, external agents must also develop a transactive relationship of trust with the community. In addition, building the local community requires a feedback process. It

requires one to think of the assessments of what has been accomplished and what has gone wrong and a willingness to make appropriate adjustments in the course of the implementation project itself (Friedmann, 1987: 81-82).

The path towards building local organizations is through community mobilization. It has been suggested that an effective process of building the capacities of local communities requires an organization that identifies and involves as many individuals and associations as possible, in creating and implementing a vision for the community (Kretzmann & McKnight, 1993). Local groups and individuals are seen as the basic community-building tools and the starting point for this process. As such, creating linkages among interest-groups and individuals are the starting point for developing the internal social networks of the community. It is through these groups and individuals coming together that a representative organization can be convened for the whole community.

Kretzmann and McKnight (1993) suggest the path towards whole community mobilization would cover at least five basic steps in the community building process. The first step is identifying completely the capacities and assets of individuals, citizens' associations and local institutions. This includes existing religious groups and cultural organizations. The second, is building relationships among these local assets for mutually beneficial problem-solving within the community. The third step is mobilizing the community's assets fully for economic physical and social development and information sharing. The fourth is convening as broadly representative group as possible for the purposes of building a community vision and plan. And the fifth step is leveraging activities, investments and resources from outside the community to asset-based, locally defined development (Kretzmann & McKnight, 1993: 345).

In the long-term, community building provides the groundwork for ensuring continuity of improvement programs and for providing greater local autonomy. The ability

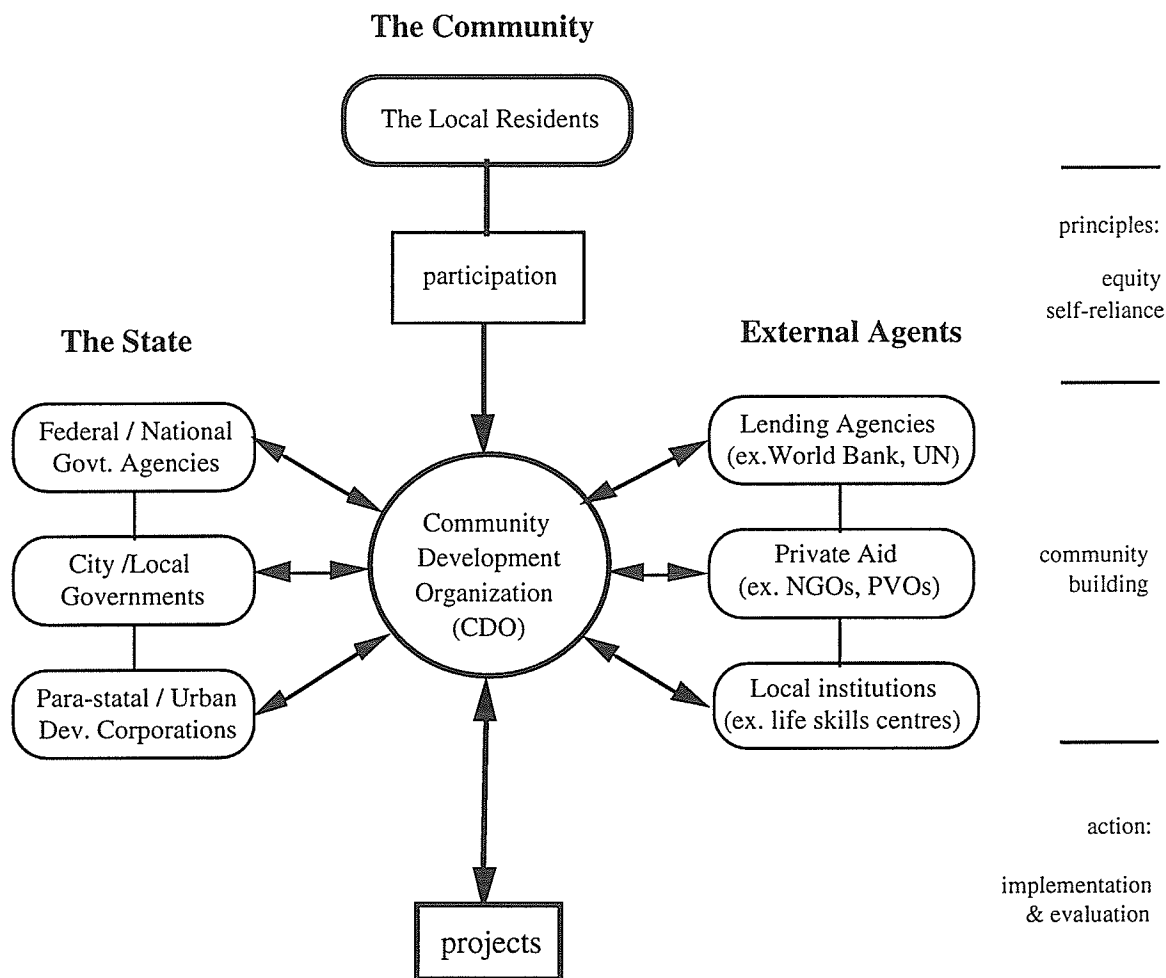
of community organizations to sustain both social and physical development is achieved through a participatory feedback process, capacity building and leadership training of local organizers. Furthermore, many authorities associate institution building with the establishment of decision-making bodies that are fully representative, democratically elected and accountable (Midgley, 1986: 29). For larger communities, this can eventually lead to the creation of formally recognized administrative entities, as in the case of Villa El Salvador, on the periphery of Lima in Peru. Nevertheless, whether local institutions are formally or informally established, their empowerment and consolidation and effective functioning are necessary for long-term community development.

5.2 INSTITUTIONAL FRAMEWORK

Associated with implementing the community approach is the issue of institutional coordination. It is an important component for a successful program delivery, as local action needs to be supported, facilitated and complemented by appropriate action from government and non-government agencies. However, for a community approach to work, it must be responsive to two issues. The first is the top-down nature of government administered programs, which was seen as technocratic, authoritative and inflexible and severely constraint by lack of personel. The second is conflicting interests among governments, sponsoring agencies and that of the targeted local community. It was noted that conflicts among government agencies had contributed to costly delays and non-replicable solutions in projects in Kenya, Zambia & Tanzania (Rakodi, 1991; Peattie, 1982) and in The Philippines (United Nations, 1986). Therefore, if the challenges of a community approach are to be met, better institutional arrangements are needed. In particular, governments must change its approach to facilitate the locally-based initiatives.

Figure 2.

THE INSTITUTIONAL FRAMEWORK



The above conceptual diagram (fig.2) illustrates the potential involvement and relationships among various organizations (or actors) in planning and implementing a local community improvement project. These 'actors' fit into three broad groups. First, **the state**, which consists of both national and local governments and their agencies. These include para-statal authorities, such as urban development corporations (UDCs). Programs of this nature are usually controlled by the national government, with technical assistance

from the respective urban governments. The second group are the **external agents**. External agents cover a wide array of institutions involved in community development. First there are the International Aid agencies, such as the World Bank and the various United Nations departments, generally working through national and local governments as financial sponsors. Other external agents include both domestic Non-Governmental Organizations (NGOs) and foreign Private Volunteer Organizations (PVOs), as well as informal church groups, representatives of political parties, young professionals and universities and technical colleges.¹⁷ The third and most important is **the local community**, defined as squatters or other informal settlements.

At the centre of this diagram is a locally-formed Community Development Organization (CDO), whose main responsibility resides organizing and managing local programs and projects. Such local arrangements are necessary since effective participation is dependant on the community's ability to organize itself. The CDO should be convened as fully representative of the people, to assure equity and have a collective voice in the decision-making process. Therefore, it must be democratically elected and self-managed by the local residents, with little need for multiple layers of authority. This organization will be responsible for bringing together individual groups for the purpose of building a community vision and plan of action, and directing the implementation of that plan. The organization's role consists of setting long-term community development goals; identifying areas for immediate action and planning and implementing related projects. It involves information collection and distribution among community members, in regards to

¹⁷ Friedmann had made a distinction between NGOs and PVOs:

NGOs are officially registered professional groups, whose university-educated core staffs focus their work on communities of the disempowered. They are funded through private donations, PVOs and the state. They may engage in a variety of tasks, from project work, to process oriented work, action research, and pure research.

PVOs are foreign NGOs. Some of them have in-country operations, others are primarily donor organizations; few do both kinds of work. They are typically global in scope and operate with a very large budget, and they may also do contract work for international aid agencies. Examples include CARE, Oxfam and the World Council of Churches (Friedmann, 1992:145n).

identifying their needs and their ability to pay for and maintain the services they are seeking to receive. In designing a program, the CDO can solicit assistance from government agencies and private organizations for advice and help. In project implementation, the residents through the CDO should have the option of doing the work themselves or hire a private contractor, as encouraged in the *community contract system* in Sri Lanka (Pathirana & Sheng, 1992).

In regards to the role of government, the lessons of past self-help projects point to the need for a single facilitating agency, with the capacity for short-term tactical decision-making and coordination of the work involved. Although many projects were managed by special purpose agencies located within or closely associated with existing local governments, they were constrained by the cumbersome and bureaucratic procedures. To overcome many of these constraints, it has been suggested that a facilitating agency “should command great flexibility, be reasonably autonomous, not prone to procedural bottlenecks and delays, can raise resources outside the government budget, and can be made accountable for specific performance” (UNCHS, 1987: 114). It is hoped that through this arrangement jurisdictional conflicts and administrative weaknesses can be overcome with effective organization and coordination of the delivery of urban services. Furthermore, when a pilot project has ended, it will have developed a cadre of skilled and experience personnel to continue the delivery of community services.

The agency also needs to emphasize a community development function. Since economic and social development are to be major objectives in any upgrading program, the agency’s primary role will be to provide collateral and giving guidance in these areas as needed by the CDO and the residents. As an outsider, their basic task is to *animate*, that is, to spark endogenous change from within the community itself. This role is translated into action by promotion, mobilization and providing technical, social, legal and

administrative assistance to the community. This includes ensuring that community members know their rights and entitlements and have the power to demand them. In upgrading projects in Zambia, Kenya and Tanzania, community development personnel worked with residents at the neighbourhood level, giving support and advice on self-help construction and to navigate the bureaucratic procedures. This effort was considered instrumental in the relative success of the projects (Lee-Smith & Memon, 1988; Rakodi, 1991).

This arrangement also recognizes the utilization of Non-Government Organizations (NGOs) as project advisors. Many authors have emphasized the importance of NGOs in community development (Devas & Rakodi, 1992; Hardoy & Satterthwaite, 1989; Midgley, 1986; Stein, 1990; Turner, B., 1988; Friedmann, 1992). One reason is that NGOs play an intermediary role between the demands of the CDO and the authorities, whom the demands are addressed (usually municipal governments). More importantly, NGOs often have better networks within poor communities, may be more representative of the interests of those communities and better motivated than government agencies. Unlike the State, they are claimed to be dynamic, flexible and socially concerned and are usually staffed by people who have a deep personal commitment to humanitarian and participatory ideals. Most NGOs work through the facilitating agencies during the project and some, such as Human Settlements of Zambia (HUZA), continue to assist communities after the project has ended (Lee-Smith & Memon, 1988; Turner, B., 1988). The work of the FUNDASAL in EL Salvador is one example of an NGO involvement as the facilitating agency. In designing a program of action, the CDO can turn to NGOs for advice and help. Through NGOs, the CDO can be guided to exert popular pressure on the government in order to encompass a more beneficial upgrading program based on joint decision-making. Moreover, in the absence of a government facilitating agency, an NGO's role as project coordinators is stressed.

This institutional framework places the government in a more long-term collaborative role with the local community. Here the government participates in activities of the people (and not the other way around), through such things as arranging financing, municipal services and providing technical support. Through direct administrative and technical support, the local community determines the type of program it wants in relation to its needs. It also gains access to necessary resources that otherwise could not be obtained under normal circumstances. However, indirect support is also needed if the benefits of community-based programs are to be fully realized. Some major innovations will have to occur in the areas of legislation, personal credit, and planning standards and procedures.

Creating a more favourable environment for settlement developments may require circumventing conventional planning laws and approval procedures. For example, designating these marginal settlements as special zones to facilitate the relaxing of building codes and accommodate the process of housing consolidation., as tried in Tanzania and Jamaica (Hardoy & Satterthwaite, 1989: 131). Similar legislative reforms are also needed to ensure residents tenure rights and to improve land acquisition procedures.

In regards to credit, creative and flexible approaches are also needed to support self-reliant efforts. In cases where land registration takes a considerable amounts of time, an *approval in principle* could be granted for tenure security (i.e, a right of occupancy) to facilitate residents using their homes as a collateral for loans. Also, to allow for a resident to use the home as a place for conducting commercial activities. Other experiments that have been tried include, putting monetary value on labour, or so-called "sweat equity;" community "guarantees" for individual household payments; low-interest financing and the creation of a building materials cooperative (Stein, 1990). Above all, the most important

challenge for government is to create favourable conditions to the well being of the entire community, as well as its individual members.

5.3 SUMMARY

In sum, this thesis has explored the basic question of how to improve the living conditions of marginal settlements. Accepting the fact that marginal settlements are a permanent part of the urban milieu the argument is that, if given the opportunity, they can improve their living conditions. The provision of aided self-help housing achieved a much greater success than the previous low-income housing solutions. However, it too had difficulties in reaching the poorest groups, as project designers had also overlooked the residents' innate capabilities in solve their own housing problems. The more successful projects had placed a greater emphasis on social objectives rather than simply on infrastructure.

Evidence towards more appropriate solutions show the need to consider the perception and aspirations of the targeted group. Implied in this notion is the need to formulate improvement programs within the full context of the community and seeking their full involvement in decision-making process. It is believed that more appropriate solutions can best be achieved when programs are developed at the community level, as the residents are already likely to have some general ideas on how solutions applied will affect them. As such, incorporating a community approach into settlement upgrading programs offers the most potential for improving the quality of life and livelihoods for the local residents.

Enabling the community approach means facilitating the self-guided and self-managed community programs. It calls for policies and programs to be based on principles of equity, self-reliance and community building. It shifts the decision-making downwards

to the community level, so that partnership arrangements can be made between governments, non-government organizations and the local community in the management of such programs. Enabling action is also needed to improve the bureaucracy in areas such as community credit, tenure legislation, relax planning standards and procedures. In the realm of urban planning itself, the community approach utilizes two planning models: social mobilization and social learning (Friedmann, 1987). Both models require substantial departures from the top-down approach of traditional planning practice, to a bottom-up strategy than generated from within the local community.

Nevertheless, while the community approach seems to be the most pragmatic solution for existing marginal settlements, it is not a panacea. It will not stop the growth of informal settlements. Therefore, it should not be a detraction from addressing the overall inequalities that results in the growth of these informal settlements. The more successful self-help projects have owed much to the fact that the authorities remove the constraints in the actions and initiatives of citizens and their organizations. But so far these are only done in the projects. Very little is done outside the projects themselves at the settlement-wide level. As Hardoy and Satterthwaite (1989) noted, many of the initiatives to help poorer households were not market solutions, but negotiated solutions where concessions were made as a reaction to popular pressure under democratic systems of government. This requires both administrative and legislative reforms to counter the discriminatory effects of the market place and make it work for low-income people. There is a need for carefully directed government action to ensure the fulfillment of the basic needs of those who the market does not serve. These requirements are more political than technical in nature and requires a political will.

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