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Editorial

Equal access to shelter: Coping with the urban crisis by supporting self-help housing

How to achieve access to adequate housing for the rapidly growing urban population of the developing countries is a great challenge. After roughly two decades of gross neglect of the housing question by governments and international organizations alike, the 5th session of the World Urban Forum – scheduled for March 2010 in Rio de Janeiro – calls for rethinking the urban agenda, including the need to develop new solutions for the exploding cities of the global South. One of the strategic themes of the Rio Forum is that the overall 'right to the city' agenda is the issue of equal access to shelter. By focusing on that theme this special issue of Habitat International aims to contribute to the debate and to discuss a variety of hands-on experiences and policies that are based upon the support to self-help housing solutions. The worldwide housing backlog is characterized by unprecedented proportions, and demographic calculations show a tremendous growth of population and, as a consequence, an increasing housing demand, newly built as well as related with home improvements (UN-Habitat, 2006). While the search for large-scale housing delivery is going on and on, this special issue underlines the importance of self-help housing as common practice for millions, although not being mass-moving anymore.

Another objective of this special issue is to focus on current practices and policies related to self-help housing, and self-help potentials connected to the main housing questions. Worldwide, millions of households are practising some form of self-help housing. If helped by governmental or private sector organizations, CBOs or NGOs, it is called assisted self-help housing. Self-help is regularly the only way for low-income households to obtain their own house. Low-income households can build and improve the house step by step once sufficient finance is available and once these households decide to invest it in their house. Such a building process is generally spread over a long period of time. The bad housing conditions in developing countries are closely related to poverty in urban as well as rural areas. Worse economic circumstances have compelled households to find their own way in providing all sorts of (irregular) dwelling solutions. Truly, self-help housing is an inevitable way of living for many. A better support of self-help housing by governments and housing institutions will probably benefit many families and even whole communities. Moreover, the 'power of self-help housing' is an essential means while combating the (foreseen) housing shortage in the developing world. In other words, solving the housing problem worldwide is only possible if the power of self-help housing is incorporated in housing policies. However, self-help housing is not the one and only housing solution, on the contrary: in order to combat world's housing backlog all kinds of housing delivery methods must be mobilised. In this respect, Choguill (2007: 148) remarks that 'sustainability' of housing policies should not deserve the main focus, 'but whether the housing needs of the poor have been met.'

The special issue opens with two general contributions, reviewing (1) the potential of (assisted) self-help housing for the urban poor and (2) the importance of housing finance for incremental construction and improvement of houses. In addition, a series of papers on self-help housing aspects and institutional housing is presented for 8 countries: South Africa, Sri Lanka, Indonesia, India, Thailand, Peru, Ecuador and Mexico. While some papers focus primarily on housing in specific metropolises, such as Bangkok (Thailand) and Kolkata (India), all contributions elaborate on the occurrence of self-help housing and/or institutional housing. The roles of national governments differ, but are very essential to fight urban poverty and improve the habitat conditions of the urban poor.

The urban crisis in the developing world is strongly connected to urban poverty and poor housing conditions. Massive urban growth is indeed a big challenge for mankind. The 'urban environment' is advantageous and attractive for millions worldwide. However, such urban growth goes together with the formation of slums, which causes many constraints concerning inferior housing qualities and poor quality of the living environment. In this respect, the challenge for politicians, urban planners, and other professionals is huge. Solving the housing problems in the 'growing cities of the future' is of equal importance to solving problems in existing slums. Most countries have gone through a decisive process of urbanization in the second half of the 20th century. These processes as described for the Latin American, Asian and African cases in this special issue, show a tremendous power of urban growth, the formation of metropolises and big cities, accompanied by additional constraints on housing and living conditions as a consequence.

The common denominator of all country case studies presented in this special issue is self-help housing, be it 'assisted' or not. The emergence of self-help housing is determined by the level of national economic development, the incidence of successful public housing or institutional housing, and the way a government focuses on pro-poor housing strategies. Shedding light on national housing delivery systems is therefore of special importance (see e.g. the account of the two main modalities of the housing delivery system in Mexico in this issue, by Bredenoord & Verkoren). A closer look at

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housing delivery systems will lead us also toward technical issues, such as (mass) production of cheap building materials and prefabricated building elements, the involvement of industrial production methods and the solving of logistic problems. This would also lead to recognition of the need to produce building materials locally with sustainable working methods. The latter is not included in this special issue, but these are also main points of attention.

The question of the effectiveness of so-called 'aided' self-help housing in terms of meeting the growing housing demand may revive memories of the fierce debates of the 1970s and 1980s. In these decades, some national housing programmes indeed made the difference for the urban poor, by effectively enabling them to build adequate shelter according to their own needs and means. As Joshi and Sohail show in this issue, the Million Houses Programme in Sri Lanka is a classic example of such approach. The authors also show how the Sri Lanka 'People's Process' influenced approaches to housing globally, such as in Thailand, India and South Africa. The contributions in this issue on these three countries, however, make clear that such state-aided house-building programmes were relatively short-lived and that they never reached the scale needed for satisfying the housing demand of all urban poor. As such, Yap and De Wandeler's contribution on Thailand presents a rather mixed picture. Although their analysis of aided self-help housing programmes in Bangkok shows some successful results, it is also true that this holds only for some of these programmes and such on a relatively small-scale. Even in post-apartheid South Africa, where mass delivery of pubic housing with different kinds of state subsidies characterized post-apartheid housing policies, the so-called 'People's Housing Process' of state-aided house-building failed to close the gap between demand and supply of shelter for the poor (Landman & Napier, in this issue). Sengupta (in this issue) analyses the case of housing policies in Kolkata (Calcutta), India and shows why self-help housing has not been accepted as a feasible policy option.

Indeed, in the 1990s and 2000s "there has been a swing of emphasis away from housing, which dominated discussion in the 1960–1980 period, to a growing stress on planning and related themes, starting with urban management approaches in the 1990s" (Jenkins, Smith, & Wang, 2007: 178). This issue opens with a concise overview of the main shifts in urban paradigms and policies over the past four decades, thus contributing to the overall objective of this special issue, which is to discuss and rethink the potential of (aided) self-help housing policies in the cities of developing countries (Bredenoord & Van Lindert, in this issue). In addition to the presentation of various real-life examples of failed and successful programmes of aided self-help housing, the papers in this special issue of *Habitat International* principally elaborate on three themes which are crucial for a potential scaling up of self-help solutions for the urban masses: (1) housing qualities (2) finance for housing; and (3) land for housing.

Housing qualities

The 5 key dimensions of shelter deprivation that are used by UN-Habitat for a standardization of worldwide monitoring of housing conditions are directly related to the quality of housing. These indicators are: access to water; access to sanitation; sufficient living space; durability of the house; and security of tenure. With exception of security of tenure, the indicators emphasize the physical quality of the house, in particular whether the house is connected to the networks of basic facilities and public services and how the house is designed and built. Each indicator is of vital importance for the living conditions of the urban poor, which is also being acknowledged in the various sites-and-services and settlement upgrading schemes. However, although such schemes invariably include elements of service provision (individual or collective) and tenure regularization, less attention seems to be paid to the quality of the building materials, optimal plot sizes for building, etcetera (see Bredenoord & Van Lindert, in this issue). The production of technically 'safe' houses, good quality building materials and safety bringing techniques in earthquake-sensitive areas deserves serious attention. In addition, the focus should also be on the production of construction materials and the production methods: large-scale *vs.* small-scale, national *vs.* local or regional, unsustainable vs. sustainable.

The term 'low-cost housing' primarily reflects the technical solutions sought to reduce costs. From this perspective the house is perceived as a physical unit and such an image does not attach much importance to housing in terms of what it means for its users (cf. Turner, 1976). In general, those using the term low-income housing are more sensitive for the affordability criteria that fit the building strategies of the poor. Thus, low-income housing is not in the first place a technical solution, but it offers flexibility for the users when to build and under the terms and conditions under which they are willing to do so. A new look at the discussion on building materials is not so much about the production of building materials but more about the marketing of these materials through local traders, which offer different methods of paying (see Ferguson & Smets, in this issue).

Finance for housing

Housing finance is one of the crucial elements for building. Money is needed for buying or securing a plot, buying building materials and obtaining construction skills. Conventional housing finance is almost inaccessible to poor households. This implies that marketing of conventional housing finance schemes will not be very successful. The products they offer do fit the middle classes better than the poor. To have a product appropriate for the poor, Turner's (1976) notion about housing is of great importance. He observed that building strategies have a short-term horizon, a characteristic which has implications for its financing. Short-term building can do with short-term finance. However, many architects and bankers are convinced that they cannot build a decent house with a relatively small amount of money. Their conclusion is that large amounts are needed, which can be made affordable by extending the period of repayment. Microfinance tends to face similar problems when it concerns housing finance. Still different innovative housing finance schemes are implemented. In this issue Ferguson and Smets provide a contemporary overview of different housing finance options which would fit the self-help housing process. In addition, they discuss a number of innovative housing finance products. Apart from top–down initiatives, grassroots initiatives are still wide spread in the so-called 'informal' financial sector such as moneylenders, pawnbrokers and financial self-help groups. Moreover, initiatives copy grassroots products or develop innovate institutional arrangements. Such institutions may even serve clients in the neighbourhood or even at the doorstep.

In addition to the overview sketched above Klaufus, as contributor to this issue, pays attention to the A–B–C (Save–Subsidy–Credit) method in Ecuador, which shows that the local context can lead to a different interpretation of A–B–C. Comparable systems, being co-financing or mixed-financing are emerging in many other Latin-American countries too, such as in Peru and Mexico. In addition, Yap and de Wandeler in this volume show that the combination of networks of community organizations and savings groups in Bangkok offer access to public finance for land purchase, housing and habitat improvement.

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Land for housing

The 'right to the city approach' in the preparation documents of the World Urban Forum in March 2010, focus on land and housing rights as well as on the needed upgrading of informal settlements. In developing countries, the 'land for housing' issue is an important factor for consideration and the improvement of urban land policies is also becoming part of strategic planning. Public land policy should include planning instruments, such as master plans, zoning plans and building regulations, to protect the natural environment and to profile the desired future urban development (Dowall & Clarke, 1996). However, without strategic purchases of (future) urban land and without strongly focused infrastructure investments, such desired urban development would not readily occur. Also, 'land for housing the poor' is often not cost-effective and, therefore, public sector participation is generally needed. Therefore, adequate land for housing programmes as part of local governmental schemes, are crucial for housing low-income families. In this respect, Potter and Lloyd-Evans (1998: 151) state: 'in respect of land, the need is for governments to acquire urban land, by either land banking or land pooling.' In order to avoid that private parties withholding the required land for speculation purposes, an improvement of the legislation concerning public expropriation of future urban land, is needed in many countries (see e.g. UN-Habitat, 2006: 166). Generally, the 'land for housing situation' is extremely underestimated, given the enormous demand for (new) urban land. Other aspects of land management are, for example, minimum plot-size and quality standards, both affecting the cost-price of plots. Furthermore, the housing plots, especially if located near cities or urban sub-centers, have potential commercial value, which can push out the poorer segments of society.

Concerning land ownership De Soto (2001) has put the problems of land titles on the global agenda, which went hand in hand with the launch of the Global Campaign for Secure Tenure by UN-Habitat in 1999. It is stressed that the poor may possess property, but they mostly cannot prove their ownership with a deed or use it as stepping stone for obtaining housing finance. De Soto stresses that governments should legalize such practices through titling, which would ultimately channel more capital into the 'formal' economy and lead to a better functioning economy and market. However, '30 years of experience with land titling programmes that lent little support to De Soto's claims went unnoticed' (Satterthwaite, 2009: 305). De Soto's ideas do not go uncontested (see e.g. Gilbert, 2002; Payne, Durand-Lasserve, & Rakodi, 2009; Smets, 2003). For example, positive effects of mass land titling, as was done in Peru, have not yet reached the owners, while the introduction of legal titles is not increasing immediately municipal revenues. Nevertheless, land titles offer dwellers security of tenure, which is always necessary in the longer term. It can accelerate the construction of housing in poor settlements, but it also brings the introduction of taxes on land which is often in the interest of poor households. Promoting effective land ownership by the owners is necessary, but special legislation, to be found in some countries, can be valuable; or in other cases *de facto* tenure can be secure since serious government investments in infrastructures and services. Evictions of urban slums are still an ongoing threat for many, to be avoided above all if governments do not offer enough alternative locations/houses for their slum residents, which is regrettably often the case. Measuring security of tenure in informal urban settlements is, moreover, still a great challenge (UN-Habitat, 2006: 95).

In this issue, Yap and De Wandeler illustrate the struggle for collective title deeds in Thailand (Bangkok), while Tunas and Peresthu discuss the importance of tribal land rights in the formal and informal land market of Jakarta (Indonesia). Also, the phenomenon of collective title deeds may be important in self-help housing projects that are managed by small cooperatives and typically include mutual aid components. Such projects often are combined with saving and building programmes (see e.g. in this issue Bredenoord & Van Lindert).

(Aided) self-help housing, a look into the future

This special issue shows a kaleidoscope of housing solutions and (actual or ideal) state roles. According to Scott (1998) the state and professionals tend to look for blueprints and standardised solutions and avoid the incorporation of local practices and knowledge. This could indicate that professionals tend to utilize top-down initiatives, and refrain from enabling citizens to develop their own initiatives. Instead, planners and policy makers focus on the diagnosis of problems and will try to overcome the difficulties they face; traditionally seen, they think for the people and do not co-operate with them. As a consequence, there is often insufficient attention for how to overcome stumbling blocks encompassing issues of communication, culture, and power, which hinder the consideration of local knowledge, values and cultures. Incorporation of the available value of self-help housing in urban planning and (social) housing is a great challenge that, however, can be effectively worked out as a consequence of actual building practice. Involving residents with the improvements of the environment of the house, such as, for example, streets, public works and the collection of trash, is actually difficult, because professionals mostly see the interest of the families in a rather 'abstract' way.

The possible 'added value' of this special issue is that the various papers highlight strong and weak points in different approaches and contexts. (Aided) self-help housing has an enormous potential, but as yet there is too little knowledge about how the processes involved can be supported in a specific context. In other words, it is often not well understood which factors make a good practice work in a specific neighbourhood and fail in another. The same problem arises when informal practices of self-help housing are incorporated in formal housing approaches through 'de-informalisation strategies' (Smets & Salman, 2008). Such de-informalisation goes together with the incorporation of informal practices in a formal institutional setting, which limits the possibility of adjustment to local circumstances. Here local knowledge cannot be easily incorporated due to standardised approaches. Some of the contributions in this special issue show that incorporating local practices can be very diverse, which reflects the embeddedness of products offered to improve housing conditions for all. This implies that a process approach is increasingly needed in the development and implementation of schemes offering different elements needed for self-help housing.

This special issue focuses on contemporary practices and policies related with self-help housing in a selected number of countries. Practices and policies in other cities and countries should be investigated in the future in order to obtain a broader image of the worldwide situation on (assisted) self-help housing. The role of the international agenda on habitat matters is important and so are housing policies. During the 1990s and 2000s the international agenda was focused on a variety of themes related to housing issues. However, issues like house production, housing qualities and 'affordable housing products' did not get specific attention. Affordable housing production – inclusive assisted self-help housing – deserves attention on the (inter) national research and policy agenda. This implies that, amongst others, (new) 'self-help housing products' should be discussed and developed for specific contexts in which the local knowledge of beneficiaries and professionals are both taken serious.

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