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**Adequate & Affordable Housing for All**

**Research, Policy, Practice**

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# Improving access to adequate and affordable housing for the urban poor through an integrated approach

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## Abstract

The South is urbanizing at an unprecedented rate. Occurring concurrently with the accelerated urban growth is what is now commonly referred to as the "urbanization of poverty"—the fact that a rapidly increasing proportion of the world's poor are to be found in cities and towns. An ever-rising number of urban poor households are thus seeking low-cost housing within their means. This has resulted in a proliferation and expansion of densely populated and overcrowded informal settlements characterized by inadequate infrastructure (water, sanitation, drainage, waste management, and access roads and footpaths), and poor building and housing conditions. In many cases, more than half of the population live and work in these unhygienic, hazardous environments where they face multiple threats to their health, well being and security. Moreover, most Southern nations cannot provide sufficient employment opportunities for the rapidly growing number of new entrants to the urban labour market each year. A substantial proportion of women and men living and working in informal settlements are thus unemployed or underemployed in the informal sector, earning low incomes for long hours of work. And a majority consequently find themselves unable to afford the cost of adequate shelter.

Early interventions by Intermediate Technology Development Group (ITDG) aimed to improve poor people's shelter conditions in rural areas through the use of appropriate building technologies. However, recognizing that poor households in cities and towns were facing an even bigger housing problem, ITDG shifted its focus to urban areas. Subsequent participatory action research projects have substantiated the complexity and multidimensionality of urban poverty, and shown that a single sector approach cannot sustainably improve the shelter conditions of those living in poverty in cities and towns. ITDG has learned that improving urban poor people's housing (physical capital) through the use of alternative building materials in urban areas involves not only a review of standards and regulatory frameworks, but also building human capital through skills upgrading, strengthening community based groups and empowering local communities (social and political capital), and facilitating access to credit (financial capital).The paper reviews the evolution of ITDG's interventions from a single sector, appropriate building technologies perspective to an integrated sustainable livelihoods approach to improving access to adequate and affordable housing for the urban poor.

*Keywords*: housing, urban poor, sustainable livelihoods

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## Introduction: the significance and importance of housing

Housing is a basic need. In both rural and urban areas, housing provides people with necessary protection from the elements and attack from wild animals or fellow human beings. It is where fundamental functions of life – eating and sleeping – take place and women carry out their roles of reproduction (child bearing, child rearing), production (work down for payment, home production) and household and community management (activities undertaken at household and community levels). It provides a location from which people can access employment opportunities as well as engage in income generating activities.[1]

The importance of housing in society can hardly be overstated. Housing is typically the largest single item in the household budget ─ and thus has fundamental implications for household consumption. But housing does not only have financial consequences. The composition of the housing stock impacts not only on lifestyles but also on overall urban form. The social organization of housing, particularly in terms of tenure and dwelling type, can thus affect society in highly significant ways (Kemeny, 1992),

Housing is a critical factor in determining the general quality of life for all people, and uneven access to adequate and affordable housing is an important aspect of inequality in many cities in the South. There are three aspects of the housing situation which can be identified when measuring housing inequality. Firstly there are the issues of access to housing, security of tenure and opportunities for mobility. Then there are the physical characteristics of housing which are an important dimension of advantage and disadvantage – space, number of rooms, state of repair, surrounding environment, etc. Finally, some people are able to access credit and capital as a result of their housing situation while others are not (Morris and Winn, 1990).

Based on symbolic interactionist theory, Steinfield (1981:202) makes the following propositions regarding housing:

(i)    The meaning of housing will vary from group to group.
(ii)   Housing can influence social interaction patterns and therefore the extent of shared meanings developed by residents and the extent to which a social world or subculture may exist.
(iii)  Housing is used as a symbol of self.
(iv)   Changes in residence are associated with status passages as part of transformations of identity.
(v)    Residents of a building take on an identity ascribed by the building to which they may or may not conform.

In sum, housing is where you live, how you live, and what you live in – and it is inextricably interconnected with well-being, socio-economic development and sustainability of livelihoods.

## ITDG's International Shelter Programme

Intermediate Technology Development Group (ITDG) is an international non-governmental organization (NGO) with its head office in the UK, and country offices in Africa (Kenya, Sudan and Zimbabwe), Asia (Bangladesh, Nepal and Sri Lanka) and Latin America (Peru). The former International Shelter Programme, established around 1975, was one of ITDG's main programme areas.[2] The initial focus of the programme was on increasing the supply of affordable locally produced

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[1] Income generating activities carried out in the home range from retailing of food to giving injections, from manufacturing cigarettes to keeping livestock. Home-based enterprises (HBEs) involve varied skills and resources, and may use small or considerable parts of the dwelling, despite the limited space available for all activities (UNCHS/ILO, 1995). HBEs mobilize resources effectively and increase national product, and make a significant contribution to the local economy (Majale, 1998).

[2] Following the adoption of the new Group Strategy 2003/07 (ITDG, 2003) the International Shelter Programme was subsumed into tone of the International Programme Aims – the "Access to Services" programme. See also http://www.itdg.org

building materials and developing livelihoods from building materials production. [3] From 1987, however, the programme broadened its approach to address the shelter needs of the rapidly increasing number of poorly housed without access to adequate shelter in the South. The expanded agenda resulted in the programme engaging in a wider range of activities. While improving access to appropriate building materials and construction technologies remained a primary objective of the programme, as did employment creation and income generation, other issues became at least equally important, including access to land and finance, participation, equity and the environment (see Box 1). Still, much of the research and development work in the field of housing continued to seek to improve the quality and durability of rural housing, largely through participatory technology development (PTD).

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**Box 1**   *The approach of ITDG's International Shelter Programme*

The purpose of ITDG's Shelter Programme was to develop and disseminate innovative shelter technologies and approaches with poor women and men in selected countries. Five broad, shelter-related themes where action was required for the programme to fulfil its purpose were identified:

- "*The environment*. The aim being to improve environmental sustainability of low-income housing through improving the health of poor dwellers and the health and safety of producers; increasing energy efficiency and reducing the waste associated with production; and increasing the availability of environmentally friendly technology options.

- *Markets.* The focus being on enabling poor women and men to participate more actively and on better terms in the markets for building materials, construction and shelter. Achieving this aim [would] involve undertaking market surveys and analysis; seeking to reduce the constraining factors; helping the informal sector to increase its market share; supporting women's market development initiatives; and analysing the impact of technology choice and income generation from a shelter standpoint.

- *Partnerships and alliances.* The objective being to strengthen partnerships and alliances for pro-poor changes in shelter programme and policies through the development and strengthening of formal and informal networks; facilitating information exchange; promoting a greater range of partnerships, especially between communities and local authorities; and disseminating case studies and good practices.

- *Reform*. The goal of reducing the policy, legal and institutional constraints faced by poor women and men seeking adequate shelter [could] be pursued via the identification and removal of inappropriate constraints, enhancing increased security of tenure, and the implementation of needs-based appropriate standards and regulations.

- *Advocacy*. The target being to make the case for shelter in improving the livelihoods of poor women and men by promoting the development and utilization of a greater range of appropriate indicators; advocacy strategy development; increasing the advocacy component of projects; and documenting and disseminating evidence of impact and change to appropriate audiences."

*Source*: Mason 2001:9

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Indeed, an examination of rural and urban housing conditions in the South will reveal that the primary concern in the rural areas remains essentially one of quality, i.e., the durability and permanence of the building materials and construction technologies, rather than access. Virtually all rural households have some form of shelter, however elementary it might be (Majale, 1998). Land – owned privately, communally, publicly or otherwise – on which to build is generally available, but it is becoming increasingly scarce in some countries. In many cases this is as a result of increasing populations and population densities. But in others, patriarchal land tenure systems have led to subdivision of land into plots so small as to be almost unfarmable, and on which families can no longer make their homes and subsist.

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[3] It is widely acknowledged that inadequate access to affordable building materials is one of the principal constraints to the ability of the poor in the South to provide adequate housing for themselves. The gap between the rising demand and the stagnating, and in many cases declining, production levels is widening at an alarming rate leading to the escalation of prices of building materials in many Southern countries, seriously affecting the affordability of housing for the vast majority of the population (UNCHS, 1993).

## Participatory technology development interventions in the area of housing

Participatory technology development (PTD), as defined by Mason (2001:33), is "an approach to deriving new technologies by working with people. The aims are to enhance knowledge and skills in a participatory manner, extending choices and promoting ownership of technology, keeping in mind the objective of community empowerment."

ITDG used PTD in a number of its earlier projects in the building materials and shelter sector. PTD can facilitate the development of appropriate technologies in a particular community and context, and as such, has much in common with technology transfer. But it differs from technology transfer in that full 'beneficiary' participation is essential — it replaces the top-down transfer of technology model with people-centred research and development and extension. PTD allows for the recognition, enhancement and expansion of existing knowledge and can thus increase communities' ownership and confidence of development interventions, while the involvement of those most affected increases chances of success. PTD should contribute the development of technological capability and should also have a positive impact of the lives and livelihoods of poor people (Mason, 2001).

Following a devastating earthquake in the Alto Mayo region of northern Peru in May 1990 which destroyed 3 000 houses, and also damaged or destroyed 90 per cent of the houses in the town of Soritor, ITDG's Shelter Programme embarked on a major participatory reconstruction project to build earthquake resistant housing. ITDG worked closely with local builders, householders and community based organisations (CBOs) to introduce an improved, earthquake resistant building technology – 'quincha mejorada' ('improved quincha') – a timber and lattice frame design with an earth infill based on traditional building technologies. Demonstration housing structures were constructed to convince local people of the advantages of the alternative construction methods and techniques, and community groups then actively participated in building their own homes and disseminating the technology (Lowe, 1997).

When a second earthquake hit the region almost a year later, 70 improved quincha houses had been constructed. Each of these withstood the earthquake, but 17,000 other local homes were damaged. This dramatically demonstrated the strengths and advantages of improved quincha, significantly improving its acceptance and popularity. A further 4,000 houses were subsequently constructed together with several schools and community facilities. The technology has since been used in several thousand houses in the region, and has now been adopted by the mainstream building materials and construction sector (Lowe, 1997).[4]

Another of ITDG's earlier successful PTD projects from which valuable lessons have been learned was implemented in Sudan, where brickmaking is an important economic activity. In 1995, ITDG began investigating brick production technologies and experimenting with alternative production processes, kilns, and fuels. A baseline survey carried out in 1997 in Shambob, a village in Eastern Sudan with then 526 inhabitants, found that two-thirds of the men were brickmakers. Their jobs were, however, seasonal and unstable, and while they possessed traditional brick production skills, they lacked management know-how. Production was mostly in the hands of businessmen who owned or rented the land and reaped almost all the benefits (Lowe and Schilderman, 2001).

With the participation of the local brick makers, the following project priorities were established:

- management of brick enterprises by workers;
- cost savings through energy efficiency; and
- higher prices from better bricks.

ITDG's aim was not to impose ideas but rather to engage with the targeted beneficiaries, learning about local ways of brickmaking and then introducing and facilitating changes. To cover the initial risk, ITDG offered the brickmakers wages at the same rate as their former employers, the merchants. The brickmakers and local community were thus able to see the challenges and potential benefits for

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[4] See also http://www.itdg.org and http://livelihoodtechnology.org/home.asp?id=csHousingReconstruction3.

themselves, and to learn from experience how innovative alternative technologies could be adopted and developed with their participation (Lowe and Schilderman, 2001).

The project, which won the *Dubai International Award for Best Practices in Improving the Living Environment* in 2000,[5] researched and developed new fuel-efficient brickmaking methods and techniques. Shambob Brick Producers Co-operative Society was also formed and capacity building support given to its members to enable them to manage their own enterprise. As a result of this project intervention, the Shambob brickmakers were able to significantly improve the quality of their bricks and increase the quantity they produced, and were thereby able to double their income in two years.

In the Maasai Integrated Shelter Project (MISP), a gender integrative PTD project, ITDG's role was to give support in developing appropriate shelter strategies and innovative building technologies in response to the changing environment and housing needs. Considerable resources were invested in building the capacity of community-based resource persons, in particular local artisans and women's groups, who participated in the development of a menu of culturally acceptable and affordable design options to supersede traditional Maasai housing (Intermediate Technology, nd). With financial support from various funders, members of the Maasai community and ITDG were togther able to:

- stimulate housing improvements that met the needs of Maasai communities;

- facilitate the optimum use of local, readily available building materials, construction techniques and indigenous skills; and

- maintain and strengthen the status of women in house building and management.

The project demonstrated the possibilities of building up more technologically efficient responses of poor and marginalized communities such as the Maasai to their environment through a participatory approach, and how this can lead to a better quality of life through the fuller utilization of local, readily available resources by innovation, inventiveness , and the stimulation of R&D capability. The project further confirmed that housing development interventions are a strategic entry point for stimulating socioeconomic development and increased incomes (Majale, 2001).

## The urban housing challenge

In 1900, only 233 million people (14 per cent of the world's population) lived in cities and towns. By 1950, 30 per cent of the world was urbanized; and in 1980, the figure was up to 39 per cent (Mehta, 2000). Currently, about 3 billion people or 48 per cent of humankind lives in urban settlements (UN, 2004). This rapid growth in urban population has been accompanied by the 'urbanisation of poverty' – the fact that a rapidly increasing proportion of the world's poor are now living in urban centres.

Poverty can be found in cities and towns everywhere, but it is deeper and more widespread in urban centres in the South. Children born in a city in a least-developed country are 22 times more likely to die by the age of five than their counterparts born in a city in the North. In richer countries, fewer than 16 per cent of all urban households live in poverty; but in urban areas in the South, 36 per cent of all households and 41 per cent of all woman-headed households live with incomes below the locally-defined poverty line. The urbanization and feminization of poverty have resulted in over one billion poor people living in urban areas without access to basic services or adequate shelter (UN-Habitat, 2002a).

In most countries in the South, however, housing production has provided rudimentary shelter for rapidly growing urban populations, to the extent that the vast majority are housed. And while there are very real problems of homelessness in some cities,[6] the proportion of the population without any kind of real shelter is typically small. However, housing conditions vary considerably and are often unnecessarily bad. Housing prices are excessively high and unaffordable for the growing urban poor

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5 See http://www.bestpractices.org/cgi-bin/bp98.cgi?cmd=detail&id=6970

6 See UNCHS (2000)

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majority, and many people are thus compelled to live in overcrowded and unsafe slums and informal settlements – the most conspicuous manifestation of the urbanization of poverty – without adequate access to safe drinking water, sanitation and other basic urban services and amenities (World Bank, 1993).

As a result of the urbanization of poverty, many development agencies that have traditionally worked in rural areas have found that their skills and resources are increasingly needed in urban areas. ITDG is no exception. It soon became apparent to members of the former International Shelter Programme that they needed to address the question of access to adequate and affordable shelter in rapidly growing cities and secondary towns in the South. They also recognized that the key to solving the problems of urban shelter in the South lay in the formulation and application of appropriate standards, regulations and procedures. Working with the urban poor, in Africa in particular, ITDG found that existing standards and regulatory frameworks often impacted adversely on their livelihoods. This was first observed in projects focusing on income generation in the informal construction sector, where the absence of standards for alternative building materials and technologies prevented the informal sector from increasing its share of the urban housing market. At the same time, the lack of appropriate and affordable building materials denied poor urban households access to adequate and affordable housing (Yahya et al., 2001).

## The Enabling Housing Standards and Procedures Project

The Enabling Housing Standards and Procedures (EHSP) project, implemented between April 19996 and March 1999), was premised on ITDG's earlier findings that inappropriate standards and procedures are a major constraint to access to legal affordable housing. Informed by case studies from several countries,[7] the EHSP sought to introduce and disseminate revised housing standards in Kenya and Zimbabwe. The ultimate aims of the project were to actively involve low-income housing stakeholders in this process, and to make housing standards more affordable and simplify procedures.

The promulgation and adoption of the revised building code for low-income housing in Kenya in 1995, popularly known as 'Code '95', was a landmark event in the country's effort to accommodate the rapidly growing number of urban dwellers that can ill afford the cost of conventional housing. However, owing to a lack of awareness of its progressive provisions, Code '95 was not widely adopted. A survey conducted by ITDG in 1997 highlighted the need for proactive innovative intervention by key stakeholders to help disseminate and popularize the revised code (Yahya, et al., 2001).

A pilot project was subsequently designed and implemented by ITDG in collaboration with the Municipal Council of Nakuru (MCN) and local communities. An important component of the project was the repackaging of Code '95 into more comprehensible and user-friendly formats for awareness-raising and training purposes (Yahya, et al., 2001). The project helped:

- poor people to gain access to affordable building materials and technologies;

- streamline and accelerate planning approval procedures in the municipal offices;

- promote housebuilding and ownership among women;

- widen the pool of design capacity in local communities; and

- strengthen the organizational and management capacity of community based organizations (CBOs).

In Zimbabwe, EHSP project interventions demonstrated that innovative building technologies, particularly stabilized soil blocks (SSBs) and micro-concrete roofing (MCR) tiles which were allowed by the revised standards, can have a significant impact in making legal and affordable housing

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[7] The countries included Botswana, China, Egypt, India, Jamaica, Kenya, Malawi, Senegal, South Africa, Sri Lanka, Uganda, Zambia and Zimbabwe.

accessible to poorer households in urban areas. The project thus confirmed that the use of readily available locally produced building materials is an effective way of overcoming the problem of shortage of construction materials, supporting self-help construction projects (Yahya, et al., 2001), as well as promoting local economic development.[8]

## ITDG's integrated approach to urban housing development

In 1989, Cone Textiles Housing Co-operative (CTHC) in Chitungwiza Municipality, Zimbabwe sought ITDG's assistance to develop housing for its members. ITDG and CTHC subsequently worked together in capacity building and lobbying for land on which members could build houses using appropriate building materials. However, in 1995, Cone Textiles, the factory at which CTHC members were employed and from which the co-operative got its name, closed down and 2,000 workers were laid off. The immediate priority for CTHC members with whom ITDG was working consequently became a source of income rather than housing. Employment creation and income generation were thus introduced alongside the housing development initiatives in 1997 under the 'Integrated Urban Development Project'. This marked the beginning of ITDG's comprehensive research and development of the integrated approach to urban housing development.

The 'Integrated Urban Housing Development in Kenya and India project' (IUHP), which started in March 1999 and ended in September 2003, had as its goal '*to increase the access of the low-income households and the poor to adequate, safe and secure shelter*'. More specifically, the project purpose was *'to identify and promote a sustainable shelter delivery strategy for the urban poor to be adopted by national and local government in Kenya and India'*. Funded by the UK Government's Department for International Development 'Knowledge and Research' programme (DFID KaR), project activities were implemented in two secondary towns of similar size – Nakuru in Kenya and Alwar in India.

Previous participatory action research project experience, and in particular learning from the EHSP and IUDP, had made ITDG cognizant of the multidimensionality of urban poverty. The project consequently adopted a 'sustainable livelihoods' (SL) approach which provides a valuable way of understanding and responding to the complexity of the livelihoods of the urban poor.[9]

*Sustainable livelihoods framework[10]*

Conceptually, livelihoods connote the assets, entitlements, means and activities by which people make a living. The sustainability of livelihoods is therefore a function of how members of a society utilize assets to meet their needs without compromising those of future generations (UNDP, nd).

> "A *livelihood* comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living: a livelihood is *sustainable* which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the long and short term. " (Chambers and Conway, 1992:7-8, emphasis added).

DFID's 'sustainable livelihoods framework (SLF) was used as a conceptual and analytical framework. Sustainable livelihood frameworks (SLFs) are diagrammatic tools intended to improve understanding of livelihoods and poverty, and the realities of poor people. In the SLF developed by DFID (see Figure 1), people are seen as pursuing livelihoods in a vulnerability context, whereby they are exposed to external shocks and stresses. The *vulnerability context* includes demographic trends, national/international economic trends, trends in governance (including politics), resource trends,

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[8] Local economic development (LED), as defined by the World Bank (2001:1) is "the process by which public, business and non-governmental sector partners work collectively to create better conditions for economic growth and employment generation. The aim is to improve the quality of life for all."

[9] For a review of the key elements of SL approaches of 15 development agencies, ranging from NGOs to bilateral and multilateral agencies, see Hussein (2002).

[10] This section draws largely from Payne and Majale (forthcoming).

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technological trends, natural shocks, economic shocks, conflict, human health shocks, crop/livestock health shocks, and seasonality of production, prices, employment opportunities and health. Within this context they have differential access to various *livelihood assets* — natural capital, physical capital,

**Figure 1:** *DFID's Sustainable livelihoods framework*



Key
H = Human Capital        S = Social Capital
N = Natural Capital       P = Physical Capital
F = Financial Capital
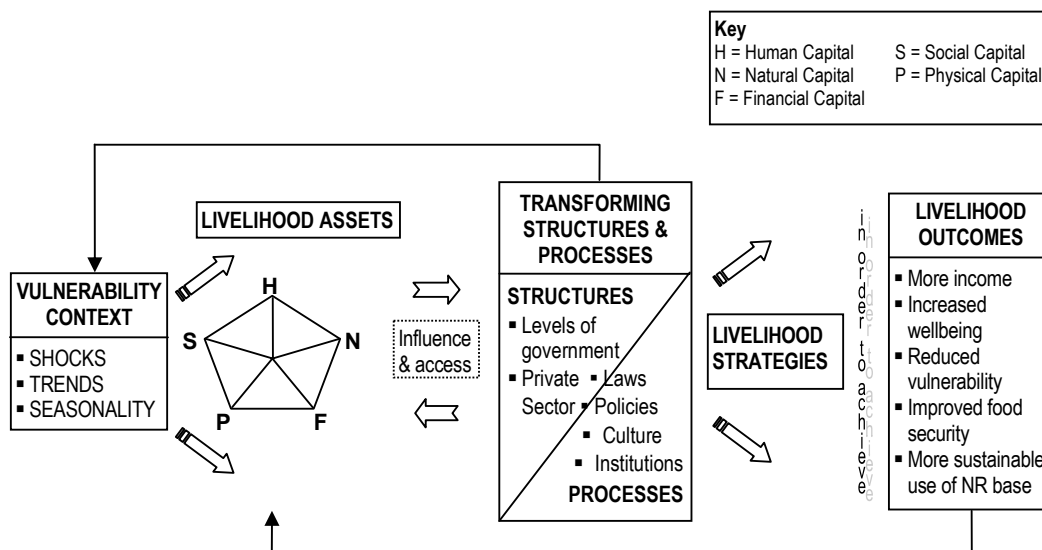
*Source:* Ashley and Carney, 1999, p47

human capital, financial capital and social capital (see Table 1). This environment also influences people's *livelihood strategies*, that is, the ways in which they use and combine and assets in pursuit of *livelihood outcomes*. The viability and effectiveness of livelihood strategies is dependent upon accessibility of assets which in turn is positively or adversely affected by *policies, institutions and processes (PIPs)*.

*Livelihood assets*

Livelihood assets include natural capital, human capital, social capital, financial capital and physical capital (see Table 1). People may have access to all or only some of these assets. An SL approach seeks to build on the assets to which people have access, as well as their strengths and resourcefulness, rather than emphasising need and deficiencies. Similarly,

| Table 1: Capital Assets | |
| --- | --- |
| Natural capital: | the natural resource stocks from which resource flows useful for livelihoods are derived, e.g., land, water, bio-diversity, environmental resources. |
| Social capital: | the social resources (relationships of trust, membership of groups, networks, access to wider institutions) upon which people draw in pursuit of livelihoods. |
| Human capital: | the knowledge, skills, ability to labour, information and good health important to the ability to pursue different livelihoods. |
| Physical capital: | the basic infrastructure (water, sanitation, energy, transport, communications), housing and the means and equipment of production. |
| Financial capital: | the financial resources which are available to people (savings, credit, regular remittances or pensions) and which provide them with different livelihood options. |

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> "[ITDG's] work with technology is people-centred. It concentrates on what matters most to the people with whom [they] work, respects their rights, and supports their own efforts to improve the quality of their lives." (ITDG, 2003:3)

A good understanding of the following is therefore important in an SL approach:

- levels of assets and their distribution among individuals, households, groups and communities (disaggregating by gender);
- the roles assets play in livelihoods ;
- asset interactions;
- changes in asset status over time (cycles within a year as well as longer-term changes); and
- constraints to access to assets.

Many of the answers to questions about access to and use of assets will be found not through investigation of the assets themselves, but through investigation of the relationships between assets and other components of SL frameworks, including the policies, institutions and processes.

*Livelihood strategies*

Livelihood strategies are the full portfolio of livelihood activities that people undertake in order to achieve their livelihood goals (including productive activities, reproductive choices, investment strategies, etc.), but linked to an understanding of the options and decisions underlying them. Livelihood strategies are a dynamic process, with people combining activities to meet their various needs at different times. Of particular importance in household livelihood strategies are the assets to which households have access and the vulnerability context within which they operate.

Four categories of livelihood strategies can generally be distinguished:

(i)     Survival strategies – that seek to prevent destitution and death
(ii)    Coping strategies – that seek to minimise the impact of livelihood shocks.
(iii)   Adaptive strategies – that seek to spread risk through livelihood adjustment or income diversification.
(iv)   Accumulation strategies – that seek to increase income flows and stocks of assets.

In reality, however, livelihood strategies are better characterised as a continuum rather than discrete categories (Devereux, 1999).
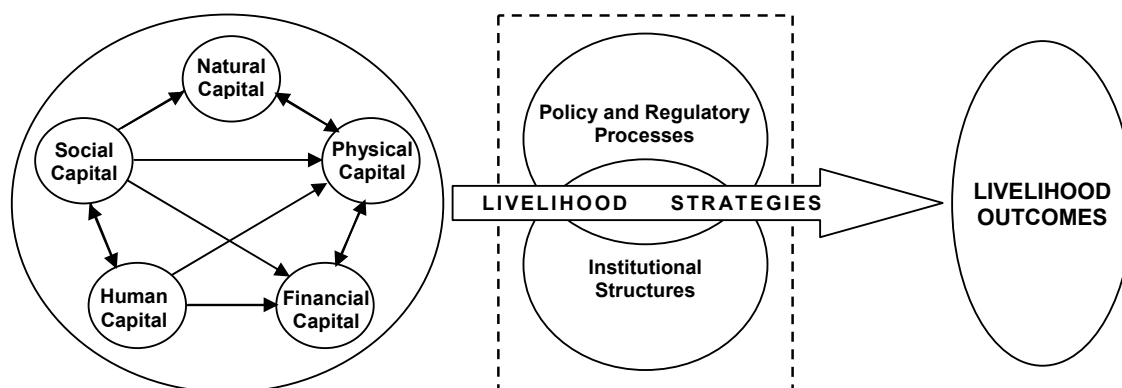
*Livelihood outcomes*

Livelihood outcomes are the achievements or outputs of livelihood strategies. But it should not be assumed that people are solely dedicated to maximizing their income: they can pursue a range of livelihood outcomes, for example, food security, education for their children, good health or reduced vulnerability. Livelihood outcomes can generally be thought of as the inverse of poverty. For instance, if an individual describes poverty as a lack of access to adequate and affordable housing and powerlessness over their situation, then the livelihood outcomes they seek might be expected to be access to affordable, adequate housing and empowerment.

*Policies, institutions and processes (PIPs)*

The PIPs dimension of SF frameworks comprises the institutional and social context within which individuals, households and communities pursue their livelihoods. It is a complex range of issues associated with participation, power, authority, governance, laws, policies, standards, regulations, procedures, public service delivery, social relations (gender, caste, ethnicity), institutions (laws, markets, land tenure arrangements) and organisations (government agencies, NGOs, civil society organisations and the private sector).

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**Figure 2:** *SL approach adopted in the IUHP*



In adopting an SL approach, the IUHP aimed to increase the overall robustness of households' asset portfolios in order to strengthen livelihood strategies and reduce vulnerability, assist in creating pro-poor outcomes, and strengthen linkages between poor communities and the local authority. The project further sought to increase the range of livelihood options available to poor households, and to build the capacity of community based groups by strengthening their knowledge and information systems and networking. In addition, the project addressed the existing policy and regulatory frameworks for housing development in Kenya and India (Majale, 2003a).

In trying to '*to identify and promote a sustainable shelter delivery strategy for the urban poor to be adopted by national and local government in Kenya and India*' (the project purpose), it was assumed, on the basis of ITDG's past experience, that the strategy would be based on an integrated approach to urban housing development. The IUHP was thus designed to increase urban poor people's access to adequate shelter (physical capital) through:

- raising their incomes (financial capital) through group-based income generating activities (thereby strengthening social capital while increasing financial capital);

- skills upgrading and training (improving human capital), and

- providing access to productive assets, e.g., equipment/ machines for micro and small-enterprises (physical capital).

Improved housing and sanitation conditions (physical capital) would have not only health benefits (human capital) but also a positive impact on the environment (natural capital). However, to achieve the desired livelihood outcomes, the project had to address the policy and regulatory frameworks as well as existing institutions (at community, local and national levels), i.e., the so-called PIPs (Majale, 2003). This integrated SL approach is illustrated diagrammatically in Figure 2.

## What has been learned from ITDG's integrated approach

A number of lessons have been learned through implementing the IUHP — indeed, sustainable livelihood principles underscore the importance of "learning through implementation" (George, nd:8). Some of the key ones are presented below: [11]

*Meaning of integration*

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[11] This section draws from an earlier paper (Majale, 2003a) which will also appear in a forthcoming publication (Majale, forthcoming). See also Schilderman (2004).

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An integrated approach to urban housing development, as adopted in the IUHP, means taking into consideration physical, financial, human and social assets, as well as policies, institutions and processes. From project experience, it is evident that integration should happen at both the level of activities and the level of partners (i.e., between actors at all levels, from local to national). Whether integration could happen only at the settlement or neighbourhood level or whether it should extend to the town or city level is, however, debatable.

With the increasing tendency for the poorest and most marginalized groups to be excluded from common development activities, integration should perhaps firstly be about social inclusion. The tenure status of many urban poor dwellers has precluded their involvement in urban governance, but changes in ethos and policy approaches have meant that residents of informal settlements are being increasingly integrated into systems of political decision making (Meikle, 2001). The World Bank-initiated poverty reduction strategy paper (PRSP) process seeks to give the poorest of the poor more of a voice in formulating their countries' development policies (Blake, nd); and while many countries are adopting PRSPs, some cities are adopting innovative approaches for social inclusion through the improvement of living conditions of the urban poor (UN-HABITAT, 2002b).

*Inter-relationship between housing and livelihoods and income*

All people need housing and all people need livelihoods: the two are inextricably interlinked – but more so for some than others. For people such as landlords, housing is their livelihood, but for others such as those engaged in HBEs, housing is where they pursue their livelihood. The project however found that the relationship between income generation and the upgrading of shelter and related services is not as simple or straightforward as was originally assumed. Moreover, housing development from savings alone takes a very long time, and it may be unrealistic to expect to significantly improve access to shelter and infrastructure by the poor within a short time frame such as a three or four-year project cycle. Indeed, as Majale (2003b:16) affirms: '…it takes a middle-income family in the North several years to own a house through buying with a mortgage. [And] for a great many middle-income households in most cities and secondary towns in the South, home ownership will always remain out of reach.'

The concept of a self-contained house on its own plot may also have to be discarded if most people can afford no more than a single room, as is the case in cities and towns in Kenya. Multiform dwelling unit options should therefore be offered in a pro-poor integrated approach to urban housing development.

*Partnerships*

Partnerships involving a range of stakeholders are essential if an integrated approach to urban housing development is to be effective. As affirmed by Pieterse (nd), integrated development is only possible if there is a strong presence of multiple development institutions within poor communities, and in civil society more broadly, to support grassroots organizations and empowerment processes. But, as was learned through implementation of the project: "Local partnerships challenge conventional ways of doing business, demanding the definition of new roles and responsibilities, new management techniques and capacities, and moreover a change of attitudes" (Materu *et al.*, 2000:6).

Partners need to have a common development vision. The way partnerships work can be summed up as follows:

— Vision: cognisance of the political system

— Mission: a particular role being played by each partner (i.e., working with and building capacity of individual actors)

— Ambition: empowerment of the poor.

Effective partnerships can ensure maximization and optimal use of resources.

*Role of NGOs and local authorities*

NGOs have an important role to play in mobilising communities, building capacity, forging partnerships, etc.[12] However, more and more donor funding is going directly to governments, which in turn are decentralising some responsibilities and resources to local authorities.[13] Moreover, the role of cities and local authorities for sustainable development and their importance have been expanded and increased with the emergence of subsidiarity (UN-HABITAT, 2002c). The comparative advantage of local governments in fostering democratic governance, and in designing, financing, implementing, managing and monitoring local development measures and initiatives aimed at reducing poverty has also been recognized (Bonfiglioli, nd). This could imply that local authorities may, in future, have to play a more prominent role in integrated urban housing development initiatives whilst that of NGOs decreases.

NGOs, along with CBOs and other civil society organizations, nevertheless, still have a vital role in city and municipal governance in lobbying and advocacy on behalf of the poor (Devas, 2002). While the support of city/municipal and central government is needed for the integrated approach to urban housing development to work, how best to engage the authorities may be open to question. However, political will and commitment must be based on a comprehensive understanding of the causal factors of poverty and, as affirmed by Bongfiglioli (2003:51), translated into the development of "integrated organizational structures that are empowered, through institutional capacity strengthening, to prepare for, and respond promptly and positively to the causes and effects of poverty".

*Community mobilization*

Community organisation is essential if the urban poor are to participate effectively in pro-poor integrated urban housing development. Capacity building of communities to address their own problems is one of the fundamentals of sustainable development. Moreover, strong CBOs can be effective and productive partners to NGOs and local authorities, as was demonstrated in the IUHP.

## Conclusion

ITDG's comprehensive research and development of the integrated approach to urban housing development has provided varied opportunities to explore the inter-linkages between income and adequate housing; the integration of processes and tools in participatory project design and implementation; and the potentials of urban poor communities and municipal authorities in appropriate pro-poor urban housing development. Adopting an SL approach and using the SLF as a conceptual and analytical tool has provided valuable insights into the implications of participatory project interventions which may not otherwise have been readily apparent.

The ability of the integrated approach to urban housing development to mobilise and effectively employ the human and social capital of poor communities will itself help in catalyzing and sustaining community-led initiatives to improve access to adequate and affordable housing. The creation of possibilities for poor communities to work with other partners, in particular city and municipal authorities, also lays a firm foundation for sustainable affordable housing development initiatives that use an integrated approach. Moreover, this same social capital and the said partnerships have potential application in replication and scaling up of successful interventions. Thus, as has been concluded from the IUHP experience, an integrated approach to urban housing development has significant potential to improve access to adequate and affordable housing for all.

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[12] The activities of NGOs usually fall into one of the following: capacity building in the form of information; dissemination and training; rights based and interest group advocacy; support and facilitation of infrastructure and social service delivery, and direct delivery; policy dialogue support and facilitation; and public policy research (Pieterse, nd).

[13] Satterthwaite (n.d.) observes that most recipient governments in the South seek to limit the amount of funding that multilateral and bilateral agencies are able to channel directly to local NGOs, as well as organizations of the urban poor.

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