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# PLANNING OF LOW INCOME HOUSING SCHEMES

## What have been the challenges and obstacles? How best can we secure the beneficiaries' effective participation in such schemes?<sup>1</sup>

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### I BACKGROUND

I have been asked to make a presentation on **current hindrances to low income-housing delivery focussing on how best to achieve civic participation in the design of low-income housing scheme**. The programme for this consultative workshop has the following quotation from the National Housing Policy:

“Past experience clearly indicates that, without the active involvement and participation of broader civil society in the design of housing policies and strategies, those very policies and strategies are likely to fail in the objectives.”

The above statement recognises that beneficiary active involvement and participation is key to the success of housing policies and strategies. Although the philosophy and instruments of the enabling approach are clear and persuasive, there remain some difficult intellectual as well as practical challenges to be resolved in housing policy. The core issue is how to protect the interests of poor people and the overall coherence of housing development without killing incentives to market processes and private action. It is not possible to resolve this problem through housing policy alone, for it represents a much wider dilemma for all societies which aim to achieve a better balance between economic growth, social cohesion, and environmental sustainability.

Nevertheless, there are some things that are clear policy imperatives: increasing poor people's direct participation in economic and political life - and specifically in housing markets and non-market decisions over housing; promoting gender-equity and the profile of other issues of difference in planning; holding all producers and providers to account for their performance; and focusing on results rather than plans.

This lends itself immediately to a number of questions: To what degree are beneficiaries of low-income housing schemes involved in the design of housing policies and strategies? What are the characteristics of these participants? What kinds of schemes have they benefited from? What is the intensity and extent of their participation? How does people's participation extend over time?

### II WHAT HAVE BEEN THE CHALLENGES AND OBSTACLES?

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<sup>1</sup> Invited Presentation to the Professional Groups Consultative Workshop, Friday 12 April 2002, Cresta Oasis Hotel, Harare.

### **Lack of Recognition and Legitimacy**

Part of the challenge has been lack of recognition and legitimacy of the urban poor (Chitekwe and Mitlin, 2001). However, as the history of the Zimbabwean Homeless People's Federation and the Dialogue on Shelter for the Homeless in Zimbabwe Trust shows, communities are able to take advantage of whatever opportunities arise to further their own interest if processes that strengthen the capacity of local groups to act are put in place.

### **Obsolete Practices**

Planning has not been participatory or not 'participatory enough'. This has often led to 'failed initiatives, because they were out of step with the residents' goals and abilities. Many housing programme administrators and civil servants were educated at the time when governments' role was regulatory rather than facilitating and enabling. Training of such personnel can well be of prime importance to achieve an effective implementation of the changed shelter policies.

In the past, shelter-related planning has been too concerned with formalistic models which fail to translate into practical action on the ground - independent evaluations of National Shelter Strategies in a range of countries consistently conclude that their results have been limited (Wakely et al 1992; UNCHS 1994c). They have been over-ambitious given the administrative resources available and the scale and complexity of the tasks in hand, inadequately-resourced in both financial and human terms, poorly-supported by political leaders, uncoordinated in their application, unimaginative in their analysis of real-world conditions, and rigid in their attitudes to roles and responsibilities (UNCHS 1996b, pp 255-60). The way to get better results from housing policy is not to invest in yet more levels of strategic planning, but to focus on *incentives for implementation*, and that means proper rewards and penalties for performance, empowering staff to make decisions and take some risks, and re-focusing bureaucracies to see policy-making as a learning process rather than a mechanical responsibility or a political game.

It is gratifying to note that many institutions - public and private, national and international - are moving away from standard prescriptions and rigid blueprints, towards iterative modes of planning in which recommendations are tailored according to time and place, and modified continuously as a result of learning from experience. Few policy-makers now share the underlying belief in the power of planned interventions that was commonplace only a few years ago. The processes of globalization and the increasing power of market forces, private capital, and civil society groups of different kinds have thrown the increasing limits to government authority into sharper relief. More and more, it is these groups - in partnership with governments but not controlled by them - which are shaping cities and remolding their economic, social, cultural and political forces.

The need always to recognize, understand and adapt to local realities is especially important in cities because there is so much diversity and dynamism from one to another, and even within neighbourhoods in the same city. Housing needs and individual preferences change according to incomes, family characteristics, gender and age, location, form and tenure, and housing conditions also vary significantly between and within cities. There is no generalized deterioration for all "low-income" groups at all times. In many cities competent and efficient public or private agencies co-exist side-by-side with inefficient ones. Each intervention in land or housing

markets produces new (and often unforeseen) challenges and opportunities, giving rise to an increasingly complex web of interactions which presents decision-makers with a hugely-challenging context in which policy has to be made and applied.

### **Weak Organizational Capacity**

Experience in Zimbabwe and elsewhere in developing countries shows that urban local authorities are notoriously weak, partly because their revenue base is undermined by poor property-registration and/or revenue collection systems, and partly because of the reluctance of Central Government to decentralize financial authority as well as authority over planning and decision-making (World Bank, 1991).

### **Macroeconomic Difficulties**

Recent macroeconomic trends have been characterized by high levels of inflation, high budget deficit and debt burden, declining savings and investment, a weakening Zimbabwe dollar and foreign exchange shortages. Such adverse macro economic conditions have had a negative effect on the availability of affordable and relevant building materials for the poor. Popular participation in the various stages of upgrading planning and implementation is only rarely taking place.

### **Inappropriate Legal and Regulatory Framework**

Building and planning codes are often a hindrance rather than help in trying to secure an improvement for the urban poor. Standards need to be reformulated in a way, which recognises the need for safeguards in terms of safety, security and health of households and communities, but also in a way, which reinforces the efforts of the community. At the same time much greater emphasis needs to be placed on improved training and management capabilities in local authorities.

## **III HOW CAN WE SECURE THE BENEFICIARIES' EFFECTIVE PARTICIPATION?**

Partly by modifying key planning and building regulations so that construction is inexpensive and quicker to implement. This obviously depends on the flexibility of the government and other stakeholders.

By making planning more participatory--Higher levels of participation in planning and decision-making are key to the success of any shelter strategy. Chitekwe and Mitlin (2001) concluded that grassroots networks "put pressure on government and local authorities to recognize the presence of the urban poor... In many cases, local authorities recognize that existing policies and procedures are not effective in addressing the needs of the urban poor; however, all too often this recognition does not extend beyond token statement. It is the organized presence of the urban poor themselves that helps state officials and politicians take the risks that need to be taken if new models are to be developed" (p.100). But the "organized presence of urban poor" is not a panacea as the case of "Kuwadzana Extension Saga" demonstrates (Kamete, 2001). Despite its objections of the poor quality of the residential environment and the high level of mortgage repayments, the Kuwadzana Extension Residents Association "has been largely ignored by the project sponsors".

Poor people's energies, capabilities and initiatives should be given room to flourish inside a framework of a minimum of public regulations. Government should by regulation and planning improve the general conditions and environment for other

actors to become more involved in the shelter sector. They ought, for example, to ensure affordable credit and shelter opportunities for the poor.

Much more can and must be done to integrate shelter strategies in macro-economic planning, to abolish laws and regulations hindering self-help and community shelter construction and to involve the private business sector in shelter provision for the poorest groups.

In view of the likely future increase in demand for low-cost residential accommodation, there is a need to ensure a healthy privately rented housing market. This implies a review of fiscal and financial policies affecting the rental sector; modifications to planning and building regulations to encourage house extensions and arrangements for letting; and safeguards to protect the interests of vulnerable tenants. Local authorities will need to make direct provision for the most vulnerable groups.

But experience from cities around the world demonstrates conclusively that improved planning and more democratic decision-making make little difference unless the underlying economic environment is improving - the recent case of South African townships provides one example, where physical improvements still lag behind innovations in policy (Abbott 1996). Solid economic growth is necessary for groups (whether private or public) to pay for better housing, services, infrastructure, environmental protection and so on.

### **Supporting small-scale, community-based and social housing production**

Even if housing markets worked more efficiently and states intervened more effectively, it would still be important for policy-makers to explore and support a third form of housing delivery rooted in informal and community-based initiatives. Supporting small-scale producers and community organizations makes sense both as a pragmatic response to state and market failure, and as a creative response to the ability of other actors to produce housing at lower economic cost and higher social benefit. This is not simply a residual policy option; it may be an excellent way of combining housing delivery goals with a desire to promote greater equity in the city and contribute to poverty-reduction through labour-intensive works. Policy-makers need to be clear that support to small-scale producers in the informal sector (whether individuals or firms) and support to *collective* or "social" efforts represent different routes to housing delivery, though they may be complementary.

Generally, social or co-operative housing *production* has been a success (though there are exceptions to this rule) (Mubvami and Kamete, 1998). Outside of closely-knit communities of origin or affiliation (which are rare in most cities), there are few incentives to help others build their homes while work remains to be done on your own, though "self-help" nearly always turns out to be a complex mixture of individual and family construction, the employment of small contractors, and some mutual aid (UNCHS 1996a). In other areas of housing, and particularly in the development of infrastructure and services, collective action tends to be more successful because it has a stronger logic (improvements cannot be carried out individually). So the policy priorities in this area are actually quite diverse: support to owner-builders and landlords, and to small-scale entrepreneurs in the informal sector, is a matter of increasing their access to housing inputs and giving them more opportunities to compete successfully for work. "Building materials banks" and additional credit for the purchase of materials will obviously help here (and has been tried on a limited

scale in Indonesia; UNCHS 1991c, pp38), as will support to skills training, the development of new low-cost materials and technologies, favouring small firms in tenders for publicly-funded works, and the removal of restrictive planning and building standards. All these measures help individuals and small firms to respond more effectively to market signals.

### **Getting the legal and regulatory framework right**

The goal here is to secure a framework that is "light but firm" - in which a small number of rules and regulations are implemented rigorously; rather than a "heavy but loose" system in which large numbers of norms and sanctions are unused, or are used selectively according to political patronage or financial interests. It is not possible to specify what this would look like at any level of detail - some areas are already under-regulated in cities (such as the urban environment), whereas others are manifestly over-regulated (including land development procedures and rent controls - though in informal markets both are often ignored). In general, however, it is better to use positive rather than negative measures (for example, providing tax rebates to firms for labour-intensive and environmentally-friendly production); to involve users in discussing, setting and monitoring the regulations (since this increases the likelihood that they will be respected); and to intervene only when physical health or safety is threatened. In the absence of alternative delivery systems, trying to regulate informal markets too forcefully only adds to supply constraints.

### **Programme evaluation, learning and housing policy development**

At the local level, priority should go to building and enhancing capacities in innovative approaches to monitoring, which involve participatory and qualitative techniques, and other ways of accommodating the diversity, and dynamism that is characteristic of housing processes. Technical training of this sort needs to be underpinned by new attitudes on the part of planners so that they are able to deal creatively with uncertainty and complexity, without being paralyzed into indecision (UNCHS 1994c, pp21; UNCHS 1996b, pp324-6). Without such attitudes it is unlikely that innovations such as the community action-planning model will find a receptive audience among policy-makers. Awareness raising, public information campaigns, and the role of media are very important in facilitating information exchange and pressurizing the responsible authorities for action. World Habitat Day observations at national levels constitute good opportunities for this purpose.

### **Co-ordination will be required between all levels of government**

The shelter dimension is already being recognized at the national policy-making level. In many cases, however, this amounts to little more than setting up special institutions and programmes to deal with housing problems. Once a comprehensive shelter approach is taken, problems of co-ordination between government departments, implementing and service-delivering agencies and local authorities emerge. Shelter planning needs to be fully integrated with national development strategies, decision-making processes and resource-allocation procedures. Shelter plans have to become political decisions backed by technical documents and budget allocations. There is, therefore, an urgent need to redistribute responsibilities and resources among the different levels of government. A tendency towards decentralization to local levels can be generally appreciated, but, almost invariably,

what are not transferred are the financial and human resources to enable local administrations to assume new responsibilities. Nevertheless, the decentralization process must flow downwards to the level of most efficient service delivery, project implementation and community involvement.

### **Reorganizing the shelter sector: Organizing for shelter delivery**

The institutional structure for the delivery of urban services will need to be streamlined. Local government institutions must be streamlined and their organizational capacity strengthened to deliver urban services. Governments will have to review and redefine institutional responsibilities, create specialized units to plan and manage service delivery to poor sections of the population, and promote inter-sectoral and inter-agency co-ordination.

Introducing reforms in organizational structures and mandates to encourage community involvement. Governments will have to introduce reforms in organizational structures and mandates that transform authoritarian institutions into ones, which encourage community involvement and build up self-reliant and self-sustaining actions that promote community competence in planning, operating and maintaining infrastructure.

### **The appropriate level of community participation will need to be determined through a negotiation process**

Three basic models for the application of community participation can be distinguished. The first model (usually found in situations where governmental policies explicitly encourage independent community action) places final planning and decision-making at the settlement level and assigns agency and technical personnel to advisory and regulatory roles. The second model sees the main planning initiatives in the hands of agencies, with community involvement limited to mere consultations on planning. The pragmatic principle underlying this model is that if the community agrees to the plans it will not obstruct implementation and may prove co-operative in undertaking some role in the implementation and subsequent maintenance of development works. The third model, which is still the most prevalent, is the "sweat-equity" approach. It confines community participation to individual or group contributions of labour towards house construction, installation of infrastructure or carrying out of some services, such as garbage collection or drain cleaning.

There should be no assumption that community participation is at its optimum when it has reached maximum proportions. In some countries, communities may appreciate a limited say in settlement development and prefer to leave elected representatives or officials to handle the rest; in others, where communities are highly motivated and politicized, communities may want to participate in an almost unlimited range of activities and responsibilities. Community-based programmes and projects that attempt to work against strongly held feelings could weaken rather than strengthen the scope of community participation for success. The appropriate level of community participation cannot be imposed: it can only be determined through dialogue with the community at the local level.

### **Integrated rural development programmes should incorporate shelter as a fundamental component**

Integrated rural development was introduced in the mid-1960s to accelerate balanced, self-reliant, sustained socio-economic development and to institutionalize an equitable allocation of its gains. This strategy recognizes the need to supplement rural development approaches with additional goals, such as (a) administrative reform, (b) grass-root motivation, and (c) participatory planning. For this approach to be effective, attention will need to be given to other components of rural development in addition to agriculture. One key aspect is the "habitat" component of rural settlements, encompassing shelter, infrastructure and services to satisfy the needs of growing rural populations. This will permit:

- (a) Widening of economic opportunities and enhancement of living standards;
- (b) Focusing of development efforts on local social needs and local initiatives;
- (c) Allocation of resources to low-cost investments planned and implemented at local levels;
- (d) Release of the full potential of local human and physical resources; and
- (e) Balancing of investments between sectors so as to improve the social efficiency of economic growth.

#### IV WHOSE RESPONSIBILITY IS IT?

At the level of general development policy there is a consensus on this question: a properly-functioning market economy, underpinned by a dense network of civic associations and overseen by strong but accountable government, is the best framework for economic growth and social development, though there is no universal model of how these things fit together on the ground.

Translated into housing policy, that means private (including small-scale) production, facilitation and organization by NGOs and community groups for social goals, and an enabling legal and regulatory framework (including direct intervention in markets where necessary) enforced by the state (UNCHS 1996a). The 1996 Global Report on Human Settlements (pp309) is more specific: the "private sector" should raise finance, market dwellings, deal with contractors and generate jobs; while the "public sector" should stick to land assembly, co-ordination of infrastructural development, and speedy planning approval mechanisms. But this still leaves plenty of room for difference and diversity at the level of detail, and these details are important.

A policy focus on small-scale and community production of housing yields very different benefits to one which encourages commercial developers; a government which "enables" vested interests but does not intervene to protect the poor will do little to improve their housing options; and a policy which aims to transform markets is very different to one that simply integrates more people into market mechanisms. The role of government is particularly important here because, while informal and illegal housing provides some sort of solution to poor people, it also imposes costs on other urban residents and on the city as a whole, in the form, for example, of environmental problems or land development which may be dysfunctional in terms of transport costs and efficient infrastructural expansion (Ferguson, 1996).



Two sets of changes are worth mentioning in relation to housing policies at the macro level. The first is the increasing importance of "issues of difference" in planning and policy-making to ensure that policy is sensitive and relevant to all social groups, something that is essential if policy is to promote social equity as well as efficiency and sustainability goals. The driving force behind this change has been the international women's movement and the increasing recognition (in theory if not in practice) that gender is a central issue in all decisions about housing. Policy that is not appropriate to women as well as men is simply not appropriate. But this is not solely an issue of gender; the distinctive needs and equal rights of children, older people, disabled people and those discriminated against by virtue of caste or ethnicity have also become an issue in housing debates over the last ten years - and particularly at the Habitat II Conference, which is probably the most explicit statement of commitment to shelter policies which are socially-aware in all these respects. Policy-makers must use all possible avenues to make housing a handmaiden to social equity and ensure that all housing policies are made with real needs and priorities in mind.

## V CONCLUSIONS

Community participation in shelter and settlement programmes is vital because, among other things, well-intentioned planners and administrators often misrepresent poor people's priorities. Furthermore, the input even very poor people can provide in terms of planning, implementation and monitoring should not be ignored. Community participation can go a long way in reducing the following common problems: lack of proper identification of beneficiaries; lack of information and communication between the implementing agency and beneficiaries, leading to petty corruption by intermediaries; lack of knowledge of details of building standards etc., among the residents; lack of acceptance by the local people of, for instance, house demolishing to make space for roads and water supply; and lack of control of contractors resulting in delays of implementation. Community participation should thus be incorporated into the very design of urban management programmes (UNCHS, 1991e).

The model for such programmes should typically include cooperation between national and local authorities, NGOs and CBOs. It is important that public agencies see their role to be one of initiating this cooperation and of combining the positive forces for shelter delivery for the poor. Furthermore, it is essential to involve the people through their CBOs from the very beginning of a programme. The communities should also be part of the planning process and not only participate in implementing decisions already taken.

To achieve these goals, greater decentralization is crucial, though still within a framework of accountability, which protects the interests of the poor. But decentralization must be real to be effective, and that means getting more resources and authority into the hands of elected officials and representative institutions. Housing problems cannot be solved from above.

Is there already a consensus among policy-makers on what falls into core areas? The following would probably gain widespread support:

- A strong "enabling" local authority combined with properly functioning markets and independent civic organizations working within a framework of representative governance, clear accountability, and a culture of learning.
- A focus on key supply-side measures to bring increased amounts of land and finance onto the market, applied consistently over the long term, overseen by government authorities at appropriate levels to achieve coherence in the expansion of the city and its infrastructure without undue externalities.
- Making maximum use of the linkages which exist between housing and wider economic, social and environmental goals, especially the potential of housing investments to contribute to poverty-reduction through labour-intensive construction and support to small-scale and community-based production

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