

## Getting land for housing; what strategies work for low-income groups?

**SUMMARY:** *The struggle by low-income groups in urban areas to get housing and basic services is often a struggle either to get land on which to build or to get tenure of land they already occupy. Their drive to get land, their energy and their capacity are never factored into official housing policies. In many nations, the last 10 years have shown how the scale and scope of what they can do is much increased when they are organized through federations of savings groups and these federations are offering government partnerships in addressing their needs for housing and services. Where national and local governments respond positively, much can be achieved as shown by government–federation partnerships in Thailand, the Philippines, Zimbabwe, Sri Lanka and Cambodia. Even local governments with limited funding and capacity can increase the supply and reduce the cost of land for housing through allocating publicly owned land, through making available land for housing by extending infrastructure and services to new areas, and through pro-poor changes to building and land use regulations and the ways these are applied. Organized urban poor groups have also shown how they can often negotiate an affordable price with the owner of the land they occupy, if supported to do so (as in Thailand and the Philippines). Urban poor groups also find ways to narrow the gap between the cost of the land they need and what they can afford – smaller plot sizes (although this has to be negotiated with the authorities) and incremental building, and the use of credit (so costs are spread over time). This may be helped by careful use of subsidies. What delivers for the urban poor is not the provision of legal title but governments and international agencies that listen to, work with and support them, including providing finance that they can draw on as and when needed.*

### I. INTRODUCTION

IN URBAN AREAS in low- and middle-income nations, the struggle for shelter by low-income groups is often a struggle for land – either to get land on which to build or to get tenure of land they already occupy. Getting legal land sites also increases their chances of getting infrastructure and services and avoiding eviction. What governments and international agencies have failed to realize is that these groups are often active agents in getting land for housing – either negotiating tenure for land they occupy or negotiating new sites on which they can build. Their drive for change, their energy and their capacity are never factored into official housing policies – but in nations or cities where their potential contribution in resolving their land and housing issues is taken seriously, a great deal can be achieved.<sup>1)</sup>

### II. THE IMPLICATIONS OF LIVING IN INFORMAL SETTLEMENTS

HOUSES OR SHACKS built on illegally occupied land have become such a common feature of urban centres in low- and middle-income nations that perhaps we forget the implications for their inhabitants:

- usually, little or no legal protection against eviction, no rule of law and no police protection against crime;
- inadequate or no access to the infrastructure and services that we take for granted – not only no safe, sufficient, reliable piped water supply to the home but also no provision for sanitation, drainage and regular solid waste collection;
- no electricity – or electricity supplies that are illegal (and often unsafe);
- no possibility of a bank account;
- dangerous or inconvenient sites (the occupation of less dangerous or more convenient sites would not be permitted), often with more accidental fires and more floods;
- no emergency services if faced with such fires or floods or with acute illness or injury, and no insurance for homes and possessions lost or damaged; and
- lack of a legal address that may also mean no access to government schools and health care centres; in some places, this means not being able to get onto the voters' register.

Living in an illegal settlement often means constantly facing discrimination because of where you live; being a squatter means being looked down on, being ignored, being exploited – and being bulldozed

1. See in particular the paper by Somsook Boonyabancha, listed on the back page.

when some government agency wants the land on which you live, or it has become sufficiently valuable for real estate interests to press for its “redevelopment”.

### III. CITY LAND MARKETS DO NOT DELIVER NEEDED LAND FOR HOUSING

THE REASON FOR this illegality is the gap between the cost of the cheapest “legal” accommodation and what large sections of the population can afford. In most nations, cities concentrate new investments and thus also demand for labour. But legal urban land markets and the government regulations that influence them make no provision for the land needed for housing for most of those who live or move there in response to economic opportunities. Urban land markets are structured by the state (either explicitly or implicitly) because they determine the rules that govern land use; in so doing they influence the supply of land and its cost. In most cities, government agencies are also significant landowners. As the supply of formal, legal land for housing fails to provide for much of the population, so a vibrant informal land and housing market develops. But most of what this provides is of very poor quality and often in house structures that are illegal, on land sites that are occupied or built on illegally.<sup>(2)</sup> The result is a high proportion of the population living in overcrowded structures in tenements, cheap boarding houses and informal settlements; and often a high proportion of these residents pay a large part of their income in rent.<sup>(3)</sup> The pavement dwellers and those who rent beds in dormitories by the hour in Mumbai are simply some of the more extreme manifestations of the mismatch between the physical concentration of economic opportunities (and the related high demand for urban land) and the availability of affordable, reasonable quality accommodation with good access to income-earning opportunities.

### IV. GOVERNMENT LAND POLICIES DO NOT ACT IN THE PUBLIC GOOD

ALL GOVERNMENTS INFLUENCE access to land for housing in various ways – they allocate and use land that is publicly owned; they make land for housing available through expanding infrastructure and services to new sites; they influence land price and availability through official rules and regulations, including building permits and land use and plot specifications and how efficiently and transparently these are applied. The gaps between land for housing needs and availability within the legal formal system are matched by the gaps in official policy and what they deliver. The wording of constitutions, laws and official decrees often makes much of social justice and of the social aspects of property rights and of government commitment to meeting needs, even in nations where large sections of the urban population live in illegal settlements.<sup>(4)</sup>

Public investment in new or upgraded infrastructure is often accompanied by large-scale evictions, but the scale of these evictions and their impacts on those evicted are much influenced by how government agencies choose to plan and manage this. For instance, in the plans for the much-needed upgrading of the circular railway in Karachi, there are many encroachments on the land each side of the track that could be used for laying another line. But it is mostly the informal settlements within this encroachment that are threatened by the plans even though most of the encroachment is from formal sector construction, including apartment complexes, factories and commercial plazas. There are many ways to design the improvement of this railway while minimizing dislocations and evictions, but it is not clear whether the government agencies involved have any interest in doing so. And any cost-benefit analysis will be greatly influenced by whether the huge costs faced by those who are displaced are taken into account when reviewing the different options.<sup>(5)</sup> This parallels the experiences with upgrading railways in Nairobi and Mumbai, although here, agreements were reached that limited the number of people who were displaced, and provision was made to work with those who were displaced to develop alternatives for them.<sup>(6)</sup>

The Karachi Circular Railway upgrading also illustrates the use of cut-off dates to limit the rights of those in illegal settlements. While many urban governments have moved some way towards recognizing the importance to the local economy of those living in illegal settlements, and recognizing their rights relating to housing and services, they often use cut-off dates as a way of limiting this. In Karachi, the Pakistan Railways Authorities have recognized that the informal settlements on their land have some legitimacy, but claim that only those formed before 1985 are legitimate. In the late 1970s, when the state government set up a special agency to regularize informal settlements on government land, initially this applied only to settlements formed by 1978; the cut-off date was later changed to 1985.<sup>(7)</sup>

Another device used by governments to limit entitlements to land is the waiting list.<sup>(8)</sup> In Zimbabwe, local authorities are meant to manage land allocations for residential developments, and local residents are meant to register to get a plot. In theory, allocations are meant to be influenced by those who have been longest on the list and those with secure employment. But it is difficult and time consuming to obtain the necessary documentation to get on the waiting list, and payment and annual re-registration are required to remain on it. It is also clear that there is corruption in the assignment of land allocations. In another case of housing queue management in Botswana, young people asked if they could inherit their parents’ place on the queue to improve their own housing opportunities – a reminder of the length of this process for many.<sup>(9)</sup>

2. For one recent well-documented example, see the *Nairobi Slum Inventory* published by Pamoja Trust, Urban Poor Fund International and Shack/Slum Dwellers International (2008).

3. More than 60 papers published in *Environment and Urbanization* focus on land for housing. Go to <http://eau.sagepub.com/> and see the range of papers listed if you click on “search for articles” for all papers with “land” in the title or in the abstract; more defined sets of papers are provided if the search is on “eviction” (19 papers), “land tenure” (11 papers), “upgrading” (24 papers) or “invasion” (8 papers).

4. See the discussion on this in the paper on the Philippines by John Iremil E Teodoro and Jason Christopher Rayos Co listed on the back page.

5. See the paper by Arif Hasan listed on the back page.

6. See Patel, Sheela, Celine d’Cruz and Sundar Burra (2002), “Beyond evictions in a global city; people-managed resettlement in Mumbai”, *Environment and Urbanization* Vol 14, No 1, April, pages 159–172; also Weru, Jane (2004), “Community federations and city upgrading: the work of Pamoja Trust and Muungano in Kenya”, *Environment and Urbanization* Vol 16, No 1, April, pages 47–62.

7. See the paper by Arif Hasan listed on the back page.

8. See the paper by Beth Chitekwe-Biti listed on the back page.

9. Kalabamu, Faustin T (2005), “The limitations of state regulation of land delivery processes in Gaborone, Botswana”, *International Development Planning Review* Vol 28, No 2, pages 209–233.

10. See the paper by Beth Chitekwe-Biti listed on the back page.

11. See the paper by Wawan Some, Wardah Hafidz and Gabriela Sauter listed on the back page.

12. See the paper by Arif Hasan listed on the back page.

13. The April 2010 issue of *Environment and Urbanization* will have a case study on this; the inhabitants of Zobu Goth had their homes destroyed twice even though they had land titles, because political circumstances allowed those in power in a neighbouring township to do so; however, they managed to regain their land.

14. See the paper by John Iremil E Teodoro and Jason Christopher Rayos Co listed on the back page.

15. See the paper by Celine D'Cruz, Gordon McGranahan and Upali Sumithre listed on the back page.

16. See the paper by Somsok Boonyabancha listed on the back page.

17. See the paper by Somsak Phonphakdee, Sok Visal and Gabriela Sauter listed on the back page. In August 2009, this Urban Poor Fund was awarded the 22nd IYSH Memorial Prize by the Japan Housing Association.

18. See Cuenya, Beatriz, Diego Armus, Maria Di Loreto and Susana Penalva (1990), "Land invasions and grassroots organization: the Quilmes settlement in Greater Buenos Aires, Argentina", *Environment and Urbanization* Vol 2, No 1, April, pages 61–73; also Peattie, Lisa (1990), "Participation: a case study of how invaders organize, negotiate and interact with government in Lima, Peru", *Environment and Urbanization* Vol 2, No 1, April, pages 19–30; Arévalo T, Pedro (1997), "May hope be realized: Huaycan self-managing urban community in Lima", *Environment and Urbanization* Vol 9, No 1, April, pages 59–79; and Barbosa, Ronnie, Yves Cabannes and Lucia Moraes (1997), "Tenant today, *posseiro* tomorrow", *Environment and Urbanization* Vol 9, No 2, October, pages 17–41.

19. See the paper by Somsak Phonphakdee, Sok Visal and Gabriela Sauter listed on the back page.

## V. STRUGGLES BY THE URBAN POOR

### a. The struggle for housing is most often a struggle for land

THE STRUGGLE FOR shelter by low-income groups is often one for land, as illustrated by the struggle of:

- the Homeless People's Federation in Zimbabwe in negotiations with local governments;<sup>(10)</sup>
- the residents of a long-established riverside community in Surabaya threatened with relocation;<sup>(11)</sup>
- the Karachi residents whose homes are threatened by the expansion of the Circular Railway<sup>(12)</sup> or whose homes have been destroyed in Zobu Goth;<sup>(13)</sup> and
- the Homeless People's Federation of the Philippines to avoid displacements as a result of market pressures, infrastructure development and disasters.<sup>(14)</sup>

There are also examples of urban poor organizations' negotiations for land or land tenure – for instance:

- in Sri Lanka, a federation of slum/shanty dwellers has secured land for their housing in Moratuwa;<sup>(15)</sup>
- in Thailand, more than 1,000 community organizations have been supported in upgrading initiatives that included more secure land tenure;<sup>(16)</sup> and
- in Cambodia, the Federation's Urban Poor Development Fund has supported more than 22,000 households in Phnom Penh and 11 other cities.<sup>(17)</sup>

### b. Some successes to report

What is noticeable, compared to the struggles recorded some decades ago, is recognition by the urban poor that government needs to be brought into the solution. The focus is no longer on large carefully organized land invasions – which, in particular cities for particular periods, did allow large numbers of low-income groups to get land for housing.<sup>(18)</sup> Today the focus is more on urban poor groups' collective negotiations for land or land tenure and the resources they can offer towards solutions. In the cases in Thailand, Zimbabwe, the Philippines, Sri Lanka and Indonesia mentioned above, success is related in part to the organization of the urban poor groups (through federated savings groups). This also explains many successful initiatives in Cambodia, where the Urban Poor Development Fund supports a growing number of community-based savings groups and provides loans and grants for land acquisition as well as for upgrading, house building, income generation and food production. This fund also supports community organizations to develop better relations with government agencies.<sup>(19)</sup>

These new collective organizations and federations of residents from illegal settlements usually need a lot of tenacity to cope with the many setbacks and delays; it often takes years of negotiation for agreements to be reached and years for these to be realized. This tenacity is illustrated so strongly by the Homeless People's Federation in Zimbabwe. Despite all the economic and political difficulties their members have had to face, including massive eviction programmes, the federation has continued to present government with an alternative, practical way of dealing with land and housing issues. The federation recognizes that it has to demand a different set of relationships with the state – not conventional paternalistic policies with no real consultation but rather, an agenda they develop and determine. What the federation and the local NGO that supports them (Dialogue on Shelter) have learnt is to manage this set of relationships, build a coherent collective voice across its membership, build and manage alliances with other organizations that work towards the same goals, and constructively engage government in a set of very tangible outcomes as opposed to abstract demands for rights. This has enabled the federation to build a non-confrontational relationship with the state that allows it to interact more equally in partnerships with local authorities where the politics are less contested. The federation recognizes that the situation in Zimbabwe is in a state of flux, and when greater stability is achieved these alliances might have to be renegotiated. But this renegotiation can be carried out from a platform that is informed by current experiences and some successes.

Of course, being organized is no guarantee of success. The groups in Karachi threatened with eviction by the railway expansion are organized through the Network of Railway Colonies which, in turn, is a member of the All Pakistan Alliance for *Katchi Abadis* (informal settlements). But in all the cases mentioned above, the urban poor organizations and federations are organized. They are also actively engaged in offering local government (and sometimes landowners) partnerships to address land or land tenure issues and clear (costed) plans for what needs doing. Again, this is no guarantee of success, but it certainly proved important in many instances where urban poor groups did get land or land tenure. Developing these plans may also require considerable research by the urban poor organizations – for instance careful surveys of vacant land to see what might be both appropriate and affordable (or available through negotiation), and detailed household enumerations and maps in informal settlements, which are needed for upgrading and land tenure transfer. All this also requires urban poor organizations to convince local governments, local politicians and civil servants that they should work together.

Organized urban poor groups can also work in the market – combining their savings and financial skills to negotiate an affordable price with the owner of the land they occupy, or searching for legal land



20. See the paper by John Iremil E Teodoro and Jason Christopher Rayos Co listed on the back page.

21. See the paper by Somsook Boonyabanha listed on the back page.

22. As described in the papers on Argentina, Thailand, Indonesia, Sri Lanka and the Philippines listed on the back page.

23. Silas, Johan (1992), "Environmental management in Surabaya's *kampung*", *Environment and Urbanization* Vol 4, No 2, October, pages 33–41.

24. See the paper by Somsook Boonyabanha listed on the back page.

sites that they can buy and on which they can build their homes. There are many ways to narrow the gap between what they need and what they can afford – smaller plot sizes (although this often has to be negotiated with the authorities), incremental building (so costs are spread over time), negotiating credit to allow land and building costs to be repaid over a number of years, and careful use of subsidies. Sometimes it requires forms of tenure that are not ideal but that bring down the price – for instance, 20–30 year leases rather than ownership. Some savings groups from the Homeless People's Federation in the Philippines have found that usufruct arrangements have advantages over leases.<sup>(20)</sup> In Thailand, there is a national government agency (the Community Organizations Development Institute) that has supported and empowered hundreds of savings groups formed by those living in illegal settlements to find and negotiate the solution that worked best for them. Sometimes this involved giving back part of the land to the owner in return for tenure of the rest of the site. This involved considerable inconvenience as a proportion of house structures were lost and agreement had to be reached among all the inhabitants on how to re-block and rebuild on the land they did get. But it enabled them to get secure tenure and much improved infrastructure. In Thailand, this was done within citywide processes in which all urban poor communities were engaged. Much greater scale is achieved where this kind of engagement is supported by flexible finance, not through ever larger-scale initiatives but rather, by the multiplication of hundreds of locally specific, community-driven solutions.<sup>(21)</sup>

All initiatives to upgrade informal settlements or find land on which to build new houses involve trade-offs between what is desired and what is possible (and affordable). In externally financed upgrading programmes, decisions about these trade-offs and what can be afforded are so often made by professionals thinking that they know best. So much of the failure or limitations of upgrading and new site development is because the trade-offs did not suit the residents. In the Baan Mankong programme in Thailand, and in the other initiatives mentioned above developed by the urban poor federations and local governments, it is the residents and their organizations that make the trade-offs. They also manage the process, which helps address the incoherence of many upgrading programmes where responsibility is divided between many different government agencies that never coordinate their work.

## VI. UPGRADING AND LAND TENURE

IN SOME NATIONS, local and national government accept that "slum and squatter upgrading" is an important and legitimate way to improve housing and living conditions for low-income groups. This often includes support to transfer land tenure to the occupants.<sup>(22)</sup> Perhaps the possibilities for the community organization formed by the residents in the riverside community in Surabaya to negotiate support for upgrading rather than relocation were in part due to a 40-year history of support for upgrading in Surabaya.<sup>(23)</sup>

The upgrading and land tenure programme in Thailand is notable for its scale and for the extent of government support for low-income groups to develop their own solutions and negotiate with landowners to achieve this. Between 2003 and 2008, this national upgrading and secure tenure programme supported 512 initiatives involving 1,010 communities. Community organizations that formed around savings groups could draw on soft loans to develop their own local solutions in terms of location, price and tenure and could negotiate with the landowners. So location, building design and cost implications were based on their choices. Infrastructure subsidies were available to support the upgrading.<sup>(24)</sup>

In the Philippines, there has also been support from national government for residents of illegal settlements to negotiate the purchase of land from the owners through the Community Mortgage Programme. This has benefited very large numbers of low-income residents although long waiting lists to secure funding have delayed local improvements; furthermore, as the programme is also targeted at communities at risk of eviction, there are many others left with insecure tenure and no source of funding to purchase the land. This has led the Homeless People's Federation of the Philippines to use a range of community-led land acquisition initiatives by its member homeowners associations, including direct purchase and usufruct as well as the Community Mortgage Programme.

Successful upgrading programmes with much improved homes and good infrastructure bring multiple benefits, but they can also mean increased costs for services that have to be paid for (such as water and electricity) and, in some cases, local taxes that low-income households have difficulty affording. Successful upgrading programmes also boost the value of homes, especially if they are in a valuable location and the inhabitants get legal tenure. This makes the housing attractive to higher-income groups and may encourage residents to sell their newly upgraded homes. In the Thai programme described above, where land was purchased, land tenure must remain collective for the 15-year period during which the communities are repaying their land and housing loans. Where land tenure was achieved through leasing public land, this will continue to be a collective lease. This does not prevent people from choosing to move but they have to sell their housing through the cooperative, so they get back their investment in their home but not any speculative profit. Collective land ownership is important for these schemes, although when the loans are repaid the residents can choose to shift to individual ownership. This collective ownership, underpinned by the collective capacity developed by residents, also provides lower-income groups with some protection from market forces. It protects them through the vulnerable period

25. See the paper by Somsook Boonyabancha listed on the back page.

26. See the paper by Celine D’Cruz, Gordon McGranahan and Upali Sumithre listed on the back page.

27. Patel, Sheela and Jockin Arputham (2007), “An offer of partnership or a promise of conflict in Dharavi, Mumbai?”, *Environment and Urbanization* Vol 19, No 2, October, pages 501–508; also Patel, Sheela and Jockin Arputham (2008), “Plans for Dharavi: negotiating a reconciliation between a state-driven market redevelopment and residents’ aspirations”, *Environment and Urbanization* Vol 20, No 1, April, pages 243–254; and Patel, Sheela, Jockin Arputham, Sundar Burra and Katia Savchuk (2009), “Getting the information base for Dharavi’s redevelopment”, *Environment and Urbanization* Vol 21, No 1, April, pages 241–252.

28. See references in 27.

29. For the full text of the letter, see [www.dharavi.org/](http://www.dharavi.org/) or.

30. See the paper by Florencia Almansi listed on the back page.

31. de Soto, Hernando (2001), *The Mystery of Capital*, Black Swan, London, 276 pages.

32. See, for instance, the list of endorsements at <http://www.ild.org.pe/books/mystery>.

33. See, for instance, Turner, John F C (1968), “Housing priorities, settlement patterns and urban development in modernizing countries”, *Journal of the American Institute of Planners* Vol 34, pages 354–363; also Turner, John F C (1976), *Housing By People – Towards Autonomy in Building Environments*, Ideas in Progress, Marion Boyars, London, 162 pages.

34. See the paper by Geoffrey Payne, Alain Durand-Lasserre and Carole Rakodi listed on the back page.

during which they have to afford utility bills and loan repayments. Cooperative land tenure also supports equal relations between members; each has an equal share in the land. The agreement reached among all the inhabitants in developing the housing also allowed the design to reflect innovative mixes of private and shared space, especially where space was very constrained.<sup>(25)</sup>

One other market-related issue is the choice of housing form. One upgrading initiative in Moratuwa (Sri Lanka)<sup>(26)</sup> involves the construction of multi-storey housing. This is unusual in that most upgrading schemes have been on sites where existing housing located on existing plots could be upgraded incrementally. But for informal settlements in areas with high land values, one increasingly common proposal has been redevelopment with multi-storey housing by commercial builders, with the former inhabitants rehoused in part of the new housing stock. For many informal settlements, densities are too high to allow the upgrading of existing shelters and plots without displacing a proportion of the population (especially tenants). This is the case for the redevelopment of Dharavi in Mumbai; multi-storey housing will be needed if everyone is to be rehoused and space provided for livelihoods (although this need not imply high-rise; this could be accommodated within a mix of 2–5 storey buildings).<sup>(27)</sup> Upgrading through the construction of multi-storey buildings increases unit cost (and total costs) and needs strong community management. It need not involve a loss of community control, although it is far more demanding with regard to the need for agreed collective decisions by all residents in (for instance) managing contracts with builders and financing through collective loans. In addition, in this instance, the government was only willing to transfer land ownership to the community if they got back a quarter of the site. It is likely that governments will be attracted increasingly to “upgrading schemes” in valuable locations that allow a proportion of the costs to be met by allocating part of the site to commercial development. The redevelopment plan for Dharavi, which planned to allocate development rights to international companies with no consultation with residents and with no guarantee that everyone would be rehoused (or provision made for their livelihoods), is simply an extreme example of this. Not surprisingly, there was energetic opposition from residents (and many professionals) and fairer upgrading solutions were sought.<sup>(28)</sup> In June 2009, an open letter to the chief minister of the state of Maharashtra was once again pointing to the disastrous implications for Dharavi’s residents of the proposed redevelopment plan.<sup>(29)</sup>

## VII. LAND TITLING AS THE SOLUTION?

THE MANY CASES noted above, where residents of illegal settlements obtained tenure, add to a long history of examples of governments providing secure tenure to the residents of particular illegal settlements – or of the inhabitants of these settlements negotiating such tenure. Over the last four decades, there has also been growing recognition that upgrading needs to sort out tenure even if this can be a slow, difficult process;<sup>(30)</sup> many of the earliest initiatives did not do so. But with a growing number of positive upgrading schemes from the 1970s onwards, the importance of “secure tenure” came to be accepted. This reached the point where it was promoted as “the solution” to urban poverty by Hernando de Soto.<sup>(31)</sup> The extravagant benefits that he claimed would result from the provision of land title both to those who got the title (as this released dead capital) and to the wider economy (and government revenues), and the apparent simplicity of this “solution” led to glowing endorsements of this approach from many world leaders.<sup>(32)</sup> The fact that there were 30 years of experience with land titling programmes that lent little support to de Soto’s claims went unnoticed. So too did the more careful commentaries on the benefits of land titling that went back to the 1960s.<sup>(33)</sup> A review of land titling programmes<sup>(34)</sup> found that most have not produced the benefits that de Soto claimed they would. Investment in land and housing, access to formal credit, and municipal revenues have not increased noticeably more than under other tenure regimes, including those that permit many unauthorized settlements, and there is no significant evidence of poverty levels being reduced. Titling does increase tenure security – but many alternative forms of tenure, including those in many informal settlements, also provide high levels of security. In addition, in many nations, land titles do not necessarily protect people from eviction and expropriation of their land. Land titling often fails to increase access to credit, and low-income households that obtain titles are often as reluctant to take out loans as banks are to lend to them. Also, titling does not necessarily improve infrastructure and services provision, and many settlements have obtained improved provision without titles. One puzzle is why de Soto’s book and ideas received such acclaim from so many world leaders (and may continue to do so). Perhaps because the “solution” he promoted appeared so simple and universal?

## VIII. NECESSARY AND SUFFICIENT CONDITIONS

THE CASE STUDIES mentioned above suggest that the best route to a better deal on urban land (and housing) for the urban poor is through their representative organizations offering government partnerships. In most of the cases where such representative organizations have been successful, this organization is around community-managed savings groups mostly involving and managed by women. They develop a collective capacity to come up with proposals and seek better deals – either within the market or with local governments (or often with both). The benefits of savings are also demonstrated when these

35. Manda, Mtafu A Zeleza (2007), "Mchenga – urban poor housing fund in Malawi", *Environment and Urbanization* Vol 19, No 2, October, pages 337–359.

36. See Mitlin, Diana (2008), *Urban Poor Funds; Development by the People for the People*, Poverty Reduction in Urban Areas Series, Working Paper 18, IIED, London, 82 pages; this can be downloaded at no charge from <http://www.iied.org/pubs/display.php?o=10559IIED>.

37. See the paper by Somsak Phonphakdee, Sok Visal and Gabriela Sauter listed on the back page.

38. For more details, see <http://www.sdinnet.co.za>.

organizations secure land or land tenure, as savings support them developing their homes and sites – sometimes with the help of development assistance. This shows government agencies what they are capable of, and can lead to partnerships and more land allocations<sup>(35)</sup> or more agreements on transferring tenure for land already occupied. It is neither easy nor automatic that they will get positive responses from government. But where they do get positive responses, the scale of what can be achieved increases dramatically, especially where government agencies learn how to support this process. This also suggests routes for international funders, who could provide the kind of support that CODI provides to low-income communities in Thailand direct to urban poor organizations and federations; most federations have their own Urban Poor Funds through which support could be channelled<sup>(36)</sup> (for example the Urban Poor Fund in Cambodia<sup>(37)</sup>). Of course, the similar tools and methods used by the different urban poor federations is no coincidence, as they have long learned from each other and supported each other and are part of Shack/Slum Dwellers International.<sup>(38)</sup>

These experiences suggest some recommendations for development assistance that are almost as simple as those of de Soto – that international agencies find ways to listen to, work with and support the urban poor groups' own organizations as they develop their capacity to undertake initiatives and develop better relations with local government. Also, to support urban poor groups to learn from each other, and provide finance that they can draw on as and when they need it. This should include no pressure to spend before they are ready (so often dictated by external funders' internal pressures, not local need) – but also rapid support with increased funding when favourable local circumstances occur. It would be nice if the world leaders who rushed to endorse de Soto moved to endorse this position. Certainly there is a stronger evidence base to support its effectiveness.

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## Contents list of *Environment&Urbanization* Vol 21, No 2, October 2009

Editorial: Getting land for housing; what strategies work for low-income groups? – *David Satterthwaite*

Land for housing the poor – by the poor: experiences from the Baan Mankong nationwide slum upgrading programme in Thailand – *Somsook Boonyabancha*

Land, CBOs and the Karachi Circular Railway – *Arif Hasan*

Struggles for urban land by the Zimbabwe Homeless People's Federation – *Beth Chitekwe-Biti*

The efforts of a federation of slum and shanty dwellers to secure land and improve housing in Moratuwa: from

savings groups to citywide strategies – *Celine D'Cruz, Gordon McGranahan and Upali Sumithre*

Regularizing land tenure within upgrading programmes in Argentina; the cases of Promeba and Rosario Hábitat – *Florencia Almansi*

Community-driven land tenure strategies: the experiences of the Homeless People's Federation of the Philippines – *John Iremil E Teodoro and Jason Christopher Rayos Co*

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