# AN APPROACH TO SUSTAINABLE LOW-INCOME HOUSING

*Mahbubur Rahman*
University of Teknologi, Kuala Lumpur

**ABSTRACT**

Squatter settlements providing housing to 30-70% of the population in many urban centres in the developing countries have grown due to widespread poverty, and inadequate housing finance and land development systems. Governments assisted by the international agencies have improved environment, tenure security, income and resources in many settlements, but could not eradicate the problems as outcome did not multiply into overall development due to lack in institutional development, policy implementation, governance, participation etc. Because the problem was enormous which the government could not overcome, enablement was advocated to sustain long-term solutions. On the other hand past growing developing world cities are facing environmental problems; coupled with low level of economic and social development, which in turn is threatening sustainable development in cities. This paper argues that the spontaneous settlements in informal sector have more positive attributes in terms of social, economic and environmental sustainability as compared to dominant public housing approach. This paper further discusses the changing approaches to the issues of low-income housing worldwide in the above context, and examines the issues related to sustainable housing.

**Keywords:** *Housing Policy, Self-Help, Sites-and-Services, Squatter Settlement, Sustainability, World Bank.*

## 1. INTRODUCTION

The emergence of cities as the unchallenged site of human development and the goal of sustainable development have pushed hundreds to act as levers for strategic change, and facilitate sustainable development (Holden, 2006). Rapid urbanisation taking place in the developing world's cities needs to be critically managed. There has been greater appreciation now of their growing importance in the national economies as development has become dependent on the ability of urban centres to meet the essentials like housing. A rising standard of living and political ideologies have increased the awareness of human needs and social values (UKGP, 1998); the Habitat Conferences put the onus on the government.

The developing world's urban population is going to double by 2030, accompanied by dramatic growth in the number of slums where a sixth of humanity lives today (UNHCS, 2003). Given the social, economic and political situation of these people, most of them can afford only these ill-built and ill-served houses (World Bank, 1993). The global community is falling short of the MDG-target (Millennium Development Goal) which is to significantly improve the lives of at least 100 million slum dwellers by 2020 (UN, 2000).[1] Thus rather than shunning these settlements, governments should attempt to enhance their sustainable qualities.

This paper attempts to infer sustainable housing out of the concepts of sustainable development and compare low-income housing to the changing approaches in the developing world. It particularly examines the role of international bodies in setting the core development themes since 1950s. The paper also highlights housing as a process and the advantages of self-built incremental in situ upgrading, and supports such developments as an affordable and enabling means of providing sustainable housing to the low-income groups in developing countries. In the last section, it tries to draw a relationship between development, poverty and sustainability.

## 2. SUSTAINABLE HOUSING

According to the WCED (1987, p. 8), sustainable development means meeting "the needs of the present without compromising the ability of future generations to meet their

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1 Slums, the 'shelter dimension of urban poverty' (have a broader meaning than inadequate housing. The number of slum dwellers in the world has increased from 715 million in 1991 to 913 million in 2001 and 998 million in 2005, adding another 50 million in 2005-7. UNHCS (2007) projects that there will be 1.4 billion slum dwellers in 2020.

own needs".[2] The idea emerged in the 1980s to bridge the gap between environmental concerns about the ecological consequences of human actions and socio-political concerns about development issues. While the conservation / preservation debate went on, the issues of population growth, pollution, and non-renewable resource depletion got prominence (Robinson, 2004). Government and private bodies adopted the term sustainable development; though sustainability reflected a more managerial and incremental but less radical approach of the Brundtland report. Academics concern was that development was seen synonymous to growth focussed on the role of institutions, governance, and social capital in sustainability (Lehtonen, 2004).

## 2.1 Three Pillars

Sustainable development is understood as a combination of ecological, economic, and social dimensions. This triple bottom line constitution is generally accepted as its definition (Lehtonen, 2004). The international organisations endorse the hierarchically equal, mutually interacting dimensions. While the importance of each pillar may vary contextually, the model without attributing any priority, place them as independent elements to be analysed separately. Characteristics and logic specific to each of them may conflict with others, with no basis to arbitrate between the conflicting objectives of economic rationality, social justice and ecological equilibrium (Lehtonen, 2004). The model strengthens the idea that the economy can be detached from the social context that embodies all human activities, denying the relations between human societies and their environment (Passet, 1996).

Moreover, though omni-present, these are not qualitatively equal; disagreements over their hierarchy have prevented any model from being widely adopted. However, the social dimension, often difficult to quantify, cannot be analysed through the same framework and tools as the ecological or economic one (Empacher, 2002). Passet (1996) suggested an alternative model where economic activities serve all while also safeguarding the biophysical systems for their existence; the social would be in the command of the economic and the ultimate environmental constraints. Environment is seldom the most important and relevant dimension. In some situations, social or economic aspects may be more relevant as long as their operation does not conflict with the environmental framework (Norgaard, 1994). Until recently, sustainable development was perceived as environmental issue not integrated into economic decision-making. That social dimension, considered the weakest pillar of sustainable development in its analytical and theoretical underpinnings, is seen now as important as environmental and economic dimensions (Forster-Kraus et al., 2009). Norton (1999) defined sustainability as a social imperative, not ecological with social and economic implications. Woolcock (2001, p. 66) attributed this to the fall of communism, ostensible difficulties of creating market institutions in transitional economies, financial crises of 1997, and unemployment and social marginalisation.

While the three-pillar concept has been criticised for legitimising the current goals of the society by perpetuating the economism and productivism, government agencies found favourable objectives to corroborate it. This articulated a new set of checks and balances beyond the basic efficiency-equity and cost-benefit binaries of traditional policy analysis. However, maintaining a positive balance in all three areas directly implies privileging limits and precaution over growth and accumulation.

## 2.2 Relation to Housing

Sustainability focusses on social and economic conditions in developing countries, their connection to environmental degradation, and coping ability. Sustainable development policies see urban development as promoting economic growth, maintaining social inclusion, and minimising environmental impact. A more directed approaches for building professionals is: "economic growth [that] supports social progress and respects the environment, social policy [that] underpins economic performance, and environmental policy [that] is cost-effective" (Roseland, 2000).

Sustainability is a political act based on human decisions and ways of life, not a scientific concept (Robinson, 2004). According to Greider (1997, p. 448), it "carries revolutionary implications" for urban planning. Against macro economic development focus, sustainability has been applied to housing only recently (Choguill, 1999, p. 133). Given the phenomena of urbanisation and severe housing problems in the cities

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2    Rather than a consensus, the Brundtland report presents the term as a language truce about a set of ideas: democracy, freedom, justice (Mebratu, 1998; Guha and Martinez-Alier, 1997). For development scholars and practitioners in environmental sciences and policy, sustainable development has been a universally integrative term, elevating the idea beyond urban planning and policy domains.

that use the greatest resource and generate the most waste products and pollution, the concept has relevance to housing with economic, environmental and social implications.

The concept of sustainable human settlements may remain meaningful within the waste absorptive capacity (Foy and Daly, 1992, p. 298), sustainable use of renewable (Daly, 1992, p. 253) and replenishable (Rees, 1996) resources, minimising the use of non-renewable resources (El Sarafy, 1989), and meeting basic human needs (Hardoy, et.al, 1992). The last criteria distinguished from generalized approaches, guides the housing issues. The economic sector addressing the financial aspects of social justice, accompanying the environmental sustainability, is an important element of it, while the environment constrains economic growth. Social sustainability refers to "policies and institutions that can integrate diverse groups and cultural practices in a just and equitable fashion. As cities develop, the degree of social inequality, cultural conflict and political fragmentation within urban boundaries increases" (Stren and Polese, 2000).

The free-market city attempts to overcome both environmental and social challenges as general wealth of society increases, increasing scope for protecting environment. Target of sustainable housing initiatives must be economically viable, socially acceptable, technically feasible and environmentally compatible. The brown agenda laid down guidelines for sustainable urban development, followed by the UN calling the local governments to mobilise broad-based, participatory, and sustainable environmental improvement. Implementing the agreements reached at the 1992 Rio Summit required a concerted action at the local level (Agyeman and Evans, 1996), focussing on community participation, partnership, accountability, etc.

## 3. HOUSING POLICY AND PRACTICE

In post-WWII period, public housing became dominant in the developing countries, though resources were spent mostly for the privileged (Keivani and Werna, 2001). Aimed at eliminating the substandard shelters, this could not overcome the escalating urbanisation, overcrowding, poverty, and informal settlement growth (Pugh, 1995, p. 63), and meet the low income populations' demand.[3] Crane (1950) attacked the paternalistic thinking that only architects and allied professionals can deal with housing. Turner (1976a) too condemned architect-designed low-income public housing

for being expensive and authoritarian. Back (1962) and Safa (1964) found that regimentation and lack of choice in these were disliked by occupants, whereas variety of social, psychological, and economic advantages in self-help offered a breakthrough in housing problem (Frankenhoff, 1967).

Critics of public housing and modernist urban development grew further. Abrams and Turner influenced the low-income housing theories and policies for decades, drawing attention to the process inherent in informal settlements (Choguill, 1999). They brought the gross housing shortages and huge squatter settlements lacking in basic utilities into the world's notice in the 1950s. Using incremental building in the low-income settlements, in situ upgrading became the main form for improving their conditions (Abbot, 2002). Watts (1997) credited Turner for taking shelter programs out of slum clearance in setting-up policies to assist individuals to solve their own problems.

Turner (1976a) advocated sites-and-services and slum improvement schemes identifying the aspects of self-fulfilment of the slum-dwellers and their commitment expressed in housing (Pugh, 2000). Defining an extended process by 'freedom to build' or 'verb', he supported owner-built homes, however modest, to well-built public housing as those embodied the poor's capability to participate (Harris, 2003) fitting their circumstances (Choguill, 2007). Such autonomy was fundamental to Turner (1968), who argued that squatter settlements improved over time within means more affordable to both the dwellers and the government. Therefore, upgrading and self-help would be more sustainable compared to typically unaffordable public housing schemes that did not reach the target groups (Rahman, 1999, 2004). Advocated by experts and international agencies ever since (Harris, 2003), these not only invested sweat equity, but also provided 'control', and hence were solutions, not problems (Mangin, 1967; Drakakis-Smith, 1981). The World Bank championing urban project assistance in the developing countries adopted self-help upgrading; these were well established, and remained broadly valid since the 1987 International Year of Shelter for the Homeless.

### 3.1 International Community

The international agencies gave direction to the consulting community, governments, and the UN (Choguill, 2007) trendsetting for development thinking (Huchzermeyer, 1999).

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3    Grimes (1976) found that families in Ahmedabad, Bogota, Hong Kong, Madras, Mexico City and Nairobi could not afford to buy a 'cheap' subsidised government house. 90% of the urban population depended on the private and informal sectors (Baross and van der Linden, 1990; Drakakis-Smith, 1981; Kevani and Werna, 2001).

Abbott (2002) identified the shift from public housing, mandating self-help through sites-and-services and in situ slum upgrading, when the housing policies of the developing nations were devoted to complete houses (Peattie and Doebele, 1973). Since this could not solve problems till the 1960s, international bodies and governments started assisting the poor to build their own houses.[4] 1972–82, 1983–93, and post-1993 were the phases when they modified housing development strategies (Pugh, 2000), drifting from a focus on self help to relating to other development sectors (Kessides, 1997). Full cost recovery was essential in these schemes as large-scale subsidies were infeasible (Choguill, 2007). The international credit could also be repaid after making economically and socially responsible uses (Pugh, 2000).

Early planning preferred housing development on vacant plots that had political, professional, funding and management advantages (Abbot, 2002). Still unaffordable to at least 20% of people, it was found that sites-and-services schemes could not be sustained (Kearne and Pariss, 1982); these did not multiply benefits, address the subsidy issues, eradicate poverty, or increase ownership. The 1976 Vancouver Habitat Conference recommended government's intervention to enhance the Poor's access to resources that involve large infrastructure and investment. The 1996 Istanbul Conference further proposed public-private partnership involving the stakeholders to identify and transform priorities into action plans: creating institutions for urban environmental improvement, and building capacities to participate and cooperate. The policy shift accepted informal settlements for a lasting development (World Bank, 1991).

But the same standard of service delivery in settlement upgrading as in formally planned ones was ineffective. Thereafter, leaving low-income infrastructure provisions to the community to plan, build and manage led to the progressive improvement model (Choguill, 1999). Similar to settlement upgrading, utilities could be gradually upgraded, and thus be affordable and sustainable. This sought to match the level to the ability of either the community or the local authority to manage in a sustainable way. Community decision-making and wide ranging interventions made such approach successful in the Sri Lanka million houses program.

Otherwise, costs could be seldom recovered, project sites were remote from employment opportunities and unaffordable, institutional capability and expertise to implement and monitor was often weak, and therefore gentrification compounded the problems, corruption was often rampant, inhibiting accessibility, and the projects did not lead to wider socio-economic development (Pugh, 1990; Nientied and van der Linden, 1985; Skinner et al., 1987; Turner, 1980). Moreover, outputs made no qualitative or quantitative impact (Rahman, 1999).

## 3.2 Holistic Approach

Sustainability cannot be brought without making the economy, environment and society parts of an overall development (Barbier, 1988). Institutions had to be backed by comprehensive urban policies to sustain programs in the long run (World Bank, 1983). Yet project-oriented self help schemes not translated into overall changes continued due to available funding, and instant benefits (Rahman, 1999). Large-scale upgrading became an essential part of urban planning affecting the informal settlements, e.g. in Karachi (Saleem, 1983) and Indonesia (Silas, 1983).

Thus policies in the 1990s shifted to institutional reform. Gradually withdrawing from direct involvement, funds were generated and channelled to social housing with self-help components through structured finance and purpose-built institutions, NGOs, and CBOs. This allowed faster fund disbursement, better chance to reach target groups, and increased recovery through credit groups.[5] The projects recovered the cost by setting affordable targets; these remained sustainable following the affordability-accessibility-replicability principle (Choguill, 1987),[6] more successful in countries with developed housing finance systems (Rahman, 1999).

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4   Assisted self-help, more affordable than public housing but devoid of control, became part of international agencies' wisdom in the 1950s (Harris, 2003). Later sites-and-services aimed to assist and repeat the success of informal sector's incremental building to supply affordable houses to the low-income group. Another type, core housing, could be occupied quickly and extended when the resources were afforded.

5   *Grameen* Bank's housing credit to the poor to transmit social development is supported by international agencies (Rahman, 1999). The World Bank in 1988 in India gave the Housing Development Finance Corporation US$ 250 million to develop housing finance institutions for the low-income group. With Bank loans, Chile introduced vouchers for sites-and-services schemes. In Brazil, *Parana* Market Improvement Project (1983–88) created a municipal fund with Bank's seed fund.

6   Capital costs were to be set by the target group's ability and willingness to pay, not by planning ideals and design standards. The successful projects need to be identified and improved (Abbot, 2002) for replicating in similar situations (Choguill, 1987; Pugh, 2000).

This set to develop finance more, reduce the backlogs, increase infrastructure, reform negative land management and land policy, introduce financial transparency to increase competitiveness of the construction industry, and establish or reform institutions (Pugh, 2000). Social effectiveness was brought by decentralising responsibility of maintenance and cost recovery through the beneficiaries' groups. Against the earlier shelter-oriented approach, the 1980-90s prioritised broader and deeper institutional reforms and development, creating a strong base for reorienting future policies. Since financial markets in many developing countries were weak, funding through the municipalities was appropriate.

Recent thoughts on development policy, instigated by Stiglitz (1998) and Wolfensohn (1999), were followed by many developing countries that opened up the market. The Bank (1999a) emphasised on broader urban issues in the late 1990s to enhance and sustain economic growth and modernisation. Thus improvement of living qualities, poverty reduction, job creation and production, environmental sustainability, and enhancement of agglomeration economies were included as strategies to strengthen a balanced urban development (World Bank, 1999b).

### 3.3 Housing Process

Informal housing is a necessary part of urban growth in the developing countries (UNCHS, 1996a; Gilbert, 1990; Drakakis-Smith, 1981). Appearing disorganised and inadequate, these can be gradually upgraded as needs are felt and resources are available (Angel and Benjamin, 1976). Low-income people can live in incomplete shelters, and consolidate and improve those over time (Drakakis-Smith, 1981; Turner, 1976b), slowly shaping communities.[7] Formal sector ignores the needs of survival and flexibility of the low and intermittent income of the poor (Smets, 1999); whereas incremental upgrading distributes the affordable consumption and saving over time, increasing sustainability. Low-income dwellers can house themselves at less than the formal sector cost as the occupants would do much work by using unconventional materials and techniques. The process can halve the initial requirements compared to formal construction costs (Benjamin and McCallum, 1985), in exchange for social obligations of the family. Self-

management replaces up to a third of the labour cost (Payne, 1983);[8] participatory improvement is a saving too (Pugh, 1994). In reality though most self help projects involve some degrees of paid labour and contract building; 92% sites-and-services households in Lusaka used hired labour (Tipple, 1994).

Despite a humble result, house building is an apocalyptic event for a low-income family, co-opting family members, marshalling all physical and monetary resources, and calling upon the community and the family for for longer commitment to make improvements and additions over time. Self-management with skilled crew and hired labourers works with incremental building process too. Thus informal sector self-help and self-built is providing housing to 30–70% of urbanites in many developing countries (Keivani and Werna, 2001), and more is acceptable and suitable to their socio-economic needs (Turner, 1976b), and are more affordable and sustainable.

Most housing solutions, focussing on price reduction to match the households' ability to pay, ignored their willingness to make extra effort to match financial requirements. With ownership prospect, household can readily devote more of their monetary and commit non-monetary resources like spare time (Ward, 1984a; Rahman, 1999). Though low-income families have little savings, some of them could gather other resources (Keare and Jimenez, 1983), often through sacrifices (Rahman, 2004). They improve affordability by using allocated space (CIVIS, 2003), for example by renting out or using as workshops, often involving more family members (Setshedi, 2006; Mai and Shamsuddin, 2008).

### 3.4 Expression in Housing

Secure or expected occupancy rights motivate expression of built form in squatter settlements; while extending shelter and occupiers mark own identity on it. This becomes sustainable due to their commitment to place and home (Turner, 1976b) through their ability to participate and express, perceiving the improvements as part of wider resident activities. Such enhancement of aesthetics and cultural amenities is less discussed compared to functional

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7    Strong group cohesion and the emergence of political leaders and CBOs that induce investment in housing and influence national leaders for recognition and facilities were the distinguishing features of squatter consolidation (UNCHS, 1996a; Gilbert, 1990).
8    Materials cost is reduced by buying recycled and used items in informal sector. Family labour is usually free; skilled labour can be bartered for. Gerrul (1979) calculated that in lower-income housing, 35% labour is self-help; another 60% is semi-skilled.

dominance; Marcus (1995) focused on the residents attaching meaning and improving their home.

The environmental change, local culture, and design and construction knowledge show colour, adaptation, and ritual and festival spaces; and create specific and varied living environments (Rapoport, 1988). A make-shift shack— the outcome of rational thinking utilising limited available resources, reveals beliefs, aspirations, and the world-view, simultaneously impacting the political, visual, and cultural thought. Professionals could learn from these spontaneous open-ended, multi-sensory, semi-fixed 'architecture adding on elements, like in a 'designed' building, which is about human drive, vision, interest and place identity.

## 4. DEVELOPMENT, POVERTY AND SUSTAINABILITY

Poverty is about the lack of capability to expand social opportunity in markets, in state policy, and in households. These development requisites focus on the freedom of individuals to choose worthy values and lives (Sen, 1999; Sen and Wolfensohn, 1999). Personal commitments and appropriate human bondage generated in low-income housing through freedom and control over the process can lead to poverty reduction. Fogel (1994) argues that qualities of housing increase health and economic productivity over long-term development transitions.[9] This is evident in the low-income housing requiring social co-operation to improve environmental conditions in a sustainable way.

Environmental regulation combined with market based town planning, can play a part in ameliorating the slum problems if sufficient resources and powers are vested. The market sensitivity to building performance and impact is usually inhibited by price inflation linked to excessive demand for social, economic and other benefits; the scarcity subject low-income housing to exploitation (Tipple, 1994). Integrating poverty alleviation and environmental improvement, Brundtland concluded that "ecological sustainability cannot be achieved if the problem of poverty is not addressed" (Robinson, 2004, p. 372). She linked the issue of environmental deterioration with that of human development, both affected by poverty.

Environment problems in the 1980s were regarded as minor,

technical, and politically uncontentious that could be duly solved by economic growth and social progress, as increasing wealth created the resources including technology. The view now is that environmental problems require significant social and economic changes, not merely technical solutions. Sustainable development is the vehicle for this change, addressing the conflict between environmental protection and economic growth. It accepts that the former requires fundamental change towards economic progress and institutional policy. This is compatible with continued economic growth in a capitalist system.

Favouring the human-centred nature of the Brundtland Report, the reformists suggested that the answer to unbalanced consumption, i.e. the environmental concerns, lay in promoting more of sensitive human development that requires improvements in technology and efficiency. Avoiding spiritual values or individual responsibility, it focuses on collective institutional responses and social responsibility, and embodies an anthropocentric approach around human needs.

Combination of sustainability with development, its greatest threat, is paralleled by calls to combat exclusion of the low-income group (Clark, 2001), and restore a broader social and economic purpose of housing equity. The aspiration is not matched by the commitment to provide the resources and powers necessary to change the status quo; politicians and bureaucrats may adopt language and sentiment without the will or means, or empowering the poor (Rahman, 1999). Only a process of political mobilisation and mass education can change assumptions and behaviour. Under ideal conditions acquisition and incorporation of intelligence replaces rhetoric, informs policy, and leads to a measured approach to current anxieties. But we commonly deal in a less scientific or certain way as rhetoric and vision influence priorities and decisions.

### 4.1 Poverty and Housing

The WCED recognised poverty as a major source of environmental degradation. Yet development agenda revolved around macro-economic stabilisation through relentless export-led growth and market liberalisation of the early-1980s. The 1997-98 financial crises showed that such approaches followed by many developing countries is

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9   Apart from the social benefits, housing generates production, income, employment, savings and consumption (Burns and Grebler, 1977). While it leads to labour output and investments in non-housing, that in low-cost housing is not significant. It can make under-utilised labour productive at low cost (Raj and Mitra, 1990). Moreover, investment in low-cost housing attracts low import; incremental investments generate a higher domestic multiplier than import-sensitive investments (UNCHS, 1995).

compounded by absence of a broad-based politics of socio-economic development (Pugh, 2000). Stiglitz (1998) favoured medium-term strategic development policies to alleviate poverty through socio-economic transformation. He advocated holistic societal changes understood as development transitions: improving the environmental and health dimensions, the changing volumes and characteristics of poverty, etc., not isolated development of individual sectors. In an overall context, such development policies could use transitions emphasizing on different sectors, based on the context-based realities and socio-economic opportunities.

The WCED downplayed the extent to which wealth could alleviate poverty and improve environment (Roseland, 2000). Trainer (1990) was dismayed that it chose economic growth and attendant social and environmental impacts (e.g. exploit labour and environment) over a consciously appropriate development strategy for the developing world (e.g. adequate housing and clean water, not industry and export). NTFEE (1987) stated that "sustainable economic development does not require the preservation of the current stock of natural resources or any particular mix of human, physical and natural assets. Nor does it place limits on economic growth, provided that it is socially and environmentally sustainable."

Sen (1987, 1999) criticised the way neoinstitutional and ecological economics direct towards the conventional economic theories, based on individual capabilities and the concept of 'social capital', to address the social dimension of sustainable development. This meant the alternative combinations of functions that a person can achieve set his priorities - from elementary like shelter to complex like community participation (Sen, 1999). Policies should not focus on collective outcomes, e.g. the distribution of income, but rather on building individual capabilities, and ensuring that people have the means and freedom to convert economic wealth into desirable outcome. A key element in Sen's approach, even the poor value it significantly that may be irrational to traditional economy maximising utility. But self-help and identity in housing is more important for sustainability.

Ballet et al. (2003, p. 6) defined socially sustainable development as one that "guarantees an improvement of the capabilities of social, economic or environmental well-being for all, through the aspiration of equity on the one hand, as intragenerational distribution of these capabilities, and their transmission across generations on the other hand". He extended the notion of capabilities from individuals to cover societies too. The structure of capabilities expresses the

adaptation of an individual or a society to a number of external constraints.

The capability approach emphasises on the improvement of social conditions from one generation to another, and on the interactions between the three pillars. In designing policies, not only the effects of economic and environmental actions on the social dimension, but also decisions within the social sphere itself are important. This expresses individualistic (capabilities of rational and responsible individuals) and social (capabilities of a society and the roles of its actors) views, not necessarily in harmony with each other, since the improvement of education, health, employment, etc. may even threaten cohesive groups. Social actions like poverty reduction programs may often adversely affect certain capabilities, leading to an increasing vulnerability of individuals and social inequalities as a result. Actors are to decide which capabilities are to be considered.

## 4.2 Enablement

Crane (1950) viewed self-help as part of a process of community development, requiring and encouraging cooperation. The project-linked participation of the Sri Lanka Million Houses program (Lankatilleke, 1990) had planning, design, implementation and maintenance stages. Hamdi and Goethert (1996, p. 78) identified planning as crucial for the community and the city to jointly take key decisions and define the program. The Recife Declaration on community control over decision-making stressed the importance of the integration of the informal city. However, the support to community participation in the 1980s was lost later (Abbot, 2002).

Reducing the state's involvement in directly providing housing and expanding the role of the private market was accepted by the late-1980s, in most developing countries irrespective of ideology or political structures (Israel, 1990). Governments had played the hopeless role of provider by constructing housing to reduce the shortages. The enablement strategy, responding to the urgency for scaling up supply, aimed to create a congenial economic and social framework to enhance economic efficiency and social effectiveness to grow capability to solve own housing problems. This could be met by expanding the role of the private markets, rather than relying on limited project based approaches.

Given the private sector dominating housing, enablement could expand nationwide production by supporting the formal/informal markets and the self-help of the low-income households. Attention was directed toward devising ways

of providing the financial, legal and institutional support (UNHSP, 2005, p. 25). The international agencies started to encourage the creation of an enabling environment emanating into deregulation and institutional development of the land and housing markets to overcome the external constraints (LaNier, 1987; Kimm, 1987).

The Global Strategy for Shelter to the Year 2000, based on the 1993 World Bank housing sector policy paper, emphasized enablement, the sector's contribution to macroeconomic development, and pro-poor policies involving subsidies targeted only to the deserving poor. It proposed the enablement of private markets for scaling up housing production and developing the sector as a whole. UNCHS in June 1996 founded 'Adequate Shelter for All and Sustainable Human Settlements' in the Habitat II on enabling strategies for private markets (UNCHS, 1996b).

Enablement would bring together technical know-how and capacity of development agencies, use available resources, and recognise and define responsibilities of all stakeholders, through an inclusive participation by residents from all strata. The underlying socio-economic rationale could guide the roles of each partner in the multi-institutional and multi-organisational environment: private enterprises contributing efficiency and entrepreneurship, CBOs mediating between households and government agencies that provide urban management expertise, and the participants providing self-help resources, and localised relevance in the upgrading efforts (Pugh, 2000). Weak institutions, narrow coterie interests, corruption and market manipulation could fail the complex process.

Such enablement framework could work for new housing for other income groups too, where the builders could access competitive finance. Implementation of proper land policies coordinated with the infrastructure and utility agencies could ensure adequate supplies of well-placed ready land at affordable price. The legal system could protect property rights, developed finance institutions could introduce attractive instruments to generate and manage funds. The overall policy and enablement framework could have pro-poor and egalitarian elements for social-relevance and sustainability.

Rather than constraining choices, affordable housing can improve the socially sustainable environment (Forster-Kraus, et. al.; 2009). Enablement brought sustainability in sites-and-services schemes in India, and in the small loan program in Sri Lanka, Singapore, and Chile (Pugh, 1997). Enablement could overcome the effectiveness or the comprehensiveness not achieved due to poor finance sector and institutions.

By the 1990s, it was evident that benefits could not be sustained without good governance (Rahman, 1999). Therefore within institutional reform, enablement focussed on governance in economic, education, health, environment, housing, urban and other sectors The emphasise on state–market–society relations encouraged community-based participation in upgrading the squatter settlements and owning community assets so that people were enabled to improve themselves in a transparent and accountable environment (Rahman, 1999).

## 5. DISCUSSIONS

Despite efforts by all concerned, squatter settlements remained a dominant form of dwelling.[10] The locales for the life's drama, huge contributions in socio-economic transformations, have shown sustainability amidst squalor and disease. Specific institutional conditions and processes of people living in these settlements influence their housing and social status. These settlements are necessary and important in terms of both product and process, and use in built form and socio-economic (Kellett and Napier, 1995). The intricacy, variety, accomplishment, and resource efficiency in these built forms also have social, cultural, economic, political, and architectural implications (Pugh, 2000). Some of them have also added economic and aesthetic value to urban assets.[11] Varying in theoretical, economic and technical characters, these have dominated literature too. (Ling, 1997).

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10  Slum population in India has more than doubled in the past two decades; in 2001, 54.1% of Mumbaians lived there (NIHFW, 2006). A quarter of Sao Paolo population lives in poor conditions. With more slums dwellers, Kolkata has a higher slum density. Based on water and sanitation access, 99% of Afghan and 94% in Central African Republic people live in slum condition; a third of the Argentines experience the same. Nearly 175 mil Chinese, 158 mil in India, 42 mil. in Nigeria and 36 mil. in Pakistan live in slum conditions (UNFPA, 2007).
11  Cross-subsidisation in land pricing and allocation enabled sites-and-services and squatter improvement programs to reach the poor in the 1970s and 1980s in Chennai. Housing investment and wealth of all income groups increased; the contracting between the World Bank, state government, and the project authorities blended state, market, and household self-help roles (Pugh, 1990, 1997). In the *Kampung* Improvement Program, the World Bank provided US$ 439 million in project loans, to improve living conditions, housing investment, incomes, and health. Some of its lessons led to wider participation and deeper reforms (World Bank, 1995).

Assisting self-help programs from 1950s, the funding agencies changed their methods from site-specific projects to programs mediated through formal institutions, and subsequently to developing policies, cooperation and participation. Self help, central in socio-economic, political, environmental and developmental sustainability, goes beyond the construction and management of housing and the environment. The domestic sector is more sustainable as it uses own resources to produce home-based goods and services, depending less on imported materials and technology. Those without proper housing lead socially excluded diminished lives, unable to participate fully in the community. Further human development depends on access to services and a secured, safe and healthy environment; basic housing provides foothold to the poor for accessing other benefits (Peattie, 1987).

Though self help, household economics, affordability, and home sense could describe the roles of individuals and households, the economists ignored non-economic resources, time and energy used for home building, domestic chores, income generation, physical improvements, human capital formation, and personal and community activities (Pugh, 1997; Stretton, 1976). Most of these, e.g. the value of the product and human capital, including time and equivalent market products, and attribution of childrearing in human development, are measurable and thus are significant factors to be considered.

Market forces and official guidance only cannot meet contemporary aspirations, rhetoric, commitment or technical possibilities; environmental justice is also involved as proper housing brings social and economic goods (Clark, 2001). The domestic, commercial, and the public sectors are interdependent in bringing overall socio-economic development of the low-income groups. Thus domestic economics remained important in sustainable development through affordable housing and environmental improvement, supplementing other areas by contributing to the human development.

The state is forced to tolerate some illegal and irregular housing ( UNCHS, 1996a; Gilbert, 1990; Drakakis-Smith, 1981); it denies better housing to maintain the status quo. As the legal, professionals and participatory processes may

not concur in its modality, squatter upgrading is not readily accepted (Rahman, 2001).[12] While a few accept aesthetic of squatter settlements, the authorities loath them (Peattie, 1987, 1992), which have instigated demolition of shelters and destruction of communities that have rights to improve their settlement. Some politicians, planners, and intellectuals accepted that settlements of the poor were communities and deserved respect. Jacobs (1961) articulated the functional aspects of what planners and politicians label slums; Stokes (1963) called them "slums of hope." Since international policies now favour in situ improvement and regeneration, the self help and the modern technology can cp-exist (Rahman and Mai, 2010).

Recognition of squatters housing rights, income growth, and the development of social capital and empowerment (leadership, organisation, networking, etc.) brings environmental improvements for low-income groups. Thereon, social, ethical, and aesthetic expressions cover the range of living, and encompass environmental, social, economic and political facets, and those that encourage people to value lives. They upgrade low-quality makeshift shacks incrementally into wholesome structures, encouraged by tenure or affordable in situ improvement. Allowing one to participate and express attachment results in more commitments to affordable and sustainable improvements.

Squatter settlement cannot be retained and regenerated by shunning the other development sectors. Social homogeneity, good community leadership, prior social co-operation experience, visible outcome, prospective ownership and the affordability can help to achieve consensus regarding development objectives and means (Rahman, 1999). Despite varying contexts, all settlements require to develop socio-economic, leadership and institutional capabilities. Environmental improvements can be converted into action plans and partnership by distributing responsibilities, attribution of costs and self help, and participatory and transparent management. In essence, both the process and the project need good governance, organisation, and policy (Pugh, 2000).

If legitimised and assisted, the large informal sector in most developing countries providing for the low-income groups can contribute in socio-economic developments (Fernandez and Varley, 1998), in conserving economy, construction,

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12   Social groups in Jordan strongly contended priorities and access to political and economic power (Raed, 1998). Public urban renewal attempts in Delhi in the late-1950s were resisted, growing recognition that low-income communities had intrinsic value (Clinard, 1966).

environment, and health, and hence beckon for sustainable improvement. The regeneration schemes are sustainable as these improve living conditions, providing social opportunities for millions to add more socio-economic and environmental values than high-profiled projects. It is essential to enhance these through participatory democracy (UKGP, 1998). Local government, an elected representative, can make accountable planning and development decisions to move toward sustainable communities (Roseland, 2000).

Potentials for retaining and regenerating squatter settlements vary with their characters. Improvement can take place spontaneously in settlements where a form of tenure security is foreseen. Political skills and pressures often influence the selection of improvements and the distribution of costs and benefits. State-assisted regenerations often involve redesigning and re-aligning lay-outs (Potter and Lloyd-Evans, 1998), which disrupts socio-economic network and identity (Rahman, 2001), instead of preserving things of worth for the target group. This should be part of overall housing development and urban macro-spatial planning and stockholders participation.

## 6. CONCLUSION

Urbanisation of poverty (Whelan, 2004) is increasing number of underprivileged in urban areas. The MDG urged to improve by 2030 the lives of a part of about 2 billion people living under increasing poverty and social inequality accompanying the unprecedented urban growth (UNCHS, 2007). Evictions ignore the socio-economic problems that cause slums; the low income of the majority due to an unavailability of adequate jobs, poor education available for workers, and low productivity due to poor health, and redistribute poverty to less valuable real estate (Rahman, 2001). Economists have been advocating the state's welfare roles to cover institutional reform, social and private property rights, and governance quality. They focus on the way the economic ethics and quality of institutions define norms, property rights, compliance procedures, etc. which influence performance in the long-term development. Institutional reform lies at the heart of governance and is prioritised in current urban development and policy agendas (Pugh, 2000).

Sustainability in housing is meaningless as an end only. Project based policies popular in developing countries cannot meet the requirements of a billion people living in severe housing conditions (Tipple, 1994; UNCHS, 1996b). International agencies want to replace the unsuccessful approach with contextual sustainable housing policies to balance the tensions between economic growth, the

environment, and social impacts.

The three-pronged approach has conceptualised urban development and has promoted economic growth, maintained social inclusion and minimised environmental impact. Most of the focus in the literature has been placed on economy and environment, though sustainable housing is more than just that. The economic sector addressing the financial aspects of social justice, accompanying the environmental sustainability, is an important element of housing, while the environmental concerns constrain the economic growth.

Robinson (2004) argued to integrate the social dimensions of sustainability with the biophysical dimensions; as addressing environmental, social or economic concerns only were insufficient. This required a trans-disciplinary thinking that actively creates synergy, not just summation. Although conventional analyses recognise the need for changing the practices, few realise that moving towards a sustainable society requires more than minor adjustments. It must also be integrated across sectors or interests; governments alone have neither the will nor the capability to accomplish sustainability. Hence the private sector must be involved, supplemented by the monitoring, capacity building, and alternative service delivery roles of the NGOs.

Sustainable development implies a shift in the capacity of individuals, companies and nations to use right resources under favourable legal and economic arrangements. Sustainable community development initiatives are not only interventions, but also learning processes to mobilise positive shifts. Changed behaviours like using urban space efficiently, minimising the consumption of essential natural capital, multiplying social capital, mobilising citizens and their governments, can prevent many environmental and social disasters, to create healthy, sustainable more pleasant and satisfying communities.

Sustainability, "an attack on conventional thinking and practice" (Gibson, 2001, p. 6), and a framework for urban futures, provides a hope for solving the urgent environmental and societal problems (Roseland, 2000), like low-income housing. Since in open market, environmental factors affect many, right to affordable secure housing must be freed of property speculation and economic competition. Though, policies for sustainable housing in isolation may not overcome the urban problems, without them no solution can be found.

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