

# THE ORIGINS AND SPREAD OF CORE HOUSING

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## 2 The origins and spread of core housing

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*Core housing is a major variant of the self-help technique. Introduced into the underdeveloped areas by United Nations missions, it has now become part of the housing vocabulary. It aims to provide an organised, cheap, and practical scheme for the urban and urbanising areas of poorer countries. Since the UN missions, the idea has spread and is on its way to becoming an important building device in the less developed areas. (Abrams, 1964:175)*

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### 2.1 A brief history of core housing

The emergence of a set of philosophical debates around self-help in the 1950s and 1960s, and the recognition of the problems experienced by governments attempting to continue to meet housing needs through full provision, prepared the ground for the proposal and growing acceptance of the core housing approach, along with other forms of partial housing provision.

As colonial powers gradually relinquished control of developing countries throughout the world, a trend that affected African countries mainly during the 1960s (UNCHS, 1996a: 86), the sustainability of inherited housing practices began to be questioned. One issue was a general recognition of the limitations of the mass provision of low cost housing by the State (Turner, 1976:35-50). The provision of completed houses for people with low incomes often in locations distant from city centres through direct State action was commonplace in many African countries from the 1920s until the 1960s (Swanson, 1968, Tipple, 2000:13). As national budgets shrank, and as governments devoted smaller proportions of their budgets to housing provision, it became evident that the demand for housing was growing despite efforts to supply that demand (Hamdi, 1991). In developing countries, the movement of households from rural to urban areas, and high population growth rates in urban areas (Gilbert and Gugler, 1992:7) meant that demand continued to outstrip supply, and governments quickly realised that full provision was not sustainable. As a result, government housing programmes in most parts of the world "ran out of steam" (Koenigsberger, 1987, and Ward, 1982:2).

An indication of the failure of government housing provision was the increase in the spontaneous settlement of people on land which they did not own, or the construction of initially impermanent forms of housing on land illegally sub-divided by the owners. As a result larger and larger proportions of urban residents lived in rudimentary shelter with few or no municipal services (Gilbert and Gugler, 1992:114, and UNCHS, 1996a).

The emergence of this situation was observed firstly by anthropologists working in squatter settlements and slums in different parts of the world (Math  y, 1992b:379ff) and then by several housing specialists who were working in developing countries or moving around the world supported

by funding from donor agencies. This allowed a comparison of the forces that were shaping cities in much of the Third World<sup>1</sup>.

It is difficult to establish the exact origins of ideas at the time, but the key self-help housing theorists who are most often quoted are John Turner (1965) and Charles Abrams (1964). From the mid-1950s, John Turner, an architect, worked with William Mangin, an anthropologist, on USAID funded upgrading projects in the urban *barriadas* of Peru<sup>2</sup>. Later, Turner began to publish his observations and did more empirical research work in the USA and Mexico. In his seminal work on the subject, "Housing by People", Turner spent much of his time comparing the fundamental qualities of unassisted self-help housing to those of formal State attempts to house low income households (1976). Unlike Charles Abrams, in much of his earlier published work he seems to have stopped short of describing the physical manifestations of assisted self-help, such as sites and service or core housing approaches, preferring rather to expound on the fundamental principles of unassisted and assisted self-help.

Explicit in much of Turner's work is the assertion that the State and other interested parties (i.e. the private sector) should relinquish control of the housing process and that this should be achieved through the "resorption of government back into the body of the community" (Turner, 1972:110, quoting Patrick Geddes). Turner was urging that as much choice and freedom be granted to the occupants of urban housing (formal and informal) as was possible within the prevailing system of government, a suggestion that was, at a later stage, viewed with some scepticism by theorists such as Rod Burgess, who commented that "...Turner is naïve if he thinks that these groups are going to forsake their economic interests in a fit of charity!" (1977:51).

Despite the recognised limits to devolved decision making and autonomy by people producing their own housing (Burgess, 1982), Turner's written work can be seen as largely responsible for persuading academics, donor agencies, government officials and professionals that the creative activities of people in housing themselves (in informal settlements) should be seen as part of the 'solution' rather than as the major urban problem that it was perceived to be by many city officials.

At the same time that Turner was working in Peru, the urban planner Charles Abrams (1964) was working as a consultant to the United Nations Housing, Building and Planning Branch and took part in

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<sup>1</sup> The terminology used in this thesis to refer to different parts of the world favours the use of the 'First World' as a shorthand to refer to North America and Western Europe, and the Third World to refer to Asia, Africa and Latin America. Where the terms 'developed' and 'developing' countries are used, there is an awareness of the value judgements inherent in these descriptions, and the views of the agencies who portray some countries as inherently more advanced than others are consistently challenged.

<sup>2</sup> Based on Turner's 1976 foreword, he started work in Peru in 1956. One of his earliest papers was written in 1963 ('Dwelling Resources in Latin America, Architectural Design, August 1963). Turner mentions meeting Abrams after writing his 1963 article (Turner, 1976:1-3).

a large number of UN housing missions<sup>3</sup>. This allowed him to compare situations across countries and make observations about the impacts of urbanisation on human settlements. While he also added to the growing body of knowledge about the dynamics of 'squatting' and the nature of 'slums', Abrams was more direct in his description of ways that agencies such as the UN might intervene.

Abrams discussed the method of house construction by people who did not have access to finance, referring to it as "instalment construction", or building "serially" (1964:174)<sup>4</sup>. After the acquisition of land (legally or illegally), he had observed households who built sections of their houses as they could afford building materials. This process of construction was not confined to developing countries.

*Simple shelters have been built in all parts of the world and then expanded room by room or floor by floor until the house met the families' ultimate needs. Squatters have also put up rude shells and later extended them. (1964:175)*

There were often long lapses of time between more concentrated bursts of construction activity. Abrams interpreted this mode of construction as being the result of lack of access to sufficient amounts of money to sponsor the building of whole houses, because of the absence of personal savings or the lack of access to appropriate financial packages.

Turner also observed what he called "progressive development" in Lima, Peru (1965 and 1976:24), in which individual household members (whom he referred to as 'bridgeheaders') would move to an urban area ahead of their families to secure land, and then once they moved to the city would begin to consolidate that land through the incremental investment in boundary walls and then other elements of the house (these people being referred to as 'consolidators')(Turner, 1965; 1972). He also observed a correlation between this social process and the gradual improvement and expansion of the shelters (i.e. 'consolidation') which people built for themselves. This structuring of urbanisation patterns and settlement formation processes formed the basis for some of his earliest writing (Turner, 1965). Because Turner held that housing should be seen for what it *does* for people (i.e. housing as a 'verb') rather than as merely an object or product (i.e. housing as a 'noun'), the construction, or consolidation, process suddenly became more visible both to policy makers and to formal designers who had until then invariably designed impervious processes and completed structures with little consideration of how households would participate in the process of modifying the houses and plots.

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<sup>3</sup> Abrams initially specialised in American land problems (work published in 1939), and he traces his involvement in developing countries from 1952 onwards when he embarked on a world study of urban land problems and policies. During the next ten years, many UN missions followed on which Abrams served as a consultant. Fourteen reports came out of these missions, and culminated in the 1964 book. Abrams acknowledges the ideas of Otto Koenigsberger who accompanied him on a number of the UN missions (Abrams, 1964:ix-xii). Unlike Turner, Abrams does not mention meeting Turner in 1963.

<sup>4</sup> Other adjectives used in literature to describe such housing processes include 'embryonic' (Fiori and Ramirez, 1992, Ward, 1982:202), 'gradual', 'evolutionary' (Skinner and Rodell, 1983:3), and 'incremental' (Harms, 1992).

The next step in the process was an interesting one. One group of people, the self-help proponents, sought to take the positive aspects of unassisted housing production and to incorporate them into the formal system, either in terms of the ways that decisions should be made, or in the way that residents should participate in some or all stages of the settlement formation process. Sometime later, when assisted self-help projects had been attempted, there was a second group of (increasingly vociferous) self-help detractors who highlighted the fundamental contradictions in some of what was being promoted. We shall return to the opinions of the second group, but for now, how did the proponents proceed?

## The advent of core housing

Abrams and Koenigsberger took the next step by moving from a recognition of the advantages (and limitations) of informal housing processes, to suggesting concrete ways in which these processes could be harnessed by the public and private sectors and, very importantly, by the international donor community. It was from within this frame of reference that he described the potential benefits of core housing. Essentially what they were suggesting was a direct translation (rather than an interpretation)(Rapoport, 1990:100) of their observations of unassisted gradual construction into a set of formal alternatives that intervening agencies could employ to exploit the perceived strengths of the informal process (and indeed the energies of the "...vigorous, capable, and organised working-class people" whom Turner had come across in his work (1972:137)) .

As documented by Skinner and Rodell (1983:7) and evident from Abrams' words quoted at the head of this chapter, the reports that emerged from the UN missions between 1955 and 1963 laid the foundation for the now well known sites and service approach (originally called "land-and-utilities schemes"). Abrams described the core housing approach in detail (1964:174-181). In assisted self-help projects (essentially sites and service schemes), Abrams and his co-workers were seeing that participation in construction was limited by the householders' location, distant from the building site. The households then either had to invest their limited funds in building a shack on site or commute from some way away to make their labour contributions. So Abrams proposed the provision of a room where the family could live while they extended the house as resources became available (176).

In the form that Abrams' conveyed it, the core would be mass produced at scale, and then user contributions would take place from that point forwards. Abrams described a series of different kinds of core houses which should be designed to match the local conditions including the particularities of climate and affordability:

*...the one room core for small families in very poor countries; the two room core to be expanded horizontally for the growing family; the core that can be added to vertically; the row house core, the front and rear of which is expandable; and the core built as part of a compound. (Abrams, 1964:177)*

A number of principles were outlined which suggested the spirit in which the core housing approach was originally framed. They are revealing of what Abrams and the United Nations missions had in mind to achieve when proposing this form of housing. Abrams stated that core housing:

- should be of a size to accommodate the typical family from the outset,
- should be designed to be extended by the household (with training available if requested) or more likely by locally settled small contractors,
- should be owned by the resident household with loans being made available in instalments to finance *both* the original core *and* the extensions,
- should be on a plot of sufficient size to accommodate expansion according to several alternative plans, show houses being built to demonstrate the alternatives,
- should be constructed from materials that allow expansion and which could be supplied through local material suppliers and producers who should also be assisted to develop in the area,
- should be designed to be comfortable given local climatic conditions, and
- must have access to water and sanitation from the time of occupation (176-177).

Core housing, as framed in this early description, was little different to the staged delivery of complete mass housing. The core was to be built by formal contractors. Both the core and the extensions were to be financed. The extensions were to be built according to plans supplied by the project developer. The main innovation in practice for its time was the enablement of a limited self-help contribution by the occupying household, supported by the stimulation of the materials supplier and small contractor sectors. The financial innovation was that the form of core provided would somehow relate to levels of affordability by the household to be accommodated. There was therefore an acknowledgement not only that governments could not afford full provision but also that most households could also not afford it. Whether affordability and cost recovery were achievable by applying the core housing approach in projects remained to be seen. The institutional innovation was possibly that local authorities needed to be convinced to lower standards for a time while the houses reached completion, but that basic housing standards were ensured when compared to the sites and service approach (Ward, 1982:202-203). *Core housing was thus a highly managed and limited form of assisted self-help.* The housing areas that resulted, if they conformed to Abrams' and Koenigsberger's vision, would eventually look much like other government built mass housing areas.

Abrams went on to describe "roof loans" which were suggested to developing countries (Ghana, Bolivia and Nigeria) by UN missions to sponsor the capital intensive components of house building (i.e. mainly roofs, doors and windows), while at the same time building on traditional skills such as block making and block laying. In some



Photo 2-1: South African version of a roof house, Durban

cases the roof was not sponsored because thatching skills existed and were not to be supplanted by formal provision. The savings that were to be gained by government and aid agencies from not having to build whole houses for people were quantified in these exercises (1964:187, 192). From the way that roof loans were described, it is clear that they were another variation of the partial house provision approach, and that the financing mechanisms that were made possible by core and other housing approaches were as important as the physical form of the product.

Therefore, the case for core housing was originally put forward as a logical argument. That is, it was portrayed as self evident that giving a household a place to stay from the outset was reasonable. However, the building of a builder's shack as the starting point for an informal consolidation process is also common practice in many Latin American countries (Kellett and Napier, 1995:17), and so core housing, although not described in this way by Abrams, could well have been a direct imitation of the informal process, as well as co-opting the 'instalment construction' method, rather than simply a logical extension of the need for the residents to be based on site. As Ward observes, "Many of the empirical descriptions about the way in which squatters behaved, their needs and priorities, were directly transposed into new housing policies..." (1982: 6). Ward went on to describe the sites and service approach as taking "...a leaf from the illegal sub-divider's book" (202).



Photo 2-2: Experimental roof house subsuming original shack, CSIR (see Bolton, 1987)

It should also be stressed that core housing as a suggestion by Abrams and Koenigsberger, came out of a new focus on formal and informal housing delivery *processes*. Thus core housing was not primarily suggested by the theorists and practitioners as a new kind of product, but rather as a result of the application of a whole self-help package. Burgess makes this clear when he lists the basic characteristics of, and locates core housing within, the self-help package proffered by Turner and Abrams and subsequently taken up by bodies such as the World Bank. The typical components were:

*home ownership and security of tenure in land and housing; the need for self-help contributions; the incorporation of progressive development procedures; the reduction in standards; access to financial resources; and access to and development of appropriate technologies and materials. Policies were thus based on sites-and-services and self-help housing projects; core housing, slum and squatter upgrading; the stimulation of informal sector activities and small-scale enterprises in project areas; access to financial, managerial and technical assistance; regularisation of tenure and the expanded provision of public services. (Burgess, 1992:82)*

So core housing, in the eyes at least of the original proponents of the approach, was part of a much wider set of initiatives, and should have been a by-product of a housing process where residents from the informal sector were to be invited by the State or their agents to take control of (or at least make more significant contributions to) the housing process.

The *original intentions* of core housing, were thus motivated by a vision of the marriage of the formal and informal processes, making the best use of what the theorists perceived that the people living in urban poverty could contribute (e.g. Wegelin 1983:110) while at the same time using the strengths of the formal sector in mass building. For its time, core housing was also essentially a technical solution to this conceptual problem of how to combine the formal and the informal. It was part of an era in which development problems were believed to be solved through the application of capital, science and technology (Escobar, 1995:4) and in the case of housing, appropriate materials and technologies (Schumacher, 1973). As De Senarclens comments, "The notion of technical assistance was based on the assumption of a universal paradigm, or an economic, social, cultural and institutional norm applicable to all peoples on earth" (1997:195). Given this thinking, core housing could be applied in any part of the world, irrespective of context.

It is also important to note that in the way that Abrams proposed core housing, it can only be described as enabling "horizontal" participation<sup>5</sup> because residents were only to be brought into the process after a certain point in the development process. Because of the stratified development process (i.e. clearly defined horizontal stages), the roles of various actors could be clearly defined. There was a clear point after which the formal sector was to withdraw, leaving the settlements to be developed by the residents. There was also a clear point before which the households were not to be involved.

Because Abram's description of core housing portrayed it as a controllable and manageable process, with a clear end point in mind, it was likely to be attractive both to governments, at all levels, and to donor agencies which wanted to be involved in interventions with clear time spans, while at the same time being seen to be accommodating participation by residents<sup>6</sup>. Obviously there were many different ways to implement this kind of staged delivery and many real projects did not conform to the original format suggested by the UN missions. Similarly, as will be shown with the South African case studies, and many others, the ways that core housing settlements developed after occupation did not necessarily follow the pathways of development that the original designers mapped out for them, often to the consternation of city officials.

By extending Turner's thinking, one would be able to place core housing in the middle of a continuum. At one end would be the heteronymous dweller in a mass built formal house, and at the other end would be the autonomous occupant of a shack dwelling in an unregularised informal settlement (Napier, 1993c). By servicing the settlement and building a core house ahead of occupation, the design professionals and State officials had pulled back the point of participation slightly, to allow residents to build on to the house after occupation. As we shall see this cannot be seen in most cases as true autonomy (and indeed, many would challenge the possibility that autonomy could ever

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<sup>5</sup> This builds on Ward's idea of "vertically integrated" community involvement (1982:7).

<sup>6</sup> A point discussed in detail in the section on 'The entrenchment of self-help housing'.

be achieved within a Capitalist system, e.g. Marcuse, 1992). What core housing must then be seen as is one of the elemental approaches (Ward, 1982), in that certain elements necessary for habitation are provided whilst others are omitted. In this sense then, Turner's advocacy for full, vertically integrated participation by residents in all stages of the development process was unlikely to be fully met in the core housing approach, even in its idealised form.

### The definition of core housing

In practice, many different types of partial housing emerged. They can be grouped into three main categories:

1. houses which included all the main built components such as foundations, walls and roofs, and therefore were habitable from the outset;
2. houses which had one or more of the major built components missing, and therefore usually required some input by residents before being habitable; and
3. service cores, which housed the wet services such as water supply, sanitation and drainage, and sometimes energy supply.

**Table 2-1: Terms used to refer to various core house types**

Houses		Services
Habitable core houses	Non-habitable core houses	Service cores
<ul style="list-style-type: none"> <li>• Single room core houses</li> <li>• Shell houses (sub-dividable)</li> <li>• Multi-room core houses</li> <li>• Multi-storey core houses</li> </ul>	<ul style="list-style-type: none"> <li>• Floor or slab houses</li> <li>• Wall houses</li> <li>• Roof houses</li> </ul>	<ul style="list-style-type: none"> <li>• Wet cores</li> <li>• Service cores</li> <li>• Utility walls</li> <li>• Service points</li> </ul>

Combinations of these types of cores were also built. A common form was the provision of a single habitable room or a bathroom under a larger roof structure which could then be filled in by residents (see photo below). Service cores were also often provided on site, attached or detached from the main core house.

As stated in the introduction, a core house is, historically by definition and for the purposes of this study, a structure that is somehow incomplete, and most importantly that it is minimal in its size or level of completion, and

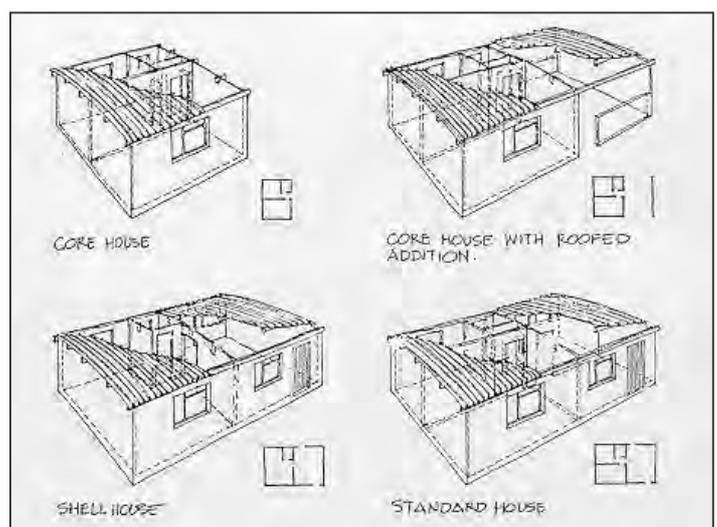


Figure 2-1: Starter house types according to NBRI (source: NBRI, 1987)

professionally designed with the intention that residents or their direct agents add space to it, or sub-divide it, after occupation. The house can also have minimal levels of finish or service which are designed to be upgraded over time.

Whilst a core house is defined here for its main product characteristics, there are a number of process characteristics which, as has been demonstrated, the nature of the product was designed to accommodate. However, there is much variety in the process and product characteristics (Rapoport, 1988:54) that emerged in the application of core housing, and therefore these should be stated as variables rather than as defining descriptors of the core housing approach.



Photo 2-3: Half roof house, half core house, Giyani (source: DoH)

Project-specific process characteristics of core house schemes include, amongst others, the mix of self-help and contractor inputs during the different design and construction phases; the degree of freedom and choice granted to residents, and the point at which residents become involved; the types of financing packages available to residents, formally and informally; whether core housing is being built as part of a greenfields development or as part of an informal settlement upgrading or sites and service project; and the nature of support for the improvement of the house after occupation.

Other product characteristics which vary between projects would include: the size of settlements; the location of settlements; the construction technologies and materials used; the size and layout design of sites; the size and design of houses; the levels of service; and the levels of finish.

So far the definition of concepts in this study has been confined to the initial production of core units prior to occupation by the residents. Issues around the consolidation processes that take place when residents move in are discussed in Chapter 3.

## The application of core housing

The broader idea of assisted self-help, and its more specific manifestation in the form of core housing, gradually spread and was implemented in projects around the world for a number of different reasons. In addition to many examples of sites and service approaches throughout the world, core houses specifically were built in large numbers in Colombia through the ICT in the late 1970s and early 1980s (Strassmann, 1982; Gilbert, 1997), in El Salvador (Harth Deneke and Silva, 1982), in Chile through many eras, but particularly through the '*vivienda progresiva*' programme from 1990 to 1994 (Kellett et al, 1993; Gilbert, 2000) and in South Africa during the 1980s and under the current government (Napier, 1998).

As projects began to be built according to the principles espoused by the visionaries who had first suggested the approach, a body of experience began to emerge<sup>7</sup> which had the possibly unintended effect of raising questions about many of the fundamental tenets behind what had become the conventional self-help wisdom.

Such collections of what would contemporarily be called "best practice" case studies tended to review new projects for the success of their implementation in terms of the criteria set up by the self-help advocacy school (as listed above by Burgess, 1992:82). Some examples of self-help projects included the construction of core houses. For example:

- there was the case of El Molino in Mexico City (Meffert, 1992) where cores were built through a mutual aid programme and were designed to be extended vertically;
- the case of the NGO, FUNDASAL, in El Salvador (Harth Deneke and Silva, 1982, and Bamberger and Harth Deneke, 1984; Ward, 1982:238ff) where a variety of core sizes was produced to match need and affordability;
- the case of Tanzanian core houses which were to be built by housing co-operatives (Siebolds and Steinberg, 1982 (plans left), and Rodell, 1983);
- the case of Guadalajara, Mexico, where architects provided a house design to future residents who, with technical assistance, material and prefabricated components, were meant to construct the cores over weekends (Ward, 1982);
- the case of Lusaka where the existence of squatter settlements was recognised and people displaced by the subsequent upgrading programme were housed in core houses (Jere, 1984);
- and similarly the case of Tondo, Manila in the Philippines, where displaced households were offered a choice of sanitary cores and roof houses (Laquian, 1983:22).

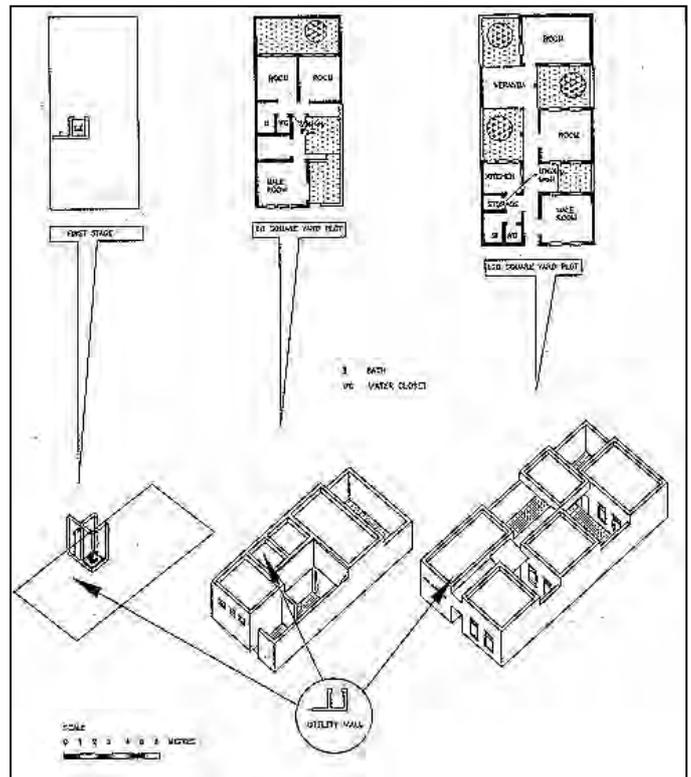


Figure 2-2: Example of service core design for Pakistan (source: UNCHS, 1991)

<sup>7</sup> The idea of collecting together case study evidence was suggested by Turner at the end of his 1976 book, where he proposed a programme for "...thought, research, action and development...". The second of his four proposals that made up the programme was "...to set up a number of centres where case materials will be collected, indexed, and made available to those needing access to the precedents set" (157). It is possible that earlier forms of the United Nations Best Practice Database emerged out of this kind of thinking, but the more critical bodies of knowledge tended to be

There was also no lack of conceptual designs for extendable housing (e.g. Seelig, 1978) or indeed support for the whole, more worldwide movement on "open building" (Habraken, 1976).

Even though the evaluation of projects in developing countries was done in most cases from within the advocacy school itself, many failures were identified. Many of the criticisms applied to self-help projects in general, and not only to core housing projects.

In cases where the quality of core houses was lacking and the houses had, as most often was the case, been built by external contractors, such projects were still subject to the criticisms that Turner levelled at mass house building in general (1976) in that complaints about faults in the house could be blamed on an external agent and did not become the responsibility of the resident.

The reductions in standards which were effected in order to increase affordability were sometimes taken too far. As Burgess (1992:83) observed, "In reality the move to lower standards resulted in a reduction in the quantity of goods and services which the resident could receive for a fixed proportion of his income". This certainly applied to core housing. It was therefore not surprising that even though houses were cheaper, recovery of the costs of the houses from the residents was often not successful (Jere, 1984:66 and Laquian, 1983:20 - Lusaka). Passing on the real cost of the core to residents also meant that many could not immediately afford to extend. In some cases, high standards in the form of very stringent regulations by authorities about how residents could extend (using specified materials and extending within short time spans) meant that residents were afforded little opportunity for cost savings or employing the survivalist strategies related to gradual building (Rodell, 1983:25 - Tanzania).

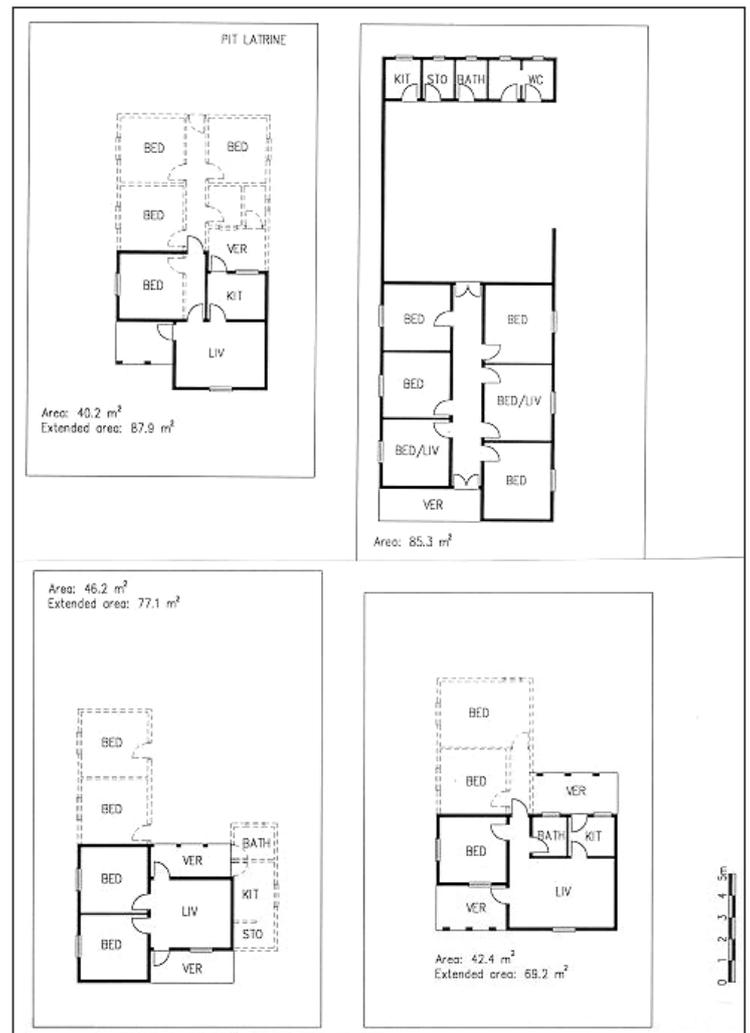


Figure 2-3: Tanzanian extendable house designs (source: Siebolds and Steinberg, 1982)

concentrated in sections of edited, academic books devoted to documenting case material (e.g. Ward, 1982; Skinner and Rodell, 1983; Payne, 1984; Turner, 1988; Math y, 1992a).

An extra time burden was placed on families participating in mutual and self-help projects (Meffert, 1992:335 - Mexico City) which led to the observation that the real costs of self-help were higher than expected, particularly to residents (Math y, 1992b:385; Harth Deneke and Silva, 1982:241 - El Salvador). The ill-considered use of labour contributions in projects led to the common criticism of the double exploitation and co-optation of the poor (Ward, 1982), and many were forced to employ labour (Ward, 1982:203 - Guadalajara). Self-help housing was rarely allocated to woman-headed households (Hardoy and Satterthwaite, 1995:71), and where the participation of women in construction was urged by funding agencies, it set up a local barrier that needed to be overcome as the project proceeded (Meffert, 1992:335 - Mexico City).

High land costs attendant on better location tended to reverse the cost savings realised through partial provision. If costs were to be recovered from residents, then either standards had to drop considerably (in this case smaller and smaller core houses were produced, or lower levels of service), or purchase and service charges had to reflect the costs. The more common tendency was for projects to be located far from urban centres on cheaper land where public authorities were able to make projects affordable (Hardoy and Satterthwaite, 1995:71). Math y (1992b) makes the point that residents dealt with increased costs through strategies such as increasing the density of people occupying the land available thus increasing rental income and resulting in overcrowding with its attendant problems.

Security of tenure was not always granted (Jere, 1984 - Lusaka) meaning that resident investments could be lost if governments changed their level of support for self-help<sup>8</sup>. Even where security of tenure was granted, the motivation to invest time or other resources to the long term improvement of housing was often absent. Early studies identified security of tenure as the key factor in ensuring the ongoing participation of residents, but later studies revealed a more complex picture and a series of possible factors including the differing investment habits of people (Angel, 1983), and structural factors such as political incentives or disincentives to improve housing (Boaden, 1990).

Projects often did not succeed in reaching the people for whom they were designed. The insistence on full cost recovery may have been partially to blame (Math y, 1992b:385) as was the initial affordability of what was delivered, the effects of increased taxation that relocation or upgrading might have caused, and the increased rental for tenant groups (Burgess, 1992:83). The whole issue of ineffectual 'targeting' (Harth Deneke and Silva, 1982 - El Salvador) and of the 'downward raiding' of low income projects by higher income groups was also observed in many projects (Gilbert, 1999:1075). The converse of downward raiding, which was a situation in which the residents of self-help housing found after a number of years that they were unable to realise the market value of their homes by selling them was also observed (Gough, 1998; Gilbert, 1999).

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<sup>8</sup> This was also the case in the Cape Town case study reviewed in detail below.

Many of these project level problems cannot be seen as the direct failure of self-help itself, as proposed by the original proponents, but rather hint at the fact that the public and private sector interests were not giving over as much control of the process to residents as the proponents expected, supporting the assertions made by Burgess (1977:51) that these sectors were unlikely to abandon their own interests.

At a global level such projects failed to deliver housing at scale. A number of possible explanations were given, but one that was clearly identified was that special dispensations which were established to accommodate pilot projects meant that projects were not replicable in the wider country contexts. The UN estimated in the 1970s that 8.7 million housing units would be required to address the housing deficit in less developed countries. In fact only 9 million people were reached through self-help projects between 1972 and 1981 (Burgess, 1992:83). Bamberger and Harth Deneke suggest that the problem of replication at scale could be overcome with an improvement in the quality of urban management "... to plan and execute land, services, and housing schemes for the huge numbers of low-income households who are currently excluded from urban housing programmes" (1984:52).

One of the reasons given for the limited success of self-help projects is levelled back at the very concept of the sharing of knowledge between projects, when it was stated that self-help projects had often been based on experience acquired in other countries which was only partially appropriate and transferable to the country where it was being applied because of differences in at least culture, climate and geography (Math  y, 1992b:385).

Despite some of the more fundamental problems with self-help and core housing, which are addressed in the section immediately below, there were nevertheless many positive outcomes, in some cases in the same projects which demonstrated the limitations of self-help. For example, there were projects where cost recovery was relatively successful and repayments not as burdensome on household budgets as in other project types (Harth Deneke and Silva, 1982:240, Ward, 1982:245 - El Salvador), where overall costs were reduced, where participating groups were drawn together into consolidated communities by the process (Meffert, 1992:335 - Mexico City), where the institutional capacity was established to reach large numbers of poor households within a country or city (Jere, 1984 - Lusaka), where the skills and capacity of participating communities were enhanced (Meffert, 1992), and where high levels of household investment were observed (Laquian, 1983 - Manila).

There is, however, a fundamental limitation in most of the collections of case study material and the resultant commentaries on the strengths and weaknesses of self-help housing. One of the basic assumptions behind partial housing provision approaches is that they are designed to give residents the opportunity to invest and improve such sites and core houses (Laquian, 1983:25), and thereby to consolidate their positions in the urban economy. This is bound to be a long process in many cases. Despite this, most observations about self-help housing, whether by its proponents or detractors, were based on project evaluations done immediately after the completion of projects, or some years

afterwards, but with very little view of the dynamics of the consolidation processes that residents have followed. Certainly most World Bank assessments were done on completion, or at most one year after the completion, of projects (Van de Laar, 1980:4).

The criteria applied were therefore mostly related to the production of core housing and not to its consolidation. Observations were made about the success of initial recovery of capital costs from residents, the performance of materials supply markets which had not yet become established, the peripheral location of settlements because new land had been developed, and the lack of diversity of the core housing product which had not yet been formally extended and altered. As a result much of the work ignored the development of self-help projects during the decades after occupation, meaning that while methods to study the consolidation of informal and formal settlements were well established (e.g. Schlyter, 1991; Preisner *et al*, 1989; Meese, 1990; Kaitilla, 1994), the long term reassessment of self-help projects, and particularly core housing projects, were relatively rare. There were some exceptions to this, such as Laquian's (1983) work on consolidation of core housing in Manila, and passing reference to levels of consolidation by Harth Deneke and Silva (1982) and Ward (1982:243ff)<sup>9</sup>

In this sense then, many of the observations that were made about self-help housing were premature, and longer term views, which are only now emerging, twenty to thirty years after the initial implementation of these principles, are needed. This is particularly the case seeing that many countries still continue to apply these various forms of partial housing but with little view of how they might be made to work, or indeed, whether deeper structural problems are likely to limit or frustrate their ultimate success.

If the criticisms of self-help housing did not emerge from sound empirical evidence in the form of longer term post-occupancy evaluations, why did such a sheer mass of negative criticism emerge so quickly from attempts to apply core housing and other assisted self-help approaches? And given that there were so many detractors, why did partial housing provision approaches spread so widely, and why do they continue to be implemented in many countries (see section on "The application of core housing")? There must be other more fundamental tensions within the whole conceptualisation of the self-help housing idea for there to have been such a level of debate over the last 20 years. But there must also have been reason for the various actors in the housing field to continue to support self-help housing. The answers can, I believe, be found by examining the diverse motivations of the various actors in the core housing process.

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<sup>9</sup> Chapter 3 looks in more detail at investigations of the consolidation of core housing and other housing types after occupation by the residents.

## 2.2 The entrenchment of self-help housing: the vested interests of the actors

This study will not attempt to redraw the history of self-help, as done by a number of commentators (e.g. Burgess, 1992; Math  y, 1992a; Pugh, 1997; Hamdi, 1991), nor to review the many critiques of the self-help movement (Lea, 1979; Ward, 1982; Gilbert and Van der Linden, 1987; Fiori and Ramirez, 1992, Marcuse, 1992). However, it does seek to understand the context out of which core housing emerged as a concept and the subsequent spread of the idea (or 'innovation diffusion'<sup>10</sup>) through the ministrations of its various producers and recipients. The concept of core housing and sites and services as popularised mainly by Abrams during the 1960s came out of a particular period in history and its more comprehensive implementation during the next decade took place against a moving backdrop of development thinking. In the following discussion, the diffusion of a number of concepts are traced: 'development', 'assisted self-help housing' and 'core housing'. These are understood as being inter-linked, with the self-help housing package proffered by international and localised development agencies representing wider development interests, and containing core housing as one of a number of alternative partial housing provision methods.

The originators of self-help housing ideas, although working in developing countries where, as has been shown, their frame of reference was the unassisted efforts of the urban poor to house themselves, nevertheless had their origins and were mostly based in highly industrialised countries where in the 1960s certain ideas were attracting attention. As Burgess observed, a number of circumstances came together to shape self-help thinking, including, "...idealistic notions about communal living and a return to artisanry amongst contemporary hippie youth culture; and a rising tide of criticism of the ecological effects of large scale industrialisation in the developed countries" (1992:81). Similarly Meffert mentions the evolution of urban social movements in the 1960s which "...made reference to the co-operatives and anti-authoritarian heritage of early utopian socialist projects. They developed networks of alternative 'grassroots' projects, working towards the new society, a new lifestyle and social relations based on mutuality and solidarity" (1992:323).

Meffert then skilfully draws the link between this thinking in 'highly industrialised societies' and the reality of life in much of the developing world:

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<sup>10</sup> A useful concept, that applies at a strategic level, is that of innovation diffusion. Using his time geography methods, H  gerstrand observed the process whereby a new idea or structure spread in ways which led to observable spatial phenomena. This he referred to as an 'innovation diffusion'. H  gerstrand was interested in the spatial orders, or landscapes, that emerged as a consequence. For example in a diffusion study H  gerstrand showed that the granting of agricultural subsidies to farmers in a region led to certain typical land use formations. He was interested in how information spread from person to person which then impacted on people's actions creating reproductive processes which in turn influenced the morphology of the landscape (Pred, 1996). Certainly the diffusion of the partial housing provision innovation has impacted significantly on urban landscapes in many countries.

*The revival of the self-help philosophy in Europe and North America influenced the debate on self-help housing in the Third World, too. Critics argued that the utopian dimensions of self-help housing, its creative and self-determined aspects, were a privilege of higher-income groups in Western industrialised countries, whereas the urban poor in Third World cities depended on it as an emergency solution but were excluded from its advantages (Harms, 1983:13)<sup>11</sup>.*

*The argument illustrates the long-lasting debate on self-help housing and its ideological over-burdening by confusing two contradictory social realities: the communitarian, anti-authoritarian and anti-consumerist self-help approach of modern protest movements on the one hand, and the daily struggle for survival by impoverished fragmented populations on the other. (1992:323)*

Meffert observes that by trying to escape capitalist exploitation, such protest movements were trying themselves to survive in times of economic crisis, which activity was itself "...highly functional to capital development" (1992:323). As a starting point then, it should be emphasised that the way in which self-help housing, and indeed 'development', was framed by its proponents was different in its content and motivation to the ways in which the 'targeted beneficiaries' received such notions.

This explanation of the origins of assisted self-help housing may go some way to elucidating the motivations of the planners, architects, anthropologists, sociologists, and groupings of such, working at the time but it does not explain why the self-help housing approach was adopted so readily by a series of governments in developing countries, NGOs and CBOs, developers and contractors, and, perhaps less willingly, people living in urban poverty, and why it continued to be part of the package of advice from international funding agencies. Starting with the initiators of the concept of core housing and then taking each of the actors in turn, under what modes of thinking have the various forms of self-help housing been promoted by international donor agencies over the last four decades?

### International donor agencies: supporters of improved housing or hidden development agendas?

Looking first at the ideological and financial supporters of self-help housing projects, as was seen in the description of the history of core housing, the main proponents of self-help housing were the backers of the ideologues, i.e. the United Nations, USAID<sup>12</sup>, the World Bank and a host of other multi- and bilateral aid agencies. Since core housing was the invention of international donor agencies it should be seen against their various agendas. It is interesting to note that despite the level of theoretical support for the sites and services approach by the UN during the 1960s, the first World Bank supported project was approved only in 1972 (in Senegal)(Laquian, 1983:19).

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<sup>11</sup> Harms, H. (1983), 'Zur Geschichte der Selbsthilfe. Praxis und Ideologie'. **Triolog**, 1, 9-13.

<sup>12</sup> And, as pointed out by Burgess (1992:75), the US Housing and Home Finance Administration which was active in the 1940s in Puerto Rico, and the precursor to USAID, the International Cooperation Administration, active in many developing countries in the 1950s.

Burgess traces the changes in policy thinking within the World Bank, at first focusing on project spending where core housing may have been an element, and then gradually moving more towards support for wider programmes.

*In the first phase (1972-5) attention was almost exclusively focused on sites-and-services; in the second (1976-9) the principal emphasis shifted towards upgrading in the form of integrated urban development projects, with sites-and-services projects to permit de-densification. In the third phase (1979-84) the emphasis on upgrading was complemented by attempts to stimulate labour-intensive employment activities and community organisation and participation. In the current phase attention has been focused almost completely on upgrading, and 'programme' rather than 'project' lending... (Burgess, 1992:82)*

Similarly, Mayo and Angel (1993) sketched a broader (and more rosy) picture of the objectives of World Bank funding, which are described as:

*1970s: Implement projects to achieve affordable land and housing for the poor; achieve cost recovery, create conditions for large scale replicability of projects.*

*1980s: Create self-supporting financial intermediaries capable of making long term mortgage loans to low- and moderate-income households; reduce and restructure housing subsidies.*

*1990s: Create a well functioning housing sector that serves the needs of the consumers, producers, financiers and local and central governments; and that enhances economic development, alleviates poverty and supports a sustainable environment.*

It is again clear that the 1970s was the decade of direct project support by the World Bank during which core housing was explicitly supported, and that this approach altered substantially during the next two decades. It is important to note that self-help housing ideas predated the World Bank's involvement in housing and urban policy (Pugh, 1997:92), and that one of the reasons for the rapid spread of self-help projects in the 1970s was the coincidence of the intellectual preparation for such approaches that had taken place in the decade before, and the entering of the period when Robert MacNamara was president of the World Bank (1969-81) and Bank lending became more poverty-oriented (Burgess, 1992:81). Commentators such as Burgess and Pugh trace the more fundamental ideas that were influencing the policies of international donor agencies, from 'modernisation' in the 1950s and 1960s, to 'redistribution with growth' and 'basic needs' strategies in the 1970s and early 1980s, to the liberal 'enablement' and 'structural adjustment' programmes of the mid-1980s and 1990s (Burgess, 1992; Pugh, 1997).

So core housing started for the donor agencies against the backdrop of persuading the governments of developing countries to recognise the rights and potential contributions of people living in squatter settlements. After the groundwork had been laid by Turner, Abrams and others, and the movement gained momentum in the 1970s, core housing spread as a way for governments to achieve higher levels of affordability and cost recovery than were being achieved through complete provision. Contributions were expected from the beneficiaries in the form of loan repayments, service charges, and labour contributions. As the focus shifted in the mid-1980s to the creation of financial

intermediaries and loans to low income families, the ultimate housing product could still be a core house, but emphasis would be on the spin-offs of the process, such as employment creation and the development of supporting markets. From the mid-1980s and through the 1990s with the language of 'enablement' coming to the fore, the housing sector was understood for its functions within wider national, and indeed international economies (Pugh, 1997). "Self-help became just a part of a more complex package of policies in land development, finance and economic development" (92). The language of the Habitat Agenda is illustrative of this period, with its stated commitment to:

*...increasing the supply of affordable housing, including through encouraging and promoting affordable home ownership and increasing the supply of affordable rental, communal, co-operative and other housing through partnerships among public, private and community initiatives, creating and promoting market-based incentives while giving due respect to the rights and obligations of both tenants and owners.* (UNCHS, 1996b, paragraph 40)

Whether certain types of housing resulted from enablement strategies was probably not of any direct concern to the proponents of such approaches, but it has led to the production of large amounts of core housing, as was the case with South African housing policy in the period 1994 to 1998 (Napier, 1998)<sup>13</sup>. So, although particular periods can be identified where core housing was directly funded by international bodies (i.e. UN in the 1950s and 1960s, and the World Bank from 1972 to 1975), as time passed this housing form became increasingly the by-product of other policy focuses. During later periods core housing fitted conveniently into the enablement approach as described by Pugh, in that it allowed 'partnerships' between 'stakeholders' to be formed thus "...enabling' each participating institution *to pursue its comparative advantage*" (Pugh, 1994:358, italics added).

Whether core housing fits more within the 'provision' or the 'enablement' paradigm as juxtaposed by Hamdi (1991), it is in some senses an exact mix of both, in that the land, services and core can be provided formally by the public and private sectors, while the final realisation of 'adequate housing' (UNCHS, Habitat Agenda, 1996b) is dependent on the efforts of the residents, and the degree to which they are enabled by such initial provision. At other levels, of course, enablement refers to higher order goals and a general move away from government departments being directly involved in the building of complete housing and more towards sectoral interventions. The distinction between community enablement, market enablement and political enablement is a useful one (Burgess *et al*, 1997). Core housing, once constructed, is meant to facilitate community enablement, but a series of core housing projects may have been the result of a policy aimed at either political or market enablement, or both.

*Although the origins of the core housing approach are clear, it cannot be simplistically categorised as fitting into one era more than another, but has shown some ability as a housing form to serve the principles of the day.*

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<sup>13</sup> A point discussed in detail in Chapter 8.

After 30 years of practice, 20 years of vigorous debate and a series of eras in development thinking, the conclusion in the early 1990s was a little disappointing. After yet another updated review of evidence and viewpoints, Mathéy concluded:

*Generally speaking, self-help housing has become an accepted strategy as one among several elements to temper the shelter problem of the poor - even if most of its assumed positive attributes, like cost reduction, self-financing, social upgrading and better use values, could not be realised in the day-to-day practice of state-supported projects. Given the present economic and political conditions these programmes are still the best alternative available, and have something to offer not only for a few of the many homeless or badly housed, but also for the more powerful forces in society, including the state and capital. (1992b:389)*

The attempt to "get beyond self-help housing" had clearly not been achieved in the way that was hoped. The rather pragmatic conclusion perhaps sums up the frustration with the long running debates on the subject, but it also acknowledged that such forms of housing were likely to continue to be promoted for some time to come, and it urged that the best should be made of the situation in the absence of real alternatives.

But we have analysed development from within the development discourse and thus on its own terms. The important issue, at least for the purposes of analysis, may not be whether it is possible to get beyond self-help housing, nor about getting beyond Capitalism, but as a number of theorists have suggested, rather about getting outside of development.

In a process suggested by Ferguson, to assemble a 'genealogy' of 'development' (1990:xiv), Escobar (1995) traces the history of the development of 'development' from the conceptualisation of underdevelopment shortly after World War II and the sudden 'discovery' of mass poverty in Asia, Africa and Latin America (21). He examined the rhetoric of, and mobilisation around, the idea of declaring of war, not against fascism or any other previous ill, but against 'poverty'. This was motivated, according to Escobar, by the perceived threat felt by the 'First World' (North America and Western Europe) that the effects of poverty and social unrest could somehow spill over from the 'Third World' (Asia, Africa and Latin America)(1995:6, 22). According to De Senarclens<sup>14</sup>, this fear was based on the perception that inequalities between First World (particularly the United States) and Third World countries would lead to discontent which would ultimately threaten world peace (1997:191). The development discourse was thus initiated by the 'advanced' societies of the time. The way that the Third World was portrayed was done so as to allow the superiority and then domination of the Third World by the First World, and so essentially to 'create a market' for the wares of the development apparatus.

Thus the discourse was more about alleged problems than real problems, or at least the self-serving possibilities of development were more important to the powerful nations than the overtly stated

humanitarian goals. This assertion was also an echo of Ferguson's work (1990) which demonstrated that the development apparatus continued to dispense aid despite a series of apparent failures at a project level, because the projects entrenched bureaucratic power while appearing to be serving other more altruistic ends. By stepping outside of the development discourse, or deconstructing it, the motivations of the actors behind the donor agencies were exposed to analysis and the 'black box' of development (Ferguson, 1990) could then be opened. Using this form of analysis, core housing can then be observed as to whether it effected the "...deployment of the discourse of development through practices" (Escobar, 1995:11), or in other words, whether in each situation it was more about serving the interests of the urban poor or the development apparatus that was applying it<sup>15</sup>.

Although the debates within the UN and World Bank had broadened and deepened over the decades until a view of market sectors and financial mechanisms had almost subsumed any concept of what the final form of housing might be under such policies, the final outcomes looked fairly similar to the direct project interventions of the 1960s and 1970s. Portrayed as a 'logical' way to provide rudimentary shelter to households moving onto new land, core housing remained then as one of a number of the outcomes of international donor support or more indirectly as a product of policies encouraged by donor agencies through targeted subsidies to the poor (Gilbert, 1997). The question of whether the international agendas attributed to the 'development apparatus' (Ferguson, 1990; Escobar, 1995; Fisher, 1997) were achieved overtly or covertly through the continued production of sites and service and core housing schemes would have to remain open for analysis in each national and local case. But, if these were the modes of thinking in the international community, how were such policies and lending regimes received by governments in developing countries?

### The State: more for less

Where, from the perspective of the original proponents of self-help housing, core housing was an attempt to emulate and build on the positive aspects of unassisted settlement formation processes using means which we now see were politically fashionable at the time in the First World (i.e. employing communitarian, co-operative methods), the partial provision of housing was also attractive to Third World governments who were attempting to address the quantitative aspects of their perceived national housing shortages using limited budgets while informal housing production grew apace (Skinner and Rodell, 1983:5 and Pugh 1997:92). Thus for idealists, core housing was intended to be the *positive enhancement* of previously unassisted shelter processes, whereas for governments it was a way to legitimately (and with the blessing of their foreign advisors) *subtract* from what they were up until that time expected to provide to low income households. Therefore for governments, self-help approaches, and core housing in particular, was a way to roll back their involvement just to the point where they could keep control of levels of service, land tenure and location, and minimal standards, while at the same time reducing informal settlement occupation while still maintaining that

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<sup>14</sup> De Senarclens' paper on the technical assistance era in the US and UN was published in French in 1988, thus predating the seminal works of Ferguson, Escobar and Fisher.

they were allowing resident participation. As a component part of the whole panoply of formal planning practices, core housing showed the potential to contribute to what Scott identified as the State's purpose of making society 'legible' by arranging the population in simpler ways that allowed it to extract benefits, such as taxation and conscription, from its citizens (Scott, 1998:2).

This is perhaps the most direct corroboration of the assertion that core housing can be viewed or interpreted as an intentional co-optation of informal processes, in that *it is a mechanism that is designed to draw households from the informal sector into the formal sector* along with all the benefits that Scott revealed would thereby accrue to the State. Core housing was clearly also a political expedient in that something could be provided to more people for the same cost, or expressed more positively, that a greater spread of State benefits could be achieved. As Fiori and Ramirez observe, this was emblematic of "...the progressive retreat of the State from direct involvement at [the housing construction] level" (1992:24). It also delivered a product thus satisfying the political imperative that the State be seen to deliver, and further, it managed to satisfy the right of access to housing but with the responsibility to create *adequate* housing being transferred to the end user under the guise of 'participation'. By initially relaxing standards, residents were left with the task of bringing the shelter up to local definitions of acceptable or adequate housing.

While this may appear to be casting a rather jaundiced eye on the motivations of the State, there are many examples where assisted self-help housing projects were attempted, and when the aim of the control of groups of people could not be achieved, they were abandoned. Certainly, there was an expectation that the orderly production of core housing would address the early concerns on the part of officials about the disorderly appearance of informal housing, as reported by Turner during his visits to Peruvian settlements (1976).

An illustration of the importance attached by the State to this perceived benefit of core housing is provided by the case of Neighbourhood 14 in Tenth of Ramadan city outside of Cairo. Built from 1977 onwards, the city was to consist of 31 residential neighbourhoods, as well as commercial and industrial sectors. A number of the residential neighbourhoods were to be developed with core housing, with a target number of 7,584 units. Initially 502 units were constructed in Neighbourhood 14. The cores occupied most



Photo 2-4: Neighbourhood 14 streetscape

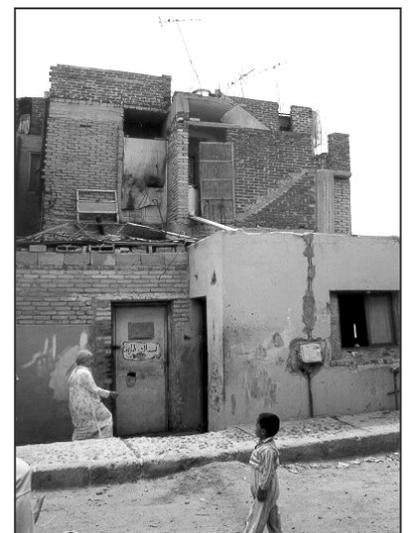


Photo 2-5: Neighbourhood 14 extension

<sup>15</sup> This point is discussed in more detail in the section on "The Beneficiaries", below.

of the plot and extensions were to be done mostly in the form of a second storey. Soon 81% of households occupying the houses had extended, but many extensions used traditional and recycled materials. Before incorporation into the house, materials were stored on roofs. On seeing the visual effect as the core housing settlement developed, officials halted the construction of more core units for fear that private and foreign investment may be adversely affected by this unsightly process. The project may have had some impact on the alteration of national policy to be less supportive of self-help housing. The expectation in the minds of the government decision makers that core housing would allow orderly development had not been satisfied, and thus the approach was declared unacceptable (Abdel-Kader and Ettourney, 1989, and personal observations).

The co-optation of informal processes was seen by self-help housing apologists and the State not only as a way to house people more efficiently but also as a way to control urbanisation:

*However, since it is no longer possible to deny or ignore these extralegal building processes, we believe one of the tasks of shelter policy is to prepare a process well in advance of the future growth of urban population that can utilize the tremendous energies embodied in incremental building and incorporate them more effectively and equitably into the production structure of the urban system. (Rodwin and Sanyal 1987:18)*

The direction of the argument quoted here echoes Turner's, in that the co-optation of informal processes is seen as a way to grant greater freedoms and rights to participants, rather than, as the State may have seen it, as a way to stabilise and formalise an uncontrolled set of activities. In fact several theorists have questioned whether the role the proponents of self-help housing commonly attributed to the State could ever realistically be expected to materialise.

Schön (1987) challenged the notion that formal government structures could properly intervene in incremental processes.

*Formal governmental interventions in support of incremental shelter systems can appear contradictory:*

*(a) How can government, committed to legality, facilitate unregistered shelter activities that escape the categories and procedures of the legal system?*

*(b) How can government lend its support to such a system without neutralising its freedom of action, its spontaneity, and its capacity to improvise, the features that make it seem worth supporting in the first place?*

*(c) How does it make sense to say, as some of our contributors do, that incremental shelter systems are disappearing, when at the same time they recommend that government should support them?*

*Paradoxes such as these suggest that formal policy support of incremental systems is inherently doomed to fail. (Schön, 1987:371)*

However, Schön did go on to suggest ways that these issues could be resolved, by "...converting paradox to experiment", and identifying elements of the informal sector that showed most promise and supporting those, and by not destroying the inherent advantages of the informal sector. What needs to be said is that there is a basic tension within the core housing approach because of its attempt to combine in apparently equal parts the contributions of the formal and the informal sectors.

State attitudes to core housing can often be explained when their expectations of the core housing approach are compared with the actual reality that emerges after implementation.

Others challenged the idea of even considering the incorporation of the informal sector. Academics and theoreticians challenged conventional self-help principles as they were being applied in predominantly Capitalist economies. They questioned the attempt to extract the 'good' out of informal settlements (i.e. by attempting to use informal processes in formal projects) which they saw as essentially reflections of the failure of the formal delivery system to adequately house the poorest citizens. Critics who took this viewpoint in varying forms included Burgess (1982; 1992), Viviescas (1985), and Marcuse (1992), amongst others. They argued that governments should not be emulating characteristics of their own failures to try and solve the problem of which this was an evidence. As Lea observed: "You could not exalt into national policy a sector that was the yellow underbelly of the beast you wished to transform. ...Intellectuals appear to have discovered the plight of the working poor, only to decide rather rapidly that unfortunately nothing can be done about it" (Lea: 1979:52).

Apart from moral repugnance at the idea of exploiting the informal sector to formal, capitalist ends, as has already been stated, these critics also doubted the likelihood that the State and other interests would relinquish control. Despite what Turner argued, powerless communities would never be given full access to power, or control of the mode of production, because it would not suit capitalist elements whose interests were mainly to maintain the dominant mode of production (and concomitant forms of settlement) (Burgess, 1977, Marcuse 1992).

Many of the issues raised related back to the fundamental structural characteristics that prevailed in free market economies and short of the basic restructuring of society, very little could actually be done. This debate continued in Britain through the 1980s with the eventual conclusion that both sides had valid positions and that continued argument was not constructive, least of all to people dwelling in slums (Mathéy, 1992:384).

The strength and attitudes of the State, and therefore the role of the State, varied from country to country. Although the State has been blamed for the impure motives behind its willingness to support self-help housing, in that it most often did not take on the true spirit of the movement (e.g. by relinquishing control), in many cases the State had a very small part in self-help housing experiments, and other actors such as NGOs and private sector developers were more instrumental in promulgating the self-help orthodoxy.

However, one of the useful insights to emerge from the debate about the role of the State was that free markets were not always fully capable of meeting the needs of the poorest, and that in certain areas some consideration should be given to State intervention aimed at mixing economic principles. Further, signs began to emerge that pure free market thinking was being amended particularly with

the discussion of the failure of the market to cater to the needs of people living in poverty, and the previously unthinkable interventionist idea of tampering by 'enabling housing markets to work' (Mayo and Angel, 1993). The ability of the market to provide for the poor was, however, more often the concern of the international agencies which were involved than the governments responsible for promoting assisted self-help locally. But the sector that did have a vested interest in the operation of the market was the private sector.

### The private sector: efficient producers or efficient profiteers?

For the interest groups within the private sector, such as developers, building contractors, materials suppliers, financial institutions and even estate agents (Burgess, 1977:51) as well as design professionals, core housing in particular was convenient because of the clarity of their role and the clear containment of the self-help component. This was a function, as we have seen, of the horizontally stratified participation process that typically accompanied core housing.

The core housing approach, as described by Abrams (1964), almost celebrated the role of the private sector which was expected to be the efficient, high-scale producers of infrastructure and core housing. Other commentators were less optimistic about the way in which the introduction of assisted self-help methods would allow the private sector to widen its influence, and increase its profit margins. By portraying the informal settlement formation process as a dependent petty-commodity mode of production, Burgess (1977:50) reveals this petty commodity market to be increasingly 'penetrated' and 'articulated' by the capitalist mode of production. This penetration of private sector interests was exacerbated by the advent of assisted self-help when it was pointed out that what was meant to be free self-help labour was actually "paid skilled labour"; the construction was undertaken using "income-derived capital"; recycled materials were being "commercially valorised"; and the final stages of construction often incorporated "heavy purchases of manufactured materials" (Burgess, 1977:57)<sup>16</sup>.

Core housing, if implemented well, could also require a high degree of design input. The town planning layout, proportions and sizes of the plots, sizes and layouts of the houses, positioning of the on-site services, and materials and constructions methods all affected the ease with which residents were able to extend the houses. If these design elements were consistent with traditional practices (for example, the way that people designed and built in local rural and in urban informal settlements), then the degree to which residents were enabled was increased. Design professionals then stood to benefit from giving their design inputs, although this was limited because of the standardisation and the low cost of the product. Often the design inputs came from professionals located in the NGO sector, and so the profit extracted in this way could be expected to be limited.

There is little doubt or argument that the private sector would be expected to derive benefit from housing production, and precisely because the core housing process normally has such a clear

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<sup>16</sup> Using similar case studies, Gough (1996) found little evidence of this.

division between private and popular sector participation at least the degree to which this took place in each case should have been clear. In this sense there was at least less chance that residents would be exploited unexpectedly by private sector schemes in the earlier stages of a core housing project. However, during the post-occupancy phase when self-help extensions were intended to be the central activity, then the awareness that comes from Burgess' description can assist us to identify the incursion of counter-productive interests (representing various "fractions of capital") into the core housing process.

### NGOs and CBOs: dispassionate dispensers or gatekeepers of development?

What role did non-government and community-based organisations play and what benefits could they extract from core housing projects? In cases where local government was weak, or not directly involved in shelter issues, such a state of affairs opened up opportunities for a series of civic-based groups to operate more effectively in assisted self-help projects. Typically they were non-profit, non-government organisations. Different NGOs chose to work through different community structures or community-based organisations (CBOs), or in some cases to create their own, so that there would be an intermediary body to articulate and sometimes adjudicate community opinion and need. However, it was generally acknowledged that NGOs could play a key role by occupying "...the narrow political space between communities and formal institutions in the domain of social services and the promotion of local development" (UNCHS, 1996a:165). Such civic groupings were active in many of the more successful core housing projects. This is illustrated by the case referred to above, where FUNDASAL played the NGO role in El Salvador (Harth Deneke and Silva, 1982), and the role played by the Urban Foundation, a national NGO active in South Africa in the 1980s, in the Durban-based case study treated in detail later in this study.

Fisher described the 'space' in which civic organisations operated in these terms:

*In the political space created by shifting interdependencies among political actors, by the globalisation of capitalism and power, and by the decline of the state, growing numbers of groups loosely identified as non-governmental organisations (NGOs) have undertaken an enormously varied range of activities, including implementing grassroots or sustainable development, promoting human rights and social justice, protesting environmental degradation, and pursuing many other objectives formerly ignored or left to governmental agencies. (Fisher, 1997:440)*

Non-government organisations have been both praised (UNCHS, 1996a, and Rodwin, 1987) and challenged (Fisher, 1997) as they strive to bring together high level attempts most often by international donor agencies to dispense development on the one hand, and real 'on the ground' needs and aspirations, on the other. Fisher talked of a belief that there had been a 'quiet revolution' in which NGOs had become all pervasive as they implemented their sometimes ill-defined but widely used concepts of 'participation' and 'empowerment' of 'local communities'. In less positive assessments, both NGOs and CBOs were sometimes accused of placing themselves in a position

between the State or donor agencies, and the beneficiaries of development in such a way as to play a 'gate-keeping' role in which they could control the flow of benefits.

Given the vested interests of the State and the private sector in self-help housing, as described, many commentators still felt that it was more likely that the realisation of the idealistic intentions of the original proponents of self-help housing could be achieved through the involvement of more progressive, ideologically driven NGOs. But what characteristics of NGOs made them potentially strong players in a core housing approach?

According to Rodwin (1987) their strengths and comparative advantages over other types of organisations (particularly government departments) were that they were:

- small in scale,
- less subject to inertia or interagency rivalry,
- more prone to experiment with innovative ideas,
- better at encouraging private initiatives to solve local problems,
- more open to utilising appropriate (locally learned) technologies, and
- more cost effective.

Certainly the openness to experiment with new approaches made NGOs the natural partners for the donor agencies early on in the core housing era. In addition to these general advantages, many activist NGOs in developing countries had similar urban protest movement roots to those in Europe and North America. Further to this, while not obviously forcing adherence to the latest wisdom, international agencies which funded many NGOs nevertheless attached 'strings' to support and fostered a fairly elitist development discourse of their own.

NGOs therefore took their cue from international agencies thus becoming the more effective (in the eyes of the agencies) purveyors of development. There were several characteristics of core housing which made the participation of an NGO advantageous to the success of projects. With building contractors tending to withdraw immediately after the completion of the contract (in this case the installation of services and construction of the core houses) and local authorities being focused normally at a higher level than the individual neighbourhood, NGOs were better suited to maintaining support of individual communities in the post-occupancy phase at a project level. The increased level of participation by prospective residents was also a goal more easily achieved by NGOs which had a wider range of consultative techniques at their disposal. There was also more precedent and a greater tradition amongst NGOs which had pioneered the facilitation of mutual and self-help construction in many countries.

And as has been alluded to, with funding streams tending to come from international donor agencies, NGOs were in many cases directly answerable to such bodies with their agendas. It is difficult to separate the concepts of development that began in the 1940s and spread throughout the world (see

De Senarclens, 1997), from the growth of the NGO movement itself. The failure of many governments to implement imported development ideals must be one of the major causes for the opening up of the space in which NGOs could operate. So the discussion of the agendas of the international agencies cannot be separated from the discussion of the modus operandi of local NGOs.

But what were the limitations to the involvement of NGOs? As the UNCHS pointed out, over the many years of involvement of NGOs in the housing process, and their support by donor organisations, a number of weaknesses had emerged. Many government programmes had been designed to incorporate NGOs in a support or capacity building role, but in many countries there were then not enough NGOs to cover all the projects needed thus prejudicing the ability of the programmes to deliver at scale. NGOs tended to be sectorally specific, and so often could not efficiently support more diverse programmes, such as those incorporating the development of community-based enterprises. NGOs also could rarely survive from funding extracted from State programmes and many depended on foreign funding to deliver the fuller service expected of them (UNCHS, 1996a: 377).

These observations by the UNCHS and others were based primarily on what NGOs were doing, or attempting to do, in operational terms. In the descriptions of the limitations of NGOs, the expectation was clear that by strengthening the weaker aspects it was entirely feasible that NGOs (and often their partner CBOs) could become better performers in the delivery of development to each Third World doorstep in a way that others could not. Rather than accepting the status quo of how development was being dispensed through NGOs and CBOs, Fisher (1997) joined the other questioners of the fundamentals of development (De Senarclens, 1997, Ferguson, 1990 and Escobar, 1995) by revealing some of the hitherto 'unseen' aspects of NGO activity. He portrayed the views of the proponents of NGOs thus:

*The optimism of the proponents of NGOs derives from a general sense of NGOs as "doing good," unencumbered and untainted by the politics of government or the greed of the market. ...NGOs are idealised as organisations through which people help others for reasons other than politics or profit. This idealisation of NGOs as disinterested apolitical participants in a field of otherwise implicated players has led theorists and practitioners alike to expect too much of them. (Fisher, 1997:442)*

As seen above, the common view was that NGOs were better than government because they had less bureaucracy, were more flexible, innovative, effective, efficient, and could identify and respond at grassroots level. Thus they were meant to be able to offset the costs of institutional weakness in developing countries. However, there were other advantages to using NGOs as part of the development process.

*Activists and revolutionary theorists attribute significance to local voluntary associations not because they see these groups as part of a growing civil society that engages with the state but because they see them as part of a process that is capable of transforming the state and society. [These actors therefore] ...value NGOs for their ability to politicise issues that were not formerly politicised or that were ironically depoliticised through the discourse of*

*development or 'democratic' participation. ... Just as the 'development apparatus' has generally depoliticised the need for development through its practice of treating local conditions as "problems" that required technical and not structural or political solutions (Ferguson, 1990), it now defines problems that can be addressed via the mechanisms of NGOs rather than through political solutions". (Fisher, 1997:445)*

Following the same tradition in which Escobar (1995) showed that the whole of the Third World was portrayed as a single entity for the purposes of dominating it, Fisher showed that it was incorrect to refer to NGOs as an homogenous genus of organisations because of the diversity of types that existed. Fisher saw this homogenisation as a way for local elites, government agents and international non-government organisations to control or 'colonise' them and to ignore the specifics of function and locality of each NGO.

What we are left with is a world in which there are both 'good' and 'bad' NGOs<sup>17</sup>. NGOs are able to play both roles, to politicise or to depoliticise issues, depending on the stance of the NGO involved, and the way that it relates to other empowered and disempowered players in each context.

This analysis of the real intentions and positions of NGOs as one of the many actors in core housing is useful in the analysis of the activities of the actors in the South African context. What is important is that none of the actors should escape analysis of the real impacts of their activities, and the power relations which allow them to undertake their stated (and unstated) missions.

So while many saw NGO involvement as being advantageous to the achievement of the stated aims of core housing at a project level, there was a limit to the number of projects they could support, and therefore the scale at which such an approach, along with the whole range of other housing delivery approaches, could be expected to deliver at national and global levels if dependent on NGOs for their success<sup>18</sup>. And according to some commentators, the role of NGOs needed to be viewed clearly in each situation and questions asked about their intentions and impacts, and indeed about the models of development they were each promoting.

### The beneficiaries<sup>19</sup>: participation, co-optation or assimilation?

We have discussed what core housing achieved for a number of the stakeholders during the various policy eras. What has not been fully explored is what it was meant to achieve for, and its actual effect on, people at the other end of the power continuum, namely households living in urban areas in poor shelter conditions. Of greater relevance was how this form of housing was received by residents.

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<sup>17</sup> See Fisher's title.

<sup>18</sup> Possibly explaining the low international delivery rates of self-help housing reported by Burgess (1992).

<sup>19</sup> The word 'beneficiaries' is used here intentionally to refer to people moving into core housing as recipients of assistance and as passive actors in the process, as has often been the case.

Who were the beneficiaries, and what was core housing meant to achieve for them? Bearing in mind that this question is framed from the point of view of the expectations of the interveners, let us examine what core housing was meant to achieve.

In theory, residents of core housing were to be drawn from squatter settlements that were being progressively replaced by formal housing (while the perception on the part of governments and funders lasted that levels of informal settlement could be reduced) or, as we saw in the second World Bank period, from settlements that were being de-densified to allow upgrading. If some of the visions of core housing and sites and service schemes to "...prepare a process well in advance of the future growth of urban population..." (Rodwin and Sanyal 1987:18) were to be realised, then presumably some of the candidates for core housing would also have been drawn straight from rural areas or from new household formation in existing urban housing. Math y fairly accurately summarised Abram's view of the intended beneficiaries of core housing as being "...those who cannot afford a finished house". Sites and service schemes without a core house would then be the next level down in the affordability scale, and be designed to cater to the needs of "...the poorest who would otherwise squat" (1992:380). In other words, the beneficiaries were to be chosen according to whether they satisfied the assessment criteria of their ability to pay, and so increase the chances that the funding agencies, and the governments they advised, had that they could recover the costs of the project.

However, in reality, the 'targets' of core housing varied from country to country, depending on the intentions and methods of the agencies implementing core housing projects. Such a clear balance between effective demand and supply, as was suggested by Abrams, was rarely struck and the allocation of units in situations of shortage tended to be motivated by concerns for cost recovery often missing the original target population (Strassmann, 1982). Where governments were involved then allocation would be according to regulations governing waiting lists (Napier, 1998). Where CBOs and NGOs were involved, funded most commonly by foreign donors, then allocation would often be dependent on membership of the organisation (Harth Deneke and Silva, 1982 - El Salvador).

Once core housing had been accessed by a household, whether they conformed to the ideal profile of a beneficiary household or not, the household was meant to leave their previous place of abode (the squatter settlement or rural village) and occupy the house while adding space and amenity as funds became available. In wider terms, this was meant to be the beginning of the formation of a good citizen (Scott, 1998) who, in common economic parlance, was participating gainfully in the formal, urban economy rather than acting as a drain on that economy. In terms of more recent development thinking, core housing should also serve the purpose of giving people the opportunities needed to begin the process of moving from a situation of urban poverty, to a stronger, and less vulnerable position (as described by Moser, 1998) in the urban economy<sup>20</sup>. By granting an opportunity to

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<sup>20</sup> These concepts of the alleviation of poverty through development are treated in more detail in the next chapter.

participate, although very circumscribed in most cases, core housing should also have begun the process of building a stronger civil society.

Did core housing and assisted self-help achieve these high goals, some of which were only attributable in later years as the thinking developed? We have already seen not. In the discussion above about the application of core housing, many of the limitations of core housing and self-help related to their immediate impacts on the beneficiaries, such as extra time burdens on the households involved, lack of empowerment of women, poor location, low service and construction standards, overcrowding, lack of meaningful participation, and poor targeting. This added up to at least a bad start for households seeking to pursue an upward trajectory in the urban economy. As we saw though, there was a general weakness in the longer term assessment of self-help projects, and so these reported limitations must remain qualified for the time being.

Now widening the field, a series of other questions arise. What was the response of the people who were targeted by such approaches, and what did they manage to extract from the process? Why did people accept this form of housing, given that it was an importation of a Western ideal and was based on the co-optation of informal shelter creation methods but without many of the comparative advantages<sup>21</sup>? These issues will have to be discussed<sup>21</sup> at a theoretical level, for now, because there are so few reviews of resident views of core housing. However, the aim is also to suggest ways to view core housing from the point of view of residents so that the empirical evidence can be reviewed in this light.

Apart from the theoretical debates which questioned the base assumptions behind self-help housing, there was also an early discomfort with the modus operandi and ultimate effects of the activities of development agencies on the beneficiaries of development. Gilbert and Ward (1985), along with others such as Burgess and Marcuse, questioned whether 'participation' of 'the community' was indeed in the interests of existing power groups. Other treatise were based on observations about the impact of rurally based development projects (e.g. Ferguson, 1990, Escobar and Alvarez, 1992, and Escobar, 1995).

To discuss the difficult question of whether the targeted beneficiaries of core housing accepted it, a number of observations can be made. In situations of constraint, or as we saw Meffert describe it, "the daily struggle for survival by impoverished fragmented populations" (1992:323), it is difficult to discuss how people make choices, or 'choice behaviour' as applied by people like Timmermans and Van Noortwijk (1995) in First World contexts. Viviescas (1985) questioned whether any realistic architectural expression was possible in low income settlements given the oppressive nature of the 'superstructural' conditions (i.e. ideological, political and institutional). Contrasting traditional, vernacular forms of settlement with urban low cost housing, Viviescas said the following::

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<sup>21</sup> As identified by Turner in his description of the "supportive shack" (1976:54).

*The absolute imposition of social and spatial relationships suffered by the inhabitants of low-income housing areas results in the architecturally absurd situation in which they have neither chosen nor in any way participated in the determination of site or neighbour. Given these circumstances, the only element which unifies the inhabitants is their economic condition and its special correlative of having nowhere to live. (Viviescas, 1985:45)*

Although used to describe the formation of *barrios* in Colombia, this description could apply equally well to most typical core housing projects, particularly in the degree of choice normally allowed to residents. In fact, Viviescas went on to describe the 'self-build' approach as being "...not so much an alternative to the solution of the housing problem as the only available and therefore imposed solution for the vast majority of the population" (46). This serves to highlight again that in situations of resource constraint where very few housing options are available, applying for or allowing oneself to be identified as a 'beneficiary' does not necessarily constitute a full embrace of the form of housing, or indeed the concept of development, being offered as compared to other alternative forms and concepts. The absence of available alternatives, other than homelessness or continuing to be inadequately housed, makes this discussion meaningless. However, to extend that idea to the point where people living in urban poverty are always portrayed as victims and informal settlements only as evidence of the failure of the government system, is perhaps to take the argument too far. There is very little evidence to suggest that the outright rejection by Viviescas of informal settlements and self-help housing can be directly imputed to the urban poor. This may be a moot point, in that it could be argued that the channels of expression or action for that rejection do not exist. However, an alternative view is that the ways that the poor assimilate what development projects offer to them may be much more subtle than outright rejection, as Escobar so clearly demonstrates.

The apparent acceptance of development aid by recipients may be misleading. The way that Escobar (1995) took the discussion outside of the notion of development, or the development discourse, was introduced above. He talks not only about the "forms of knowledge" which the development discourse separates out for its own use, and the "systems of power" which it entrenches, but also about the "forms of subjectivity" which the discourse fosters: "...those through which people come to recognise themselves as developed or underdeveloped" (10). The forms of subjectivity are the ways in which various beneficiary groups understand and then assimilate the meaning and fruits of development into their own contexts. Escobar refers to several case studies (1995:48-52), referred to aptly as 'ethnographies of development', which demonstrate the wide variety of ways in which cultural meaning is overlaid onto the concepts of modernity that accompany the arrival of the development experts in a local situation. He observes that "...local versions of development and modernity are formulated according to complex processes that include traditional cultural practices, histories of colonialism, and contemporary location within the global economy of goods and symbols" (13). He concludes:

*The impact of development representations is thus profound at the local level. At this level, the concepts of development and modernity are resisted, hybridised with local forms, transformed, or what have you; they have, in short, a cultural productivity that needs to be better understood. (Escobar 1995:51)*

The evidence that Escobar presents showed that beneficiaries accepted development assistance when it supported their own notions of development. The degree to which imported models of development and underdevelopment were adopted varied from place to place. Subtle forms of resistance of the development agenda took shape in many places.

Such vehicles for analysis emphasise the importance of gaining a clear view of local interpretations of the development intentions of the purveyors of development, whoever they might be in the local context. This is particularly important in core housing projects, in that the built environment that results is so highly designed by the direct agents of the development apparatus, and the activities that are left to residents are so constrained. It then becomes essential to examine how residents themselves understand their part in the process, and how it aids or hinders *their own* notions of development and modernity.

What is also interesting is the way Escobar reveals the characterisation of "...villagers' who 'don't understand things'" (49). Thus in rural development projects across the world, irrespective of context, such a characterisation serves the intention of the development discourse to capture 'homogenised' entities which should be subjected to the contemporary development wisdom.

This raises the interesting point that in the self-help housing discourse, similar characterisations exist. Although there has been a growing recognition of the variety of types of informal settlements, the 'targeted beneficiary' and the 'poor urban household' are still referred to as homogenised entities almost without a context. The design of a uniform core house and construction process that can be applied anywhere in the world (based on the belief that the freedom to build extensions will achieve the level of participation necessary to keep participants satisfied), is indicative of the nature of the development discourse that Escobar reveals. Ultimately Escobar pleads for the abandonment of 'contextless' descriptions of development problems and development solutions, the growth in the study of local situations (or the preparation of ethnographies of development), and the examination of what assistance might mean if truly grounded in localities.

So core housing, and the whole self-help package, must be analysed in each situation for whether it performs the role attributed to it by the development apparatus, that is, whether it "...systematically relates forms of knowledge and techniques of power" (Escobar 1995:10). Similarly, the ways that residents interpret and process what is being offered needs to be understood.

Although certainly a co-optation of informal housing production methods, the meaning of core housing for its residents must remain an unanswered question until local examples are carefully viewed. The 'success' of core housing in any given locale is dependent on a whole series of assumptions about what the residents will do once they have occupied the housing. The deconstructors of development have shown that it is at least misguided to make these assumptions for all situations in the Third World. Core housing was proposed as one of a set of possible solutions by its original inventors.

What remained to be seen was how it would be assimilated by residents, and whether it assisted them towards their own concepts of modernity any better than other housing approaches. It remains for the empirical evidence to add more detail to an understanding of the assimilation of core housing by residents in the South African contexts studied.

As has been shown, the actors who joined together to produce and then sustain core housing all had their motivations for becoming involved in the process. This goes some way to explain the diffusion of the core housing approach to many countries and its survival through a number of different eras in development thinking. Another dimension is added if not only the individual motivations, but also the relationships between the actors are understood.

### Power relations and the actors

The importance of this discussion of the intentions of the actors in the core housing process is that in concert they have become the modern day implementers of many forms of 'development' of which core housing is only one manifestation. It soon becomes evident that it is not possible in a discussion of the motivations and actions of the various actors to view all as equally powerful players in the local, national and international contexts. So it is necessary to develop a keener awareness not only of the individual intentions of the power groups operating as part of the development apparatus or of the recipients of assistance, but also of their relative power and influence at different periods in time. The effects of development are shaped as much by high level power relations as by the mixed bag of development (or non-development) agendas held by the agents.

It is difficult to make generalisations about the power relations of the actors. It is easier to talk about trends in the growth of power of certain actors, and the shifts in power that were precipitated by changes in political, economic or social circumstances during different historical eras. The discussion within the literature of the changing trends within a 'globalising world' have been extensive, but it is difficult, and not the prime aim of this investigation, to identify the impact of global forces on local actions. However, the methodology for this study works upwards and outwards from the activities of the household, and we need a framework in which the power relations of the actors operating at the whole variety of levels can be understood. This discussion of the development of the idea of core housing, the agendas of the actors, and their relative access to power, is more useful to set the scene in which the structural forces are established since these ultimately circumscribe the actions of residents of core housing.

## 2.3 Conclusion

This chapter has reviewed the history of the development of the concept of core housing, and how that approach spread in a process of innovation diffusion to many developing countries because of the agendas and powers of the various actors involved in its promotion and production. *The chapter has purposely focused on the initial production of such housing, and the assumptions and intentions*

*of the development experts who acted as the main proponents for the approach.* It has stopped short of describing how households then interact with such housing and settlements once they have been identified as beneficiaries and move into the houses. This is looked at in detail in the next chapter.

The history of core housing showed that in the form that it was originally proposed, it was a very constrained form of assisted self-help. As a participatory process it was horizontally stratified with the agents having clearly defined roles in each phase. This was both its strength, in that involvement of the State and the private sector was relatively easy to encourage, but also its weakness, in that resident participation was limited in most cases. Core housing was promoted by various international and local agencies such as NGOs, along with all the elements of the typical self-help package, such as secure tenure, access to appropriate finance, skills, materials, construction methods, and the stimulation of the local economy. In historical terms, core housing has shown a remarkable ability to serve the changing development agendas of the various actors, whether they were supporting core housing *per se*, or whether they were promoting sectoral policies which ultimately led to the production of core housing or other partial provision formats.

The discussion in this chapter has formed the basis for the evaluation of the success of the initial production of core housing in a local situation, and how success can be defined for each of the actors in the process. To summarise, the various actors expect to derive the following benefits from the construction of core housing, whether that be as part of a direct core housing project approach, or results from other sectoral interventions that result in core housing.

Donor agencies would expect to be able to advise that core housing was a viable alternative amongst a number of possible housing forms that formed part of the assisted self-help package. Although development thinking changed over the years, the express intent of such approaches would be to improve the quality of life of people living in poverty in developing countries and to use such approaches to stimulate the operation of a number of market sectors leading to general economic upliftment and the distribution of the benefits of growth. The unexpressed intentions, as we have seen, may have been to further perpetuate the development discourse in which the development elite held the knowledge necessary for developing countries to become 'developed'.

The State would expect through core housing to be able to provide more for less. It would for the first time be trying to recover costs. The unit cost of each house would be lower allowing the distribution of benefits to more people. It could also expect to derive the dual political benefits of being seen to deliver housing, and at the same time facilitating participation, albeit limited. The responsibility for the creation of adequate living conditions was shifting increasingly away from the State and towards the residents. The State also recognized the benefits of core housing for being a relatively orderly process when compared to other forms of self-help housing. Minimum levels of service and shelter were ensured.

The wider benefits of co-opting people from the informal into the formal sector, with secure tenure and citizenship responsibilities was also a major motivation for promoting such housing forms. The importance to State authorities of the potential capacity of core housing to control and stabilise urban citizens should not be underestimated. The preparation of land ahead of settlement in order to control urbanisation was also an expectation from the State, though rarely met. Where the expectation that core housing would control and co-opt urban citizens was not met, self-help housing was often abandoned by the State. Ultimately, if such housing approaches were part of the advice of international donor agencies to developing country governments, as they were in the 1960s and early 1970s, then to follow such advice with its prospects of greater cost recovery, and later on, of fiscal discipline, then the benefit to the State was qualification for more donor assistance.

The private sector participated and derived benefit from the design and construction of services and housing. The point at which the resident began to participate in the process was very clear in typical core housing processes. Although the success of core housing depended on the consolidation of the housing after occupation, the private sector was rarely expected to play a role in ensuring that this would take place. Although the State and donor agencies had a major part in setting the agenda in core housing projects, profit could be extracted as easily by the private sector from the design and construction process as from any other building process. The private sector in many countries also controlled the land market, meaning that good location in the city came at a premium and was another avenue for profit making.

NGOs were particularly empowered by self-help housing in that because governments were not used to providing such services, with the participation and after care that they implied, this opened up the political space in which NGOs could operate. Housing approaches that contained elements of participation also strengthened the standing of NGOs with the community groups whom they were meant to serve. Donor agencies frustrated by the ineffective attempts of governments to apply self-help housing often turned to NGOs for support, thus creating more NGOs and fostering a relationship between NGOs and donor agencies in which the development discourse was localised. NGOs could expect to derive benefit as project implementers, as providers of capacity building of many types, and as longer term supporters of the consolidation process.

For the wider urban community, employment was created if local labour was employed in settlement construction. A project that was carefully planned could lead to the empowerment of identified marginalized groups through the construction process, and the empowerment of small contractors and local materials suppliers during the consolidation process. The insistence by NGOs and donor agencies that CBOs be formed to mediate community opinion also led to the stimulation of urban social movements and the strengthening of civil society, at least in the view and analysis of international donor agencies (UNCHS, 1996a).

The beneficiaries would expect to benefit directly through accessing a high quality, though small, house and adequate levels of service. The product was also meant to be affordable to them if they conformed to the correct description of a beneficiary. If well located, they could expect to derive benefit from access to urban opportunities such as employment, and access to social services and amenities. If the houses were well designed, sited and constructed appropriately, the residents could expect to find it relatively simple to add space, particularly if there was also access to skills training, design services, small contractor services and competitively priced building materials. A supportive regulatory framework from the local authority would also assist if standards were incremental, as the houses were intended to be. If residents had moved from housing in informal settlements the entry into the formal sector may have carried a series of benefits to do with an improved living environment, but also the (dis)benefits of being liable to pay rates and taxes of various kinds for the first time, and being generally more subject to control by the State. The way that communities assimilated these forms of development was important in understanding the appropriateness of the core housing intervention.

As we have seen, much of the analysis of assisted self-help housing schemes, and core housing schemes in particular, had been limited to initial project evaluations undertaken immediately or soon after the completion of projects. As a result the evidence gave a clear idea of the strengths and limitations of the production of core housing, but very little view of whether it performed well for the residents and other actors in the longer term. Many of the discussions of the merits and demerits of assisted self-help housing were based on a similar paucity of longer term evidence (with some notable exceptions). This investigation is intended both theoretically and empirically to get beyond the focus of the proponents and detractors of core housing on the production of houses, and to begin to view the activities of residents over a longer period as evidence of the success or failure of the core housing approach developed.