<table>
<thead>
<tr>
<th>PROJECTE O TESINA D’ESPECIALITAT</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Títol</strong></td>
</tr>
<tr>
<td>The upgrading links between urban services, housing, tenure security and governance</td>
</tr>
<tr>
<td><strong>Autor/a</strong></td>
</tr>
<tr>
<td>Marc Trallero Gomis</td>
</tr>
<tr>
<td><strong>Tutor/a</strong></td>
</tr>
<tr>
<td>Francesc Magrinyà Torner</td>
</tr>
<tr>
<td><strong>Departament</strong></td>
</tr>
<tr>
<td>Infraestructura Transport i Territori</td>
</tr>
<tr>
<td><strong>Intensificació</strong></td>
</tr>
<tr>
<td>Enginyeria del Transport I Urbanisme</td>
</tr>
<tr>
<td><strong>Data</strong></td>
</tr>
<tr>
<td>Octubre de 2014</td>
</tr>
</tbody>
</table>
The upgrading links between urban services, housing, tenure security and governance

Author: Marc Trallero Gomis
Tutor: Francesc Magrinyà Torner

Abstract

The evolution of the urban conditions is divided into three different “acts”. These are land plot (P), housing (H), and urbanization (U). Solà Morales pronounced in 1993 that “the analysis between their evolution [of each one of these three acts] implies to separate and analyze [them].” Magrinyà, by the way, in 2005 stated “The different combinations of these three elements will delimit the distinct forms of urban growing. The ideal sequence would be to preserve a space in order to put the streets and urban services network, then the land plotting […], and finally, the building of the edifications. The combination of these mechanisms is not always like that.”

In low-income surroundings, plotting, housing and urbanization are and remain (usually) in their lowest level. Their tough conditions and their common inability to invest in them or to pay for some services make them generally unable to increase their conditions to a higher level. This people would generally live in a house built by themselves with what they have, in a land they don’t own or even rent to anyone, and practically without any service (they give much importance to waste collection, sewerage and potable water access).

So, considering this the lowest level and the complete consecution of the acts the highest, we have a range of “levels” between them, which increment is called upgrading. The main objective of this minor thesis is to understand how the mechanisms work to make this upgrading happen, and most importantly, to look for ways, procedures or policies that make an upgrading in one of the fields to incentivize one (or various) of the others.

Firstly, the minor thesis explores how land plotting works in these conditions, or more precisely -as usually this plotting tends not to exist- their tenure security towards the land they are living in, adding information concerning the ways different land plotting policies can affect this tenure security.

Secondly, the housing factor takes place, and the different strategies developed to mediate this issue are exposed, with examples of procedures, acts and methodologies undertaken. Also, a single section related to the gradualism of the standards is undertaken.

Thirdly, the remaining act is analyzed. The early stages of urbanization, as stated, are usually waste recollection, sewerage and water access. The informal sector will be analyzed and compared with the formal one, adding examples of different service supplies in different fields.

Then, the way the upgrading issue takes place is discomposed into different external factors that affect its effectiveness. Citizen participation and different logistics as government decentralization, unlock of the demand or the willingness to pay for the services are some of these factors.

The documented relationships between each of the three elements, keeping in mind the studied upgrading factors, are cited and debated. The aim of this final chapter is to look for cases where the investment in some particular act encourages or motivates the dwellers to invest in other development element, starting a process that makes their situation to get better by itself in a long term approach.
Les relacions de l’evolució entre els serveis urbans, la vivenda, la seguretat de tinença i el govern

Autor: Marc Trallero Gomis
Tutor: Francesc Magrinyà Torner

Resum

L’evolució de les condicions urbanes es divideix en tres "actes" diferents. Aquests són la parcel·la (P), l’habitatge (H), i la urbanització (U). Solà Morales va pronunciar el 1993 que "l’anàlisi entre l’evolució [de cadascun d’aquests tres actes] implica separar i analitzar[-los]." Magrinyà, el 2005 va afegir que "La diferent combinació d’aquests tres elements ens delimita les diferents formes de creixement urbà. La seqüència ideal seria preservar un espai per poder situar la xarxa de carrers i la de serveis urbans, la parcel·lació dels espais [...] i, finalment, edificar. La combinació d’aquests mecanismes no sempre es produeix sempre així".

En un entorn de baixos ingressos, la parcel·lació, l’habitatge i la urbanització estan i es mantenen (en general) en el seu nivell més baix. Les difícils condicions i la seva incapacitat per invertir o per pagar per alguns serveis els fan generalment incapaços d’incrementar les seves condicions a un nivell superior. Aquesta gent generalment viu en una casa construïda per ells mateixos amb el que troben, en una terra que no els pertany, ni tan sols en condicions de lloguer, i pràcticament sense cap tipus de servei (es dóna molta importància a la recollida de les escombraries, el clavegueram i l’accés a l’aigua potable).

Tenint això en compte, el nivell més baix i la consecució completa dels actes el més alt, tenim una gamma de "nivells" entre ells, l’evolució dels quals és anomenada upgrading. L’objectiu principal d’aquesta tesina és entendre com funcionen els mecanismes perquè aquesta evolució tingui lloc, i el més important, buscar formes, procediments o polítiques que comportin una millora en algun dels camps per incentivar un (o varis) dels altres.

En primer lloc, la tesina explora quin és l’estat de la parcel·lació en aquests entorns, o més precisament -com en general aquesta parcel·lació tendeix a no existir- la seva seguretat cap a la tinença respecte la terra en la qual viuen, a més de la informació relativa a les diferents formes en les quals diferents polítiques de terres poden afectar aquesta seguretat cap a la tinença.

En segon lloc, el factor de l’habitatge es duu a terme, i les diferents estratègies desenvolupades per intervenir en aquest assumpte s’exposen, amb exemples de diferents procediments i metodologies adoptades. A més, es duu a terme una única secció relacionada amb el gradualisme dels ‘estàndards’.

En tercer lloc, s’analitza l’acte restant. Les primeres etapes de la urbanització, com s’ha dit, són en general la recol·lecció de residus, el clavegueram i l’accés a l’aigua. Se citen diferents articles relatius a aquest tema, que ens dóna una idea sobre les necessitats i la realitat d’aquesta societat. S’analitzarà el sector informal i es comparar amb el formal, amb exemples de diferents ofertes de servei en diferents camps.

Llavors, la forma en què es duu a terme aquesta evolució, o l’upgrading, s’ha descompost en diferents factors externs que afecten a la seva eficàcia. La participació ciutadana i diferents logístiques com la descentralització del govern, el desbloqueig de la demanda o la disposició a pagar per aquests serveis són alguns d’aquests factors.

Les relacions documentades entre cadascun dels tres elements, tenint en compte els factors de millora estudiats, se citen i són debatudes. L’objectiu d’aquest últim capítol és la cerca de casos en què la inversió en un acte particular anima o motiva als habitants a invertir en un altre element de desenvolupament, a partir d’un procés que fa que la seva situació millori de per si mateix en un enfoc a llarg termini.
La evolución de las condiciones urbanas se divide en tres "actos" distintos. Estos son la parcela (P), la vivienda (H), y la urbanización (U). Solà Morales pronunció en 1993 que "el análisis entre la evolución [de cada uno de estos tres actos] implica separar y analizar[los]." Magrinyà, en 2005 añadió que "La distinta combinación de estos tres elementos nos va a delimitar las distintas formas de crecimiento urbano. La secuencia ideal sería preservar un espacio para poder situar la red de calles y la de servicios urbanos, la parcelación de los espacios [...], y, finalmente, edificar. La combinación de estos mecanismos no siempre se produce siempre así".

En un entorno de bajos ingresos, la parcelación, la vivienda y la urbanización están y se mantienen (por lo general) en su nivel más bajo. Sus difíciles condiciones y su incapacidad para invertir o para pagar por algunos servicios los hacen generalmente incapaces de incrementar sus condiciones a un nivel superior. Esta gente generalmente vive en una casa construida por ellos mismos con lo que encuentran, en una tierra que no les pertenece, ni siquiera en condiciones de alquiler, y prácticamente sin ningún tipo de servicio (se da mucha importancia a la recogida de la basura, el alcantarillado y el acceso al agua potable).

Teniendo esto en cuenta, el nivel más bajo y la consecución completa de los actos el más alto, tenemos una gama de "niveles" entre ellos, cuya evolución es llamada upgrading. El objetivo principal de esta tesina es entender cómo funcionan los mecanismos para que esta evolución tenga lugar, y lo más importante, buscar formas, procedimientos o políticas que conlleven una mejora en alguno de los campos para incentivar uno (o varios) de los otros.

En primer lugar, la tesina explora el estado de la parcelación de la tierra en éste tipo de entornos, o más precisamente -como por lo general esta parcelación tiende a no existir- su seguridad hacia la tenencia respecto la tierra en la que viven, además de la información relativa a las diferentes formas en las que diferentes políticas de tierras pueden afectar esta seguridad hacia la tenencia.

En segundo lugar, el factor de la vivienda se lleva a cabo, y las diferentes estrategias desarrolladas para mediar en este asunto se exponen, con ejemplos de diferentes procedimientos y metodologías adoptadas. Además, se lleva a cabo una única sección relacionada con el gradualismo de los 'estándares'.

En tercer lugar, se analiza el acto restante. Las primeras etapas de la urbanización, como se ha dicho, son por lo general la recolección de residuos, el alcantarillado y el acceso al agua. Se citan diferentes artículos e investigaciones relativas a este tema, que nos da una idea acerca de las necesidades y la realidad de esta sociedad. Se analizará el sector informal y se compara con el formal, añadiendo ejemplos de diferentes suministros de servicio en diferentes campos.

Entonces, la forma en que se lleva a cabo esta evolución, o el upgrading, se ha descompuesto en diferentes factores externos que afectan a su eficacia. La participación ciudadana y diferentes logísticas como la descentralización del gobierno, el desbloqueo de la demanda o la disposición a pagar por los servicios son algunos de estos factores.

Las relaciones documentadas entre cada uno de los tres elementos, teniendo en cuenta los factores de mejora estudiados, se citan y son debatidas. El objetivo de este último capítulo es la búsqueda de casos en que la inversión en un acto particular anima o motiva a los habitantes a invertir en otro elemento de desarrollo, a partir de un proceso que hace que su situación mejore de por sí en un enfoque a largo plazo.
Index

1. Introduction................................................................................................................................. 7

2. Objectives and Methodology..................................................................................................... 9
   2.1. Objectives............................................................................................................................... 9
   2.2. Methodology........................................................................................................................... 9

3. Land plotting policies effects towards tenure security and their effectiveness to accomplish other objectives.................................................................................................................... 11
   3.1. Tenure security: an important psychological indicator of the satisfaction level of low-income dwellers ............................................................................................................................. 11
   3.2. Regular land titling policies: the regularization of the dwellers’ situation to achieve a tenure security rise.................................................................................................................... 12
      3.2.1. Advantages of regular land titling policies: tenure security, access to credit, gentrification and gender equality........................................................................................................ 12
      3.2.2. Disadvantages of regular land titling policies: the posterior inequality, the land price rise, and the non-affordability of the poorest ................................................................................ 17
      3.2.3. Logistics and scheduling of regular land titling policies and the difficulties of the implementation of large scale programs in low-income environments ........................................ 19
   3.3. Particular “land titling” policies: social and community land. Examples and arguments in favor and against them........................................................................................................... 20
      3.3.1. Examples of particular land titling policies applications: tribal land, and customary land....................................................................................................................................... 20
      3.3.2. Advantages of particular land titling policies application: Similar tenure security as regular policies and adaptation to the traditional values. .............................................................. 22
      3.3.3. Disadvantages of particular land titling policies: the irresponsibility of some dwellers and cases of tenure security reduction. ................................................................. 22
   3.4. Conclusions................................................................................................................................ 24

4. Housing, the private act and the search for ways to help its upgrading ...................................... 26
   4.1. Typologies of housing: self-help housing, incremental building and public housing ........ 26
      4.1.1. Self-Help housing and the pro’s and con’s towards housing stability, mostly the only chance to survive for some dwellers.................................................................................. 26
      4.1.2. Incremental building, the aim for future perspectives of some dwellers....................... 29
      4.1.3. Public housing, not an option for most low-incomes ......................................................... 30
   4.2. Other important elements: Standards and micro-financing in housing ............................. 31
      4.2.1. The gradualism of the ‘standards’ concept: Turner’s ‘standards view’ ............................ 31
      4.2.2. Housing micro-financing: a gradual financing option in urban poor environments .......... 33
   4.3. Conclusions................................................................................................................................ 35

5. The Urbanization element and its resemblance to market mechanisms: the fitting of the informal sector and supply examples............................................................................................. 36
   5.1. The first suppliers: the informal sector stage in urban poor’s urbanization act................. 36
   5.2. The coexistence of formal and informal suppliers in urban poor environments: the training reservoir that means the informal sector.................................................................................................. 37
5.3. The first urbanization services to appear or to be demanded. The informal solutions applied in specific services................................................................. 38
5.3.1. Waste Collection, a clear example of formal-informal duality........................................ 38
5.3.2. Water services, health and hygiene in the first stages of urbanization............... 39
5.3.2.1. Potable water, the unhealthy conditions derived from private or informal suppliers. .................................................................................................................. 39
5.3.2.2. Sanitation and Sewerage: Pit latrines as the solution to mend the network principle. .................................................................................................................. 40
5.4. Conclusions........................................................................................................... 41

6. Governance influence in upgrading processes ......................................................43
6.1. Aiming wrong: helping the wrong ones ............................................................... 44
6.2. Demand meeting, NGO’s and citizen participation (CP) ....................................... 44
6.3. Government decentralization: state of the art and future plausible policies........ 47
6.4. Conclusions........................................................................................................... 49

7. Key factors to promote positive upgrading and relationships between the three acts of urban development ........................................................................50
7.1. Unlocking the demand and its potential contribution to global upgrading........... 50
7.2. Willingness to invest versus willingness to pay, not as difficult as thought to be activated........................................................................................................... 51
7.3. Tenure Security effects on housing improvements .............................................. 55
7.4. Land Tenure Security Effects on Urbanization .................................................... 57
7.5. Urbanization Effects on Land Tenure Security ..................................................... 59
7.6. From progressive Housing improvements towards urbanization processes......... 60
7.7. Conclusions........................................................................................................... 61

8. Global Conclusions .................................................................................................64
8.1. Regular land titles don’t achieve most of the objectives, so the particular ones are more recommendable................................................................. 64
8.2. Self-help and incremental building hybrid with a coherent micro-financing aid as a solution to housing issues ................................................................. 64
8.3. The ‘training’ phenomenon in informal-formal service supplying systems........... 65
8.4. The importance of program aiming, citizen participation and government decentralization....................................................................................................... 65
8.5. Achieving the willingness to pay: not that difficult............................................. 66
8.6. The importance of tenure security in most influences between the three acts of upgrading ........................................................................................................... 66
8.7. Incremental housing as the base theory for urban developing............................ 66

Bibliography ..................................................................................................................67
1. Introduction

Most low income populations, placed in slums or squatter settlements in different megacities from around the globe, live in very different conditions than ours. People of the formal city tend to live in a house or a flat, placed in a legal land, bought or rented and enjoying the services that modern urbanization offers. We could say we live at the highest level. However, the informal urbanization average dweller won’t have the same luck as us. Their household is a shack, placed in a land whose owner might be unknown to them, and they can be happy if they have healthy water or other services next to them.

In order to be able to explore their conditions and compare them between others around the world, their evolution is divided into the three “acts” that have just been exemplified. These are land plot (P), building (H), and urbanization (U). Solà Morales pronounced in 1993 that “the analysis between their evolution [of each one of these three acts] implies to separate and analyze [them].” Magrinyà, by the way, in 2005 stated “The different combinations of these three elements will delimit the distinct forms of urban growing. The ideal sequence would be to preserve a space in order to put the streets and urban services network, then the land plotting […], and finally, the building of the edifications. The combination of these mechanisms is not always like that.”

This statement is referred to actual or future times and its application in a new settlement to be built in developed countries. Having the money, the technology and the planning possibility, it is easy to make things the right way, but to understand how would the process work in urban poor environments we will have to make some assumptions:

In low-income surroundings, plotting, housing and urbanization are and remain (usually) in their lowest level. Their tough conditions and their common inability to invest in them or to pay for some services make them generally unable to increase their conditions to a higher level. As explained in the beginning of this document, this people would generally live in a house built by themselves with what they have, in a land they don’t own or even rent to anyone, and practically without any service (they give much importance to waste recollection, sewerage and water access).

So, considering this the lowest level and the complete consecution of the acts the highest, we have a range of “levels” between them, which increment is called upgrading. The main objective of this minor thesis is to understand how the mechanisms work to make this upgrading happen, and most importantly, to look for ways, procedures or policies that make an upgrading in one of the fields to incentivize one (or various) of the others.

The minor thesis explores how plotting works in these conditions, or more precisely, as usually this plotting won’t really exist, their tenure security towards the land they are living in. Then, the effects of different land policies towards this tenure security are argued, through different authors’ researches, stating a constant dichotomy between formal or informal rights in different levels.

The housing factor and the different strategies developed to mediate this issue are exposed, with examples of procedures, acts and methodologies taken by dwellers, NGO’s, local governments and administrations. The ‘standards’ concept will be introduced and argued also in this chapter, glimpsing that it extrapolated to other fields.

---

1 Most scholars and authors call it housing in their papers, as the process involving the planning, the build and the posterior living that dwellers have in it. That’s what the ‘H’ is for in the adopted notation.
The remaining act is analyzed. The early stages of urbanization, as stated, are usually waste recollection, sewerage and water access. Articles and inquiries concerning this issue are quoted, giving us an idea about the needs and the reality of this society. The informal sector will be analyzed and compared with the formal one, adding examples of different service supplies in different fields.

The way the upgrading issue takes place is discomposed into different external factors that affect its effectiveness. Citizen participation and different logistics as government decentralization, unlock of the demand or the willingness to pay for the services are some of these factors.

The documented relationships between each of the three elements, keeping in mind the studied upgrading factors, are cited and debated. The aim of this final chapter is to look for cases where the investment in some particular act, housing for instance, encourages or motivates the dwellers to invest in other development element, starting a process that makes their situation to get better by itself in a long term view.
2. Objectives and Methodology

2.1. Objectives

This minor thesis has been undertaken with the general objective of elaborating a state of the art of the relationship between land plotting, housing, urbanization and the upgrading related to them, grouping them in a single document.

In this case the existing literature has been analyzed for every single topic and the tracking of the authors that have developed links between them.

The final objective is to find the role the urban services have in the different acts of the urban development in low-income environments.

Otherwise, there is an interest to attain the monitoring of the positive and negative experiences related to upgrading and the role that urban services have had in them.

The process itself has been of use to understand the different thesis the authors and scholars defend in their books, reports and articles consulted for the writing of this document.

It has also been considered a good exercise to summarize and cite the extracts that contain these ideas concerning the basic acts, helping to understand the basics and the thoughts while reading the first chapters of the minor thesis.

2.2. Methodology

The research in this particular field needs to be done by the consultation of reviews as: Cities, Cuadernos Internacionales, Development and Change, Environment and Urbanization, Geoforum, Habitat International, Housing Policy Debate, Housing Studies, International Development Planning Review, International Journal of Urban and Regional Research, Journal of Black Studies, Journal of the American Planning Association, Journal of Water and Health, Land Economics, Local Environment, Progress in Planning, Revue Internationale de Politique de Développement, Social Indicators Research, Transition, UN-HABITAT, University of Colorado at Boulder, Urban Studies, Water Resources Research, and World Development. The closure of this amount of work to do (in order to start at some point) was the decision to check just four of these reviews. These are the following, looked through in the respective time intervals:

- Environment and Urbanization, [2012 – 2010]
- Cities. [2013 – 2010]
- Urban Studies, [2000 - 1999]

This has been called the ‘1st Generation Literature’. The decision of choosing these particular reviews (aimed by the tutor) has to do with the fields each review is specialized in. The first two are concerned by humanitarian and poverty themes in undeveloped or developing countries, while Cities and Urban Studies commonly attain urbanization problems in any particular city or country, so the ‘resultant fusion’ of this two reviews should give some data to start the research in a proper way.

Once reviewed, many articles related to this subject were selected and downloaded. With the tutor’s help, part of these 70 documents were rejected for different reasons, ending up with the definitive ‘1st Generation Literature’.

The next step was essentially to begin to read this literature, getting used to the vocabulary and ideas and look for coincidences in their bibliography, in order to find new important articles that are a reference for the scholars concerned about this matters. Once these new
documents were found and downloaded, the ‘2nd Generation Literature’ was thought through, ready to be considered the basis to start getting the important ideas and putting them in order.

While doing this, some new articles cited in the reviewed literature also need to be part of the bibliography that conforms the thoughts in this minor thesis, creating a ‘3rd Generation Literature’, that is hardly downloaded and consulted, as the information source is considered to be wide enough.

The ideas, figures, thesis, surveys and examples placed in the literature have been cited and linked to the bibliography. After that, the extracts have been classified and ordered into the different topics that later have become the sections and subsections that have been found necessary and interesting. Then, they have been grouped into the five basic chapters that comprise this minor thesis.

The first three constitute the three basic upgrading acts. The fourth specifies some external factors that may influence their upgrading. At the end of every chapter, once each one has been ordered and developed, a conclusion of it has been done, in order to summarize and underline the important thoughts and ideas developed in the chapter itself.

The fifth chapter’s concern is the relation between the other four chapters, so it is important to understand that it is the most important, and most of the final conclusions will be derived from it. These final conclusions occur in the next and last chapter before the bibliography spot.
3. Land plotting policies effects towards tenure security and their effectiveness to accomplish other objectives.

3.1. Tenure security: an important psychological indicator of the satisfaction level of low-income dwellers

“Slums as per UN-Habitat (2003) display any of the following: lack of secure tenure, inadequate access to sanitation, inadequate access to water and inadequate shelter, and expose their inhabitants to risk. Where ‘slums’ refer to informal settlements or unauthorized occupations, it is generally understood that the most important of these slum conditions is ‘lack of secure tenure’ (Angel & Boonyabancha, 1988; Lemmen, Augustinus, Oosterom, & van der Molen, 2007), as without tenure security neither shelter, water nor sanitation improvements can be confidently made.” (Soliman, 2012)

It is not quite clear how plotting takes place in low-income surroundings. The land the dwellers live on might not have any owner, but if it has one it is not usually the dweller, as Choguill stated in 1999: “The poor frequently live in informal residential areas that are unrecognized by urban authorities. They are illegal, and as a result, do not pay taxes to urban authorities. Even when urban authorities are willing to try, it is sometimes difficult to determine the legal situation of the land occupied by these informal settlements.” Land renting situations are also hardly seen, as normally the land their household is in is theirs by conviction, in different levels. Tenure security is the mechanism that regulates this ‘level of conviction’. Security of tenure might be affected by different factors, and it has to be clear that it is a psychological state, so the good way to measure it would be through inquiries and statistics.

“Studies that have equated legal title with tenure security have ignored the fact that ‘de facto’ or perceived tenure security, an empirical issue, is different and should therefore be distinguished from legal title [also called regular land titling] or legal tenure security, which is a formal and reasoned concept. The latter does not necessarily have a bearing on any kind of empirical fact and as such does not have to be recognized as something meaningful in the eyes of an informal settlement dweller or capable of producing any significant change with respect to his perception of tenure security. Both kinds of security may of course coincide, and as a matter of fact often do, but there is no reasonable ground to assume that they always will, in particular with respect to informal settlements.” (Van Gelder, 2007)

Tenure security is inversely proportional to the fear of eviction, as affirmed by Van Gelder in 2007: “In the context of tenure security, relevant affect refers to feelings such as stress, worry, anxiety and fear that are generated by a tenure situation. These feelings are triggered by the fact that a dweller finds him-or-herself in a situation that is insecure and prone to threats from the environment. In psychological terms, we speak of ‘negative affect’ to denote these feelings, after their negative valence. [...] We shall refer to this operationalization of tenure security as ‘fear of eviction’”. Van Gelder (2009) also distinguished between the feeling (fear of eviction) and the thinking (probability of eviction): “The results unambiguously show that [...] the concept [of perceived tenure security] consists of both perceived probability of eviction and fear of eviction, with the latter being a better predictor than the former.”

Now, how can this tenure security be ruled in large scale? Much papers and reports have been done about it, but in here the taken actuations are basically be split in: regular land titling policies, undertaken by the competent administration, seeking land titling legalization and regularization in order to increase its tenure security; and the particular land titling policies, which might explore informal ideas, giving more emphasis to the effects of these policies.
rather than the seeking the legalization of the dwellers’ situation. They both are explored subsequently.

Notwithstanding, other factors like the duration of an occupation, the size of a settlement, and the degree of community organization within a settlement (Durand-Lasserre & Royston, 2002a; Gilbert, 2002) also have a direct affect towards tenure security, not only the legal status of the land the dwellers live on.

3.2. Regular land titling policies: the regularization of the dwellers’ situation to achieve a tenure security rise

Regular land titling in developing countries is equivalent to the implementation of individual property rights from developed countries. Through some procedures, low-income dwellers can have the land they are living in legally under their property. These policies often carry money exchange, administrative procedures and waiting times. When land titling aims to legalize a high number of people, a huge planning and a reasonable plan of action have to be undertaken in order to get to all the people the policy wishes to.

Its primary objective is to regularize or legalize the dwellers situation in terms of property of the land they are living in, either by owning it or by renting procedures. One of the big defenders is Hernando de Soto. In 2002, Gilbert wrote: “Hernando de Soto’s new bestseller, The Mystery of Capital, attributes the failure of capitalism in the Third World to the lack of property titles. While this is hardly a new argument, it is likely to acquire renewed momentum because his is a very influential voice within Washington. Latin American governments, which have already been busy distributing title deeds, are likely to continue this policy on an even larger scale.”

The claimed advantages and disadvantages of this philosophy would be named, and research studies which mention them will be cited in order to know its reliance. Then, some thoughts about the logistics related to its application will be pointed out.

3.2.1. Advantages of regular land titling policies: tenure security, access to credit, gentrification and gender equality.

If it is unequivocally, a different environment, why should the same rules work in it? There are different theoretical advantages derived from its application, for instance:

1. Having a paper (the actual title deed) that states the ownership or rental of the land they are living in should make the dwellers think they are safer in some way, increasing their tenure security. Payne, Durand-Lasserre & Rakodi’s surveys in 2009’s research in South Africa suggested that “[...] holding a title deed made household heads feel more
empowered to defend their ownership claims and rights to the land. In informal settlement contexts, the ability to defend claims is predicated on the strength and dynamics of social networks. These dynamics could be beneficent and efficient, highly exploitative, or both.”

2. Property titles might solve the lack of income of the families, being used as collateral to ask for a credit or a loan in the financing system. “[de Soto, 2000] suggests that while the poor already possess assets, they hold them in a defective form, rendering them “dead capital”. By this he means that they lack property titles, which they could use as collateral for loans to invest in businesses. By granting the poor titles to their land, de Soto claims that they can “enliven” such “dead capital” and use their properties as collateral for loans to improve their houses, or open businesses to lift themselves out of poverty.” (Payne, Durand-Lasserre & Rakodi, 2009)

3. “Potentially, tenure formalization may induce long-term gentrification, especially in settlements located near city centres or other potentially high value locations.” (Payne, Durand-Lasserre & Rakodi, 2009) “An assumed benefit of titling is that it facilitates property transfers in an open and efficient land market. This is certainly the view of Lanjouw and Levy (2002: p:1011) in stating that “when a buyer cannot be sure that a renter will honour its property, and when a property owner cannot be sure that a renter will honour his commitment to leave, households have more limited range of people with whom they can transact[...]” (Payne, Durand-Lasserre & Rakodi, 2007)

4. Take advantage of the power the deed itself has to empower gender equality. “Titling and formalization can empower women. Agarwal (2003) has argued that securing women’s individual rights and joining them up in, for example, co-operatives would lead to greater efficiency in farming (through, for example, incentivization), welfare and poverty reduction (through, for example, credit), empowerment (for example, through increased confidence arising from more rights) and eventually equality relative to the position of men in the household and community (see also Griffiths, 2000; Jackson, 2003; Whitehead & Tsikata, 2003). (Obeng-Odoom, 2012)

Note: advantages 1 and 2 are the primary objectives of the World Bank promotion towards secure tenure. (In Payne, Durand-Lasserre & Rakodi, 2009)

Note: These advantages are similar to the ones argued in Gilbert (2002)

Different examples or thesis in favour or against this advantages and its application will be argued subsequently.

1. Tenure Security Increasing

This would be the biggest and more important advantage attributed to regular land titling, due to the potential implications of the safety dwellers may feel derived from this increase. Tenure security can actually influence the dwellers’ plans towards investments. de Souza proclaimed, in 2001, that “land title is a guarantee against eviction of households without compensation for their investments.” Van Gelder, in 2007 also pronounced that “It is not implausible that the idea of being owner generates a dynamic that will actually lead dwellers to value their possession more than other legal tenure options.”

It is usually assumed that this guarantee always happen, but case studies like Payne et al. in 2009, for example (comparison between Senegal and South Africa), affirmed that “Both countries [...] residents’ perceptions of tenure security are as important in influencing behaviour as legal tenure status, and residents in most informal settlements in both countries already enjoy de facto tenure security.” This indicates a tendency, common in most countries,
that tenure security perceptions would be as important as the deeds. Payne et al.’s mention to resident’s perceptions reminds us that this is just one of many ways to improve this perception (but it also should work to increase it).

For example, this perception can be modified by just asking for this title: “The Senegal case study found that a significant percentage of households entitled to regularization have not yet completed the process of registering their rights. This suggests that at least some households consider that the option to commence the titling process is sufficient to realize an adequate level of perceived, if not formal, tenure security and that finalizing the process can be delayed indefinitely, especially if completion exposes them to additional unnecessary expenditure” (Payne, Durand-Lasserre & Rakodi, 2009). So this doesn’t have to prove that land titling doesn’t work for this purpose, but can be an alert that the process might be too is too slow or annoying for dwellers to have it done. This points out that these significant households appreciate and understand the value of the title deed (at least they ask for it).

In an East Asian community study, concerning this theme, Minnery et al. noted that “the five communities in Quezon City were moving to relative security through titling but there were unresolved issues relating to repayment of loans. (Minnery et al., 2013)” This can either be related to Payne’s statement made above, the simple fact that dwellers want this titles so bad (even when they cannot afford them) or both.

However, Obeng-Odoo’s 2012 study pointed out some cases where these regular titles didn’t meet the increase of the households that started and finished the deeds application: “Several studies (e.g., Hammond, 2008 [placed in Ghana]) suggest that security of tenure has not improved with regularisation of title. There are many people who have land legally transferred to them, possess formal titles to land but who do not feel secure (Abdulai, 2010; Hughes, 2003). That is, those people who possess legal title do not necessarily feel their land is safe from encroachment, double sale or litigation.”

Also, sometimes the problem within not getting the results expected form land titling campaigns involves the lock of aim into targeting the right kind of dweller: “The prospect of obtaining full ownership of a parcel of land may be popular, especially if it is free or inexpensive. However, examples suggest that land titling programmes are often proposed or implemented in countries or cities where residents in unauthorized settlements already enjoy a degree of de facto tenure security, such as Egypt,(Sims, 2002) India, (Banerjee, 2004) Mexico, (Angel, 2006) South Africa (Allanic, 2003) and Tanzania (Kironde, 2006). The most significant challenge may therefore be to assess the increases in security experienced in countries or cities where such de facto rights did not exist prior to titling. Some authors argue that one outcome of titling programmes is a reduction in security of tenure (Mitchell, 2006)” (Payne, Durand-Lasserre & Rakodi, 2009). Shouldn’t these programs look for the dwellers that have lower de facto tenure security in order to look for a better social equilibrium in this matter?

The evidence given states proof that regular land titling promotes one way or another, a gain into perceived tenure security of the dwellers that get this kind of titles. Its relation to tenure security is undeniable.

2. Titles used as collateral to obtain credit

The mere definition of the aim of this minor thesis (low-income dwellers) gives us a hint of one of their problems. They don’t have any money to invest or to pay (even if they have the willingness to do it). For instance, “in Bogotá, banks seem very reluctant to lend money to people in the informal sector. Informal work does not provide the kind of collateral that formal
credit institutions require (Gilbert, 2003).” The whole informal sector has this comprehensible problem, so there must be a way to unlock this ‘capital giving’.

Hernando de Soto proclaims the potential use that regular titles may give to dwellers concerning their access to credit. As Obeng-Odoom (2012) cites: “[...] the asset of the poor - land - is dead capital (De Soto, 2000: p. 5). [...] Advocates of this [regular titling to be positive] view argue that formalised, individual titles to land can be used to access credit through which the poor can escape the problems of poverty. [...] As such, De Soto regards the label, ‘poor people’ as a misnomer: these were ‘poor businessmen’ who would immediately become rich if they are given formal, individual title to their land (Soto, 2004: p. 2).”

De Soto’s idea is to use the title as collateral to encourage (securing their interests) the bank or any financial entity to give them a credit, which would unlock their current income position in some way. However, the immediate success of becoming wealthier might be seen as an insult to many. This ‘collateral idea’ suggests three different problems:

a) **Formal finance institutions don’t tend to exist** in these environments (“mortgage credit is difficult when there is no effective formal financial system” (Payne, et al., 2009)), suggesting that credit needs to be asked in the formal part of the city, making us deal with the second problem:

b) **The bank’s trust among this new-born title.** Will they feel more secure conceding a credit to a title deed holder than to a non-holder? What real difference is made in the situation? “It has been argued that commercial credit providers have not been readily prepared to give credit to the poor on a systematic basis, regardless of whether they have title, owing to the relative smallness and riskiness of the loans” (Turkstra et al., 1999; Fernandes, 2002b)

c) **The dweller’s feeling about the new-born title.** Will they feel risk the title that proclaims his land property? A formal title (as seen in the logistics section of this chapter) passes through a long and costly process to finally get to the dweller’s hands, so they might not want to risk it and loose the land they live on. “[...]It has been argued that few among the poor may be interested or willing to obtain official credit, because they are reluctant to pledge their only asset as collateral (Mangin, 1967; Gilbert, 2002; Ferguson and Navarrete, 2003; Durand and Selod, 2007).”

So, is the ‘collateral idea’ making any change to the situation? Payne, et al. (2009) couldn’t give a positive answer to that that in their Peruvian investigations: “More than half of all formal credit granted during this period was to applicants who did not have, or needed to demonstrate that they possessed, land titles. This suggests that the formal credit system was not reliant on the allocation of land titles in order to meet the needs of those seeking credit.”

African and other South American countries also reported similar conclusions: An African enquiry stated that “…employment and income are key factors to obtain loans” (IIED, 2006: p: 12). Angel et al. (2006) didn’t find any credit increase due to newly households in Mexico or in Brazil, where “…although CRRU titles [Concessions to the Real Right to Use] permit the selling, renting and use of land as collateral, they are rarely used for such purposes due to a variety of restrictions” (Angel et al., 2006: p: 15).

However, Payne et al. (2009), shed some light in the idea that the lack of credit flow could have something to do with the dwellers’ tradition financing tradition “Overall, the surveys indicated that tenure regularization has very limited impact on access to (formal) mortgage credit whatever the purpose for seeking a loan. In Dalifort, where important investments have
been made in housing construction, and where a steady gentrification process can be observed, access to mortgage credit is particularly low. **Savings are preferred to credit.**”

This last sentence from Payne et al. makes us think each of two, that applying the ‘First World Development’ criteria could really not work in this environment (see Turner, 1972), or that they really find it hard to put the title deed in risk (third stated problem, *dweller’s feeling about the new-born title*).

3. **Gentrification of the population**

Another potential advantage related to individual property rights is the idea of the population gentrification, which means the attraction of middle class dwellers to urban poor neighborhoods. This may be either related to the title deed by itself or the tenure security increase onto them. The common sense would say that this can be the first step of a lot of families towards private property. They have probably never had a paper that states their property of anything, so having one at last can begin to change their mind on some issues. It is a very similar theory to the collateral use to get a credit, the same idea concerning the trust of the third party towards the dweller in a business.

The gentrification process defenders argue that regularization of land can induce to the appearance of new land or property markets in these environments, which in a long-term scenario would imply the development of modern economy, and so, modern society. The discussion among the morality of this incentive (the promotion of developed populations’ lifestyle) will not take place in this minor thesis as it is not its prior objective.

As it is a reasonable theory, gentrification is not a common tendency in documented cases of land property regulation. For example, “‘[...] there is very little buying and selling of homes in consolidated communities, except in desirable areas that are subject to gentrification.’(Angel et al., 2006: p:114) This suggests that newly titled households regard their properties primarily as homes and the basis for raising a family and improving community life. They regard their properties as social assets, not economic commodities to be traded in the market”(Payne, Durand-Lasserve & Rakodi, 2009). So this would be the perfect example about the conditions around the environment.

However, an strange situation was documented by Payne et al. (2009):“Case studies of the tenure regularization programme in Dakar show that the programme is having two opposite impacts: it has accelerated the formalization of informal land markets; and it has induced an “informalization” of formal land transactions (to avoid taxation or temporary restrictions put on the transfer of real property rights). These two phenomena are closely interrelated and cannot be disentangled one from the other.” Even though it is not a whole formal economic transactions explosion, it reinforces the gentrification theory through a global increase of transactions.

4. **Title deeds effects on gender status**

Considering gender inequality as a reality in developed countries, the tradition and the history of the undeveloped and developing ones contribute to make women’s conditions and their future perspectives even more difficult. Land titling has a minor objective which shall put women in a more equal position towards men. The idea is to encourage women to get the land title deeds as men do, in order to put themselves at their same level. It was so understood by Hellum in 1988 “Advocates of communal land rights claim that [this idea] is sensitive to gender relations and promotes equality. Here, they sometimes argue in ways that have features common to cultural relativism. That is, they celebrate cultural difference, celebrate viewing
women as part of a group, the household, and so not really discriminated against in terms of the land question”.

Its application or its effects - as this is not a policy or an applicable idea, just a desirable effect from a taken action – go from excellent to far from being desirable. The studies mentioning the relationship between women equality and land titling are quite scarce, and most of them tend to talk about African countries.

For example, Payne, Durand-Lasserve & Rakodi’s work in 2009 in South Africa and Senegal pronounced that “[...] titling has had a very positive impact on increasing tenure security for women by specifying them on ownership records [...]”. In these particular countries regular policies seemed to work in this aspect.

However, Obeng-Odoom, in his 20012’s article about land reforms in Africa, affirmed that the reality towards women in this scenario, for example in Ghana, was the following: “The claim that individual title is the solution to gender inequality fails to acknowledge the embeddedness of the problem in social structures in Ghana. In a country where most women work and earn low unstable incomes in the informal economy (Ghana Statistical Service, 2008), it is difficult for women to obtain as much ‘secure lands’ as men in the market. Thus, trying to foster equal land rights between males and females in the market is problematic.” So, the problem introduced by Obeng-Odoom would be the difference of income between male and female dwellers, in other words, the initial conditions before the land title policy appears are too different to get to a final equity objective.

3.2.2. Disadvantages of regular land titling policies: the posterior inequality, the land price rise, and the non-affordability of the poorest

Although it seems the correct way to act (imitating ideas as property titles of developed countries, where it seems to have worked), some studies concerning the belief that - even with some potential benefits - the complete theory can worsen the dwellers’ conditions in many ways. Let’s take into consideration some of them.

It is not a complex conclusion to consider that property rights can start an illegal market of land and also speculation practices. Its direct consequence is the expulsion (not necessarily by eviction) from this new system of the households that cannot bear the conditions derived from this fact: “Scholars have drawn attention to the fact that legalization can diminish rather than increase the tenure security of certain groups of dwellers due to speculative rises in the price of land leading to expulsion by market forces or through service charges and property taxes that may be unaffordable for these groups of residents. Other potential negative effects of legalization are pointed out by Durand-Lasserve and Selod (2007) who argue that conflicts regarding land use may lead to the eviction of some households, such as tenants, by other stakeholders” (Van Gelder 2009).

Also in 2007, Van Gelder pointed out some similar thoughts: “[...] the intention of providing tenure security by means of titling can be undermined due to speculative rises in the price of land thereby making it inaccessible for low-income groups and driving tenants out, or more indirectly, in the form of service charges and property taxes that may turn out to be unaffordable and therefore also lead to the displacement of the original population (Azuela & Duhau, 1998; Clichevsky, 1999; Durand-Lasserve & Clerc, 1996; Jansen & Roquas, 1998; Payne, 2002; Payne2007; Varley, 1987).” Van Gelder (2007)

In practical words, de Souza describes how this ‘chasing out’ mechanism works: “[...] [Different ways] to legalize/formalize the informal housing land markets can effectively reduce the total available informal land stock (cheap land, out of the legal market, attractive to very poor
households), because the latter represents a more affordable market to many households (albeit illegally) due to its reduced attractiveness for formal housing transactions” (de Souza, 2001). Also Soliman in 2012 mentioned the conclusion of many scholars: “Tenure legalization (by raising the value of the property and its rents) can hurt the most vulnerable, namely, poor tenants (Angel, 1983; Burgess, 1985; Payne, 1989; Sanyal, 1996; Varley, 1987)”, which agrees with this thesis.

Buckley and Kalarickal (2006: p:23) mentioned that land titling must go with something else to be truly effective for households: “[...] it would be dangerous to promote formal titling programmes as the sole solution necessary to solve the problems of the urban poor ... titling alone will not ‘unlock’ capital.” They also suggest that titling will not necessarily result in increased assets for the poor, as it raises a range of practical problems that potentially reduce the seemingly large gains: it is often a costly process; it is rarely adapted to the great variety of land rights and tenure categories.

Handzic went further in his 2008 analysis of the favelas, stating that the slum upgrading was slowing down, or even in some cases stopping, due to this land titling practise: “More worrisome, land tenure issues have been known to slow down the implementation of slum upgrading in some instances and stop them completely in others. In this research on the FBP in Rio das Pedras, Rio de Janeiro, one part of the favela complex received upgrading while the other was left without any improvement besides what residents were able to do themselves. While this was clearly not an ideal situation, it provided a perfect case study on the impacts of the FBP on the favelas (Handzic, 2008Handzic (2010)).” The mechanism that Handzic exposes has to do with the inequality derived from the application. In other words, some dwellers get the benefits and some of them don’t.

de Souza also noted this thoughts: “Providing legal titles does not solve the problem of commoditization of their properties and downward raiding by middle income groups, Legislation of land tenure, on the other hand, turns illegible land into the formal housing market. This automatically excludes the poorest families because of the issues of affordably, and therefore, should be avoided.” (de Souza, 2001)

To finish this pros and cons towards particular land titling, Van Gelder’s indications about the conditions of the environment make out that much more effort has to be done in order to gain productivity and effectiveness in the land titling issue: “[...] the benefits (and detriments) of titling are likely to differ over contexts (rural versus urban), countries (more advanced versus more underdeveloped), local factors (hostile versus more benign environments, the existence of traditional tenure frameworks, possible market distortions and downward raiding) and personal variables (personal solvency, income stability, and housing alternatives). Most of these questions have remained underaddressed in the literature but deserve thorough further study as much remains to be discovered regarding the ‘when’ and ‘why’ of these dynamics. As long as these factors are not considered in legalization schemes and upgrading programmes, their results are bound to fall below expectations.” (Van Gelder, 2007)

Payne et al. cited Land Equity indicators around tenure security in Africa: “...for a range of reasons, many of which are related to governance issues, it is extremely difficult to implement large-scale national land titling programmes, or to enforce land use controls”(Land Equity 2006: p: 20). They continue, “...systematic titling for much of Africa is not considered an option for a range of reasons, largely related to the experience from the mid-1950s in Kenya, where systematic land titling led to a range of problems including ‘land grabbing’ by the urban elite.”(Land Equity 2006 : p:20)” (Payne,Durand-Lasserve & Rakodi, 2009)
3.2.3. Logistics and scheduling of regular land titling policies and the difficulties of the implementation of large scale programs in low-income environments

Magrinyà proclaimed in 2005 that “More than a lack of resources problem it seems that there’s a community management incapacity specially because of the public administration precariousness, the corruption levels and the lack of organization of the inhabitants of the neighbourhood to defend their own interests”. This, applied directly to land titling problems, puts a big part of the responsibility in the organizations’ hands.

“Land titling programmes involve a number of administrative procedures, and therefore involve different teams and departments undertaking new tasks and operating within agreed, and possibly new, procedural guidelines” (Payne, Durand-Lasserve & Rakodi, 2009). This affirmation clearly states that the scenario that most organizations which are willing to undertake these processes are commonly uncertain and new to them. These organizations have the responsibility to give a good service, with good aim towards the people that really need it, with a good marketing or education campaign (in order to inform the ones that really need this), clearing down any kind of corruption that make the service point to one or another particular place for political reasons.

Besides that, the basic claim dwellers may have against the legalisation process is the slowness of the process itself, sometimes even making things go upside down and even make tenure security to get even lower, as Van Gelder (2009) pointed out: “In Buenos Aires, for example, buyers of plots in (legal) low-income land subdivisions in many cases never get to register the property for a variety of reasons: because they lacked the financial resources or will to engage in the lengthy and costly process of registration; because the seller had vanished by the time the necessary instalments had been paid; or as a consequence of the indexation of the lots which rendered them unaffordable (Clichevsky, Prévôt-Schapira and Schneier-Madanès, 1990).”

Despite this fact, we can find dwellers like Roberto, a farmer from Nicaragua whose case was narrated in 2005’s article by Broegaard that gives us an illustrative example of the implications of the process: “Roberto has paid up to half the original price of the land for the subsequent paperwork of titling and registering. On top of the economic costs, he has spent numerous workdays as well as expenses for travel in the pursuit of land titles. This shows a great willingness to pay for land titles, at least among some farmers who can afford to pay, and thus suggests that formal titles do increase their perceived tenure security.” The main difference between Roberto and any other dweller that doesn’t begin the regularisation process is not the actual willingness to pay, but the availability to pay. They might have their tenure security increased, but they simply cannot afford to pay for the process.

Other documentation about this kind of delays was made by Payne et al. (2009), giving importance to the boringness and rigidity of the process: “A lack or weakness of land conflict resolution institutions, and over-complicated titling registration procedures can cause serious delays which themselves can prejudice programme outcomes. For example, a World Bank report on Indonesia indicated that weak administrative capacity had slowed the pace of land titling (World Bank, 2004). Similar observations are made in Dakar, Senegal, where the tenure regularization programme was launched in 1987 in Dalifort, but by June 2006, fewer than 1,280 titles had been issued and it was estimated that at the current pace, decades would be needed to respond to the needs (République du Sénégal, 2006). For Land Equity, one reason for the delays in Greater Accra, Ghana, was that “…the process of land titling is... overly complex and not well understood by the various actor involved” (Land Equity, 2006). Dispute resolution took between two and 10 years in most cases. In Tanzania, Magigi and Majani
state that tenure regularization takes a total of five years (Magigi et al., 2006). Similar observations have been made in most other sub-Saharan African countries (“Rakodi et al., 2004”).

Assuming that this titling could be done in an organized, clear and right way, the next problem to deal with will be the titles updating: “Once titles have been allocated, they have to be recorded in the land registry, which then needs to be permanently updated if titles are to retain their legal validity. As Feder and Noronha note: “There is no point in introducing a system of title registration where the capacity continuously to update the registers does not exist” (Feder et al., 1989: p: 164) Possibly because many urban and peri-urban programmes have only been initiated in the last decade, reports of the impact of titling on the effectiveness of land registries are hard to find. “(Payne, Durand-Lasserve & Rakodi, 2009)

3.3. Particular “land titling” policies: social and community land. Examples and arguments in favor and against them.

Different titling forms are explored in this section. Once seen the problems or limitations that regular titling policies can bring (“[...] corruption, high costs [and duration] of land titles and a very expensive legal system preclude effective and equal enforcement of land titles, especially for poor, small-scale farmers” (Broegaard, 2005)), this exploration and analysis appear necessarily to understand the ‘other point of view’.

As there is not just one type of particular land titling policy, first some examples will be given in order to illustrate them in a proper way. Then, the advantages and disadvantages derived from them will be taken into consideration.

3.3.1. Examples of particular land titling policies applications: tribal land, and customary land.

Botswana

One of the best examples of a particular land titling policy is the rights policy in Botswana. As documented by Sjöstedt in 2011, “[In Botswana,] when it comes to land management, approximately 6% of all land [...] is held with freehold titles, 23% is state land, and the remaining 71% is so-called tribal land (owned by the communities through Land Boards which work in trust for the benefit and advantage of citizens of Botswana and for the purpose of promoting the economic and social development of all peoples of Botswana)” (Sjöstedt, 2011).

![Figure 2: Botswana's Land Distribution (Own elaboration with data from Sjöstedt, 2011)](image)

This ‘tribal land’, which engrosses more than two thirds of Botswana’s surface, despite not being an individual property right policy, is ruled by the Tribal Land Act and controlled by the Land Boards: “The Land Boards can allocate land, cancel customary rights, and rezone...
agricultural land for commercial, residential, and industrial uses. The Tribal Land Act also introduced certificates evidencing grants of rights to wells, borehole drilling, and individual residential plots, and allows people to apply for common-law leases of land, which they use to obtain mortgages.” (USAID, 2010)

But why is this particular land act active in Botswana? “The main purpose of urban land management in Botswana has thus been to implement an incremental upgrading scheme primarily focused on providing upgradeable tenure rights for low-income dwellers living in squatter camps outside major cities.” (Sjöstedt, 2011)

![Figure 3: Botswana’s Ministry of local government, lands and housing structure, own elaboration with data from (Own elaboration with data from Sjöstedt, 2011)](image)

**Uganda**

Despite the fact that between 1975 to 1995 all Uganda’s land was declared state property, before and after this time interval there’s been up to four types of land: Customary, Mailo, Freehold and Leasehold (e-IWM). These first two types may correspond to this particular land policy group.

The **customary land** aims to work as its name says, as it has always worked. The government let the users of this kind of tenure act as they feel convenient. However, even being the most common system in the country, its capacity seems to be at its tops (e-IWM).

**Brazil**

While squatters are an usual (and in most cases the only one available) housing option, the administration is trying to recognize their rights, by the creations of policies like ZEIS: “ZEIS are special zones in which the municipally of Recife aims at urbanizing (through the implementation of slum upgrading programmes) and regularizing land in an attempt to integrate such settlements into the urban grid (LAW 16113/95, 1995) [...] this areas have been
promoted to reduce the risks of eviction, and is one form of the public recognition of squatter rights” (de Souza, 2001)

3.3.2. Advantages of particular land titling policies application: Similar tenure security as regular policies and adaptation to the traditional values.

While the advantages in regular plotting were very clear, these particular policies’ advantages are harder to define, mainly because of the huge diversity of them and the different conditions and objectives they present in their definition. As the main objective of regular policies is to increase the dwellers’ tenure security, let’s explore what is the role of particular land rights in this idea.

“[...] in many countries, most low/ moderate-income households have paralegal rights to their property (bill of sale, receipts for payments of taxes, etc.) that fall short of full legal title. These paralegal rights often provide good security, ensuring permanence on the property and the ability to sell it to another household but are usually unacceptable collateral for financial institutions (Ferguson, 1999)”. In this general example given by Ferguson we can base our hypothesis on the potential compliment of the first stated regular titling objective (tenure security) but not the second one (collateral use).

James S. Coleman explored in 1988 the ideas concerning social capital, which would be the basis of adaption to some of these particular land rights, seeking the collective but not the individual good: “Social capital is commonly regarded as the advantages individuals derive from their social networks, for example, made up of clan members. Social capital usually arises from a conglomerate of expectations, obligations and trust among a group of people” (Coleman, 1988). Obeng-Odom later related his ideas to particular land titling: “Coleman (1988) argues that it [social capital] confers several advantages on individuals, such as obtaining information which would otherwise have required more time and cost to get. Applied to land tenure, the argument is that [the application] of traditional forms of tenure which are based on custom is the most effective way to ensure secure tenure. According to communitarians, insecure tenure is the result of two main factors: state-led policies, which ignore traditional values, and individualised property rights which marginalise rather than empower. Both reasons are counterproductive because they lack the pristine African culture of equitable land tenure (see Amanor, 2001: pp. 5-20 for a full discussion).” (Obeng-Odoom, 2012)

The Botswana case, exemplified before, accomplishes also the first objective: “If expropriation takes place, the government must also compensate citizens for the improvements they have made in the property. They know that they won’t be fooled by the government because every dollar they invest in their settlement won’t be lost” (Sjöstedt, 2011). This clearly states that the dweller’s tenure security is increased in this ‘tribal land’. “Land Boards [responsible for tribal land administration] in general have been shown to be an efficient way to take account of local conditions and provide for the participation of local stakeholders, such as traditional authorities and civil society groups. They also remove customary land from the absolute control of local chiefs while still giving traditional leaders some representation and also retaining the principles of customary land law.” (Sjöstedt, 2011)

3.3.3. Disadvantages of particular land titling policies: the irresponsibility of some dwellers and cases of tenure security reduction.

Particular land titling has its disadvantages too. As this type of titling is generally not based in a legal status, the claims or amount of land asked by potential future tenants can be reduced on a result that might not be the expected for them. This is the case of Arnulfo: “He received the
plot of land upon which they currently live as his share of the capital of the cooperative. Originally, he had expected that each member would obtain 5 manzanas of land at the individualization of the cooperative, but he ended up with only half of this amount." (Broegaard, 2005)

Putting ourselves in Arnulfo’s place, one could think that the effort given might not have been recompensed. This sometimes can have future problems concerning their behaviour towards the society. As Obeng-Odom mentions, “from the individual rights perspective, people are driven mainly by self interest which, in turn, spurs them on to be productive. According to this view, communal property rights are inefficient because, not having any private or individual interest in a resource, people are likely to become irresponsible and act in ways that injure the common good” (Obeng-Odoom, 2012). However, not acting at all or the promotion of unequal land rights can cause greater problems, as it happened for instance in the Egyptian revolution of 25th of January, 2011.

Although it’s been listed as an advantage or benefit related to particular land forms, tenure security might be a disadvantage too. Some particular land titling forms can reduce instead of increase the dweller’s tenure security. “Among the households that depend on collective land reform titles, the majority (roughly three-quarters) perceive their tenure situation as being insecure or worrisome. This is considerably more than for the households having either formal individual titles or informal documents, where only a third feel insecure. This is despite the fact that the collective land reform titles are legally valid documents and were inscribed in the land registry, although admittedly as a collective title. (Broegaard, 2005)”

While Broegaard gave evidence of that, in Obeng-Odoom (2012) cited the World Bank’s recommendations: “[Why individual land rights should be chosen over ‘community’ land rights?] First, [they were chosen] to reduce conflicts in land ownership and land use, and provide secure land titles in both urban and rural areas. The land titles would assure security of tenure to land and peaceful possession, facilitating investments in housing, industry, agriculture and services sectors of the economy that will generate employment and economic growth. Second, reforming and modernizing public sector administration and management of land and decentralizing land administration services to the local level structures would rationalize land policies and institutional responsibilities for land administration, and streamline operational practices. Third, facilitating participation of civil society and the private sector would check excesses of public sector management, reduce land transaction costs and promote transparency in the administration and management of both public and private land and self help initiatives for growth and development, building on the cultural heritage of [Africa]” World Bank (2003: p. 4). The fact that this analysis made a decade ago was still cited in 2012’s articles states that they are still pretty valid.

Whilst some scholars give importance and strength to tenure security, Broegaard states that dwellers might find ‘shelter’ in the social advantages of these particular land titling policies: “The fact that those who hold informal papers perceive their tenure situation as being no more insecure than those who possess formal tenure documents, underscores the importance and strength of social ties in the communities. In general, land that has been obtained individually and land that has belonged to a family for a long time is also perceived as having a relatively high tenure security, regardless of whether legal documents can back up the rights” (Broegaard, 2005).

In the Uganda example given, “one disadvantage [of customary land] is that it does not encourage record keeping, often making it difficult to resolve land use conflicts. Environmentally, the main disadvantage is that it generates little personal interest in the status
of land resources (‘the tragedy of the commons’), leading to mismanagement and degradation (e-IWM).

As in regular titles gender equality was one of the potential benefits of the policy application, particular land titling doesn’t encourage this behaviour at all: “The most popular ‘gender’ position among communitarians is to accept that women may be discriminated against in a communal land tenure system, but such women are mostly those ‘alien’ to particular settlements. Native women, using their male’s social capital in the form of networks, can have access to land and get their property rights secured” (Obeng-Odoom, 2012). This statement illustrates that the way communal land tenure is regulated doesn’t wish to make a change in the way women are seen in their society. Obeng-Odoom also documents the particular case of Uganda, where “the gender dimension is missing in the recent reforms. Under customary land tenure, the predominant tenurial system in Uganda, there is discrimination against women. The constitution is explicit that customary rules apply only when they do not discriminate against any persons. However, in the traditional set up, women are seen as ‘property’ rather than ‘persons’. Since property cannot own property, women tend to be discriminated against in land ownership.” (Obeng-Odoom, 2012)

3.4. Conclusions

Tenure security is, as most authors agree, the basis upon shelter and services are built. The literature shows us that with upper tenure security levels, prior investment and inversions are made. What is not quite clear is the way tenure security varies in different cases. Sociology tends to be difficult to study, due to data analysis. This data is usually based on statistics, surveys and opinions; therefore it is difficult to interpret them (even more considering the abstract roots of tenure security).

As the average low-income tenure status would be informal residence, with no tax or rent payments, the tenure security associated to them is normally in low levels, so the policies or actions to be taken to mend this particular issue have been divided and debated in two specific planning types, regular and particular.

The advantages linked to regular land plotting policies have been proved to work only in some particular cases, except for tenure security. The truth is that tenure security is, in fact, increased by the application of these new titles (in some cases even just by asking them), as it becomes an insurance for the dwellers’ potential eviction (Payne, Durand-Lasserve & Rakodi, Minnery et al.). De jure tenure security would be generally respected and desired for most low-income households particularly for this advantage (de Soto).

Collateral use of the deed has been widely debated and analyzed in the literature, and there hasn’t been found any prove that it has a general use (de Soto). The main oppositions related to this fact would be the informality of the environment and the fear of losing the actual deed. To get in debt with an institution is not an accepted action to be undertaken by low-income people, and if the collateral to be put in the table is their ‘safe-conduct’ to owning the land they live on without fear of eviction. (Payne, Durand-Lasserve & Rakodi, Angel et al.)

As they didn’t happen at all, the population gentrification and gender equality are likely to be a probable future status-quo, but in a long-term time slot, and probably not because of regular land titling policy applications. (Payne, Durand-Lasserve & Rakodi, Angel et al.)

Additionally, regular land titling policies are known for their tedious paperwork and the money dwellers are asked to pay for in order to get their legal deeds processed, what makes some dwellers ask for the title, but not to continue with the procedure. This shall make them think
they are in a legal ‘limbo’ state when the plausible eviction happens at last, increasing their tenure security, which is another advantage. (Van Gelder)

Other approaches to this problem consider particular land titling policies the valuable option to add tenure security to the low-income dweller’s life. As regular titling would be the equivalent to developed countries’ status-quo these days, particular deeds are experiments of titling policies that consider different levels of property and rights, making them usually easier to get than the legal ones.

Botswana’s tribal land and Uganda’s customary land share the same idea, the property and the actions to be undertaken in this land are the users’ (or dwellers’) responsibility. Its tenure security behavior is very similar to the regular titling one, and it is comparable to the feeling that dwellers that just ask for the regular deed have once they feel more secure. (Sjöstedt, de Souza)

The concept of the upgradable tenure rights is interesting in order to incentivize the dwellers to improve their conditions in the middle-term future. As these upgradable rights are easier to deliver, if they are defined the right way and provide enough tenure security compared to regular titling options, they become a better alternative, for dwellers and for the progression of the community. (Sjöstedt)

In fact, some surveys had informed that some of the regular titles given can have bad consequences concerning tenure security, empowering the idea that individual titles are not the panacea in this aspect. (Van Gelder, Payne)

However, the disadvantages around particular land titling units are the ones also related to social community associations. As the common good is sought, some individuals may have problems with the ‘final product’, or the piece of land they get at last. They might think they deserve more, and many arguments have happened around this issue. The same root problem may help the dwellers think their tenure security is lower; as the titles are sometimes called collective titles, they may keep on fearing their potential eviction. (Broegaard, Obeng-Odoom)

Once the literature has been explored and analyzed, the main conclusion about the dichotomy between regular and particular land rights is that potentially regular titles have more to offer, as they are the known individualized rights from developed countries. However, the impossibility to undertake such a huge paperwork amount to satisfy all the demand and the future actualization and update of it makes it practically dismissible as a large scale strategy. Also, most of the objectives related to regular land titling are commonly unfeasible.

Botswana’s upgradeable tenure rights are such a good example of good application, management and related advantages. This kind of strategy is the one that should be applied, in a smaller scale, leaving the actions to be undertaken to the users of the land. The Land Boards (local community administrators) rule everything that has to do with tenure rights, and tenure security is well improved. As the rights are upgradeable, the incentive given to the dwellers is enormous, so they can upgrade their situation in a mid-term time interval.

The important point in this issue is to invest in a really good planning of the strategy to undertake, preparation of the public servants that will be responsible of the field work, and the definition of good and viable objectives. The disadvantages rooted to particular land titling would be dismissed, except maybe for the gender inequality issue, which only can be dealt with education and citizen participation.
4. Housing, the private act and the search for ways to help its upgrading

Housing is probably the most visual element from the three that compose the urban development process. It constitutes the shelter, the place where the possible services arrive and the place where this tenure security studied in the previous chapter makes sense.

This chapter will explore different type of housing options for the urban poor. While they build they own shelter with what they find and as good as they can (self-help housing), there are others (maybe including themselves) which build their home thinking in the future, with the idea of making it bigger in different stages (incremental building). Some may have the luck of living in a country where public housing is promoted and can take advantage of it. This three housing disciplines are distinguishe d and argued, finishing the chapter with some important arguments about the standards related to housing and other development processes.

4.1. Typologies of housing: self-help housing, incremental building and public housing

4.1.1. Self-Help housing and the pro’s and con’s towards housing stability, mostly the only chance to survive for some dwellers.

“The term self-help was first popularized by Samuel Smiles in his book Self-Help published in 1859. Crane (1944) pointed out that, in the developing world, most families could acquire homes only by building their own, and that the most cost-effective way for governments and aid agencies to improve the housing conditions was to assist this process. (Soliman, 2012)” So, while the word self-help could seem to mean ‘on their own’, it is often related to aid given by government (or other organizations) towards this own building idea. As established by Soliman, self-help has to be differenced from self-building: “Self-build is defined as an economic use of labor power, or effort, in the form of the individual or by a group to build a certain project depending on either external or internal help or both through technical ways without using institutional partnership.” (Soliman, 2012)

As the methodology passed through time, different political views related to it began to appear: “The debate in the early 1980s between Marxist, Non-Marxist, and Positive views concerning the definition of housing was remarkable in re-evaluating self-build.

- The Marxist view (Burgess, 1982) considered housing as a commodity changing its category from use value into exchange value and vice versa.
- While Non-Marxist (Turner, 1991) seen it as a product and looks at low income housing in terms of use value alone, and the importance of such housing is “what it does” rather than “What it is”, and the differences between housing as a “verb” and as a “noun”.
- The Positive view has seen housing as a component of socioeconomic process and that housing is a process by which participating in the general socioeconomic development of a given area (Peattie, 1979).

This controversy in housing has opened the path in changing the policy toward self-build techniques.” (Soliman, 2012)

The key factors of these three different views around the housing definition are represented and summarized in Figure 4, where the difference of thoughts can be observed and debated consequently.
John Turner defended the self-help housing as a creative and cheap way to solve the housing issue in urban poor environments. However, as seen in the Standards section, he shared in 1972 his own view of the problem, stating that housing should be seen as the potential benefit it gives to the subject, and not as the object that it is once the house itself is finished. He also gave importance to all the process of building it and the possible services supply, including both of them in the housing word. (Turner, 1972) His strength against standards (particularly in housing) makes it evident that he is in favour to self-help housing, as one of the few (not to say the only) shelter options for low-income dwellers.

But how is this help given? In Ecuador, for instance it is believed that for this to work in a proper way that aid money has to come from three different sources: “Ahorro (savings), Bono (subsidy) and Crédito (credit, or community, as credit is not easy given in rural environments).” This thesis was explored by Klaufus in 2010, putting a lot of emphasis to the 59% of rural population which is living in extreme poverty compared to the 16% of urban poor of Ecuador. While this “ABC” theory seems to work well, it makes it difficult for some families that lack this subsidy to get it, because the savings (A) and the credit (C) may not exist for them, putting them out of the equation.

As Tunas et al., (2010) proclaimed, “self-help housing is a phenomenon in all Indonesia, mostly based on human life in village communities (kampongs), where family connections and neighbourly assistance are elements of the important social networks.” Indonesia and its kampongs (characteristic self-built shacks in this country, seen in Figure 5 are just one case of self-help housing, which is not just a phenomenon in Jakarta, but in the whole urban poor population all over the world.
“Self-build housing is still providing a cheap alternative for both the governments and the urban poor, but it is limited with management of housing production process rather than construction process, and gives the opportunities for the urban poor to manage their resources due to their needs, requirements, and affordability. It seems that self-build housing is working in a proper way in informal areas where people have control over their built environment, by which the time span and the expenses of housing production are minimized, and it does change once formal policy exist. However, self-build housing needs a practical support from both governmental and international institutions to play a positive role in slum clearness, within the context of globlocalization and economic restructuring, based on a clear systematic approach employing greater control of comprehensive available resources in order to gain “hope” for millions of slum dwellers all over the world. Low-income housing will increasingly have a scope wider than a focus upon self-help, which is always relational to other institutions and to the broader characteristics of the politically, economy and society” (Soliman, 2012). This cheapness often associated to self-help housing is very sensible to tenure security and land plotting status, as the prices and costs related to the process may have a close relation to the current or future policies: “Scattered evidence suggests that self-help housing as a deliberate policy is no longer a cheap alternative (Connolly, 1982), and it does not work well because of the fact that processes and costs are likely to change dramatically once a policy exists” (Soliman, 2012).

While some are concerned about the price and costs related to the whole self-help housing idea, Tunas et al. remarked its importance in Jakarta, Indonesia, “not just because it is the only affordable option, but also because the government is not yet capable of offering better and sustainable solutions. In Jakarta, the kampongs remain the only housing option for the poor. However, the legal status of kampongs needs to be definitively solved.” (Tunas et al., 2010)

Other benefits related to self-help housing related to sustainability are introduced by Ferguson et al.: “[...] supervised production of self-help housing can be more socially and environmentally sustainable because collective infrastructure is planned and serviced from the start and houses are gradually adapted to individual needs. This reduces health risks and environmental hazards and turns out to be cheaper than servicing afterwards” (Ferguson & Navarrete, 2003).
Usually the aid or help given in the self-help process is divided into demand or supply-driven approaches. In general terms, while the first would be adapted to the needs of the dwellers, the second one is related to the available help that can be given. The dichotomy between these two approaches is encouraged by Klaufus: “One of the arguments for the promotion of aided self-help housing is the idea that a demand-driven production of low-cost housing can be more efficient than the supply-driven approach (Acosta Paredes, 2001; Frank, 2004).

Central to this demand-driven approach is the switch from an object-oriented system, in which the government subsidizes housing solutions, to a subject-oriented system that centers on low-income families who apply for a subsidy to be spent on a housing unit of their choice.” (Klaufus, 2010)

As long as the help or subsides come from the administration, some doubts worry the dwellers: “The perturbing question in the mind of most rural dwellers in Cameroon is, ‘who owns self-help projects once they are completed?’ [...] [and usually the answer would be ‘the government’. This is due to some bad experiences in fields like water resources.] Consequently, local communities tend to view with skepticism any call to contribute towards the realization of self-help projects. Most tend to believe that eventually, the central government would find a reason to confiscate, own and operate such projects. This belief leads members of local communities to offer passive resistance and withhold active support to such projects.” (Njoh, 2011) This is one of a lot of examples where education and information is one of the main lacks in urban poor environments. As long as they are not well informed about these campaigns’ objectives and acting ways, they won’t have enough security to be involved in the process.

Klaufus defends the equality that results from aided self-help programs: “Aided self-help housing as a policy approach has many merits. In the latest Ecuadorian programme implemented in 2009, people from all areas receive similar amounts of money, which increases their equality before the law. However, inasmuch as planned infrastructure is mentioned in the literature as one major advantage of aided self-help housing over informal self-help housing, it should be remembered that it is generally the applicants themselves who put in ‘sweat equity’ and provide meals and drinks to the supervising professionals. Framed as a ‘cultural tradition’, these customs are used for a reduction of the costs of public services in underdeveloped areas” (Klaufus, 2010).

In conclusion, aided self-help housing seems to be the best option for the urban poor since it’s been the cheapest for years. “The urban poor had proven to be capable of building their own dwellings if they were not being hindered by oppressive regulatory systems” (Bredenoord, et al., 2010). Bredenoord highlighted the criteria and the capacity of the majority of the dwellers to build their own shelter, so the best thing to do is to help and encourage them to do so.

4.1.2. Incremental building, the aim for future perspectives of some dwellers

Some other dwellers build their shelter in equal conditions as their tenure security is. When this is increased (or they perceive it to be) they expand their home (either by space or quality). This is not incompatible to self-help housing; in fact many times they both happen to meet in the same family house. This was exemplified by Huchzermeyer in 2008: “As the process of informality responds to changing pressures, structures are added, settlements densify or expand, occupants change, a rental market emerges, expands and may be reversed, leadership emerges and is challenged, and as struggles for formal recognition and servicing are fought, sections may be bulldozed, and others density or gradually consolidate” (Huchzermeyer, 2008). As long as the dwellers’ tenure security keeps varying, so will the shelter.
Van Gelder, in 2007, pronounced how an incremental building would start: “The asentamiento, which is the result of an instantaneous, organized and collective land invasion, has a clearly defined layout in line with the regular urban grid structure of the formal city and legal zoning requirements. In a typical land invasion, a group of landless poor meets together after selecting a particular area that they occupy overnight and immediately build temporary houses on it that they improve over time. After an initial period of high insecurity and possible clashes with the police, the occupants start to construct more permanent dwellings and commence a struggle for official recognition and transfer of legal rights to the land. Their main objective, however, is to establish its legality and the goal of the inhabitants is to eventually become legalized and be recognized as a normal barrio.” (Van Gelder, 2007)

Once known the principal objective of the ‘invaders’ (to become legal some time), the next question would be how would this building really evolve from the invasion towards their regularisation. Ferguson explained this process in 1999: “Particularly when some threat of expulsion exists, households build a small, makeshift, temporary dwelling to vouchsafe the property. Family or friends live in the dwelling, gradually adding space and increasing quality. When the lot is small, households usually add another storey, ideally on a flat cement roof. If the lot is sizeable, they expand outwards. As the community becomes established, residents band together to pressurize government for basic services. In the meantime, households usually obtain some of these services through clandestine connections to electricity and water lines. Governments and private developers are learning to support this incremental building process” (Ferguson, 1999). This would be a good example of current upgrading, from housing to tenure regularisation, with the urbanization in the middle of them.

Ferguson also noted down that not worrying from the administration of this incremental process can have its problems, but admiring its benefits also: “The incremental building process works, although not without generating large public and private costs when unguided. It is the only shelter strategy available to most low/moderate income households. Strategic support of this home ownership process represents the best hope for increasing the scale and effectiveness of settlement efforts - both public and private. A crucial ingredient of this support is finance. In this context, connecting the incremental building process to formal sources of capital takes on special importance. A key piece of this puzzle potentially lies in micro-finance.” (Ferguson, 1999)

4.1.3. Public housing, not an option for most low-incomes

Self-help housing and incremental housing have proved to be good chances for the government to promote basic shelter options for the urban poor. Public housing would be another option. As its costs would be overt the top compared to the previous, public housing would be an option aimed to middle income groups rather than low income ones: “The
national government invests only 1.5% of its budget on public housing, spending it mostly on lower middle-class housing solutions, while the housing situation in the kampongs is under-attended, [...]” (Tunas, 2010)

Singapore is one of the best public housing-promoter countries, as documented by Hwang: “Over 80% of Singaporeans live in HDB [Singapore Housing & Development Board] flats, and about 90% of them own their HDB flats (HDB, 2011). HDB flats are located in housing estates, which are self-contained satellite towns with schools, supermarkets, clinics, hawker centres, as well as sports and recreational facilities. HDB flats are built to provide affordable housing for the masses, and their purchase can be financially-aided by the Central Provident Fund.” (Hwang et al., 2013)

The demand of this type of housing might be demanded for the masses in other middle income countries as Egypt would be. Soliman’s study about self-help housing in Egypt expressed this demands: “One of the main reasons that sparked off the Egyptian revolt on 25th of January 2011 is the demand for a decent shelter at reasonable price for the vast majority of the bottom strata of the Egyptian society. During the period of March to June 2011, the transitional government has received more than one million application applied for a public house. In addition, many people have invaded and squatted on the empty public housing units in the major urban centers, and other people built informally their housing units on the agricultural land self-build housing projects have not produced the expected results).” (Soliman, 2012)

Since it is not low-income group aimed for urban poor, this housing methodology won’t be explored for any longer, but there are plenty of documented reports and studies which are concerned about this housing methodology. (Hwang et al., 2013; Bredenoord & von Lindert, 2010; Bredenoord & Verkoren, 2010; Gilbert, 2004,etc.)

4.2. Other important elements: Standards and micro-financing in housing

4.2.1. The gradualism of the ‘standards’ concept: Turner’s ‘standards view’

“John Francis Charlewood Turner (London, 1927) is an English architect and urban planner, known for his efforts in housing and urban development of the underdeveloped countries. Together with architects N. John Habraken and Christopher Alexander, can be framed within the thought tense, in the sixties and seventies, a ‘architecture without architects’, which proposed a rethinking of the tradition of modern design and architecture, in favor of a more human and environment.” (The Right Livelihood Award)

A single section about John Turner chapter ‘Housing as a Verb’ (Turner, 1972) was needed in this minor thesis in order to show the importance given to the standards concept. Turner defended the idea that standards slowed down or even prevented the evolution of some particular dwellers (the low-income ones) towards a better future. But what is a ‘standard’? In this case a standard is a characterization that some administration might assume as a level to be gained, a status derived from the situation a citizen has in different fields (as could be land plotting, urbanization, or in most Turner’s examples, housing).

The proclaim Turner has in mind in ‘Housing as a verb’ is simple. If the minimum standard in some field is too high for low-income groups, how does the government pretend they achieve them? The solution proposed by Turner is for these standards to change and lower them down, so the urban poor could reach them one way or another, but the administration is against this effect, showing an objection towards it.
“The minimum standards for housing, building and planning [...] are those which specify what should be built, and very often, they go a long way to determining how the subdivision, dwelling or ancillary equipment should be built as well. Almost all official codes, in the wealthiest and poorest countries alike, require that a building plot be fully equipped with modern utilities, and even with paved streets and sidewalks, before it may be sold to a would-be home builder. Even the buyer cannot occupy his house until it is completed, at least to a minimum standard."(Turner, 1972: p:148-149)

These conventional minimum standards might condemn a lot of dwellers with the willingness to pay, invest or upgrade to remain the same, the fact is this standards “ [...] were accused of worsening rather than improving material housing conditions - dramatically so in economies of scarcity. It was hypothesized that this counterproductive behaviour is a consequence of the conceptual error of understanding housing as a noun and of identifying values and objects instead of understanding housing as action and seeing values in the roles that procedures and products play in people’s lives. (Turner, 1972: p:173-174)

When a whole new range of freedom options in the housing issue is proposed, comparing the possible situation with them with the actual one, Turner mentions: “people who do not have these freedoms in housing are generally unable to use housing as a vehicle for their existential needs (here is where the short-long term plans get inside the equation). If they cannot hope to get the combination [of service or submarket levels] they need, they will tend to minimize their housing action by doing and paying as little as possible.” (Turner, 1972: p:174)

“A particular question the policy makers ask themselves repeatedly (or at least, should) is: Why do so many poor households resist paying if they can? Why do they let their environment deteriorate to minimal levels? “(Turner, 1972: p:163)

![Figure 7: Matched Priorities, from Turner (1972: p:167)](image-url)

**Income Household Level vs Vital Priorities & Housing Priorities**
Figure 7 shows how the priorities (identity, opportunity and security) change as the income level does. This would also be a perfect answer to the question asked before. The efforts and the importance low income families give to opportunity is just how they manage to get by in their lives. The superior graphic can just be justified with the duration of their plans (short-term, middle term or long-term). The wealthier they are, the more long-term their plans would be.

There are also, the priorities for housing needs (Location, Tenure and Shelter respectively) in the inferior graph, in order to be compared. Turner made it clear in 1972 that standards are inconvenient for low-income families. They put all the effort in having the minimum to live and survive, and as they gain income level, want and need the comforts and benefits from standards (services and others).

The whole Turner thesis flies around the standards concept, encouraging the authorities to stop imposing their will and support those who fight to get, by their own path, what they consider their minimum possible human conditions.

4.2.2. Housing micro-financing: a gradual financing option in urban poor environments.

Every single house improvement (or construction) needs to be financed one way or another. Aided self-help, incremental building and public housing has been previously mentioned and explored, also regular tenure titling had the objective to provide the needed collateral to get credit to the dwellers that wanted it, but it had proved either they didn’t want to risk the title or the bank or institution didn’t want to give the credit. As that idea didn’t work at all, the micro-financing option is explored in this section.

Ferguson, in 1999, affirmed that normal credit options wouldn’t work in most urban poor cases, even considering good conditions: “Low-income and most moderate-income households usually cannot afford the debt service required to finance the cost of a core minimum unit, even under the best of circumstances. These positive conditions include a stable macro-economic and financial context in which the level and volatility of inflation has sharply declined, and functioning urban land markets in which land prices bear a relationship to effective demand for real estate.” (Ferguson, 1999)

The ‘collateral verification’ is usually very difficult for the financial institutions (as they try to apply the standard credit rules), considering the informality attached to the system the urban poor live in: “[...] low/moderate-income households have difficulty providing such loan inputs and meeting these rules. Instead of a salary - which is easily verified through an employer - low/moderate-income families often derive a substantial portion of their income from self-employment. Mortgage lenders have difficulty verifying self-employed income and developing an accurate estimate of self-employed income from analysis of tax returns.” (Ferguson, 1999)

However, as mentioned in the Incremental Building section, the increments they wish to apply to their houses are very little, step by step, so the money they need to get to their next available level is a very limited quantity. Ferguson keeps going on their theory, arguing that this doesn’t meet the financial institutions interest, which is to lend high amounts of money to increase their potential benefit: “[...] even when financial and other conditions allow, commercial financial institutions usually have little interest in and lend little to low/moderate-income households, particularly for mortgages. The small loans required by these households are much less profitable to commercial financial institutions than larger loans. The extra work of lending to low/moderate-income households (for example, in documenting self-employed income) compounds the problem of small loan size.” (Ferguson, 1999) So basically Ferguson
explains that financial institutions find it annoying to go through all the trouble (to validate the collateral) for a small potential benefit derived from the loan.

This is the point when micro-finance is introduced, which adds flexibility to the collateral system, the paying system and the possibility to keep going from one ‘micro-credit’ to another: “Here, “micro-finance” of housing means small loans - typically US$ 300 to US$ 3,000 - at market rates of interest amortized over short terms - often, two to ten years. These microloans can rotate, that is, after paying off one loan, the household becomes eligible for another. Collateral can take various forms depending on the legal system and local practice, ranging from a mortgage to liens on various forms of paralegal ownership of the land and/or the structure. Sometimes, specialized NGOs accustomed to working with low/moderate-income households package these loans and provide technical assistance to households. This technical assistance can involve the loan and the building process, ranging from the preparation of plans and cost estimates for construction work to reconstructing self-employed income and other necessary documentation for the credit file so that the loan can be underwritten.” (Ferguson, 1999)

And who would be able to lend this money in the stated conditions? NGO’s like PROA, in Venezuela, for instance: “[...] in cases where households lacked legal title, PROA helped them secure small loans through amassing a range of documentation( 38) which, together, provided proof of ownership (which PROA calls “pre-mortgages”); this falls short of full legal ownership but provides adequate security for a loan. In total, this process costs roughly US$ 200-300 in
expenses - mainly in fees to the Office of Property Rights. PROA continues to operate this land regularization programme as part of its overall housing loan efforts. (Ferguson, 1999)

4.3. Conclusions

The housing issue is treated in many ways in the chapter. Alternatives as helping the dwellers to build their own shelter promote progressive building or provide public dwellings have been treated in order to understand the different paths that might be undertaken to resolve the lacks of conformability related to the suggest issue.

Self-help housing has been proved to be the most chosen (a lot of times for being their last and only choice) by the dwellers to work in their respective homes. As they find neither any objection nor guidance to another path to follow, the households build their shack with the materials they find in the street, without any safety or planning. Keeping in mind that this is the average build work in these environments, the direct help aimed to the self-help housing world is an economic, cheap and effective industry. (Soliman, Burgess, Turner, Peattie, Tunas, Ferguson & Navarrete, Klaufus)

Incremental building has a lot in common with the ‘standards’ section, as this is not a conventional build work; its aim is mainly the adaptation of the market to each one’s possibilities. The idea is to build the first stage of the house adapted to the level the dwellers are able and willing to afford, thinking in the possibility of the potential upgrading in a future. It consists on taking the self-help idea (adaptation to the possibilities) but adding an important dose of planning in order to predict the next steps. This simple idea should encourage the householders to upgrade their lives in many issues, as land titling or services, as they are ready for the change. (Ferguson, Huchzermeyer)

Public housing is simply too expensive for the average low-income dwellers in urban environments. The problem with this philosophy is that it is middle-income aimed and the standards makes this system not to work properly in lower incomes. As public means ‘from the government’; this kind of housing picture is directly related to the authorities, and they want a likeable corporative image, the standards are the model to create the housing needs. (Tunas, Hwang, Soliman)

As the standards section explains, they are not low enough to represent the needs and priorities of the low-income people in urban environments. These priorities drastically change when the income surpasses the ‘low’ level (which is, indeed, another kind of standard, but this is another issue that won’t be treated here) as it has been proclaimed in this section. (Turner)

The financing, although has been mentioned and argued as part of the objectives of the regular land titling policies, is introduced in order to talk about the micro-financing system. As the housing improvements to be applied are cheaper than a regular credit or loan, this system is very well adapted to the needs of the low-income dwellers. (Ferguson)

The main conclusion of the housing chapter flies around the standards idea. Having in mind that the available resources to invest in this issue are much reduced, it is important to understand that options like public housing don’t fit in the aim of these policies. However, incremental self-help housing seems to be a good strategy. It has the needed planning, adaptation into the priorities, needs and affordability levels of the dwellers. The micro-financing fits when the incremental building makes sense also (the moment they find the upgrading is necessary and possible). If the micro-financing institutions work well and the potential upgrading has been thought in the planning stage, the housing field is covered, at least for de very low-low income levels of the urban poor neighborhoods.
5. The Urbanization element and its resemblance to market mechanisms: the fitting of the informal sector and supply examples.

The third branch concerning urban development is urbanization. This element consists in all the services the dwellers need and are provided of (by the administration, NGO’s or themselves) to live. The informal sector is explained to start the chapter, as it is very common in urban poor environments. Then it is compared to the formal sector to reach some conclusions and clear ideas. As seen in many examples across the world, the first of these services to get the households tend to be waste, sewerage and water access. These are attained to finish the urbanization chapter of this document.

5.1. The first suppliers: the informal sector stage in urban poor’s urbanization act

As some dwellers need or want some service to be done and some cases the competent administration is not able (for many reasons) to proportionate this service, the called ‘informal’ sector appears in scene to supply this demand. This ‘movement’ is usually good for many things: There is a (1) demand which is supplied, new (2) jobs are created, and some of this services might have (3) sustainable connotations, as recycling can be to waste recollecting. While there’s no formal sector placed, the appearance of this kind of services is good for the neighbourhoods, as the World Bank proclaimed in 2004: “Notwithstanding the absence of legal support, in Kampala the informal sector is active in the business of solid waste collection, supplementing the efforts of KCC and the formal private sector. And the World Bank recognizes the contribution of the informal sector as alternative service providers that can help to serve the poor.” (World Bank Development Report, 2004)

![Figure 9: Service providers and the percentage of households they serve in terms of income category](Katusiimeh et al. (2013))

Once introduced, the first doubt generated around this concept probably is: What are the actual impediments related to the formal sector? Why does the informal sector appear (normally) before the regularisation of the service? “The barriers to participation in the formal political and economic systems include: unwillingness to pay taxes, obtaining a business license, hiring employees, knowing and complying with applicable government rules and regulations, obtaining a loan, paying taxes, enforcing a contract, and so forth. (Kuchta-Helbling, 2000)” These handicaps are traduced into time, money and standards. They may have the time, but not the money (to go through all the regularisation process). The standards concept, discussed in the Housing chapter of this document, also makes sense in this part; if all this
information and regularization is required, the prudent thing to do is to put the business together by the informal way, as it would be impossible by the formal one. Another problem that service demander dwellers can encounter is their land or house status: “[...] the irregular plots upon which their houses are located make it particularly difficult for service to be extended to such areas. Hence, utility operators are reluctant to extend services to such areas even if they were officially recognized. It is hardly coincidental that when urban services are supplied to such informal settlements, it is almost always electricity from above ground lines that arrives first in the community.” (Choguill, 1999)

“In [Choguill’s (1996)] research, particular efforts were made to identify instances where low-income communities had taken the initiative in developing their own infrastructure, and where progressive improvement of this infrastructure led to something approaching traditionally accepted standards. A model, consisting of ten steps, was proposed to encapsulate the process that would be required in moving from a situation where a poor neighborhood has virtually no infrastructure, through that which might be described as the ‘on-site’ infrastructure phase, and, through further improvement, onto a situation which could be characterized as ‘town system’ infrastructure.” In this fragment, Choguill (1999) encourages to imagine a whole available variety of levels of formality in the market, and the evolution that a brand new informal service may suffer to reach the level of ‘standard’.

5.2. The coexistence of formal and informal suppliers in urban poor environments: the training reservoir that means the informal sector

“The dualist theory argues that the informal economy is seen as a labour reservoir and training facility in that workers were supposed to first enter the informal sector and then enter the formal protected sector after they had improved their skills.” This statement by Katusiimeh et al., 2013 might be seen as an offense to some, as the formal sector takes advantage of the informal one by obtaining (without any cost) a full range of prepared workers ready to apply their skills for them. The truth is that this system works for all, as the informal workers get the experience they need to gain the opportunity to work in a regular remunerated job, a new chance for most of the informal dwellers.

The problem is that the previous reflexion is a well known secret, but the formal sector rarely accepts the fact that this is how the system works: “In order to institutionalize the active participation of other, non-public service providers, regulations were formulated pertaining to SWM [Solid Waste Management, in Uganda] with a view of promoting and enhancing partnerships between the city council and other private service providers. However, none of these regulations considers the informal sector as an active and worthy actor and partner in SWM.” Katusiimeh et al. (2013)

Formal sectors, as the legal enterprises in charge of the service undertaking, are in constant ‘war’ with the informal institutions, because their clients are the same for both service suppliers. While being illegal, the informal sector has to survive in an environment where the administration doesn’t want them to be but for instance, in the waste collection sector, “[...] in a few instances informal refuse collectors have paid bribes to law enforcement officers and policemen for fear of being arrested for dumping in illegal sites.” (Katusiimeh et al., 2013)

As they don’t have any taxes to pay, the informal sector has much reduced costs, so they can low the prices for their services. This is not well seen by the formal providers, who “[...] accuse informal refuse collectors of charging (too) low fees that make their services less competitive. In all, there is not much evidence in support of the structuralist view on the informal sector: although they may be collaborative at times, there appears to be little structural
interdependency between informal and formal collectors. Sub-contracting arrangements are nonexistent.“ (Katusiimeh et al., 2013)

However, where the formal sector doesn’t have any problem in giving up some potential client is where the access, the conditions or the neighbours are not as formal as they expect to: This “[…] leaves room for the informal sector to serve households in those cases where physical service is difficult for the formal sector or where it becomes economically unfeasible.“ (Katusiimeh et al., 2013)

5.3. The first urbanization services to appear or to be demanded. The informal solutions applied in specific services

5.3.1. Waste Collection, a clear example of formal-informal duality

The inability of the households to manage their waste situation makes the waste collection one of the first urban services to appear, of course provided by the informal sector. One of the characteristics of this service is that some can find value in the collected waste by itself, so there can be a bonus earning on the realisation of this job. As this potential value is known by the families, part of the society sorts its waste in order to get some money for them. This was explored in Uganda in 2001: “Some households sort waste components considered valuable such as peels of bananas, potatoes and cassava and leaves (animal feeds), plastic bags (re-use & recycling), bottles (re-use & recycling), tins (re-use & recycling) and scrap metals (recycling). Sorted items are either sold or re-used by the sorters. Willingness to sort is not associated (χ², P= 0.05) with family income as opposed to the findings in Limbe, Cameroon (Mbeng et al., 2009). This can be attributed to greater awareness that exists among Ugandan urban community about the financial values of some waste items.” (Okot-Okumu et al., 2011)

The cited sorting and the usual burning of the not reusable or sealable waste “[…] are waste minimisation options with social, economic and environmental benefits recommended by some authors like Mbuligwe and Kassenga (2004) for Tanzania, Mbeng et al. (2009) for Cameroon, Rotich et al. (2006) for Kenya and Wang et al. (2008) for China. Local authorities in Uganda have shown little interest in these alternative waste management methods” (Okot-Okumu et al., 2011). This lack of interest in the dwellers’ inventiveness demonstrations is just one of the examples that can be found in the most part of the literature in any theme concerning urban poor development.

![Waste Disposal Distribution in Uganda](image)

Figure 10: Waste Disposal Distribution in Uganda (Own elaboration with Okot-Okumu et al. data, 2011)

Returning to the interests of the formal sector and their negative connotations of serving low-income areas, Uganda’s case is a clear example of the reality of this concept: “the urban poor receive very low to no waste collection services due to inaccessible roads, unplanned facilities and neglect by the urban authority. The situation is similar to other developing countries (Manga et al., 2008; Rotich et al., 2006). Uncollected wastes are treated by the community in
different ways that include indiscriminate disposal (58.7%), designated area disposal (15.5%), back yard disposal (10.1%) and other methods (15.7%). Identified constraints to waste collection are the lack of resources (e.g., trucks, tools, funding, and labour force), poor planning, political interference and corruption comparable to situations from other developing countries (Achankeng, 2003; Vidanaarachchi et al., 2006; Yhdego, 1995)” (Okot-Okumu et al., 2011).

“Waste dumping sites are in most cases located in environmentally sensitive areas such as wetlands, forest edge, or adjacent to water bodies. Kampala is the only urban council with a sanitary landfill owned by the city but operated by a private company. All other waste disposal sites are owned and operated by the UCs themselves and are poorly managed since most resources are allocated to waste collection and not to disposal management. Wastes of mixed origin (e.g., domestic, industrial, healthcare and commercial) are disposed together at these disposal sites.” (Okot-Okumu et al., 2011) This demonstrates a common (but comprehensible) lack of interests meeting with the informal sector possibilities. If the whole formal-informal sector was understood by the administration and the community, adding a healthy willingness to pay for the service by the dwellers, there could appear a good public service provider to collect the household’s waste.

5.3.2. Water services, health and hygiene in the first stages of urbanization

Potable water, sanitation and sewerage services are not as easy carried out by the informal sector as waste collection, as their common point (apart from water itself) is this network system that needs to be undertaken in order to provide the service in the known formal way, so “in the water sector, authorities are responsible for the development and management of potable water and sanitation services as well as the regulation of multiple water uses and protection against flooding and pollution at the basin level. Water services, water resources and land governance – traditionally handled separately – are in fact interdependent in these areas.” (Ducrot et al., 2010)

5.3.2.1. Potable water, the unhealthy conditions derived from private or informal suppliers.

Coming back to the lack of interests to meet urban poor needs, the administration always find it difficult or unattainable to give service to people without an important willingness to pay: “When a government authority which might be responsible for providing such facilities realizes that it is unlikely to recover the costs of such investment in poor neighborhoods, such investments are rarely made. In fact, infrastructure is frequently seen as a postponeable expenditure, and is subsequently given low priority in the scheduling of budgetary expenditures. In hard times, governments find it less politically costly to reduce capital expenditures for infrastructure than, say, to reduce public employment and wages. Thus, not only is infrastructure expensive to both nation and individual, but too often government assigns low priority to such expenditure” (Choguill, 1999). This fragment gives off an important conclusion. Often, governments wish to meet and look after the people’s votes, not the common good (even in a long term view).

So how do the dwellers manage to get the services they need? The previous condemns low-income households into their own solitude and self reliance, which contributes (even in this particular network-based service) to the proliferation of the informal sector: “The inability of the government to provide water, even at a fee, has resulted to the unregulated proliferation of commercial and private boreholes in the municipality, hence the massive dependence on borehole water. The owners of these boreholes sell water to the poor and middle class who
cannot afford their own boreholes. The quality of borehole water is usually guaranteed if water is piped directly from borehole to the end user without any human intermediary. In most cities in developing countries where water connections to houses are non-existent, people mostly rely on vendors (tankers) for water supply to houses. This approach however, increases the risk of contamination as the water moves from the borehole to the tanker and then to the domestic storage container located outside the building, and finally to a portable storage container inside the building. Each of these stages represents a significant reduction in water quality and further exposes the water to the risk of faecal contamination as the container involved is hardly ever washed.” (Nnaji et al., 2013)

However, the country one live in might be an important factor to determine whether these informal boreholes are common or not. Extreme climates can be the cause of a lot of problems, but in some cases they can be a true blessing. “Rainwater possesses an enormous potential to mitigate the burden of water supply, if properly harvested and stored. With the recession of rain, water resources shrink, resulting in water stress and a subsequent rise in the price of water as water vendors struggle to meet water demands of people.” (Nnaji et al., 2013)

Whether it is not a solved problem, the informal sector and other factors seem to help to maintain the levels that the dwellers need to -at least- survive.

5.3.2.2. Sanitation and Sewerage: Pit latrines as the solution to mend the network principle.

Sanitation as a network would be placed in a developed environment also, just as potable water services have been in the previous section. The usual way governments and also the informal sector supply the sanitation demand in low-income urban environments is by pit latrines, which may have different types of technology, emptying systems and hygiene levels, for example the one in Figure 11, commonly installed in Botswana and in other lucky developing countries.

![Figure 11: Characteristic ’Botvip’ Latrine in Botswana, from ‘THE OLD-FASHIONED OUTHOUSE’](image)

Bolaane’s study about Botswana in 2011 included surveys and interesting information about the current and possible future state about this service in the country:

- “The predominance use of the pit latrine as a sanitation option does not mean that users are entirely happy with its use. Out of 370 households in both Tlokweng and Ramotswa, 28 and 39% strongly agree and agree respectively that pit latrines are an out-dated sanitation technology. A number of factors could be attributed to the unattractiveness of the pit latrine as a sanitation option.” (Bolaane et al. 2011)
- “The majority of households who are still dependent on pit latrines may not necessarily want to change to waterborne sewerage. For example, when households were asked if they have ever applied for waterborne sewerage, a large proportion of
5.4. Conclusions

The urbanization is the one field that has more resemblance to a normal market situation. As the users or clients have a demand for services or infrastructure, the government, public or private enterprises supply them, and meet to find a price that satisfies both parts. So the problem in low income environments has either to do with demand or supply.

As human beings, the demand has to exist, and indeed it does, but at a level adapted to their income level. So the problem in this faction would have to do with their willingness to pay, more than with their demand for services. On the other hand, the supply sometimes doesn’t exist; because the big service suppliers don’t find a market opportunity in informal neighborhoods (because they don’t pay any taxes in order to pay for the supply); or the informal sector finds a place to do well out of this deal.

The informal sector has been found to have a good potential for low-income populations, mainly because of the supply of the demand, the job creation and the sustainable connotations of the undertaking of services like waste collection. As none would take the chance to invest in this market, the informal sector manages to make a name for itself in the market and take advantage of the demand of some services. For many reasons, for instance the inability to reach some particular places in the neighborhood, the formal sector doesn’t wish to interfere, but in some point they might. (Choguill, Kuchta-Helbling)

When the conditions are more favorable, the formal and the informal sector have to coexist, and the relationship between them tends to be reduced to a gain of trained workers for the formal sector (at the informal sector cost) and a prosecution of the informal sector (as they are, indeed, not formalized as an enterprise) encouraged by the formal. Therefore, this coexistence tends to be undesirable, but at least the informal sector (even in these cases) supply the demand of either the ones that don’t meet the prices offered by the formal sector, or the ones that are too isolated from the formal city. (Katusiimeh)

Waste collection is a nice example of the exposed comments. The formal and the informal sector take part in most cases, the sustainability related to it is inherent and the coexistence of the two sectors works as described. However, this sustainability component might have something to do with a third sector, the ‘household level’. As the dwellers know that the waste can be reused, recycled, sold or even burnt, they might not have the expected demand to promote the appearance of a formal supply sector, even an informal one. Notwithstanding, the evolution and the upgrading takes place and this ‘household level’ ends disappearing (or becoming unstable), and the dichotomy between the two described sectors appears at last.

Again, the standards problem hits in the field, if the formal sector was revised and adapted to the urban poor neighborhoods reality, both sectors would eventually become the same, and work as a service provider system should, in a free direct competence market, which is good for everyone. (Okot-Okumu, Mbuligwe, Kassenga, Mbeng, Achankeng, Vidanaarachchi, Yhdego)

The health issue and their main common point, the network system, have been documented to be direct responsibility of the competent authorities. However, it seems it is not always like this. Many times the unwillingness to pay of the dwellers serves as an impediment to the government to invest in the necessary infrastructure to undertake the service supply, coming back to the informal field. In potable water, for instance it has the shape of boreholes, owned
by some dwellers that sell the liquid at high prices, with lots of sanitary problems, making this an undesirable example of an informal sector. (Ducrot, Choguill, Nnaji, Bolaane)

The reflection around the problems related to urbanization keep being relative to the standards concept, studied in the housing chapter. As the needs and the priorities of the dwellers are so different in this income levels, the formal and the informal sector should not exist, and the regulation related to this issue should be revised in order to (1) supply the demand at a reasonable quality and price and (2) hinder the creation of new informal markets that might supply this demand by exorbitant prices and bad quality.
6. Governance influence in upgrading processes

Now that the three elements involved in the urban development have been well defined and exemplified, is the turn of the upgrading process. The upgrading basically is the evolution of one or various elements of this development in a positive way, meaning to improve the living conditions of a community. For example, if a neighbourhood finally gets a good formal waste collection system, we could assume the urbanization level of that particular group of people has upgraded, as their conditions are (by assumption) better. This chapter will attain the upgrading itself issue, the aim of the programmes undertaken, citizen participation and demand meeting through NGO’s and some willingness to pay and willingness to invest concepts.

“At its most basic, slum upgrading can focus on the improvement of physical services such as roads and drainage. More frequently it encompasses these plus improving the quality of housing. In addition, policies can address earning capacity and enhance job opportunities. Some programs also provide more secure forms of tenure. The ultimately most useful approach, however, is one that also includes changes to urban governance so that community capital can be maintained and improved over the longer term. The possibilities are best described through the hierarchy shown in [Figure 12]” (Minnery et al., 2013)

![Figure 12: Elements of urban upgrading. (Van Horen, 2004)](image)

As Minnery described, while every upgrading event might (and probably be) enjoyed and celebrated by the majority of the community, some of them, promoted in urban poor dwellings, have the wish to change some thoughts of the population, in order to incentivize their wish of future upgrading processes in other fields and work for their happening. This effects and relationships between the three main elements will be developed in the next and last chapter of the document.
6.1. Aiming wrong: helping the wrong ones

One of the worst fears a government, community or organization should be scared of in this urban poor developing plans should be precisely the idea expressed in the title of this section. What if all the money, time and efforts given into a cause could have helped most another income group (probably poorer) or another particular community (probably in worst conditions)? Sometimes corruption or political interests may help to change the administration’s judgement about the convenience of some investment.

This particular section will give examples of cases where the aimed users or beneficiaries of some upgrading maybe are not the most suitable from the available ones. In land titling, for instance, Payne et al., noted the lack of concern in these urban-poor environments, in the programmes undertaken by the World Bank: “Despite the promotion of titling by the World Bank, only five out of its 44 land projects seem to include the actual allocation of land titles in urban or peri-urban areas. Most titling programmes have been undertaken with funding from other donor agencies or national governments.” (Payne, Durand-Lasserve & Rakodi, 2009), hinting a lack of analyze in the decision-making time.

However, in this other fragment, the same authors point out the large corruption (or just self-interested) tradition undertaken all over the world and time around land titling: “Given the enormous profits that titling can generate, it is not uncommon for governments to manipulate it for individual and group benefit. Such practices have a long history. Land Equity notes that “...the formal land registration system in most countries is often not neutral, and where titling is implemented, people with customary tenure may in fact lose their rights” (Land Equity 2006: p: 23-24).” (Payne, Durand-Lasserve & Rakodi, 2009)

Another documented case about choosing the target community, this time in service supplying, is explained by Nnaji et al.; “With overlapping functions and low cooperation between institutions, public water systems have suffered from poor administrative decisions. Large projects are chosen based on political sensitivities, rather than proper judgement (Blench, 1997; Gbadegesin & Olorunfemi, 2007). Adeoti (2007) identified poor funding, dearth of data and non-application of local research results as the major factors that serve as barriers to enhancing local knowledge and capacity in the water sector in Nigeria.” (Nnaji et al., 2013)

The evident conclusion from these documented facts is that the target of future investments in urban poor communities has to be decided by an objective external and competent technical committee, analyzing all the possible targets and making the decision study public once it’s been undertaken. Most politicians say transparency is the key to destroy the corruption once and for all. If the objectivity is made transparent, no one will have the need or the reason to doubt of the governments.

6.2. Demand meeting, NGO’s and citizen participation (CP)

One of the important variables to be considered in the analysis to be undertaken explained in the lines above would be the thoughts of the dwellers, the knowing of where is their demand pointing, what are their wishes. This demand meeting might be undertaken either by the implication of NGO’s or the citizen participation in local councils or assemblies. This section will shed some light on the level of these ideas nowadays.

“Virtue resides on ordinary citizens, who by the way, are in the overwhelming majority (Midgley, 1986; Njoh 2003: p. 87; Wiles, 1969). Ordinary citizens are victims of exploitation by arrogant and rigid politico administrative machinery. These two assumptions have been instrumental in informing efforts to promote the notion of self-help and self-sufficiency as
important goals of development in Africa, especially in the 1950s and 1960s. In Cameroon, the CP tradition was fostered in the Anglophone region (1/5) by the British colonial policy of ‘indirect rule,’ which encouraged self-reliant development.” (Njoh, 2011)

“Some critics of citizen participation (CP) in planning contend that particularly because citizens lack expertise in planning, their participation tends to be counterproductive, costly and disruptive to the routine of planning authorities and institutions (Sutton, n.d.). Additionally, CP is said to be time-consuming at best and wasteful at worst. Others argue that citizen participation is exploitative and repressive, especially when it requires that citizens contribute in-kind or in-cash to the realization of projects that are supposed to be the responsibility of the state (Smith, 1992).” Cited by Njoh in 2011, these statements were totally against the citizen participation. As it’s been told in the previous paragraph, they would be the final users; of course they should be able to give their opinion. If citizen participation is not considered in the equation, the actions to be taken will be in the ‘standards’ cycle again, probably condemning the dwellers to an upgrading they don’t need or worst (an upgrading they don’t urge more than others).

![Figure 13: The role of CP and NGO's in the development process. (Lizarralde, 2011)](image)

If the citizen participation council decides, for example, that they need a proper sewerage infrastructure, some help may be needed, in the decision process and even in the construction or installation if it happens at last: “Construction or infrastructure projects such as actual ones require technical expertise and sophisticated logistical knowledge that is often locally unavailable especially in rural communes. This accentuates the need for international NGOs and government rural councils if CP is willing to help.” (Njoh, 2011)

To one extreme to the other, some citizen participation councils are just celebrated by the administration just to ‘clean their name’ about this issue, for instance “[...] in Zimbabwe, Kamete (2006), observed that, “spatial planning practices inevitably confine public participation to the periphery. The most that citizens can do is provide information and raise
objections”” (Njoh, 2011). This information and objections given are not supposed to be applied in that particular plan.

“Community participation (CP) as a development strategy, like any other in the history of modern development, is constantly evolving. From its early days when it entailed little more than citizens participating as manual labourers in public works projects (Nye, 1963), CP currently requires development agents to craft new approaches and methods for interacting with, learning and knowing from, members of project beneficiary communities. A leading proponent of CP, Robert Chambers, argues that poverty reduction efforts in developing countries are likely to be more successful when members of the target populations are afforded the opportunity to analyze and articulate their own needs as well as participate in efforts to address these needs (see e.g., Chambers, 1995, 1997)” (Njoh, 2011). So, after an exam of the citizen participation working system, it will all be advantages, at least in some future. As it keeps adapting to the time we’re living in, all these opinions, thoughts and worries, if listened, would make these environments a better place for sure. Also, putting their feelings in the equation automatically reveals (from a psychological view) that they would be much more encouraged and motivated to put their efforts on their life quality improvement.

However, are they ready to undertake this particular task? Are they properly educated to do so? The truth is that urban dwellers find it easier, at least in Cameroon: “Illiteracy levels tend to be higher in rural than in urban areas throughout Cameroon. At the same time, the literacy culture, with its propensity for formality entailing the written documentation of all transactions and activities relating to local development has usurped traditional documentation alternatives. Concomitant with this has been a tendency to implicitly make functional literacy a precondition for effective participation in the local development decision-making process. This tendency is attested to by the rapid supplanting of native languages by English and French as the media of communication in all discussions relating to local development throughout Cameroon. Resulting from this has been the effective exclusion of the majority-the functionally illiterate-from the local decision-making process.” (Njoh, 2011)

As these citizen participation councils should welcome any single dweller to their meetings, there is the thought that women have another opportunity (together with the regular land title earning) to reach a more equitable level of decency. Notwithstanding, keeping alive the Cameroon example, “Women were terribly underrepresented in the affairs of the councils under examination here. Evidence of this can be found on the membership rosters for council committees, and photographs taken at various events of some of the councils. One woman, a leader of a prominent women’s organization in Batibo offered the following response when asked why she was not a member of one the water or other project committees. Cameroonian women had no chance of going to school because her father wanted her to get married (which she did). The woman’s insightful response speaks to a larger issue that cannot be ignored in any meaningful discourse of CP in particular and development planning in general. The issue has to do with the higher levels of illiteracy among women vis-à-vis men throughout Africa. In Cameroon, this problem is rooted in colonial development policies that overtly discriminated against females. Prior to the European conquest, African women, just like their male counterparts, were active in both the public and domestic spheres. During the colonial era, Europeans succeeded in spreading the Western notions of domesticity, thereby effectively confining Cameroonian women to the private space of the home.” (Njoh, 2011)

Another women equity example and a different kind of council, this time in a co-operative in Nicaragua: “Doña Petrona and her husband Arnulfo obtained their land through the land reform. He had formerly worked as a day-worker for the local landowner, and when the co-
operative was created after the Revolution, he became a member. Petrona also tried to obtain membership but the president of the co-operative only accepted women to whom he was related. The ordinary members were unaccustomed to having a say and speaking up in larger groups, and the unequal treatment of female applicants was never challenged.” (Broegaard, 2005)

As well it can be difficult to implement these ideas of small parliaments in urban poor neighbourhoods, it is worth a try, and places where the implementation actually works can be seen as an example and can inspire other councils or co-operatives to be created and evolve to whole new levels all over the globe.

6.3. Government decentralization: state of the art and future plausible policies

A similar concept to citizen participation is the government decentralization. Traditionally, the colonies in Africa, America and Asia have been governed and ruled by the central metropolis, in a greater centrality level in the French one rather than the British ones. The same mechanism could or can be seen in decision taking criteria of urban poor interventions in developing countries, but the tendency is to pass this responsibility down to local authorities, more concerned and with more information about the actual needs and the field work to be undertaken than the central competent administration. This decentralisation mechanism will be discussed in this specific section.

Uganda, for example, has this method well defined with a coherent hierarchy: “The decentralisation policy aims at empowering the local populations via democratisation, participation, accountability, transparency, efficiency and effectiveness. The institutional framework for decentralisation in Uganda is hierarchical in structure with responsibilities devolved to the Local councils (LCs) at management levels that stretch from the village (LC1) through the parish (LC2), the sub-county (LC3), the county (LC4) and the district (LC5). The main administrative and political powers at the local level are with the LC5 which is the administrative political body of the local population.” (Okot-Okumu et al., 2011)

Notwithstanding, it seems its implementation is not as easy as its definition: “Although well established at the national level, at the local government/urban council level the sector-wide approach is failing due to the lack of horizontal cooperation between departments and the absent or non-functioning environment committees. Adoption of sector-wide approach at
local levels is vital for the achievement of integrated solid waste management because it employs a holistic approach to planning and management.” (Okot-Okumu et al., 2011)

The Uganda case would be an immaturity of the politic system. The plan exposed is a good strategy, placing the competences as closer as possible to the citizens which might be beneficiated with them. However, as other government practises, this process may be just a partisan way to win the votes of some, and it doesn’t really work as it should. Some documented cases (the same Uganda case can be a good example) point out that this is a reality: “Decisions for implementation of national environmental management strategies in some cases were found to reflect political inclination rather than scientific validity. This is particularly important in the allocation of resources, contracts and enforcement. Political interference was found to be weakening local institutions and making the urban community hesitant about projects that are not backed by political leaders. While decentralisation has been seen as desirable for the improvement in service delivery, participation and accountability at the local level, it has been a challenge in many instances” (Okot-Okumu et al., 2011).

In this particular case, Okot-Okumu keeps talking of the idea that the same local institutions are the responsible for this change to happen. The coordination, participation and implication of the local authorities are mandatory: “Lack of fiscal decentralisation is hampering mobilisation of adequate resources for waste management. The decentralisation process is not truly participatory as envisaged by the policy objectives and environmental management is also not mainstreamed with other policies resulting in weak local development plans.” (Okot-Okumu et al., 2011)

Other cases of not real decentralisation strategies have been documented, in Cameroon for instance, “Even though Cameroon has adopted decentralisation, the government can only “share power with autonomous or semiautonomous sub-systems that are competent to exercise the powers that are conferred on them.” (Cameroon Tribune, 2003, para. 2)” Cited by Njoh (2011)

The fear of some citizens has to do also in the fact that these local authorities might not be as good for them as they wished: “Apart from generally believing that provincial or regional units are incompetent, central authorities in Cameroon are well known for their tendency to issue policy directives without regard for local realities. This is one of the problems that have preoccupied international NGOs such as Helvetas. A recent study revealed that rural dwellers in the council areas under examination here harbour a negative view of these authorities (Stucki, 2006). In particular, rural residents are perturbed by the possibility of central and other external entities appropriating locally-realized infrastructure projects such as water supply systems. Their fears are not baseless as there have been cases in which the national state has used every means necessary, including military force, to appropriate such projects.” (Njoh, 2011)

Botswana, as seen in other fields, is a true example for other countries. Even with decentralisation policies they have something to teach, in this case particularly to land tenure regularisation systems: “The land board system in Botswana is perhaps the most successful attempt by the state to recognize the decentralized authority of tribal communities over land, and to a significant extent customary tenure rules, while at the same time easing traditional land administration authorities out of control” (Bruce et al., 1998).

As it can been seen, the decentralisation culture is still being born, evolving from its basis and it is not a true reality in general lines; “the decentralization process is not truly participatory as
envisaged by the policy objectives and environmental management is also not mainstreamed with other policies resulting in weak local development plans.” (Okot-Okumu et al., 2011)

6.4. Conclusions

It has been described an upgrading process based on the service provision (or supply), then adding the housing improvements, and finishing with the tenure security giving, at the levels any find necessary. Once these steps have been undertaken, the institutional reform takes place and these fields upgrade at the established rhythm. This would be the plan of action. However, some concepts need to be debated in order to understand how this works.

The fear of not helping the most helpless should be in many more minds that it seems to be. A lot of the actions taken reviewed in the literature to mend some low-income neighborhoods problems have been proved to be politically aimed in order to gain votes or similar strategies that shouldn’t take place in this theme. This kind of decisions has to be undertaken by objective and technician experts, which understand what the implications of a decision like this are. (Payne, Durand-Lasserve & Rakodi, Nnaji)

NGO’s and citizen participation are a useful tool for the users or dwellers to know what is moving in the community, to make them feel involved and to get their thoughts in order to keep them in mind in further strategy planning. This is an important piece of the puzzle that has to be well understood and applied, mainly because the involvement feeling the dwellers may get form participations in this type of councils might become the incentive to willing to upgrade themselves in the future, which is very important. (Midgley, Njoh, Wiles, Lizarralde, Kamete, Chambers, Broegaard)

Following the same lines and retaking the logistics related to regular land titling, without the decentralization of the government, the actions are useless for many reasons. Subordinating the responsibility to lower hierarchy levels is a way to make the paperwork more agilely done than using central politics ideas; the lower the responsibility level it gets, the better knowing of the people the person in charge has; in other words, the local authorities know better than anyone (except from the citizens, which may participate in CP councils) the needs and priorities of the current society. The colonialism times are over, now it’s time for decentralization, at the highest level we can get. (Okot-Okumu, Njoh, Bruce, Stucki)

These three ideas converge in a common point, doing things well. Summarizing, objectivity, participation and decentralization. The rare thing is that as it is not difficult to understand that this is the good path, and it seems to be common sense to apply these ideas, some scholars don’t defend them and some countries don’t agree with them. That is why a global change in this field needs to be undertaken.
7. Key factors to promote positive upgrading and relationships between the three acts of urban development

Now that the three elements, the process, and some upgrading strategies have been defined, it is time to clarify some concepts about the potential crossed implications of attending the three elements of urban development. As this chapter may seem just a bunch of curious cases where the coincidence has happened, it wishes to go far beyond, looking for true relationships that can be documented and studied in order to understand the mechanisms linked to these connections, so they can be applied in further development programs.

The incentive (intended or not) to invest or to upgrade, hidden behind some of these programs is the objective this chapter wishes to accomplish. The unlocking process of the demand and the dichotomy between the willingness to pay or to invest will firstly be explored. The rest of the chapter has been organized in order to group the relationships that have their ‘starting and ending point’ in common. The titles of each section describe them, but the documented effects may differ between the countries or cities where they happened.

7.1. Unlocking the demand and its potential contribution to global upgrading

As anyone knows, the existence of any kind of market is related to the supply meeting the demand. If this demand happens to be, or it is unlocked, the supply will just ‘appear’ (as it happens in most cases with the informal sector, in urbanization services for instance). So this demand unlocking seems to have an important priority in urban development schedules these times.

Sometimes the income or the money dwellers may have makes them able to pay or invest, and the demand is the last thing needed to start the market, so a particular question the policy makers ask themselves repeatedly (or at least, should) is: “Why do so many poor households resist paying what they are able to pay for physically improved housing? Or when minimal rents, or even when no rents, are charged, why do they so often let their environments deteriorate to virtually uninhabitable levels? [They simply put all their efforts on building a shelter for them, knowing it’s their only chance to survive the system. In other words, they choose to trust in themselves (or in the household they built) rather than trust in a system which they don’t have a reason to trust. Trusting in themselves makes them achieve the best situation for them, and they make themselves responsible for that] The wealthy have traditionally avoided the real issues of authority and autonomy by convincing themselves that the poor are congenitally ignorant, incompetent and feckless (an absurd notion in any context and impossible to maintain in the face of the enormous housing achievements of the urban poor cities such as Athens, Lima or Seoul).” (Turner, 1972: p:163)

Then, the ignorance doesn’t seem to be an issue in this particular problem. Demand unlocking projects have been undertaken in a marketing approached basis, where the demand is generated by adverts, exploiting the wishes of the dwellers traducing them into needs: “For the household, the primary drivers for improving sanitation are comfort, privacy, safety, convenience, social status and cleanliness, rather than health (Jenkins & Scott, 2007). A fundamental assumption underpinning sanitation marketing is that an awareness of the benefits of improved sanitation will translate to investment and changed behaviour in the target population. There is a significant variation in the ability, willingness and freedom of residents to modify their infrastructure (Jenkins & Scott, 2007). Due to this heterogeneity, critics contest the validity of marketing approaches for achieving sanitation at scale (Ling et al.,
1992; Mulenga & Fawcett, 2003).” (Scott et al., 2013) Basically, Scott stated that the singular differences between the dwellers make it very difficult to attain this matter with a general marketing campaign.

However, the supply offered might not suit the demand in the best possible way once this is created. Turner found two possible actions (applied in this case to housing needs): “Where the housing supply does not match the home buyer’s or renter’s demands well enough to generate the will to pay or to care for the property, the seller or landlord depends on coercion. This can take two forms: direct police power or reification through propaganda, which tries to persuade the consumer that what he really wants is just what the producer is selling him and that value lies in the product rather than its usefulness. Which of these is worst? […]” (Turner, 1972: p:161). In any market, the supply is adapted to the demand, not vice versa. This is not the way to carry this problem out.

7.2. Willingness to invest versus willingness to pay, not as difficult as thought to be activated

The demand unlocking problem is very similar to the willingness to invest or to pay. These two dweller’s characteristics are the next step for them to make this demand completely true. As they have this demand created, the willingness to invest makes them look for ways to devote money on the creation of the service or improvement they want in their lives. This is often related to a high level of tenure security, as they feel more secure in their place they want to invest money in improvements, because they don’t have the fear of losing it; “Research has long pointed to the relationships between the provision of basic services and land tenure security” (Ducrot et al., 2010)” On the other hand, the willingness to pay would put them in a higher step in the development ladder. This concept is in some way related to their willingness to become part of the developed society, paying the taxes associated to some kind of service. It is one of the first steps to the complete regularisation of the dwellers’ situation.

This particular section attains the dichotomy between the two defined concepts and the way they appear or not in some documented cases.

In the average case, neither of these concepts is in the dwellers’ mind: “Tenants are averse to investment as they are not able to reap the benefits of any long-term investment (Gilbert 2003). Tenants also often lack the agency to improve their sanitation facility. Under informal rental agreements, timely and complete payments of rent guarantee the tenants’ tenure security (Schaub-Jones, 2009).” (Scott et al., 2013) This is due to their low development level. In this particular case, tenure security is all they really have, by regular payments to the landlords.

The difference of investment and payment is well expressed by Scott et al.: “In the absence of government service provision it is the households themselves that assume the role of service provider [this would be the willingness to invest]. When sanitation is an on-plot system requiring emptying, as is the norm in Dakar and most African cities, the difference between a household’s willingness to invest in a sanitation fixed-asset and pay for a sanitation service becomes pertinent. […] Whilst tenants do not have the willingness or ability to invest, tenants are willing to pay for sanitation services.” (Scott et al., 2013) In this case they just will to pay for the service because the investment cost is too high for them.

The search of the willingness to pay state is important to encourage the administration to make the investment for them, as they wish to do so. “What is clearly emerging is that there are significant differences in what households are both able and willing to pay. Willingness to pay can, and indeed for sanitation should, be disaggregated into willingness to invest in an
asset, and willingness to pay for a service, in addition to the differences between ability to change infrastructure and affordability of sanitation. These nuances are often overlooked in the development of city sanitation strategies.” Scott et al. (2013) introduce this other problem. Can they pay for it, once they accept that they want or are determined to do so? “Svendinger (1991) is of the view that the individual consumer often demands more service than he is willing to pay for. This is understandable because every consumer aspires to have access to state of the art technology, which naturally may cost more. But affordability could also impact on willingness to pay for improved sanitation (Foster et al., 2000). It is therefore important that for sustainability to be realized, promoters of a sanitation scheme should understand the willingness and ability to pay by the target beneficiaries.” (Bolaane et al. 2011)

As the introduction hints, tenure security has a lot in common to early willingness to invest projects, as Payne et al. explained: “In situations where there is considerable de facto security of tenure, however, households appear willing to invest in infrastructure or property improvements. As stated, it may be the perception of security and the achievement of a minimum bundle of property rights that exert a greater degree of influence over levels of investment and other benefits rather than the provision of titles per se” (Payne, Durand-Lasserve & Rakodi, 2009). Other sections of this chapter explore this particular tenure security phenomenon towards other investments.

Figure 15: Graphic showing the income group distribution in two major towns from Botswana. Own elaboration with Bolaane et al. data (2011)

“Household income has a strong bearing on the ability and willingness to pay for sanitation improvement. Figure 15 shows distribution of household income by respondents in Botswana. Out of a total of 360 household respondents, the majority (66%) of households earn a monthly income of less BWP4000 (US$610), which is relatively low, and may compromise their ability to improve their sanitation.” (Bolaane et al. 2011)

Bolaane also established in the same article some reasons for not meeting the willingness to pay, observed and documented in the case study of Botswana. These three issues have been cited straightforward, with the survey results summarised:

i. “Satisfaction with current system – [around 23% of the surveyed were happy with the current pit latrine system] Satisfaction with their current system may limit the interest of households to connect to waterborne sewerage system.” (Bolaane et al. 2011)

ii. “Perception of improved sanitation as a human right should be provided by government to every household – [out of 372 respondents, around 25% strongly agreed that improved sanitation is a human right and government should make it available to every household] The majority (59%) of households who hold this view earn a monthly income less than BWP4000 (US$610). [In addition, out of 374 respondents around 30% strongly agreed that government should provide access to
**waterborne sewerage for free**] This entitlement attitude could limit improving sanitation through accessing waterborne sewerage infrastructure” (Bolaane et al. 2011)

iii. **“Perceived value of waterborne sewerage”** – *The results of this survey vary within the cities where it was undertaken, from 10% to 40% believe that waterborne sewerage increases one’s dignity, and from 14% to 63% agree that this should be provided by the government regardless the cost*] This is in line with the views of Svendinger (1991) and Austin and van Vuuren (2002) who opine that the individual consumer often demands more service and the state of the art technology than he/she is willing to pay for.” (Bolaane et al. 2011)

<table>
<thead>
<tr>
<th>i. Satisfactiotn with current system</th>
<th>ii. Provision facilitated by the government</th>
<th>iii'. Provision for free</th>
</tr>
</thead>
<tbody>
<tr>
<td>23%</td>
<td>10%</td>
<td>30%</td>
</tr>
<tr>
<td>77%</td>
<td>15%</td>
<td>70%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>iii. Percieved value, dignity increasing</th>
<th>iii'. Should be provided by the government, whatever the cost?</th>
</tr>
</thead>
<tbody>
<tr>
<td>10%</td>
<td>14%</td>
</tr>
<tr>
<td>30%</td>
<td>49%</td>
</tr>
<tr>
<td>60%</td>
<td>51%</td>
</tr>
</tbody>
</table>

**Figure 16:** Descriptive graphics about the previous survey. The green sections agree with the sentence, the red ones do not and the blues are the variation related to the location of the survey. Own elaboration with Bolaane et al. data (2011)

These surveys shows the big variation one can have when asking into two similar cities in the same country, but most importantly, sheds some light in the issue that, even though 3 quarters of the population is not satisfied with the current system, a similar amount of people don’t think it should be provided by the government, and also a similar percentage agree this should not be provided for free. The two possible explanations for this could be the usual low quality related to cheap or free services, and the fact that they may understand that a free service is actually paid by the taxpayer.

Another possible explanation is the third part of the survey (iii.), which makes someone think they don’t understand at all the implications of waterborne sewerage. However, this can simply be reflected in **Figure 7**, as it might not be part of the actual priorities of the dwellers in low income levels.

“When households were asked if they were willing to pay a once off payment of BWP10,000 (US$1524) and monthly a contribution of BWP50 (US$8) towards improving their sanitation to waterborne sewerage, [...] the surveyed who do not have access to waterborne sewerage system, **21% said they willing to pay**, while 79% said they were not. The large proportion of those unwilling to pay could be attributed to the high initial cost of connecting to waterborne sewerage. [...] (Bolaane et al. 2011)
The missing part of Bolaane’s survey is summarised in Figure 17, where an impressing two thirds of the surveyed population willing to pay for the service can be found (in this particular example, waterborne sewerage).

Figure 17: Graphic expliciting willingness to pay in Botswana, own elaboration with Bolaane et al. data (2011)

This part of Bolaane’s surveying study glimpses the psychological facts hinted in the dweller’s behaviour towards willingness to pay. While their sensibility is very high when talking higher amounts of money as an entry, as this money is distributed in time this willingness to pay rises. To take advantage of this willingness to pay distribution, a good education campaign concerning the fact that long and middle term debt is unsuitable could be recommendable. Then, the ones that are willing to pay with higher entries would do it, and the administration or the service provider should feature the higher possible income through time related to this particular service application. Bolaane’s willingness to pay survey exercise should be undertaken in other communities concerning other fields due the importance of the potential results concerning this willingness to pay fact.

Other willingness to pay enquiries have been undertaken for instance in Uganda, particularly in waste collection services, where an “[…] 86.4% (of respondents) among the high income households and 54% among the low-income households [will to pay for the service]. The amount of money paid by households to private waste collectors is between 5.5 and 16.5 US$/month. But willingness to pay for waste collection by low-income households is between 0.11 and 2.7 US$/month/household.” (Okot-Okumu et al., 2011) The survey also noted that low-income dwellers thought this should be a free service in urban poor neighbourhoods, which meets the low willingness to pay prices and makes them understandable. However, an important and costly service like this should not be provided for free, as this is not a good lesson for households and the wished incentivized upgrading is improbable to happen.

Other documented cases made it visible that income didn’t have to affect this willingness to pay: “Vidanaarachchi et al. (2006) found for households in Sri Lanka where willingness to pay is not affected by income levels, which may be attributed to the very low amount (approximately 0.50 US$) paid per month for waste collection in Sri Lanka” (Okot-Okumu et al., 2011)

Willingness to pay and willingness to invest are different concepts that fly around the same concept, the willingness to improve. This idea, with the combination of risking the dwellers’ money for provided services or improvements on housing and land tenure status, makes it one of the key steps for urban development in low income environments.
7.3. Tenure Security effects on housing improvements

The meaning, how it is obtained and the importance related to tenure security has been explained in the first chapter of this minor thesis, beginning with one citation that exalted this concept to a very high level. In this specific section this citation will begin to make sense. Then, the housing keys have been debated in the second chapter. Usually, improvement housing decisions are related to the dwellers’ tenure security status: “When deciding to what extent they are willing to devote resources to their dwelling, inhabitants of informal settlements are supposed to make a probability estimate of the chance of eviction and weigh the various pros and cons (e.g. living in a better and/or bigger house, running the risk that all investments are in vain) before arriving at a decision. Karst (1971:p 567), in support of this idea, notes: ‘He [the informal settlement dweller] makes his choices as we all do; weighing predicted benefits against predicted costs … he is a decision-maker’.” (Van Gelder 2009)

Regular titling options have the objective to ease the credit flow in families that have difficulties: “Access to credit, therefore, may both contribute to housing improvement and have positive income effects. Besides providing the incentive to invest in housing improvement through the provision of tenure security, titling also provides the possibility to do so by making formal credit accessible. If legalization does indeed both increase tenure security and facilitate access to credit, these effects can be mutually reinforcing with respect to investment in housing improvement.” (Van Gelder 2009) However, this effect is only related to regular titling processes and considering that credit was easily given through the regular legalisation processes, which hardly happened. However, the same author gives importance to the regular titles themselves, talking about their absence, which “can be expected to affect incentives to invest negatively due to the insecurity this kind of situation generates.” (Van Gelder 2009)

Turner’s ideas about standards can also be applied in this field, as Turner (1967, p. 168) developed [the relationship] ideas further within the Peruvian context, noting that ‘...given the land and the right circumstances-that is, adequately located, properly planned, and with secure title - experience has shown that development towards contemporary standards will surely take place, even if slowly.’ […] “Turner’s advice is particularly relevant in such circumstances. He suggests that land be made available on a secure tenure basis and that everything else should pretty much be left to the householder. There should be no need for urban authorities to established building standards as it is likely to take some time for the poor to improve their houses to such an extent as to meet them.” (Chaguill, 1999) The standards concept is applied in the way that, one way or another, the evolution will take place if the initial conditions are well met within the interested parts.

So when this happens and the conditions of Turner are accomplished (location, planning and safeness), the expectative of the dwellers improve drastically, so “in the event of gaining title, “...most of [the] surveyed households expect to remain on their properties for a very long time, as they feel they have stronger ownership rights.” (Lanjouw et al., 2002: p:1011)” Lanjouw exemplifies the case where the tenure security is gained through regular titles, but the first chapter also explores other tenure security gaining methods. “The idea is that informal settlements simply improve over time as people invest in their housing even in the absence of rights as long as they think that they will not be removed by the authorities (Karst, 1971; Turner, 1976; Varley, 1987; Razzaz, 1993; Gilbert, 1994; 2002; de Souza, 2000; Payne, 2001; Ferguson and Navarrete, 2003; Aristizábal and Ortíz Gómez, 2004; Calderón, 2004; Broegaard, 2005). This last sentence, found in Van Gelder (2009) is clearly related to the tenure security feeling, as they think they won’t be evicted, all the investment and improvement towards housing conditions should take place.
Some evidence that legal title is not needed is given by Klaufus in 2010 “Most people in Ciudadela Carlos Crespi [an urban poor area of Ecuador that in those years still lacked basic infrastructure and paved roads and was considered a marginal area by the municipality] had already self-built a house on their lot. Very few were interested in the subsidy for a new house, yet many residents were interested in the home improvement grant. During the first home visits with the architects, most people proved ineligible, because they did not have official property titles. In some cases people never registered their property, in other cases the registered lots had been subdivided and built on without authorization, rendering the deeds inaccurate” (Klaufus, 2010). This means that even being illegal and knowing it, they felt secure enough in their actual houses, they didn’t want a new one, but an investment on the current.

So the importance given in the first chapter of the precedence of the tenure security improvement is not necessary needed: “In short, the results indicate support for both an adapted legal tenure security perspective and the perceived tenure security argument and demonstrate their interrelatedness. Perceived tenure security, in the absence of legal status, is enough by itself to stimulate investment, but increases in legal status can significantly enhance this effect and people can be expected to consolidate significantly faster when their legal status increases.” (Van Gelder, 2009) Van Gelder stated two different concepts related to tenure security, the rational and the emotional. Which is the one related to housing improvements? “Both notions of perceived tenure security, perceived probability and fear of eviction, are expected to be important predictors of housing investment behaviour and are also assumed to be inter-related. Cognitive considerations of a risk, such as its perceived probability and magnitude, often generate corresponding feelings of worry and fear. For instance, someone who perceives the possibility of eviction as more likely than his neighbour is also more likely to experience a greater fear of eviction” (Van Gelder, 2007). So basically it is the rational, the one which thinks there is not much risk of eviction the one that decides it is correct to take the improvement, but the emotional, the one which fears the eviction, can opt for the other option.

The problem of the last statement is related to the important variability that characterizes the emotional: “It should be kept in mind that even though chances of expulsion in informal settlements are generally small and that the complete eradication of informal settlements (without some kind of compensation) is a phenomenon that is getting rare in Latin America, especially in the more consolidated settlements, the extremely disruptive effects expulsion has made tenure security even in these seemingly secure instances an important factor to be reckoned with. As Payne (1997, p. 21) notes: ‘A single case of forced removal or demolition can be sufficient to destroy levels of confidence built up over many years’” (Van Gelder, 2007). This potential variability, pronounced in 1997, can make the whole decision to change, and this system instability is not desirable in important investments decisions.

As it can be seen as just a part of the whole linked upgrading process, this concept is sometimes seen as “‘[…] the cornerstone of the property rights debate (Payne, Durand-Lasserre, & Rakodi, 2007). There is lively deliberation among scholars whether it is de jure or de facto tenure arrangements that are the necessary preconditions for housing investments. Proponents of land titling argue that legal tenure is the precursor and prerequisite for investment in housing stock (De Soto, 2000)” (Scott, 2013)

Other scholars support the belief that tenure in itself is not sufficient to lead to higher investments since housing finance is not available (Bruce, 1981; Mehta & Mehta, 1991; Payne et al., 2009; Smets, 1997). However, they defend that tenure security will almost never imply
negative connotations in this field. “Households often mentioned that tenure security had nothing, or almost nothing to do with housing consolidation.” (de Souza, 2001)

If tenure security doesn’t help at all sometimes, the fact that land regularisation isn’t either a development aid in this field should be frustrating: “Abundant current research (just some few: Fernandes, 2006; McAuslan, 1985; Payne et al., 2009) proves regularization of property rights in aided self-help programs has not help users to improve their legibility for housing loans. Private Banks considers job’s situation and capacity of payment rather than land tenure.” (Soliman, 2012)

While some might think this investment may take a long time to be decided, others have it clear that the non-investment can make the house-value decrease, so they just take the chance: “Another aspect motivating households to consolidate their houses has been the constantly perceived threats about economic instability. For example, as one of the households claimed: ‘A house is a life-time investment, and jobs are uncertain’. Households also claimed that since they do not have a choice about when to move house, or where to, the only alternative is to consolidate their houses, irrespective of their land tenure situation.” de Souza (2001) explains this idea without considering any tenure security, and then explains its cause: “The desire to own a house, however, does not necessarily mean that households seek to own the land where their houses are built. House tenure and land tenure are two separate things, which households compete for in the market.” (de Souza, 2001)

de Souza is not the only scholar that thinks this way, Van Gelder is in the opinion that “perceived tenure security perspective does not negate the possibility that title can generate tenure security, but argues that tenure security can be achieved by different means. In the words of Payne: “it is undeniable that perceived security of tenure is widely accepted as a precondition for households to invest in house construction or improvements. The duration of an occupation, the size of a settlement, and the degree of community organization within a settlement (Durand-Lasserve & Royston, 2002a; Gilbert, 2002) are other factors that affect tenure security.” (Van Gelder, 2007)

Tenure security is an inseparable part of housing improvement. However, other elements or concepts are not considered in this equation. The tenure security part can have different importance given, considering the country, the city or even the personal dweller dimension, so this can be difficult to model and to extrapolate to build a theory around it. However, tenure security always encourages the investments to happen in an optimistic way.

7.4. Land Tenure Security Effects on Urbanization

Once studied the tenure security influence towards housing issues, it’s time to explore its association with service supply. As it can be hinted by previous statements and discussions, tenure security is also related to urbanization coverage levels, at least in the long term. One of the cases that states the clearness of this affirmation appears when comparing “the case studies of Zambia and Botswana [, which] show that security of land tenure clearly is associated with higher water coverage level, as the statistic model explains” (Sjöstedt, 2011).

Botswana and Zambia have two particular differences in the field of this document that make them probably the best examples that could be featured in this particular section. Zambia generally has low tenure security levels, and a bad potable water service.

The difference between the two countries is the policies undertaken towards land titling: “Botswana adopted anti-eviction laws, refrained from forced evictions, and engaged in a consultation process at an early stage. To start with, in Botswana, tenure issues are clearly specified in law; the government adopted the State Land Act at independence in 1966 and the
Tribal Land Act in 1968. At the 1970s, the government developed the Certificates of Rights (COR, designed as a primary stage of tenure security to encourage further investments) and the Fixed Period State Grant (FPSG) to enable citizens to access state land.” (Then Botswana had great water coverage) (Sjöstedt, 2011) So, the key strategies undertaken by Botswana are related to:

- Particular Titling Campaigns
- Strong anti-eviction laws well specified by the Tribal Land Act
- Active consultation processes towards Citizen Participation

This converges into a high tenure security level (which can have other greater consequences additionally to service coverage), and an impressive fact: “in 2000 the proportion of people with access to drinking water in Botswana reached 95%” (Sjöstedt, 2011). Zambia is aiming to get a 50% water coverage level by 2015. One could say that the geographical and political differences of these two counties are too different to compare them. The truth is that they are neighbour countries, and they gained independence after their colonisation days in 1964 (Zambia) and 1966 (Botswana), so this last country is a clear example of good public management towards a common good.

In other countries, different public governance policies are applied, for instance, “in Colombia, the constitution entitles all citizens, irrespective of their tenure status, to receive all public services on the sole condition that they can afford to pay for them. Investments generated by improved security of tenure in the case of Indian cities [similar improvements to Botswana’s studied case] may create new problems regarding planning and the provision of infrastructure in very densely populated settlements. One simple reason for this is that costs are simply too high for residents to afford. Many programs regularize areas with deficient environmental conditions because there is no other land available” (Payne, Durand-Lasserve & Rakodi, 2009). One of the problems these cities have is the overcrowded neighbourhoods they live in, because they are very difficult to serve, even in the physical dimension. Colombian laws put an unreachable limit for a lot of dwellers whose income level simply doesn’t permit to be served in a proper way.

When this formal or regular sector puts this kind of barriers into service supply, in the particular sewerage case for instance, “[...] low-income residents can, and do, progressively invest in the capital cost of their own sanitation infrastructure; however this was only found with owners who enjoyed relatively good tenure security. Tenant households or those with lower levels of tenure security were less likely to invest. This confirms that residents have the agency to progressively improve their own infrastructure and do so upon a basis of tenure security, thus implying a parallel development between housing and infrastructure (Choguill, 1999). The study also suggests that where sanitation is an on-plot independently managed infrastructure, it is de facto rather than de jure tenure security that is a necessary but sufficient precursor to household investment in sanitation. This argument is underpinned by two essential facts: firstly, in the developing world context tenure security and legal tenure are not necessarily the same [a wide-discussed idea in this document] (Durand-Lasserve & Royston, 2002b) and secondly, non-networked sanitation e.g. a pit latrine or septic tank, constitutes improved sanitation (WHO/UNICEF, 2012)“ Scott (2013) makes this reflection undertaking the idea that even in the informal sector, acceptable tenure security levels encourage households to invest in their own services, supplied by themselves if necessary. However,”[...] (de Soto, 2000) pre-supposes that formal land titles encourage not only private investment and housing improvement but also public infrastructure, since government is more willing to invest in settlements viewed as permanent” (Ducrot et al., 2010). This sheds some light on the fact that
(as hinted) regular land titling might encourage the formal sector to appear in the service supply scenario.

To finish this section, an example of willingness to invest in a service supply by an informal community will be provided by Choguill (1999), to be seen as the will these families have to work for their improvement, creating possibly new standards as Turner hinted in 1972:

“One of the more interesting cases is from Comuneros II, a poor barrio on the periphery of Cali, Colombia (Ridgley, 1989). This community originated as a quasilegal settlement in 1981 as a result of the selling off of lots by pirate developers. Although the new settlement was “illegal” in the sense that it was created as a subdivision in contradiction with existing planning and subdivision laws and standards (Payne, 1989: p:12-13), it was “legal” in that residents made payment for the plots. In any event, as the location of the community was outside the city limits of Cali, the residents felt they had secure possession of their plots, which, in the event, turned out to be a correct assumption. By 1984, the population had increased to 6513. As it was beyond the Cali boundaries, the city’s public utilities did not serve the community.” (Choguill, 1999)

“In one instance, eight families joined together and ran a hose from piped supplies in a neighboring barrio down the center of their road to their houses. Although there were problems when other families attempted to join this early “cooperative”, it does demonstrate the effort that low-income communities will go to and the ingenuity they will show in order to obtain water. Certain residents developed localized sewerage. One family installed a pour-flush latrine, installing second-hand pipes to connect it to a municipal sewer. Another group of residents developed a small sanitation system that transmitted wastes from their houses by pipes, dumping them in one of the local parks.” (Choguill, 1999)

Tenure security improvements have been understood as viable way to invest or to pay for the supply of the services the dwellers deserve as human beings. Maybe they have to undertake informal procedures, maybe new standards are created, but tenure security makes them evolve even if government turns its back on them.

7.5. Urbanization Effects on Land Tenure Security

Sometimes the opposite relation can be found between these two elements, and the service supply can engross perceived tenure security, as the dwellers feel in a better environment than the previous one (without the services). As it is not an over studied phenomenon, very few examples from the literature will be given. de Souza is one of the defenders of this theory:

“One of the variables that increases perceptions of tenure security is the provision of public services (Gilbert, 1990: p:17-36; Lostão, 1991; Van der Linden, 1983). […] Practitioners should not concentrate resources on legalizing land tenure as collateral for delivering services since the former requires allocation of huge amounts of finance, time (in court decisions), and highly qualified personnel. The basic needs for water, electricity sewerage and paved roads appear to be more in demand by households as indications of security in the form of legal titles.” (de Souza, 2001)

So, the huge proclamation made by de Souza states that this amounts of money should be destined into public service supply, as this is supposed to improve the dwellers’ perceived tenure security. This action also covers the service demand of households, and the tenure security improvement shall be even larger than the one provided by regular land titling, sometimes accused of not being useful for this particular objective.
7.6 From progressive Housing improvements towards urbanization processes

Progressive housing is one of the debated concepts that better exemplifies the whole upgrading process, as it doesn’t pursue the standards in a quick way. The way this progressive or incremental methodology is applied in housing should be undertaken in other fields. This section will analyze the effects this particular philosophy can make into urbanization processes so far.

What is the main difference between urbanization infrastructures and housing? “Traditionally, infrastructure has been public-sector provided, funded by large scale borrowing, is capital intensive and is a highly centralized operation both in terms of the networks needed to technologically operate most infrastructure systems and in terms of accepted approaches to management. Housing on the other hand is largely seen as a private sector supported activity, is expensive but generally is capable of being financed in discrete units by mortgages provided by a financial intermediary to house owners, and is provided in a decentralized manner, that is, by individual builders or construction companies” (Choguill, 1999). The progressive branch of housing can be applied to urbanization, but how is it defended?

This whole progressive housing idea can be justified by this Turner statement: “...ordinary families in urbanizing countries do, when they are free to act as they will, show that they prefer to live in large unfinished houses - or even shacks - rather than in small finished ones” (Turner, 1967). This was cited by Choguill, in 1999. He gives a lot of importance to this concept in this article, citing “Campbell (1987, p. 186) has suggested that there are at least three lessons to be learned from an examination of the housing sector that would benefit infrastructure development:

1. The housing experience has helped to discriminate among the variety of low-income settlement types.
2. Within those types we have learned that it is important to understand the conditions governing investment decisions by households.
3. Policymakers must find ways to trigger households’ investments and form partnerships among households and water utilities to expand services.” (Choguill, 1999)

The whole establishment of these three lessons can be resumed in the fact that dwellers can and have to be the allies in the implementation of policies, and they are the ones that know better than anyone what the steps to follow are. The next step into the progressive techniques implementation on urbanization is to change standards conceptions: “Glennie (1983) has proposed a model of infrastructure development that has four stages: initial, consolidation, expansion and maintenance. In this model, the main objectives of the initial phase are to lay the framework for the progressive improvement of infrastructure using measures that would be expected to favor success, such as small project size, a suitable community, technical simplicity, good quality field staff and accessibility of the project area. In the consolidation phase, more sophistication is added to the process, including the development of standardized procedures and techniques and the definition of technical standards of construction. Glennie’s expansion phase involves the spread of these techniques and procedures to other promising areas. Finally, completed projects would enter the maintenance phase in which long-term project benefits would be realized and the assets created during the previous phases would be preserved by sound maintenance.” (Choguill, 1999)

Some examples of the ‘progressive urbanization thesis’ can be found in the literature: “In Orangi, low-cost sewer systems were constructed by the community with the technical
assistance of a local non-governmental organization. In Sri Lanka, an entire program to improve community facilities was run by a government agency which offered training, technical assistance and loans for finance. In Barrio Rafael Nunez, initial efforts at building roads and a small water supply were soon recognized by an international organization that in turn offered financial assistance for further projects. In each case, the role of the community in initiating projects, and of an outside agency in providing sensitive assistance, was crucial. This would seem to form a set of procedures that could be used in future to advantage in other low-income communities. “(Choguill, 1999)

Three main ideas have been found to be the supportive pillars of the ‘good urbanization path’. Self-help building and citizen participation shows the perseverance dwellers can have with their shelter and living options in general. Their own effort must count on the equation. The effects of tenure security in the development process has been largely debated and proclaimed. And of course this progressive improvement concept, which is also relevant in urbanization, as it appears to be the key to progressive development. “These three principles can readily be translated from the housing context to that of residential infrastructure. If the model is relevant to infrastructure, it must first be shown that self-help can be applied to the infrastructure field, and that local residents are capable of providing their own urban facilities. Second, it must be shown that infrastructure, like housing, can be “progressively improved”. (Choguill, 1999)

7.7. Conclusions

The real objective of this minor thesis was to find the potential incentive hidden in some policies undertaken that might activate the dwellers’ need for other elements to be upgraded, incrementing their concern about themselves and making them be the promoters of their own proposals or projects, maybe not just for themselves, but also for the community.

One of the biggest problems of the urbanization field was the inactivity around the demand. As it didn’t intend to grow, the appearance of either formal or informal sectors was doomed. The effect that we look for in some program applications is the promotion of the appearance of the demand in urban poor neighborhoods. The answer seems to be a good marketing campaign, promoting the advantages of the ‘product’ which demand is wanted to rise (for instance, waste collecting). It can be understood as an education campaign to promote the values of modern lifestyle (making them wish it), but it is purely a marketing campaign, having in mind that it wants to change their priorities. If the way to change the demand behavior has to do with this idea, maybe this is not the problem (neither the solution). (Turner, Jenkins & Scott)

These priorities are assembled by the experience of the dwellers in their own lives; difficult lives that have built their own shelter out of nothing, faced constant evictions and fight for precarious jobs to be able to take some food home. Who are the authorities to change them and guide the demand? Their main problem is the money. They don’t usually have any kind of way to save money in order to pay for services or to invest in new infrastructures for the community. The priorities would change immediately if money was part of their lives, because they would have the willingness to pay for the service. Then, as for them, the authorities would invest in the infrastructures in order to supply the services demanded and the whole system would begin to work properly. (Ducrot, Gilbert, Schaub-Jones, Scott et al., Bolaane et al., Payne, Durand-Lasserre & Rakodi)

As giving money to all the low incomes is materially impossible and economically unfeasible, the last chance in this aspect remains in the potential actuation into this willingness to pay. The connotations of Bolaane’s study exemplify the relation between the monthly family
income, their opinion towards the actual system and how the dwellers think the system should be in the future; but more importantly he presents some actual data concerning their willingness to pay depending on the paying conditions. As their income level is very low, they are more worried to pay for the first high stages than the monthly ‘service and maintenance payments’. This is a good piece of information, because the actual willingness to pay for the service in this particular case goes from less than a quarter of the dwellers to two thirds that would will to pay. This gain is possible as the presented payment conditions low down the value of the entry payment. (Bolaane et al.)

Therefore, the markets need to be adapted to this behavior, offering more or less personalized payment conditions in order to reach the higher ‘market rate’ possible. Other studies such as Vidanaarachchi et al. (2006) agree with this concept. As the prices are lowered down, the willingness to pay increase drastically, even in low-income urban environments.

As seen in the chapter, tenure security has a lot in common with this feeling. Basically, the more secure they feel about their status-quo, the more they will to invest or to pay. Beside the evident connotations related to the credit facilitated by some regular titling options, tenure security has been proved to be the cornerstone of investment in housing improvements. The idea of incremental building gains strength once this point is reached. If tenure security can be the key to promote this willingness to upgrade, then tenure security must be empowered. However, it has been proved that in some cases regular titling options encourage the rise of tenure security in a better way that other particular options do. The truth is that very different tenure security perceptions are involved in this matter, but anyway the promotion of tenure security is mandatory in order to encourage the willingness to invest in this particular field. (Van Gelder)

Tenure security has been debated to be potentially promoted by other means different to titling promotion, for instance the occupation duration and the community involvement level also contribute to this phenomenon. The same house improvement might affect the behavior of tenure security, promoting it and making the dwellers feel safer in their own place. The Botswana water supply example makes it clear that a correct improvement of tenure security (by the constant promotion of particular land tenure titling and through citizen participation) increases the service coverage levels around the country. If services are only supplied under the paying condition, the willingness to pay might not happen in many cases, so the previously introduced concept of reducing the initial investment, adapting to each ones’ possibilities is interesting to be applied in here. (Choguill, Lanjouw, Klaufus, De Soto)

Just as tenure security behaves in the housing improvement sector, it does in the urbanization level. The willingness to invest or to pay is usually released by the sole de facto rights, encouraging the appearance of informal service suppliers if they don’t already exist. (Scott, Sjöstedt, Ducrot)

An interesting phenomenon is the opposite effect, the incremented tenure security result of the promotion of public service suppliers. It is easy to understand that if services are facilitated to the community with appealing payment options adaptable to many of them, the thoughts concerning the tenure security towards their settlement will be increased for sure. It is important to get the view that they just feel that the authorities are careful to them, and it makes them feel more secure, reducing their fear of eviction. (Gilbert, de Souza)

Incremental housing improvements, as well, might have some influence into the creation of urbanization networks or infrastructures. Basically, the idea is to slow down the urbanization process in a ‘step by step’ method, starting from the beginning and trying not to precipitate the inversions. For instance, the sewerage network won’t be built in their latest technology
improvement; it will begin from its early stages, making it possible to be upgraded afterwards by new investments. (Choguill, Turner, Campbell)

This whole concept has been discussed in its section of housing chapter, and it is very important for it to be part of urban planning, as well as tenure security and citizen participation.

A good articulation of this entire phenomena, accompanied with a good planning action and the view of them as a whole has good predictive results derived from examples from around the world.
8. Global Conclusions

8.1. Regular land titles don’t achieve most of the objectives, so the particular ones are more recommendable

The role of regular land titling policies, mostly defended by de Soto, has been widely explored in the first chapter. However, the compliance of the four main objectives was usually reduced to the first one, the tenure security increment (Van Gelder). The usage of the deeds as a collateral to ask for a credit is normally restricted by various reasons, the gentrification process only has bad consequences as illegal deed markets, and gender equality is not acquiring any importance by the use of the cited deeds. (Payne, Obeng-Odoom, Minnery, Angel)

Other disadvantages related to regular land titling have proved to be quite worrisome, as the inability of the poorest to get this kind of deeds, and the reduction of the available informal land stock as the legal deeds begin to appear, without naming the unachievable logistics rooted to them. (Durand-Lasserve, Selod, de Souza)

However, the particular land titling policies have proved to be more efficient towards their main objective, tenure security increase. Also, they are easily delivered as the decentralization takes place. Local authorities are usually responsible for this to happen, and it is way easier than regular land titling. (Sjöstedt, de Souza)

The important point is to invest in a really good planning of the strategy to undertake, preparation of the public servants that will be responsible of the field work, and the definition of good and viable objectives. The disadvantages rooted to particular land titling would be dismissed, except maybe for the gender inequality issue, which only can be dealt with education and citizen participation.

8.2. Self-help and incremental building hybrid with a coherent micro-financing aid as a solution to housing issues

Self-help housing, as the current preference and most of times only option for low-income dwellers’ housing has proved to be the choice in which government and NGO’s should aim their help. However, as the long-term view is (or should be) the common objective in any ‘humanitarian’ program, incremental housing is the key to help them. (Soliman, Burgess, Turner, Peattie, Tunas, Ferguson & Navarrete, Klaufus, Ferguson, Huchzermeyer)

The incremental building technique, as it has been showed, seeks the most basics standards (the ones that dwellers might ask for, not the ones given by the government-like public housing) to begin the occupation of a specific settlement, build or not by themselves. Then, this settlement is built in the thought that their conditions are likely to improve, so the slum is prepared for the potential upgrading they might wish and deserve in a future. (Ferguson, Huchzermeyer)

The micro-financing explained in its particular section would be the tool to articulate part or the totality of this help, raised from NGO’s or local community centers in order to let the dwellers take part in the decision process. (Ferguson) It is also important to note that the micro-financing fits perfectly into the equation in the moment that incremental building also makes sense (When they find the upgrading is necessary and possible). If the micro-financing institutions work well and the potential upgrading has been thought in the planning stage, the housing field is covered, at least for de very low-low income levels of the urban poor neighborhoods.
8.3. The ‘training’ phenomenon in informal-formal service supplying systems

In the moment the formal and the informal sector meet in the urbanization service supply it means the demand is high enough for the entry of the formal sector, as in normal conditions the informal sector supplies the service first because of the low-cost effect they enjoy. When the formal sector enters to the market, a strange phenomenon takes place; the workers are transferred from the informal to the formal sector. (Katusiimeh, Okot-Okumu)

This happens for many reasons, but the most basic is that the salaries are higher, as the formal sector is a private or a public enterprise, and the working conditions. In the first stages, the formal sector won’t take part in some particular areas of the urban poor neighborhood, as they are inaccessible or simply because they are in bad condition. (Katusiimeh, Okot-Okumu)

The formal sector enters to the market with costless trained workers that wish to earn money in a legal job, maybe for the first time, which is perfect for them. However, the average dweller often tends to choose the informal sector when he decides to pay less for more or less the same service in this coexistence environment, which makes the formal sector to attack lawfully the informal one, in order to make it disappear. (Katusiimeh, Okot-Okumu)

As the needs and the priorities of the dwellers are so different in this income levels, the formal and the informal sector should not exist, and the regulation related to this issue should be revised in order to (1) supply the demand at a reasonable quality and price and (2) hinder the creation of new informal markets that might supply this demand by exorbitant prices and bad quality.

8.4. The importance of program aiming, citizen participation and government decentralization

A lot of the actions taken reviewed in the literature to mend some low-income neighborhoods problems have been proved to be politically aimed in order to gain votes or similar strategies that shouldn’t take place in this theme. This kind of decisions has to be undertaken by objective and technician experts, which understand what the implications of a decision like this are. (Payne, Durand-Lasserre & Rakodi, Nnaji)

NGO’s and citizen participation are a useful tool for the users or dwellers to know what is moving in the community, to make them feel involved and to get their thoughts in order to keep them in mind in further strategy planning. The involvement feeling the dwellers may get form participations in this type of councils might become the incentive to willing to upgrade themselves in the future, which is very important. (Midgley, Njoh, Wiles, Lizarralde, Kamete, Chambers, Broegaard)

Following the same lines and retaking the logistics related to regular land titling, without the decentralization of the government, the actions are useless. Subordinating the responsibility to lower hierarchy levels is a way to make the paperwork more agilely done than using central politics ideas; the lower the responsibility level it gets, the better knowing of the people the person in charge has; in other words, the local authorities know better than anyone (except from the citizens, which may participate in CP councils) the needs and priorities of the current society. The colonialism times are over, now it’s time for decentralization, at the highest level we can get. (Okot-Okumu, Njoh, Bruce, Stucki)
8.5. Achieving the willingness to pay: not that difficult

Bolaane’s surveying study, exemplified in Figure 17 is actually very important to understand that willingness to pay is not just linked to the income level. As the willingness to pay is undoubtedly directly proportional to the dweller’s income level, the study shed some light to the fact that payment conditions may also influence the potential willingness to pay of the dweller.

The key factor in this issue is not just to assume that the more attractive the payment conditions are the more dwellers may be willing to pay for the service, this is a trivial conclusion. It is, in fact, to understand that the payment conditions should be approached to the highest amount of money each dwelling is disposed to pay as the first down payment. This would require a lot of surveying field work, but would guarantee the supply of a lot of services around urban poor settlements around the globe, at least in a long term approach.

8.6. The importance of tenure security in most influences between the three acts of upgrading

Although the Botswana-Zambia study by Sjöstedt in 2011 shows the importance given to the management put into the planning and the undertaking of the different land titling policies, it has been showed that the difference of perceived tenure security related to de facto and de jure tenure rights is minimum in urban poor settlements. This tenure security, detached from this rights, has been proved to be the most powerful influencer to further upgrading events in other fields as housing or urbanization services. (Choguill, Lanjouw, Klau fus, De Soto, Van Gelder)

Tenure security, however, does not only depend on the deeds or the rights linked to the land the dweller lives on, it is also influenced by other factors like the duration of the occupation, the size of the settlement, and the degree of community organization within the settlement (Durand-Lasserve & Royston; Gilbert). These have to be considered also in order to understand how this complex psychological phenomenon appears in the equation.

Other factors that affect the tenure security are, surprisingly, the same that tenure security has proved to influence to upgrade. Public service supply promotion is a useful tool to promote the increment of tenure security status, so if it is undertaken properly, the objective of this process is to incentivize the own upgrading of the dwellers’ conditions.

8.7. Incremental housing as the base theory for urban developing

Incremental housing improvements might have some influence into the creation of urbanization networks or infrastructures. Basically, the idea is to slow down the urbanization process in a ‘step by step’ method, starting from the beginning and trying not to precipitate the inversions. For instance, the sewerage network won’t be built in their latest technology improvement; it will begin from its early stages, making it possible to be upgraded afterwards by new investments. (Choguill, Turner, Campbell)

The same idea can to be transferred to other urbanization services, making them able to expand and evolve by an organized and planned method, imitating the way European cities did it in their time. The difference is that their evolution was limited to the available technologies of the timeline, not as in urban poor settlements.
Bibliography


Angel, S., E Brown, D Dimitrova, D Ehrenberg, J Heyes, P Kusek, G Marchesi, V Orozco, L Smith and V Ernesto (2006), *Secure tenure in Latin America and the Caribbean: regularization of informal urban settlements in Peru, Mexico and Brazil*, Woodrow Wilson School of Public and International Affairs, Princeton University, New Jersey


Conference on Adequate and Affordable Housing for All – Research, Policy, Practice, Toronto, June 24–27


e-IWM, Land Tenure Systems in Uganda

Feder, G and R Noronha (1989), *Land rights systems and agricultural development in sub-Saharan Africa*, World Bank Research Observer Vol 2, No 2,


Griffiths, A. (2000). Gender, power, and difference: reconfiguring law from Bakwena Women’s perspectives. PoLAR, 23(no.2), 89-106.


Jenkins, M., & Scott, B. (2007). *Behavioral indicators of household decision-making and demand for sanitation and potential gains from social marketing in Ghana.* Social Science & Medicine, 64(12), 2427-2442.


Lemmen, C., Augustinus, C., van Oosterom, P and van der Molen, P. (2007). *The social tenure domain model - design of a first draft model.* Authors’ unpublished manuscript


The upgrading links between urban services, housing, tenure security and governance

Author: Marc Trallero Gomis
Tutor: Francesc Magrinyà Torner

Magrinyà F. (2005). *El acceso a los servicios urbanos y la urbanización en los países del Sur: la necesidad de una perspectiva en el espacio y en el tiempo*. Cuadernos internacionales, 3


USAIN (2007), *Land and business formalization for legal empowerment of the poor*. Strategic Overview Paper, ARD Inc. for USAID.


