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# A People-Centred Social Totality Approach to Low-Income Housing in the Developing World

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## Abstract

In a significant part of the developing world, especially sub-Saharan Africa, public housing policies and implementation have depended on a top-to-bottom approach in an attempt to ensure housing supply. However, public authorities sometimes backed by international agencies preferring to operate through the housing market have failed to meet the housing need, especially for low-income people. Even when the users are involved like in the slum dwellers association, the organisation of the process is majorly controlled by the public authorities. While government and public institutions attained minimal success in housing provision for the lowest classes in the society, the people have been more successful in housing production. This chapter situates the housing problem and policy responses in the context of the developing world characterised by limited capacity to control and manage the largely more successful informal people-controlled housing production structure. A cyclic people-centred strategy framework for low-income housing is proposed based on town-gown collaboration in studying low-income people, their activated housing process and the houses produced to guide present strategies and synthesise future strategies and policy. This framework emanates from Henri Lefebvre's social totality explanation to understand how low-income people negotiate housing from the social context.

**Keywords:** low income, housing strategy, developing world, social totality

## 1. Introduction

Housing policy is naturally a top-down process since government should be seen or at least perceived as taking care of all the people in any country. The mode of carrying out this laudable ideal of ensuring housing provision for all citizens irrespective of income varies in different contexts depending on the housing policy-success-failure history, objectives set, the desires and mode of government in place.

This chapter examines housing strategies in the developing world, especially for low-income people in sub-Saharan Africa. It x-rays the housing problem in the developing world and policy prescriptions vis-a-vis the housing solutions of low-income people. Whereas public authority approaches have limited success in housing supply, cross sections of low-income people in the developing world have succeeded in housing production in informal ways. It is important to understand how these low-income people succeed to device housing strategies that work for the poor. The social totality concept derivable from Lefebvre's theory of space provides an explanation

of how these low-income people negotiate housing from the social context [1, 2]. The concept is also examined and the relations with housing discussed to illustrate how housing strategies can be synthesised from understanding the housing process of low-income people in different contexts. The literature review is international to situate the housing situation in a global perspective since many housing strategies in the developing world emanate directly or indirectly from the developed world. The United Nations, the World Bank and other global agencies, consultants, researchers and professionals from different regions of the world in the spirit of globalisation are understandably active in recommending policies and solutions to the housing problem in the developing world. The conventional solution is that government and private sector are expected to be major actors in housing supply.

Formal housing provision by government and or private organisations have direct beneficiaries: families who possess the willingness and ability to buy from the market, consultants, contractors, skilled and unskilled workmen in the construction industry, loan and credit institutions, building material producers and allied industries [3]. Public housing estates are known to be large homogenous enclaves of poverty in unattractive locations but are justified by supply side political idealists for affordable housing [4]. The political ideals that shape public housing are related to the political, social, legal and economic indices of different countries. Significantly, private housing and informal housing in different contexts are affected by the same factors with the people at the centre of the ping pong impacts of these different factors. The peoples housing is the product of their reaction and manipulation of these different factors to attain a human life necessity. Low-income housing covers between 60 and 80% of towns' and cities' developed land areas in Africa, Asia, Latin America and the Caribbean and accounts for 50–70% of the fixed capital formation of urban areas (UN-Habitat, 2003). In spite of this, there is a wide gap between supply and demand of low-income housing. Obviously, strategies that alleviate low-income housing problem will also contribute to the development efforts of these developing countries.

The goal of housing strategy for low-income housing as stated for public housing should be to ensure that the disadvantaged have decent, affordable housing through political support and policy [4]. This goal has been difficult to achieve in most developing countries. For example, most of the houses built for the poor, which constitute only 4% of the housing stock, in Ghana ended up with the middle-income group; the growing private sector only build for high-income groups, while the informal sector accounts for 90% of the housing stock [5]. Actually, low-income people who need housing should be the anchor point of studies to redirect housing policies and strategies. The people who have succeeded in what public authorities, private corporations, international organisations, and their collaborations whether Public Private Participation (PPP) or International Institutions Assisted Programmes have failed in should be studied. Their profile, individual and communal, the process they adopted, the different stages of the product and how this profile, process and product are continually defined and negotiated in the social context need to be understood to synthesise appropriate housing strategies for low-income people. Studying low-income people with the conceptual viewpoint of social totality that builds upon the idea of everything in space including housing as socially produced will help to overcome the housing challenge in the developing world.

## **2. Housing challenges in the developing world**

The housing situation in the developing world is presently worrisome, and the prospects of escalation of the problem are obvious considering that most of the

urban population increase in the world, in fact 95%, will be in the developing world [6]. The quantitative deficit in housing has been escalating: 650 million in 1990, 760 million in 2000 and 863 million in 2014 [7, 8].

The housing inadequacy of the developing world is such that the UN-Habitat 2015 report documents 880 million living in slums against 792 million in 2000 [9]. This fact among others may have informed the integration of 'housing for all' target towards 2030 in the Sustainable Development Goals [10]. Urbanisation in the developing countries is often associated with increasing concentration of 'slums', a term that is so generally employed that more than half of the settlements in a few large urban centres may be so classified. It reflects how bad the housing situation in the cities of the developing world is. Globally, there was an increase of 14% in the number of people living in slums in cities across the world between 2000 and 2014 [6]. Most of these slums are habitat to low-income people in the developing world.

The classification of most low-income housing areas as slums is one that has been debated often since the John Turner studies [8–10] in Latin America that highlight the immense resources possessed and expended on the production of the existing housing by poor people [11–13]. Also, a lot of capital is locked up in these settlements that could be tapped into through regularisation and legalisation [14]. It is significant that in parts of the developing world, unlike the squatter settlements in Latin America, most houses produced by the low-income are not necessarily 'illegal' in the sense that the land is purchased and there were attempts by the producers to legalise the process.

Quantitatively speaking, the housing problem may have disappeared after the industrial revolution with mass production techniques, but economists argue that there are competing sectors and uses for the limited and scarce resources of countries. Countries in the developing world have more limited resources that are unreasonably mismanaged to exclude more proportion of citizens from housing solutions. It was therefore convenient for governments in these countries to adopt the enabling shelter strategy as advocated in Global Shelter Strategies in the 1990s and put together in UN and World Bank reports. The philosophy was for government to tactically withdraw from housing provision and housing subsidy, manage institutional, legislative and regulatory environment as part of the economy but empower the private sector and the housing market to produce housing for all [15].

The enabling strategy has been largely unsuccessful for low-income housing since houses meant for them have been taken up by higher income groups due to lower housing production, lack of institutional infrastructure, non-transparency of the housing market in the midst of more social, economic and environmental exclusion and therefore growing numbers of the poor in inadequate housing or homeless [15–18].

The housing problem in the developing world is not only quantitative, it is associated with rapid urbanisation in poorly managed economies and inequitable distribution of wealth exacerbating poverty and therefore housing affordability. In the case of Africa, urbanisation is not associated with industrialisation (except in Johannesburg, South Africa) which means that it does not translate to higher wages like in Europe and Asia. Rather, things are more expensive with people spending more for daily needs such as food, water, electricity and other sources of power. An experiential survey shows that the rental value of minimal accommodation may account for up to 40–60% of gross income in big cities [19]. Developing nations are also bedevilled with political, religious and other developmental problems that mask and divert attention from the actual problems including housing. There are policies on paper to address these main problems, but the implementation falls short of the goal, objectives and targets due to inadequate database, manpower, technological resources, and especially financial resources sometimes related to

unaccountable resource allocation. In addition, developing countries especially in sub-Saharan Africa feature high level of informality in the economy. Many activities in the informal sector occur outside the radar of public authorities, institutions and agencies and are therefore not accounted for in government balance sheets of production, consumption nor taxation. This informal sector is where most low-income people work. By contrast, the governance, urban planning and economy are controlled by diverse and fragmented actors and formal and informal processes in the public, private and civic sectors. Navigating these complex institutions is accomplished depending on the level of power; in principle, low-income people are the lowest in the ladder of power considering their level of political exclusion.

Furthermore, in most developing countries, there is a lack of political will, resources and manpower for futuristic planning, especially for urban areas. This results in the continued use of outdated and colonial era planning laws, regulations and building codes. Also, when there are new laws, there is a lack of capacity, equipment and manpower to enforce these laws and associated regulations. Even formal developments lack access to adequate, properly located land as was the case in Raipur, India [3]. Also, too much land is consumed by adhering to regulation that increases 'generosity' of land use in low density, generous parking, setbacks, air space in between buildings causing urban sprawl, high land, service and infrastructure costs [3]. Sometimes ownership and control of land for housing are still contested between traditional authorities and different levels of government. For example, Nigeria has a land use decree that vests the power to release land for development on the state governors [20]. This position sometimes sets the federal institutions against the state ones and both against traditional family-owned property owners for housing development. Most informal developments are therefore at the outskirts of cities where land costs are cheaper and development control is weaker making it possible to continue construction with or without planning permit or approval or where extremely high standard regulations are yet to be enforced. The outskirts of cities is poorly served with infrastructure since the cost of servicing the urban areas itself is already so high that government is just managing to cope, if they are coping at all. Politics, power play and election success are interwoven with the formal and informal housing provision processes. This is most prominent in situations of illegal occupation of urban land, squatters and slums as it relates to Latin America, Asia and a few very large urban areas in Africa. In the Raipur case study in India, new clientelism has replaced the old clientelism of feudal lords where the slum dwellers bargain with politicians, political office holders and political parties for goods, services, protection and individual needs in contrast to systemic changes with the promise of political support during elections [3]. Also, slum dwellers are said to have realised that their vote is the source of power to bargain with politicians and possibly build outside the law.

Political motivation and segregation which were overriding factors in early public housing in the twentieth century in United States and European countries in large urban projects are being repeated now in developing countries. Finished houses are being built for the housing market to be purchased at sometimes subsidised rates and with loan, mortgage or other forms of formal credit, often in uninteresting locations. The merits of finished houses built by the private, public and the public-private sectors are many. They provide houses with standardised plans and basic services in a more efficient and systematic way than the incremental process adopted by many private housing producers. Necessarily such housing can only be acquired through mortgage, loan and credit schemes often associated with some form of subsidy for either the provider or the consumer or both. Apart from the financial inefficiency and inequities that subsidies allow, there is also inequity in access to loan and credit schemes by those in the formal and informal sectors and

the type and location of housing that can be purchased. Using provident fund as the source of finance is known to have accentuated the global financial crises in 2008 and gave birth to repetitive, standardised soulless housing on the outskirts of cities without other necessary uses critical for healthy living [21].

These projects featured a homogenous sector of the population in unattractive locations that later degenerated into slums and concentrations of poverty [22–24]. While the recent development of mixed tenure is not being adopted in the most recent projects, especially in Sub-Saharan Africa, however, public/private partnerships and more private developers are involved in delivering greater mix of typologies. The new millennium and post global financial crisis and the resulting demand for affordable housing made these countries, especially Western Europe, utilise the urban-diversity approach with all of its merits as a response to past mistakes [25]. The estates are diverse in terms of people (ethnicity, income, age) and land uses [25]. Negative effects are known to arise from urban diversity in public housing estates which may not be true about privately developed areas. Not learning from history seems to be a problem with respect to housing strategies in the developing world, especially sub-Saharan Africa.

### **3. Housing policy responses in the developing world**

Many approaches to alleviating the housing problem are being taken in different parts of the world and the Latin American experience has always been in focus since the John Turner studies in the 1960s. These studies brought to the fore an awareness of the immense resources possessed by people as individuals or community in housing. The political implications of this in relation to distribution of power and control at the local, national and global levels are a continuous debate among the political left, right and the non-aligned. Turners exposes were in the context of Latin America where group illegal invasion, occupation and building of houses in rapidly urbanising cities became the norm in the middle of the twentieth century and the political leadership and the then East-West divide ignited housing-political debates.

Government assistance in housing production and housing finance as implemented in Argentina, Brazil, Colombia and Mexico and government-subsidised new housing production coupled with slum improvements in India and South Africa [8]. The slum dwellers association in Thailand, India, South Africa and other places attempts to collectivise housing solution efforts for housing and the necessary infrastructure.

The World Bank's intention of making the private sector to invest in low-income housing by demonstrating public assistance for private housing, cost recovery, replicability and profitability in sites-and-services schemes and slum upgrading in the 1970s through self-help efforts did not materialise [10, 26, 27]. Limitations of sites-and-services schemes include: wrong location on the outskirts of cities because of lower cost of land but resulting in separation of occupants from the job market and their social networks, lack of infrastructure and high costs of later service and infrastructure connection. In fact, on this basis, many of these schemes had low initial uptake and some remained under developed [28]. Also, impossibly high planning standards and unaffordable construction standards beyond the unusual for low-income housing are imposed. The subsequent evaluation of these projects was also short term without consideration of the usual construction period of between 15 and 20 years of incremental construction of low-income people. These projects were pronounced unsuccessful, discredited and abandoned too early. The evaluation was also based on the quality of the different transitional levels of the houses

and the end product, which in many ways resembles the informally produced private housing [29]. Government-supported projects are also said to be cumbersome to administer according to the donor agencies including the World Bank. They were regarded as unconventional and by the early 1990s the World Bank started withdrawing support for such projects including the sites-and-services schemes [20, 22].

Another policy response is for low-income estates or affordable housing to be built as a means of increasing housing provision for low-income people. Whenever the private sector or the public-private sector puts a housing estate in the market as low-income estate, especially with the Nigerian experience, it is predominantly occupied or commodified by higher income groups.

There is a perception within the professional circles that the low-income need single family-dwelling typology desired by educated middle- and high-income people because of the prevailing emphasis on nuclear family over the extended family. As confirmed in Ghana, and also common in Nigeria, multi-habited houses rented or owned are the predominant house type of urban low-income households [30, 31]. This perception is what accounts for the typology of buildings made available in the housing market in the developing world, especially sub-Saharan Africa.

The latest effort of 'natural resource-backed financial deals for the provision of infrastructure and housing' in sub-Saharan Africa with Democratic Republic of Congo (DRC), Kenya and Nigeria as examples was examined by Quigley [32]. These efforts are geared towards creating massive estates on the outskirts of towns with funds sourced externally from other places, especially China. Far-reaching questions are being raised concerning these efforts including not understanding the historical context of policy [32]. Furthermore, these efforts rarely improve housing affordability and access to the needy and are out of tune with urban planning, especially sustainability and inclusiveness. Therefore, effective housing solutions and inclusive urbanisation should be sought in a broader understanding of the policy, regulatory and urban planning environment and income levels in the context [8].

Also, a better understanding of the equity effects of the housing strategy financialisation in the developing world is necessary. Global interactions with country-specific local institutions, structures, agents and housing outcomes need to be understood in the search for alternative international housing policies not dominated by finance [10]. Above all, formal authorities should respect and seek understanding of how low-income people cross the barrier to becoming 'landlords'—a term that signifies success in housing production.

#### **4. Housing strategies of the low income**

The poor and the low income in various places have different housing strategies peculiar to their needs, degree of exclusion and contextually determined ability to pay for housing. Many have argued that the rental mode of tenure is the most appropriate for the low income [33]. However, in a situation where even that mode is not being considered by government and its institutions, low-income households have to solve their own housing problem. Whatever tenure status is preferred anyway, public authorities lack the data and the wherewithal to provide. The low income has found a way of fending for themselves either as landlord (owned housing and provider of rental housing), tenant, through shared accommodation or squat in any available private or public physical space. The generic term 'slums' is interchangeably used for these different housing strategies of the poor resulting in the distinguishing characteristics of these strategies being lost [34]. The challenges

of accessing rental accommodation in a context where private ‘shylock’ landlords and caretakers—informal estate agents—rule the market are many. Rental accommodation remains in short supply due to lack of financial support either from the public or private sector and sometimes due to rent control laws. Rent control laws discourage present providers from further investing in new or maintaining properties [35–37]. This causes a shortage of rental accommodation relative to demand. Many landlords who are bent on buying a new land or continue incremental construction of another building for rent sometimes aided by the estate agents who may have their own objective of maximising returns through legal and illegal commissions ask for advance of 1 year or more yearly rent. This makes it very difficult for low-income people to put together the rent since it amounts to many months of income assuming there are no necessary expenditures like food for the family, transportation, education and health costs, among others. In a case study, those that cross this hurdle in Ghana were found to do so ‘by the Grace of God’, friend and family support considering their irregular income that makes it difficult to pay monthly rent [4]. In another case study in Nigeria deploying multidimensional explanations of Lefebvre’s theory of space describes how indigenous knowledge, residential history, culture of home ownership in the fatherland, motivation to be a landlord, provide for the family and be self-actualised were implicated when low-income people utilised multiple resources to negotiate housing from the context of Ibadan, Nigeria [31]. The motivation to have self-owned housing by the low income is high in the developing world since it is sometimes seen as a cultural imperative by some ethnic groups, especially with high rental, food and infrastructure costs coupled with generally expensive cost of living in the urban areas. For example, the Yorubas of Western Nigeria believe that if you simply soak cassava flour in cold water and eat in the corner of your own house, anybody can be made to believe the meal was an international cuisine or delicacy.

If renting is a tough task for low-income people, home ownership is more difficult. Public sector provision is negligible, mortgage system is either non-existent, non-functional or not realistic because of high interest rates due to the value of the local currency and other distortions in national economies. Also, only people in the public and organised private sector can meet the administrative requirements and the conditionalities for the mortgage. In addition, the low-income people that lack collateral in the formal sense and ability to follow up on the sometimes-cumbersome administrative processes do not qualify for other formal financing options like from commercial banks and similar agencies. Designers of low-income housing need to invent or reinvent their role in low-income housing provision to propose appropriate solutions [38]. Whereas public and private sector low-income or affordable housing in Nigeria is the nuclear, single-family 2- or 3-bedroom apartment, most low-income people actually build the rooming house. The typical house in a case study in Nigeria is six-room (41.1%) and eight-room (38.2%) rectangular, one-level house (90.1%) with shared bathroom, toilet and cooking spaces grouped together at the back. This typology is a product of multiple considerations including their residential history [38]. The modal group (29.8%) started construction the same year land was bought and majority (61.5%) started using the house within 3 years of starting construction with the mean duration being 4.62 years. The typology built is a transformation of the Yoruba vernacular house as described by earlier authors [39].

Generally, the middle- and high-income people in the case of Nigeria have since learnt that if you want to own a house you may have to do it through the private sector since the private sector produces 90% of housing [40]. The person will search for land through individual and family network depending on income, desired location and taste considering job location of the breadwinners of the family, the

children's school and the proposed location of retirement. The house is also planned to be self-sustaining in infrastructure—water supply, power supply, sewage and waste disposal. The overall financial demand makes income the overriding determinant of homeownership and the level of housing infrastructure.

The big question to be answered is: if the middle- and high-income groups are finding it difficult to access housing, how much more difficult can it be for the different categories of low-income people? To attempt a workable housing strategy for low-income people, how members of this group attained success in this regard in different contexts needs to be understood.

Whether owned or rental mode of tenure, the informal sector remains the most prominent housing provider in sub-Saharan Africa. In the case of Brazil and India, even the housing-enabling strategies and government provision are shrouded in misconceptions and a trial and error process. Debt management and structural adjustment programmes are part of the many challenges obscuring low-income housing policies in the Global South [15]. These misconceptions include that poor people need modern finished homes; more emphasis on the national economy boosting potential of housing construction and market; illusion that a conducive environment for private sector absorbing housing poverty in the housing market is in place and that there is sufficient public and civic participation in planning and decision making in the housing process. In the midst of these misconceptions in public authorities and private institutions housing provision, low-income people have been engaging the system and self-providing [41]. The concept of social totality explains how low-income people succeed in negotiating housing from the societal context.

## **5. The concept of social totality**

Social totality as a concept emanates from the critical theory idea that social issues should not be isolated from the socio-historical processes and developments in the society, especially as a critique of capitalism now branded neoliberalism. It advocates that any attempt to explain and understand social phenomenon needs a broad theoretical framework that allows all social issues to be examined for analysis and critique. The Hegelian-Marxian concept of totality is often antagonised with its economic and political critic of capitalism as an exploitative and oppressive system to the working class that benefits only the rich without appreciating the merits of freedom and reward for innovation and creativity [35].

It is possible to analyse the different ways 'totality' is used in different contexts by critical theorists. In the critique of production processes in the capitalist political economy, 'totality' refers to the structure of the society and the economy that governs other aspects of social life. In the same vein, totality refers to the diachronic or historical perspective, which describes historical conditions before the present capitalist society and projected growth of capitalism in different contexts and possible indices for transition to socialism [42]. Totality allows theory and practice to dig deep beyond how social issues appear to different viewers into the disconnections and divisions in viewpoints within and without the issue to apprehend the reality. Totality is the avenue to comprehend reality as an interrelated whole to avoid partial and fragmented views of reality [43].

Overall, the whole idea is to avoid explanations that focus only on economic terms but trace linkages with the social, political, cultural and psychic in ways that dwarf the boundaries of knowledge reproduced by disciplinary fragmentation. As aptly put by Kellner, the implication of totality in critical theory to social theory is that,

*‘Social theory therefore involves construction of a model of the current society and a demonstration of the fundamental connections—as well as of the contradictions and conflicts—among the various domains of the current social system. Consequently, critical theory provides analyses of a mediated social totality that describe various relations among spheres of reality, rather than reducing all of society to the dynamics of the economy’ [42].*

Lefebvre’s theory of space is one of such social theories that believes in the inter-relatedness of issues and the non-fragmentary approach to analysis of social issues including housing [44].

## **6. Lefebvre, social totality and housing**

In Marxian analysis, the housing crisis emanates from the ‘capital logic’ that the state has competing problems deserving state resources so much that each need should be satisfied in a market approach in an environment enabled by government to allow private enterprise to flourish.

Lefebvre does not believe in the fragmentation of knowledge or disciplines in looking at social problems. Specialised categories of economics, philosophy, architecture, sociology, psychology, planning or history cannot confine totality of knowledge within its boundaries since totality is fragmented. The human beings that make up the society are in income classes with divisions in each class, the government and institutions are hierarchical and relative to housing there is public sector, private sector and partnerships between them. The real sector in informal housing can actually be described as non-public, non-private since it sometimes operates independently of both. Totality is in an unending transition with every aspect of life related to the total character of reality [45]. Many aspects of Lefebvre’s theory of production of space have been thrown at housing with various interpretations, concepts and future research problems emanating. The contribution of Turner to informal development theory, sustainable development, participatory housing and architecture can be summarised by the title of his academic publications—‘Freedom to Build’ and ‘Housing by People’. Also, Turner’s challenge of assumptions of public authorities on control and social hierarchy at local and national levels is based on the dual questions ‘who decides and who provides’. Turner’s spontaneous housing advocacy and Lefebvre’s all-embracing ‘spatial appropriation of autogestion’ gives an imperative to explore alternative relations between architectural practices, social relationships and global inequality [46]. Low-income housing provision and strategy can benefit a lot from this proposition.

Also, every aspect of modern life is in a crisis of change and transitions, in all sectors, which are all interrelated. In fact, crisis is both total and permanent [47]. Perhaps if low-income housing is defined as a crisis in the developing world like terrorism, natural disasters and climate change, more strategies that are people-centred would have come up. Production is reconceptualised beyond economics to include the built environment, artistic forms and the social relations of production in Lefebvre’s conception of space. Abstract economic laws and social structures alone cannot explain production without human agency and human activities cannot be adduced to causes [48, 49]. The natural environment is slowly but surely converted by human beings to the built environment which includes housing and social relations is involved. Lefebvre provides explanations of how the built environment as a portion of space is produced by human agency and the social forces as social space—where space is both lived and produced [49, 50]. Housing as a substantial part of the built environment is therefore socially produced. Also, economic

exclusion of low-income people is insufficient to understand the difficulty in accessing housing. The multidimensional exclusion can only be apprehended by considering social, economic, political, cultural, technological and financial issues, the relations between them and other emerging forces in the societal context. Therefore, to understand the problems of low-income housing access and negotiated production by successful low-income people, a social totality concept is required.

This chapter introduces a new perspective developed from Lefebvre's social theory of space in seeing housing as being socially produced in different contexts and needing a social totality concept to analyse and synthesise strategies that can guide people-centred solutions to low-income housing crisis in the developing world.

## **7. The way forward for housing strategies in the developing world**

The prevailing idea is that adopting a variety of housing strategies is needed in the developing world to overcome the housing problem. However, these strategies should emanate from an understanding of the real housing need and the people's process as constrained by factors in the social context. For example, it was observed that China's urban housing policy is deficient in not assisting the rural to urban migrants who mostly live in slums though the central government is embarking on large-scale projects to house them. It was suggested that market-housing programmes such as enabling or self-help strategies, land reform and micro finance will have to be adapted to the Chinese context rather than direct comparison with similarly transitioning European countries since the context is different [51]. Context has long been established as critical to housing strategy and it is even more important in countries of the developing world where most housing is provided by the people with little or no support from government at all levels.

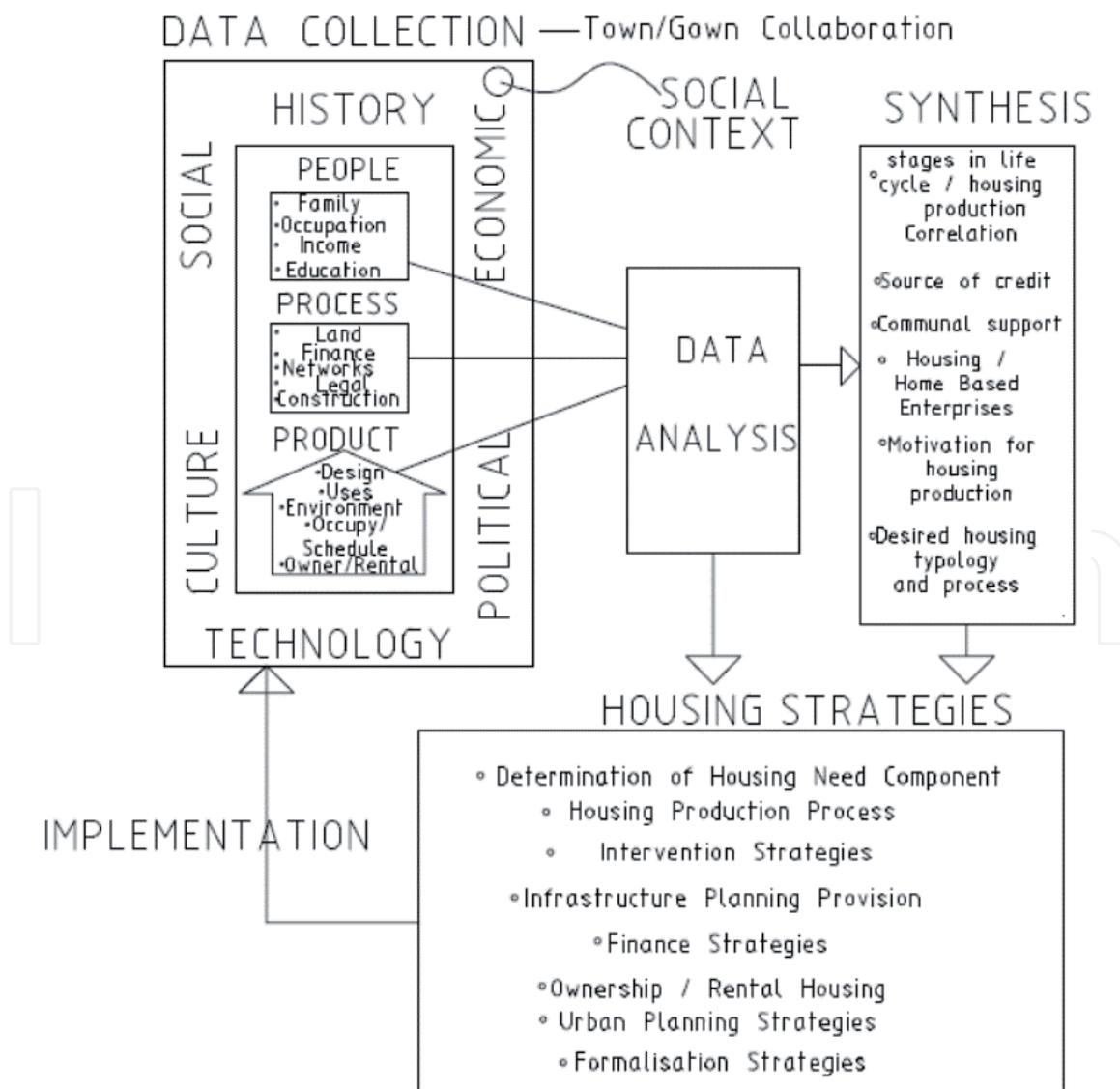
Understanding of specific locations, the low-income people's behaviour, priorities and housing standards and the informal housing process and success rate of policies on ground give better information than aggregate conditions given by UN-Habitat [8]. The World Bank's intention of building on the strength of the informal sector by the aided self-help projects of the 1950s and the sites-and-services schemes with upgrading schemes of the 1970s should have been preceded by social totality studies in different countries with the low-income people's housing process and product at the centre of it. A demand-driven housing strategy approach to prevent wrongly targeted and sometimes abandoned or uninhabited housing supply will reduce the housing crisis in the developing world. Also, there is an existing structure of housing provision that can be restructured by studying the constraints beyond identifying and addressing the supply and demand constraints and designing affordable housing markets. While policies try to address core economic principles with institutionally based market-enabling efforts, rules and procedures, they fail because actors and informal institutions in housing provision are not fully brought into view [3].

The social totality approach includes identifying low-income people who already initiated housing production, especially after acquiring land, started a foundation and belong to a community or home-based organisation. For example, in a Nigerian case study, the most difficult stages in the housing production process are land acquisition, foundation laying and roofing [26]. After overcoming the first two, low-income people that belong to home town organisations, community groups, skilled workers guild or union, trader's association and similar recognisable local organisations or cooperatives should be able to access a consolidated revolving

credit. Their property, whatever state it is, and the local organisation or cooperative they belong to will be collateral for the credit. These same local organisations are well recognised by politicians during electioneering campaigns, especially close to election time. When the election is over and they are in political position and it is time to implement promises in their manifesto, they forget these organisations they exploited just to achieve their own end of winning elections.

This necessitates contextual studies working backwards from data collection on the field to data analysis in the administrative and academic offices before planning and housing strategies can evolve from the synthesis of analysed information. Planning and housing strategies are then implemented on the field and the cycle starts all over again as shown in **Figure 1**. This can only be possible with town and gown collaboration in the developing countries. Many disciplines in the design, planning and environmental field rarely collaborate on academics in the developing world and the schism between theory and practice is even more. Academics in educational institutions and practitioners on the field and in public institutions and authorities have to work together in this cyclic process for workable low-income housing strategies to continuously evolve until the situation improves.

The enabling approach as presently operated is focused on the housing market, especially the private sector, to deliver houses and make positive contribution to the economy at different levels. This approach has to be redirected at individuals



**Figure 1.**  
*A cyclic people-centred housing strategy framework.*

and families that need housing and their social profile in relation to actions already initiated to actualise housing desire. In the interim, it will be beneficial to do a comprehensive survey of rapidly growing and developing outskirts and suburb of cities. This means working backwards from the field to devising strategies and policies to aid the self-producers of housing and master plan these newly developing areas in ways of reintegrating them to city, regional or national comprehensive plans. In places where the people are building houses on cheap land on the outskirts, government should acquire land for public housing and map out future light industrial areas and other uses like educational, commercial, health and recreational spaces since housing problem is solved individually in these contexts. The resources to execute sites-and-services schemes is rarely available and, if executed, results in over valuing of land beyond the reach of the low income. In practice, cheaper land beyond the sites-and-services scheme is usually the next target of the poor resulting in rapid expansion of low-density cities. Also, the rural and urban areas in these cities are socially interconnected—economically, financially, politically, culturally and technologically. The housing environment on the outskirts has houses belonging to different income groups in an indistinctive way but predominantly to low-income people. Therefore, housing solution should not be seen in isolation of other aspects of development to ensure urban sustainability. Academics and researchers are in a position to bring to the fore negative effects of neoliberal housing processes on the society and policies with class interest through people's perspectives and collaborate with community groups to negotiate better alternative strategies [52].

As shown in **Figure 1**, researchers and public administrators will collaborate in collecting data about family size and composition, occupation, income, education level, residential history and other socio-economic characteristics of the low-income people in rapidly developing outskirts of the city. Data will be collected on the housing process starting from how the land was acquired, the legalisation process, the construction process, who are the actors and participants in the process and how much support they enjoyed from their networks and community. In such informal developments, the houses will be in different stages of completion. The location and environment have to be studied. Data will be collected on the design type of houses, the uses accommodated, the completion and occupying schedule and whether it is occupied by the owner family with or without renters. This list of data needed is not exhaustive depending on the context. These data will be collected simultaneously with information on the history, social, economic, political, cultural and technological situation of the immediate local context and the overall context of the country.

These data will be subjected to univariate, bivariate and multivariate analyses to synthesise information on motivation for housing production, desired housing typologies and process, stages in life cycle and housing production correlation. Other synthesised information will include sources of credit commonly utilised and corresponding modes of collateral security, the communal support the people enjoy including indigenous organisations, the common home-based enterprises, the indigenous or local knowledge in the process and other unexpected information not envisaged that will be useful in formulating housing strategies.

Housing strategies that will emanate from this synthesis will include determination of housing need components, intervention strategies after defining the people that really need housing, what they need, why they need it and their preferred process. Others include finance strategies, urban planning and administration strategies, the meeting and departure points of the informal and formal processes and formalisation strategies that may facilitate equitable housing provision and overall development.

These housing, urban planning and development strategies are implemented and the whole cycle is repeated to review, update, improve and alleviate the housing crisis in these developing countries. Fresh public, private and public-private collaboration housing strategies can evolve independently from better studies and cyclic implementation of this people-centred housing strategy framework after a few cycles in the same location or cycles in different local contexts of the same country.

## 8. Conclusion

This chapter has highlighted the crisis level of housing shortfall in the developing world, especially concerning low-income people. It took a panoramic view of housing strategies implemented in these countries, evaluated them and pointed to why there is marginal success of internationally backed national housing strategies compared to people's negotiated self-produced housing. The chapter proposes a people-centred approach and a cyclic people-centred housing strategy framework based on the social totality concept of Lefebvre's theory of space. The implementation of the framework needs town and gown collaboration of researchers and professionals in academics, private and public sectors. The cycle starts from collecting data about the people, the process and the houses produced by people and the social, economic, political, cultural and technological characteristics of the immediate local and larger national context. This information is analysed and synthesised to discover people, housing production, housing process, housing uses and typologies, sources of finance, community support, motivation and life cycle correlates. These correlates are critical to deriving housing strategies in defining who needs housing, for what purpose or purposes and when it is needed. It also helps to arrive at appropriate intervention strategies for the process, finance, urban and infrastructure planning and formalisation in ways that will positively affect housing solutions and overall development.

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