

CITIES, POVERTY AND SLUMS¹

Learning from the poor about habitat management

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INTRODUCTION

Urban policies of the developing countries face a major challenge when trying to alleviate poverty and habitat precariousness in our cities. Many international meetings are organized to discuss the dimensions, characteristics and probable causes of the critical conditions in which so many people live beyond margins of the opportunities offered by urban centers to the rest of their inhabitants. Multinational organizations, agencies for development cooperation, governments, local authorities and professional experts work out proposals to face this situation and permanently explore new strategies to increase their effectiveness and efficiency. All these initiatives usually provide valuable information to advance towards more equitable cities in the developing world.

But we know little about the progress achieved by the people who suffer the urban inequalities- the urban poor and slum dwellers- based on their unyielding effort to improve their homes and neighborhoods, even if resources are scarce and the city does not provide many possibilities for them to move on. Sometimes they gain experience on a case by case basis, but we also can find more structured approaches and strategies learned and shared by larger groups. The practical knowledge, skills and resources accumulated by the urban poor, while improving their shelter and communities, suggest that we could re-assess some criteria implied in the conventional approach to human settlements and add new perspectives and instruments to our urban and housing programs.

Based on our work with communities in slums of Africa, Asia and Latin America, we will discuss ten issues that seem relevant to incorporate the lessons learned by the poor to the task of building better cities in our countries.

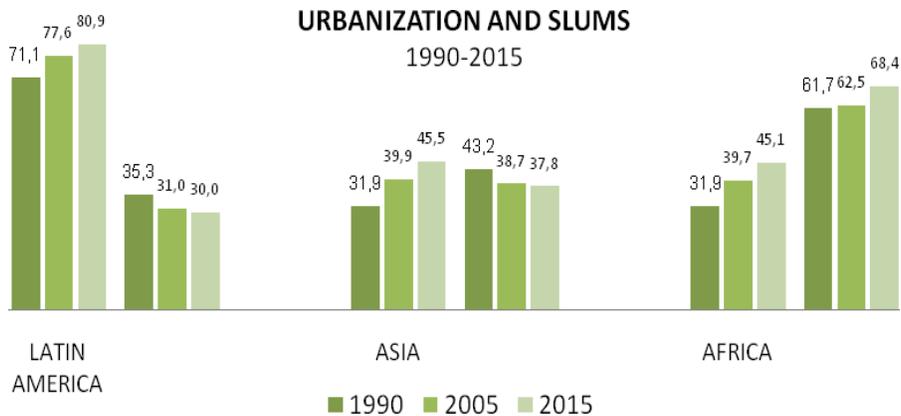
1 ¿Are the poor doing right when moving into cities?

Accelerated urbanization which prevails in the developing world causes an explosive growth of the population in cities.³ An important part of this urban population is poor and/or lives in slums. It seems to be an accepted assumption that this extended urban poverty is caused by the fact that the rural poor move to urban centers where it would be even more difficult to survive. That is why in many countries rural development programs are implemented to retain the poor in their homeland and prevent migration. Without diminishing the importance of such programs we must recognize that they have a weak impact to slow down urbanization in our part of the world. The poor insist in settling in urban centers, preferably in major cities. They do not seem to be afraid of the image of cities where poverty prevails and housing conditions are bad. More than that, they do not believe that the struggle to overcome poverty will be harder and more painful in these cities than it was in the countryside. On the contrary, they come to the cities with hope and conviction that here it is possible for them to progress. And if we look at statistics, we must agree that they are right. In most countries the proportion of poor households is bigger in rural than in urban sectors, and it is less probable to be poor and live in a shack if you are living in a big city than in a smaller one.

¹ Based on the article "CIUDAD, POBREZA, TUGURIO -Aportes de los pobres a la construcción del hábitat popular" (in Spanish) presented by the author at the Seminar: "Semana Internacional de Investigación", Facultad de Arquitectura y Urbanismo, Universidad Central de Venezuela, Caracas, in September 2008

² SELAVIP- Latin American, African y Asian Social Housing Service- is a private Foundation supporting housing projects for the poorest of poor in cities of the developing world.

³ Urban population increased from 1,5 billion in 1990 to about 2,3 billion in 2005 and will reach 3 billion in 2015. In Latin America, around 1960 the urban population already represented more than 50% of all inhabitants. Today 8 out of 10 Latin Americans live in cities. In the other two continents the urban population will equal the rural population during the next decade and will continue increasing its relative importance after that.



Urbanization had a positive impact on the evolution of poverty and housing conditions at least in two continents. When Latin American and Asian countries become more urban the proportion of people living in slums and in poverty decreases.⁴ The so-called "urbanization of poverty" which refers to an increase of poor population in cities does not mean - at

least in these 2 continents- that cities are to blame for the growth of poverty but that national poverty is concentrating in urban areas. Accumulation of needs and problems in the city causes big social, political and urban problems but it also provides advantages, for we can supply more urban goods and services at a massive scale and lower costs than if the poor are scattered in rural areas. As we can learn from Asian cities, urbanization of poverty also gives the poor more political presence and a potential to organize and fight together for a better quality of life.

2 ¿Absorption or compensated articulation?

The poor have been historically excluded from regular access to urban land, so they are mostly confined to the outskirts of cities or have to occupy vacant residual areas which are not attractive to higher income sectors, such as those exposed to natural disasters or bad environmental conditions like dumpsites or sewage disposal. In most cities we can identify two types of urban spaces with very different characteristics: the formal city occupied by middle and high income groups, and the informal city where the poor live.⁵ Because of its early urbanization Latin America perhaps has the most accentuated urban segregation in the developing world, but in Asian and African cities also this fact is increasing the critical and painful distance - both social and physical-between rich and poor, expressed by enormous inequalities related to housing, urban services, infrastructure and job opportunities.

The poor fight as hard as they can to move into the cities or to prevent being evicted when they occupy central locations. Most mobilization processes begin when they are threatened to be eradicated from areas where they can easily access services and jobs. They want to belong to the city, but in a different way to what urban policies try to do to diminish segregation. Until now, public efforts focus on absorbing the poor into the conventional city by replacing their informal settlements by social housing built in a similar way to the houses of the formal world - sometimes more a "visual" arrangement than real inclusion. But for poor communities it is not only a matter of leaving all behind and becoming part of the "modern city" of the rich. In Latin America, and even more so in Asia and Africa, where poor from different ethnic, religious and cultural origins have settled in the urban centers, being assimilated to the homogeneous city of the rich could imply losing valuable attributes of their habitat and life styles, and possibly has a poor chance to succeed .

⁴ The situation differs for Africa when compared to Latin America and Asia. Trends and projections show that - at least until now- urbanization is accompanied by reduction of slum population. Fast growing African cities are not capable, by now, to offer their predominantly poor inhabitants better shelter than slums and precarious or non existent basic services.

⁵ In Latin American cities and others in Asia and Africa this pattern has recently evolved into a more complex fragmentation of the urban fabric where "first class" citizen and "second class" population live physically closer but social distances between them remain the same or have grown.

Community organizations are very conscious of the critical problems and shortages that negatively affect their quality of life and demand that they are addressed as soon as possible. But their vision of belonging to the city has to do more with building links with other groups of citizens to articulate in a way that preserves their identity and eliminates discrimination and mistrust. Advancing towards urban equity should happen with respect for their diversity and particular styles of individual, family and community lives.

3 ¿Do housing policies work for the poorest?

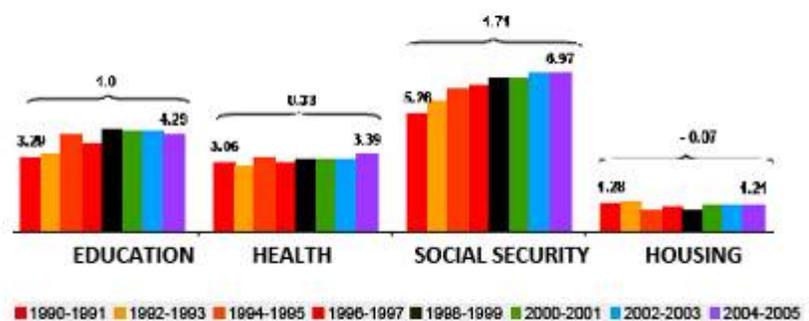
Experience has shown to the poor that their housing problems will not be solved in time by policies and programs that focus on building new houses. They know the limitations of these approaches and suffer their results.

In Latin America most countries have specialized public agencies theoretically responsible for providing social housing to the poor. But the fact is that their work has been limited by too rigid approaches and scarce resources. Only a small part of the regional public social expenditure is oriented to the housing sector and the available resources vary from year to year, reflecting that this is a sector of less importance when other budgetary priorities appear.⁶

If we also consider that housing programs prefer to build a limited quantity of houses of better quality than to adopt realistic standards that could favor more families in urgent need, then it is evident that the limited supply does not help much to overcome the big housing deficit that is accumulating. About 40 million urban families in all three continents were roofless at the beginning of this decade, forced to live in the open or doubling up with relatives and friends in overcrowded conditions and promiscuity. To this immediate housing shortage we have to add replacement needs for houses destroyed by disasters and conflicts and the demand of shelter for displaced families and new families that are formed each year. That is why the poor would prefer that housing policies recognize that this challenge of providing a roof for so many homeless families can only be faced by using affordable standards and building "less for more" to shorten their times of waiting and suffering.

Housing polices struggle to gradually reduce the housing deficit by improving their effectiveness to reach the poor. A permanent problem is to prevent that families with better incomes benefit from resources targeted to house the most vulnerable sectors. Efforts were made in past decades in Latin America to increase social effectiveness by replacing "blanket subsidies" to the supply sector by other subsidies that go directly to the population needing a house. These adjustments were sometimes successful but also brought along new problems. During the first years of implementation housing production for the poor was severely reduced, so the shortage increased for these families. In some countries the new subsidy approach contributed to a distorted vision - both by society in general and by the poor specifically - about the standards that are possible to obtain with the subsidy programs. Promises given by governments that subsidies will make it possible for them to obtain "good" conventional houses discredited more realistic alternatives - incremental housing, self help, etc., thus slowing down the powerful process of self production of habitat that had been so important before.

PUBLIC SOCIAL EXPENDITURE BY SECTORES IN LATIN AMERICA & THE CARIBBEAN 21 COUNTRIES, % OF GIP



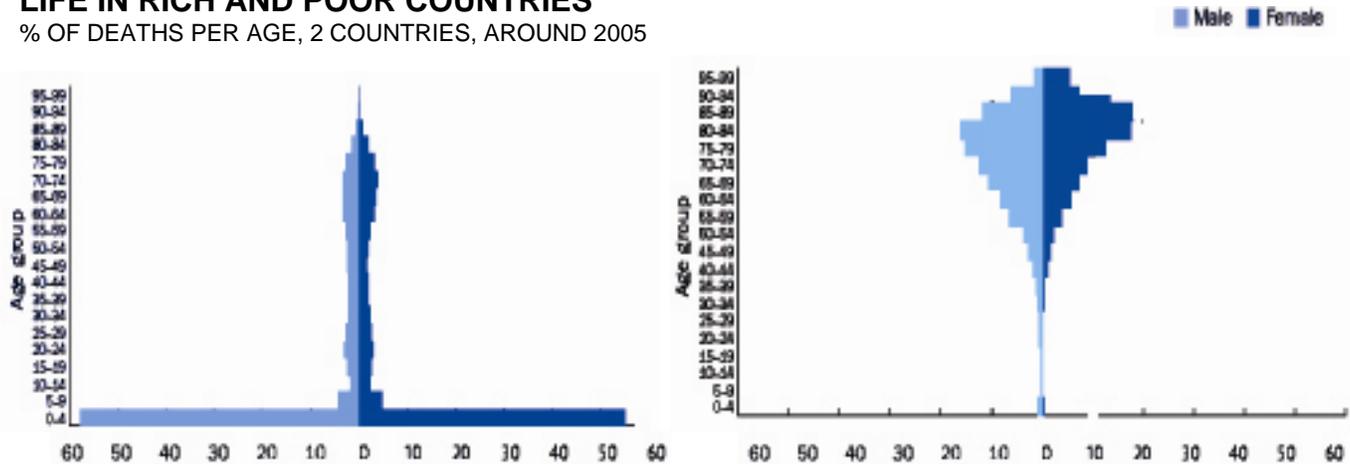
Source: Social Panorama of Latin America and the Caribbean, 2007; ECLAC- UN

⁶ Public expenditure for housing represents 1,2% of IGP of 21 Latin American countries, compared with 4,3% for education 3,4% for Health and 7% for social security & assistance. The increase of PSE starting in the nineties has not favored the housing sector, and the percentage tends to decrease.

Waiting a long time for a better home can be painful and risky for the poor, for they face many hazards and may live a shorter life than the rich.⁷ The assumption that they will obtain better quality in less time if they go to the market and buy a house built by professionals with their subsidies needs to be looked at in the light of experience. On one side, the limited resources available to provide sufficient subsidies imply long periods of waiting for the families in need until they can actually access a house, or never succeed to have it. On the other side, social housing programs meant to reach the very poor have little options but to build on distant locations where the land is not so expensive - causing more segregation- or lowering standards to levels below the quality people could build by themselves.

LIFE IN RICH AND POOR COUNTRIES

% OF DEATHS PER AGE, 2 COUNTRIES, AROUND 2005



SIERRA LEONE

DENMARK

SOURCE: WORLD BANK 2006

4 Slums ¿a problem or a solution?

Noticing that public policies are not capable of providing realistic solutions to their pressing needs, the urban poor settle down where and how they can, in an illegal and precarious manner, on land that is prone to flooding or mudslides, in overcrowded houses and neighborhoods. For them a slum is not necessarily a problem, but can be a way to access land and housing in a context where they have no other choice.

Authorities react in different forms when confronted with the relentless decision of the poor to build their settlements. They can simply ignore the existence of slums or tolerate them as a minor evil when considering the weakness of official policies. Frequently they organize or allow evictions that can reach high levels of violence and cruelty. On the contrary, initiatives to improve and legalize these informal settlements are rare, and even when they exist, their scale is insufficient to deal with massive informality. That is why some professionals who work with the poor sustain that in present urban and political conditions, only slums will be able to provide enough houses to the poor, and that we will need even more slums, but slums with a great potential to progress so their inhabitants can move out of poverty in the next 15 or 20 years.⁸

If housing policies would accept the challenge of collaborating with the poor to achieve a gradual improvement of slums instead of being obsessed to wipe them off the urban scene they should dramatically scale up the existing programs on the field. They would also need to acquire new

⁷ A child born in Sierra Leone, Africa, has a high probability to die before 5 years of age; a child born in the developed world will probably live more than 78 years.

⁸ More about this approach to slums in Hasan, Arif (2003) "Why do we need more slums in Asia?" Asian Coalition for Housing Rights, www.achr.net/arif_hasn1.htm

skills to implement interventions more complex and diverse than massive production of standard social houses, and learn to articulate initiatives in different sectors and levels. Maybe the biggest challenge will be to accept that to upgrade slums their inhabitants cannot be considered only as beneficiaries, but as relevant actors who also have a voice based on their priorities about investments and activities that should be implemented.

Slums in the highly urbanized Latin American region have special characteristics when compared with those existing in other regions. Here the coincidence of slum and precariousness is not so clear any more: not all slum dwellers live in precarious conditions, and not all critical housing problems are concentrated in informal settlements. Social housing projects built in the past with low standards and no maintenance reached critical levels of deterioration. On the other hand, old slums have consolidated as their inhabitants invested in their homes and environment, and the city offered better opportunities, and are now good middle class neighborhoods. In many cities the worst housing problems are no longer concentrated in slums but scattered all around the city⁹ so programs to help the poor to improve their housing conditions need to deal not only with slums but also with many other housing problems and shortages.

5 Products or processes?

The historical background of the housing sector, the type of professionals who work in the area and the interests vested in the building industry contribute to the fact that the housing sector is strongly biased towards housing as a "product". Public and private agencies show little concern about the housing "process" which is so important in the strategies that the poor and their organizations apply to access shelter. The approach centered on measurable results and delivery of housing units solved many housing needs, but failed to generate sustainable processes that enable communities to develop their habitat with autonomy. On the other hand, housing programs implemented by other entities - mostly NGOs and CBOs¹⁰ supported by international cooperation - emphasize processes, but have not reached a significant scale to become viable alternatives to product-centered public programs. International and national entities also promote movements and campaigns in the context of economic, social and cultural rights to create conscience about the right of the poor and vulnerable to own land and housing and to be part of cities. They have succeeded in introducing these issues in the public debate and even in the laws and constitutional bases of many countries, but until now the practical results for the urban poor - in terms of stopping evictions or capturing more resources to house the homeless- have been discrete. Experience seems to show that initiatives oriented exclusively to processes may have mobilizing effects for some time, but they can weaken or die if they do not produce measurable, concrete results for the poor families.

To be effective, should we decide between housing policies centered on the delivery of products and others that promote processes? We have learned that for those who suffer each day critical housing needs this distinction between both approaches is not so important. To address homelessness, precariousness or insecurity of tenure, sometimes it is better to start fighting to obtain very concrete things - a piece of land, an incremental unit or basic services. If the problem is a threat of eviction it can be more effective to organize the community, learn about negotiations skills or publicly demand urban rights. The poor have learned very well how to combine initiatives to obtain products and nurture processes. But they also know that if it is more effective to start with a "delivery oriented" action they should keep in mind that this can also promote a sustainable processes, and that a

⁹ At the beginning of this decade 26% of the urban poor in Latin America had no housing problems at all, and only 10% lived in very precarious shelters, considering 14 countries of the region. More information can be found in Mac Donald, Joan & Marinella Mazzei (2004), "Poverty and precariousness in the cities of Latin America and the Caribbean. Statistical compendium" in " Pobreza y precariedad del hábitat en ciudades de América Latina y el Caribe"; Serie Manuales, División de Desarrollo Sostenible y Asentamientos Humanos, Comisión Económica y Social para América Latina y El Caribe (CEPAL), United Nations.

¹⁰ NGO: Non governmental organization; CBO: Community based organization

"process oriented" attitude will be more powerful if it achieves not only to empower the community but should also solve effectively the problems that motivated this process.

6 A product that helps the poor

While working side by side with the poor you can also learn to recognize attributes that a housing product should have to shelter the poorest of the poor. A Chilean product which has proved to be successful is the "*mediagua*"¹¹ which an organization called "Hogar de Cristo" fabricates since the late 1950s¹². The program explicitly recognizes that a problem as massive and urgent as homelessness of the poor can only be alleviated by accepting that for them "to access a very basic shelter now is better than to receive a very good house in 10 years".¹³ That is why the option was to provide a very simple structure that costs about US\$ 450. Industrialized mass production of components makes it possible to deliver around 300 housing units per day if extreme social emergency demands it.



Another important characteristic of the program is that it does not replace the capacities and contributions of the family to the housing process, but recognizes and promotes them by providing only those components that the families cannot afford because of their low income - the "hardware". But they remain in charge of all other tasks that require their efforts, ideas, labor, organization skills, like obtaining a piece of land, leveling the site, transporting and assembling the panels and roof, etc. The package of

panels and additional building material is relatively light (between 400 and 600 kg) and can be transported by the family from the industry to the site with a horse-cart or a small vehicle. The assembly is completed in a few hours with the help of a neighbor or relative. The *mediagua*, makes it possible for the poor not to have to rely on institutions, professional or complex administrative processes to get a roof over their heads the moment they need it.

The program conceptually separates the provision of housing from the requisite to own a lot, in order to assist the poorest of poor in an effective and timely way. A home that can be moved, taken apart and set up somewhere else may be the only alternative to solve a critical housing problem for a family that does not have a piece of land yet, and gain some time and strength to fight for a permanent house later on. In other cases, families have invaded land and need to consolidate their occupation. With a *mediagua* assembled in the silence of the night they can initiate a process that eventually will lead to a permanent settlement.

A program like this is criticized from the most diverse angles. Such a basic shelter does not seem acceptable to governments, politicians, businessmen, academics and professionals of the building sector. It does not comply with the requirements posed by urban planning and construction codes that are often imported from the developed world. It is necessary to operate outside the formal circuit of the construction industry and to face many problems and criticism regarding the "ethical" acceptability of

¹¹ *Mediagua* is a wooden basic minimal housing unit.

¹² "Fundación de Vivienda Hogar de Cristo" delivers the components to build a *mediagua* to extremely poor families since 1958. Considering how many members integrate the family, the *mediagua* can be one room (3 x 3 m) or 2 rooms (6 x 3 m). Depending on the size, 4 or 6 panels are provided, along with zinc roofing, one door and 2 windows. About 450.000 housing units have been delivered by now, representing 7.9 million sq.m.

¹³ Opinion of Fr. Josse van der Rest s.j, Founder of SELAVIP and Chaplain of "Fundación de Viviendas Hogar de Cristo". The work of SELAVIP is inspired by this statement.

the *mediagua*.¹⁴ However, these modest units played an important role in Chile when an acute housing shortage forced thousands of families to move in with other relatives and friends as "*allegados*"¹⁵. Having a "*mediagua*" in the backyard of their hosts made it possible to avoid acute overcrowding and promiscuity and to gain some privacy for the families to survive. The concept of "affordable house" as opposed to that of a "decent house" that may never arrive is difficult to accept for those who already live in permanent housing, but is accepted by those living in extreme poverty as a realistic solution. With technologies and designs that respond to local conditions, the concept of the "*mediagua*" is gradually being accepted by the poor in other countries in Asia, Africa and Latin America.

The experience described above shows that there are no plausible excuses to deny access to basic shelter now to the homeless poor in our cities. It is feasible to produce components at reasonable cost to solve the backlog, and the families are capable of taking the process from there on. However, it should be recognized that the main obstacle they face is not so much the lack of housing but their exclusion from access to urban land. Some important efforts have been made by governments in this area to anticipate the formation of spontaneous settlements. It takes less resources and efforts to service and regularize a settlement that was planned in time and located in an adequate way to favor its potential as a functional urban area, than to regularize a slum. But still, programs that provide land or sites and services are not very popular among those who operate in the real estate market, for they prefer to save this land for more profitable uses. Conventional social housing policies also disregard this alternative with the argument that it is not fair to give the poor only a piece of land instead of a solid house. However, most urban poor understand that if they can access a site they will be able to build their houses in the future. Therefore their first priority generally is to obtain land or secure the land they are already occupying, in spite of all the restrictions and harassment coming from the market forces, authorities and professional planners.

7 The advantage of being so many

About one half of the world's urban population and most urban poor and slum dwellers live in Asian cities. It seems a paradox that in this continent the huge deficits accumulated in these urban centers have become the main power source for innovative responses to the problems of the urban poor. To deal with social and urban problems that affect so many thousands of poor people may be a problem for city governments, but in some countries the poor managed to turn their massive presence into a potential to progress. Instead of succumbing to the critical situation they are facing, they organize and then associate their organizations at a national and international level until they become a political power that is respected by the official sector. They use this power to press, negotiate and build partnerships with public and private actors to influence urban development to their favor, mitigate evictions and consolidate their slums. In turn, the municipalities and governments understand the benefits of working with these strong organizations by implementing large scale interventions and using participatory strategies that reduce their costs. A great lesson that we can learn from the Asian experience is that the urban poor can become effective and influential actors in the city if they use the massive scale of their organizations not only to assert their rights but also to accumulate resources and ideas to solve their problems.

The experience of community organization of the urban poor in Asia could be very useful in Latin America, where the popular movements tend to scatter around specific and localized goals. This weakens their ability to influence urban dynamics.

¹⁴ The precarious look of the *mediagua* makes it easier for authorities and experts to accept it for they do not even consider it a basic shelter. It also does not free governments from the responsibility of providing a decent house to the family; on the contrary, it is a way of pressing authorities to replace this "ugly" shelter as soon as possible. Meanwhile the urban poor consider it a first step in a process that will conclude many years from now.

¹⁵ "*Allegado*" is used in Chile to describe homeless families or persons that have to share the houses of other families, who can be relatives, friends or neighbors. Many "*allegados*" are allowed by the homeowners to build their "*mediaguas*" in the backyard of their site, thereby gaining some privacy which is essential to survive as a family.

8 Partnership vs. confrontation

Another problem with many Latin American organizations is that they center their energy primarily on confronting the system and pressing for solutions to their problems from outside. They are not so willing to accumulate resources or to associate with the public and private sector in joint programs. But people's movements in Asia show that more can be achieved on issues like land security, consolidation of informal settlements, affordable housing standards and access to services by an open attitude to partnership than by confrontation. On the other hand, public housing and urban policies in our region on the other hand are indifferent or even reluctant about the possibility of working with the poor. They prefer to avoid confrontation and fear that including them as partners will only bring more problems. The Asian experience shows that it is possible to obtain more benefits than problems if a constructive dialogue between the popular movements, private and public sector replaces confrontation as the main strategy to improve the habitat of the poor.

This is evident when dealing with evictions. Poor families treasure a good location that makes it possible to access urban services and job opportunities without spending too much time or money on public transport. They are willing to compromise residential safety and housing quality to obtain or maintain a good accessibility. But even the poor who are living for many years in central areas have a difficult time to remain there as the market forces that shape and extend the city push them away as land increases its commercial value or becomes attractive for other urban purposes. Massive evictions also come from big "urban development" projects like new highways, commercial and business centers or even public housing policies. In Asian cities the poor have learned after suffering and defeat that strategies based on confrontation - including those supported or implemented by international and national entities - can make a lot of noise and draw public attention to the matter, but usually fail to avoid the expulsion. That is why they are now trying to handle eviction threats differently. Besides creating large scale popular movements to maximize their political impact, they are developing more flexible strategies to propose "win-win" scenarios and negotiate with other more powerful actors - public and local authorities and the private land owners. These innovative strategies driven by the communities themselves and not by external agents are not focused on "beating the enemy" but more on obtaining the best possible results even if they have to make some concessions. For example, the community could agree to live in more compact settings- high rise buildings or dense row houses- and hand over to the original owner a part of the land originally occupied so he can use it for commercial purposes. In other cases, a formal lease can be agreed upon for some years to gain some time and find a better location, while the legal owner can be sure that he will recover the land in 10 or 15 years. These more realistic approaches that the poor in Asian and African cities are developing are based on a long experience of failures when using radical confrontation. They know that if they can come up with proposals that have some positive ingredients for their counterparts, a negotiation can begin that may end successfully. Horizontal learning at local, national, regional and even global levels is crucial to develop and refine these new procedures.

9 To be well informed

The slum dwellers are also aware that governments often resort to disinformation in order to evade their responsibilities towards them. Many slum dwellers in rapidly growing cities are not registered as conventional citizens and their settlements seldom appear on the city map. Accumulating information about their situation has therefore become a crucial weapon in their struggle to improve the slums. To "put themselves on the map" and to document as precisely as possible the social and physical characteristics of the settlement makes it possible to create conscience among authorities and society about the existence and extension of the informal habitat. Enumeration is also a "ritual" that communities practice to identify, measure and document their own problems, find resources to overcome them and acquire skills to propose and negotiate solutions. Women have shown special skills to undertake cadastral and household detailed surveys and to map the settlements, based on their experience and knowledge of the domestic environment. By using modern information technologies the poor now can accumulate and share updated information and eventually access data

that until now was only available to experts and public institutions. Again, exchange of experience among communities empowers the urban poor to raise their issues and negotiate effective solutions.

10 Financial and technical autonomy

It is commonly accepted in professional circles that the poor could not save money and that it would be unacceptable to demand them to do so because it hinders them to overcome poverty. However, in other regions- even in the most precarious situations- the urban poor make great efforts to save for housing improvement. Community driven savings schemes in Asia and Africa are based on a surprising capacity to accumulate financial resources that families deploy when motivated by, and organized around a common purpose, even in critical contexts of poverty and vulnerability. Poor communities recognize that in modern cities those who have the money are the ones that decide, so if they really want to participate in decisions about urban issues they have to save and accumulate some financial power. The community savings processes are based on small but frequent contributions of many poor families, that finally add up to relatively important amounts of resources. These funds can become an effective back up for negotiations with authorities and make it possible for the poor to have a stronger voice than if they have to depend solely on the good will of public authorities to grant them what they demand. Again, this practice does not only achieve financial benefits, but also promotes responsible and realistic attitudes in the community when it comes to setting priorities about their houses and settlements. By saving and managing their funds they learn to take risks and gain confidence as a group. In the Latin American region where the viability of establishing savings schemes in poor communities is underestimated, many programs should be revised in the light of the surprising results obtained by poor people's savings in other regions such as Africa where poverty levels are much higher.

In a similar way we should re-assess the importance of the technical capacities of the poor in Latin America. In the past there was a very important amount of production of habitat by the urban poor. The potential quality of these settlements was mostly acceptable, and many former slums are now conventional neighborhoods because of the relentless efforts of their inhabitants to improve them. However, recent trends in housing policies and the building sector have weakened and sometimes eliminated the possibilities of the poor to self build their urban environment. This has not happened in other regions maybe because housing policies are still weaker than in Latin America, so self help is the predominant alternative for the poor to access housing. In some African and Asian countries there are very positive experiences of self building with even better results in terms of cost and quality than what the commercial building sector can supply. Maybe in these countries it still is possible to set up housing policies that preserve the technological capabilities of the poor and do not erode them as in Latin America.

There is another interesting aspect related to the protection and enhancement of the technical capacity of poor families. It is not only necessary to implement lower cost housing programs or to progressively improve existing slums. Even in countries where self building is not a relevant alternative, when compared to external provision by the building sector a basic technical knowledge is needed so the poor families can be "informed clients" who do not blindly accept whatever the State or the private sector offers them. When goods and housing services are provided from outside - as it usually happens in subsidy environments - families need to know about design and construction to decide about the house they are receiving. The exhibition of real scale models to familiarize communities with the actual dimensions of their future homes and open discussions about advantages and disadvantages of designs and construction systems offered by the contractors help to balance the power of a strong supply sector by a "client" who is continually at risk of losing the basic knowledge needed to demand the house that he or she really wants.

LESSONS FOR HOUSING POLICIES

In the midst of an accelerated process of urbanization that poses permanent challenges to the cities, the experience of poor communities to consolidate informal settlements and cities is a source of innovative ideas for housing policies. Some lessons come from successful projects and strategies; others emerge from long and painful processes of trial and error. We have discussed ten issues that could be of interest to consider mainly in regions where formal housing policies are in place, but results are far from solving the shelter problems of the poor.

First we compared concepts that underlie conventional efforts to fight poverty, urban precariousness and segregation with those who inspire the choices the poor people make when locating and building their habitat. Then we analyzed some aspects of conventional housing policies that might explain the poor results they are achieving to solve the housing problem of the poor. By focusing on the production of houses, these policies disregard the processes by which the inhabitants, mainly the extremely poor, consolidate their settlements and houses. We also identified some attributes that a housing program should have to effectively address the shelter problem at a scale congruent with prevailing backlog in our cities. Finally we roughly described some innovative strategies that popular movements are learning to apply to implement stronger processes of habitat improvement, such as the use of mass scale, the articulation of interests, the production of timely information and the strengthening of financial and technological skills.

Mainly in countries where housing and urban policies acquired a considerable level of expertise and maturity there is a reluctant attitude towards granting more decision-making space to the urban poor. During decades a process of "modernization" supposedly increased efficiency and effectiveness by incorporating sophisticated financial, technical and management models, and discarded partnership with slum dwellers and poor communities as time consuming and unnecessary activities. After a period of discrete results and growing deficits this trend should now be revised. We suggest that the strategies developed by the poor are considered carefully by those who are in charge of formulating and implementing policies in this area, for they are based on a creativity that is rarely found in prevailing conventional approaches. It is urgent to revise concepts, goals and priorities rigidly entrenched in human settlement programs and management and to recognize that inhabitants of informal settlements can no longer be considered as mere objects of housing and urban policies. In many successful projects they are relevant actors who bring valuable ideas, resources and functionality into the concept and implementation of the improvement process.

The challenges to incorporate these ideas into policy differ for each region. On one extreme, only a few African countries have implemented solid housing policies, so the task here is to introduce community driven strategies and partnerships into the new programs, and to be careful that the adoption of "modern" policies coming from other regions does not endanger the survival of a valuable set of skills that the poor now apply to build and improve their habitat. At the other extreme Latin America is a region of long and extended tradition in public housing programs. Here, mutual trust and respect lost during the modernization process need to be re-established. Housing experts may want to look more closely into issues such as those mentioned in this document and explore a partnership with the poor to fight homelessness. In turn, Latin American community organizations also will have to update their agendas if they want to resume a role in the construction of their cities. Practices developed by their peers in other regions may be useful to achieve it. Finally, Asian countries have many differences that place them nearer to one or the other continent when it comes to identify policy challenges. The unique contribution of the urban poor in this continent is that they highlight the power of mass scale and partnerships as basic ingredients of a participatory human settlements policy, and are actually making them work.