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Article

Community Participation in Urban Land and Housing Delivery: Evidence from Kerala (India) and Dar es Salaam (Tanzania)

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Abstract: Current approaches to the provision of shelter, largely driven by national governments and/or the commercial private sector, continue to fall short of what is needed to reduce housing deficits. The number of people without access to adequate housing continues to grow, especially in cities of the Global South. Increasing attention is being paid to alternative models for organizing land and housing delivery, such as those led by, or at least including, civil society. In this paper, we consider two national land and housing programs—the 20,000 Plots Project in Tanzania, and Basic Services for the Urban Poor (BSUP) in India—alongside community-led housing initiatives from each country. We explore the extent to which community participation in housing delivery can have social and environmental advantages when compared to ‘business as usual’ methods and find that, given appropriate state support, community-based, and civil society actors (including organizations of the urban poor) have significant potential to contribute to acquiring land, building homes and improving the quality of life of vulnerable segments of the population. This paper echoes calls for community-led housing to become a recognized part of formal housing policy whilst emphasizing the need for theoretical refinement of the process so as to prevent it from being captured by prevailing market-led narratives.



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Keywords: urban governance; land policy; housing policy; community-led housing; India; Tanzania

1. Introduction

1.1. Background

It is widely recognized that secure land tenure and property rights are necessary for improving the livelihoods of the poor [1], achieving gender equality [2], reducing environmental degradation [3], generating economic growth [4], building resilience to external shocks [5], and allowing people to lead healthy, productive, and dignified lives. Housing serves as the primary means by which residents access services and employment and exercise their citizenship [6,7] and is an essential component of building sustainable human settlements.

Conversely, insecure land and property rights are a primary contributor to global poverty and inequality and indirectly contribute to a wide range of global environmental challenges [8]. Providing—or enabling the provision of—adequate housing thus remains an urgent priority for governments worldwide. The international community has established targets related to the provision of adequate housing for all, most notably in the Sustainable Development Goals (SDGs) and the New Urban Agenda. In many countries, however, current approaches to tackling this challenge are falling far short of what is required to reduce national housing deficits [9,10]. Further, these approaches frequently fail to address

(and in some cases, even exacerbate) major global sustainability challenges including climate change and structural inequality.

Though universally relevant, the challenge is perhaps most pronounced in the rapidly growing cities of the Global South, where informal settlements are considered ‘the most striking representation of a global infrastructure crisis that has beset an increasingly resource-constrained world’ [11] (p. 256). Globally, more than one billion people live in informal settlements, many of whom have limited or no access to decent housing, legal tenure, or adequate basic infrastructure services such as water and sanitation [12]. With formal housing provisions unable to keep pace with demand, and additional barriers like affordability and legal status precluding access to the formal market for low-income and other disadvantaged groups, large portions of the population occupy land that may be peripheral or poorly connected to the wider urban area, hazardous, or illegally settled, and live in poorly constructed homes that are unable to withstand even minor shocks [13].

Since neither public nor private provision of housing has been sufficient in the Global South, many communities and households have found themselves the primary actors in housing processes [14,15]. Under the right conditions, active community participation in, and multi-actor partnerships for, the provision of housing and other urban basic services have been found to have positive societal and environmental impacts [3,16–18]. In this paper, we aim to explore, through a case study approach, the circumstances under which community involvement in housing programs can produce more environmentally friendly, economically attractive, and socially inclusive housing when compared to ‘business as usual’ methods that are most often led by (a combination of) the state or commercial private sector. City-level case studies from Dar es Salaam (Tanzania) and Kochi and Trivandrum in the state of Kerala (India) are presented, alongside a national land and housing program from each country. Ultimately, we seek to add to a growing body of evidence demonstrating the potential of community-based organizations to contribute to the provision of adequate shelter and, more generally, the importance of place-based approaches to building inclusive cities that are embedded in wider multilevel governance structures [15,19]. Here, it is worth briefly denoting the interpretation of “provision”, which is deliberately broad and encompasses processes related to community building, land delivery and land holding mechanisms, housing construction, and associated governance structures [20]. Similarly, reference to the participation of communities in housing provision is used to signify ‘a wide array of [...] forms of collective self-organized housing [...] defined by high levels of user participation, mutual help and solidarity and different forms of crowd financing and management, amongst others’ [21] (p. 56).

The rest of this paper is structured as follows. The remainder of this section provides a brief overview of the dominant understandings of shelter provision and their critiques, highlighting the trajectory towards more participatory, multi-stakeholder approaches. Section 2 describes the materials and methods of data collection, while Section 3 presents key findings from the case studies. Section 4 extracts the broader implications of these cases for land and housing programs, and closes by echoing calls for state-supported community-led housing initiatives to become a recognized part of formal housing policy [15,22].

1.2. Public Housing Provision—State or Market?

Post-war housing delivery policy can be broadly characterized by a transition from state-led to market-led policy approaches in both the Global North and South [23]. With superior access to financial resources, technical capacity, and legal powers, the nation-state has played a critical role in the provision of housing since the end of the Second World War. Especially in Europe, governments were expected to build and manage public services and infrastructure, including housing—particularly housing for the poor. This model was replicated in much of the rest of the world, including the Global South, with varying degrees of success.

In a few cases, government-led land and housing programs have been especially effective. In Singapore, for example, more than 80% of the population live in high-density

government-provided apartments [24], while Rwanda's 2009–2013 Land Tenure Regularization program—land being one of the most important inputs into the housing process—is hailed as one of the most successful large-scale land reforms ever undertaken by a low-income country [25]. However, many other state-led shelter-related programs have had disappointing results. While the underlying reasons for this are often case-specific, some themes emerge across the literature. Motivated by reducing capital costs and increasing efficiency, government-provided homes are often of poor quality. Influenced by the post-war trend towards motorization, the de-densification of urban cores, and the separation between housing and commercial spaces, public housing is often located on cheap, peripheral land, sometimes without connections to jobs, services, or existing social networks. As a consequence of institutional weaknesses, many housing programs suffer from corruption and mismanagement [6].

In response to these failings, and as part of a much broader global agenda of liberalization and structural adjustment, from the 1980s many national governments transitioned to a so-called 'enabling approach'—that is, enabling markets to work for housing regimes [23]. This approach seeks to create conditions in which a wide range of non-governmental stakeholders, primarily the commercial private sector, play significant roles in supplying housing [23,26–29]. Global institutions like the United Nations and the World Bank began advocating for countries in Africa, Asia, and Latin America to adopt this strategy when critics of state-led approaches stressed that the informal sector was supplying far more homes than the public sector in most of the Global South [30,31]. National governments worldwide have since gradually withdrawn from the direct provision of housing, instead introducing various programs and policies intended to incentivize the market to supply housing for all citizens, including low-income populations [32].

The performance of the enabling approach in both Northern and Southern cities is a source of controversy. The housing deficit remains vast, with the affordable housing gap estimated at 330 million urban households and expected to grow to 440 million households, affecting 1.6 billion people, by 2025 [33]. Informal settlements, too, continue to grow: while the overall proportion of the urban population living in informal settlements decreased between 1990 and 2014, the *absolute* number of residents increased by 28 percent in the same period [34], driven by population growth and migration, and exacerbated by the ever-increasing income and access inequality across all sectors of the economy for which neoliberal reforms are largely blamed [35]. Such reforms have resulted in the financialization of housing, described in 2017 by the UN Special Rapporteur on adequate housing as 'structural changes in housing and financial markets and global investment whereby housing is treated as a commodity, a means of accumulating wealth and often as security for financial instruments that are traded and sold on global markets' [36]. This process is not specific to the housing sector but is part of the wider trend towards the commodification of service and welfare provision [37,38]. Nor is it specific to low-income countries [39]: the 2017 Grenfell Tower fire in London, for example, has become infamous not just for being the largest residential fire the United Kingdom has seen since the Second World War, but also for being 'symbolic of an unequal urban landscape closely tied to material and aesthetic norms around property ownership and entitlement' [40] (p. 458). However, it is in low-income countries that the privatization of housing and urban infrastructure service delivery more generally has most spectacularly failed to generate the anticipated benefits.

1.3. Alternative Approaches to Housing Provision

There is as yet no clear resolution to the debate on whether or not the state should directly provide housing, indicated by broad agreement that neither the state nor the market has succeeded in delivering satisfactory outcomes [41]. Research on the provision of basic infrastructure services argues that these failings are not only 'because of some inherent contradiction between private profits and public good, but because neither public nor privately operated utilities are well suited to serving the majority of low-income households [...] and because many of the barriers to service provision in poor settlements

can persist whether [...] utilities are publicly or privately operated' [42] (p. 87). Indeed, conventional management approaches are based primarily on socio-political structures in the Global North [43]. Many of the barriers that low-income households face in acquiring decent housing—for example, affordability, location, and quality of the structure—exist regardless of whether housing is delivered by public or private institutions or, as is often the case, a blend of the two.

In response to these shortcomings, in many Southern cities, it is most often low-income communities and households themselves that construct and maintain their own shelter [14,15]. A constantly growing body of work highlights the enormous but often latent potential of actors such as (coalitions of) communities, community-based organizations, grassroots agencies, and NGOs to acquire land for housing and develop suitable homes, as well as the more structural co-benefits this can generate. For example, Patel and co-authors find that participatory enumeration in India has been 'a basis for engagement between communities and government on planning and development', and a process that 'allows communities of the urban poor to assert their rights to the city, to secure tenure, livelihoods and adequate infrastructure' [18] (p. 13). Similarly, Boonyabancha and Kerr describe the Thai government's transition 'from a provider of housing to a facilitator of community-driven local housing co-production' as key in having opened space for negotiation and collaboration on housing and other aspects of community development [44] (p. 444). In Tanzania, Wamuchiru shows how community organizations, for example, around collective savings groups, can reduce dependence on the government and create 'invented spaces of citizenship, which empower formerly marginalized communities' [19] (p. 562). Such initiatives—community-driven arrangements that may be informal and incremental—often better suit the social and economic conditions of the urban poor.

While the significance of community-led housing provision is nowadays well-established in the academic literature, policymakers worldwide continue to embrace formal attributes of the 'providing' and 'enabling' frameworks described above, despite decades of experience having shown that such models are insufficient in the task of addressing housing issues. At the same time, 29 percent of energy consumption and 21 percent of global carbon emissions can be attributed to residential property [45], making housing a significant contributor to climate change. It is also an important signifier of urban form, which is an indicator of land use and carbon intensity (e.g., a city's density affects the total amount of land converted to support the built environment, as well as behavioral patterns related to sustainability, such as car ownership) [46]. Housing is increasingly developed on cheaper land at the urban peripheries, thereby exacerbating spatial inequalities and contributing to urban sprawl, which is in turn associated with polluting land, promoting deforestation, and threatening biodiversity [47]. Conventional housing approaches can be said to be failing not only for their inhabitants but for the environment too. Exploring alternative options to mainstream housing provision can therefore be seen as a 'window of opportunity for a transition to long-term urban sustainability' [43]. It offers the opportunity both to contribute to the achievement of global sustainability and development targets, like the Paris Agreement and the Sustainable Development Goals, and to afford all humans the right to live in dignity and comfort.

2. Materials and Methods

The comparative urban case study approach [48,49] has risen in popularity in recent years thanks to its utility in both identifying characteristics unique to specific places and also seeking to detect broader patterns of convergence and divergence across neighborhoods, cities, regions, or nations [50]. However, cases from Europe, North America, and Oceania dominate. Particularly sparse is case study literature from African cities, which are the fastest growing, and small Asian cities, which will house the largest share of the urban population by 2030 [51]. This paper draws on case studies of two large-scale national land and housing programs: in India, a national slum upgrading program called Basic Services for the Urban Poor (BSUP); and, in Tanzania, a national land delivery scheme

called the 20,000 Plots Project (see Figure 1). In each country, these programs are compared with local-level community-led housing projects: in India, the implementation of BSUP by Kudumbashree—a charitable society governed by the local authorities—in the cities of Kochi and Trivandrum, in the state of Kerala; and, in Tanzania, a community-led resettlement project undertaken by the Chamazi Housing Cooperative in Dar es Salaam.



Figure 1. Case study locations.

The broader project within which this research took place was designed to extract the lessons for the development of inclusive low-carbon cities. The case studies were therefore selected in collaboration with partners from a large international research and advocacy network, based on the following: (i) having been identified (by said partners, and in the literature) as “frontrunners” or examples of good practice [19,52–54]; and (ii) exhibiting direct relationships with both climate-smart urban development and socio-economic developmental objectives. By looking at this range of initiatives happening at different scales and in different regions, we were able to explore the roles of various levels of government and multiple stakeholders in governance processes that determine the efficacy of land and housing programs.

Primary data were collected during key informant interviews, site visits, and field observations in India and Tanzania between May and October 2018. Participants were selected purposefully, based on their knowledge of and involvement in the case studies. Interviewees included community members, representatives of civil society, academics, local and national government officials, and others involved in the projects in both Tanzania and India, as well as internationally (Tanzania $n = 15$; India $n = 8$; see Table 1). Interviews with key informants provided detailed descriptions of the selected cases, including how they came into being, how they were governed, and their successes and shortcomings, as well as a general background on land and housing policy in the respective contexts. Though the sample of interviewees is not very large, the results are interpreted in light of information available in project reports, government evaluations, newspaper articles, and previous research conducted by in-country research partners.

Table 1. Methods and interview codes.

| Stakeholders | Number of Interviews (and Other Methods) | |
|--------------------------------------|--|---|
| | India | Tanzania |
| Government officials | 1 [IGV1] | 3 [TGV1–3] |
| Private companies | 2 [IPC2–3] | 3 [TPC4–6] |
| Civil society | 3 [ICS4–6] | 3 [TCS7–9] |
| Academics | 2 [IAC7–8] | 4 [TAC10–13] |
| International financing institutions | NA | 1 [TFI14] |
| Local residents | 4 site visits (Kalladimugham, Kannamula and Karimadom, Kochi; Mathipuram, Trivandrum) | 1 [TLR15]; 2 site visits (Chamazi and Mabewepande, Dar es Salaam) |

3. Results

3.1. Land for Housing in Tanzania

3.1.1. The 20,000 Plots Project

Land is one of the most important inputs into the shelter process, yet access to land—or, more accurately, a lack thereof—is one of the most severe constraints on housing the urban poor. The 20,000 Plots Project of the United Republic of Tanzania was a land regularization program that took place between 2002 and 2010 designed to increase the formal supply of serviced plots of land for housing, prevent the further growth of informal settlements, and reduce poverty by issuing land titles that could be used by residents as collateral [55]. The program is the largest land delivery scheme to ever have been undertaken in the country: over eight years, the project delivered around 40,000 plots in Dar es Salaam, and 58,590 plots nationwide, including 10,000 in Mwanza, 2700 in Morogoro, 2390 in Mbeya, 3000 in Bagamoyo, and 500 in Kibaha [TAC10] [55].

Unusually for a land delivery program of such scale in a low-income country, where inadequate resources are typically a major barrier to the adequate supply of serviced land, the project was entirely locally financed [52] (UN Habitat, 2010). Tanzania’s Ministry of Lands, Housing and Human Settlements (MLHHSD, the national ministry responsible for leading implementation) was able to borrow TSH 8.9 billion (equivalent to USD 3.89 million) from the Treasury to cover upfront costs, on the basis that the planning, surveying, and servicing of the land would unlock its value. As predicted, returns from the sale of plots in the first year were more than triple the initial investment, generating TSH 29.3 billion (USD 12.79 million) of revenue for the government. A portion of the returns was earmarked for the provision of urban infrastructure: around 1000 km of earth roads were constructed, and more than 50 town plans were designed [TAC10] [55].

The program has been widely praised for reducing the cost of land purchase and eliminating the corruption that is common in land administration procedures [TGV1, TAC10–11]. This was largely thanks to strong political backing at high levels, which also enabled the MLHHSD to mobilize public and private surveyors from all over the country to accelerate the surveying process [TGV1]. The private sector delivered around one-third of all plots. This capacity, coupled with the use of modern technologies, reduced the surveying time of the first 20,000 plots from more than six years—an estimate based on actual land delivery rates at the time—to just 20 months [TPC4, TAC10].

Though a nationwide program, efforts were concentrated in Tanzania’s economic hub, Dar es Salaam. One area of the 20,000 Plots Project was used to resettle 1006 households from the informal settlement of Sunna in the city center, who were displaced by flooding in 2011 [TGV3]. Local authorities provided the displaced households with title deeds to the new plots in Mabwepande, as well as trucks for moving their belongings from Sunna to Mabwepande, building materials for the homes, and tents to live in until the homes

were built. Residents reported that the incidence of diseases like malaria was now much lower, that the *'environment is healthier for children, who have space to play outside'* and *'safer for livestock [as] animals are less likely to be stolen or lost to flooding'*, and that families have been able to access credit facilities now that they have land titles to offer as collateral [TLR15].

However, Mabwepande is 25 km from the city center with few transport links, making many economic opportunities unreachable for low-income residents. These difficulties were exacerbated by the disregard shown for existing social networks in the resettlement process, limiting residents' access to informal service provision, such as short-term microcredit and childcare. Some households returned to informal settlements closer to the city center, either because the new location was *'too far away from livelihoods and schools'* or they were *'too poor to construct new homes on the plots they were allocated'* [TLR15].

The 20,000 Plots Project was plagued with such challenges that prevented it from being a solution that could be sustained over the longer term and ultimately meant that the program fell short of its laudable goals of reducing poverty and preventing the further growth of informal settlements. These failings can be largely attributed to governance deficits and issues related to urban land markets, which have consistently failed to deliver for low-income groups [TAC10-11, TFI14] [56]. Like many such projects, *'local communities were not engaged—the planners just sat in a room and worked from plain paper, not reality'* [TCS8]. Just 14 percent of the delivered plots were affordable for low-income groups [57] and, though land speculation was initially controlled, nowadays, *'the plots are selling for at least 20 times as much as their 2004 prices'* [TCS8; also TAC11]. This has further incentivized the few low-income families who were able to obtain a plot to sell their land for a profit and return to more centrally located informal settlements [TGV2, TAC10]. The unmanaged urban expansion has generated sprawling, poorly connected neighborhoods. Interviewees attribute this failure to the unregulated involvement of *'private developers, who want cheap land and a bigger mark-up, so they bought on the peripheries'* [TAC10], and note that *'basic infrastructure wasn't connected to most of the new plots'* [TCS8]. Just 16 percent of the plots produced were high-density [57], and the provision of the plots was poorly integrated into wider urban development, meaning many had inadequate access to employment and or public transport services of any kind. Existing land uses were largely ignored, and the application of pre-determined, standardized plot sizes reduced the availability of agricultural land close to the city. Residents report that they were awarded compensation for the loss of farmland and existing crops, but that it did not adequately account for longer-term losses of income, nor replace the food they grew for their own subsistence [TLR15]. Coordination between different levels of government, between different governmental departments, and between outgoing civil servants and their successors was weak, a policy challenge that has also been encountered in other African cities [TAC10] [58]: one respondent noted that *'central government came in strong but local government didn't have that same strength so implementation broke down'* [TFI14]. Nationwide, the delivery of serviced land has been especially slow since the 20,000 Plots Projects ended in 2010 and the unmet demand for housing plots has continued to grow. As a result, the growth of informal settlements in Dar es Salaam and other cities in Tanzania continues.

3.1.2. Chamazi Housing Cooperative

A project that draws on the fiscal and technical successes of the 20,000 Plots Project while taking greater care to attend to matters of participation, inclusion, and representation could have significant economic, social, and environmental benefits. This could be achieved by engaging with community-led resettlement and upgrading initiatives in Dar es Salaam, such as the Chamazi Housing Cooperative, a community savings group that, when faced with eviction from the ward of Kurasini, collectively saved enough to buy a 30 acre plot of land in the ward of Chamazi. They received support from the Tanzania Urban Poor Federation (a local branch of Slum/Shack Dwellers International) and a local non-governmental organization, the Centre for Community Initiatives (CCI), who provided technical assistance and helped to leverage funding equivalent to USD 100,000

from The Rockefeller Foundation, granted for the purposes of demonstrating a successful relocation [TCS9].

The Chamazi development includes 42 homes, a solar-powered borehole, and a sewage system. They report average construction costs of a little over USD 2000 per home [TCS9]—dramatically low compared with the construction of an average dwelling in Dar es Salaam, which costs around USD 18,000, and less than 10% of the USD 23,000 average cost of building a home in sub-Saharan Africa [59]. They used incremental construction, initially building single-story houses containing a kitchen, bathroom, and living area, to which a second story could be added. This both reduced the upfront capital costs of the project and took into account the community members' capacity to repay loans.

The Chamazi Housing Cooperative was inspired by Thailand's Baan Mankong collective housing program to apply to reduce the plot sizes in their development and were granted planning permission to develop plots of 200 square meters (half of Tanzania's usual legal minimum plot size) [TGV3, TCS9]. This had the dual benefit of making the plot of land more affordable and helping to limit urban sprawl by creating a livable density.

The Chamazi model is not without its challenges. Like Mabwepande, it is still around 20km from the city center and transport links are poor, limiting access to employment opportunities and services, and residents report increased household expenditure since market goods are more expensive. Both Chamazi and Mabwepande have since been surrounded by the further growth of informal settlements and respondents noted that '*it is difficult to make unplanned cities resilient to climate change*' [TAC12], raising concerns about the environmental implications of unmanaged urban expansion. This highlights the need for continued state involvement and suggests a governmental role could be in facilitating, coordinating, and co-creating initiatives that deliver on social and environmental objectives. Going forward, governments could draw on the fiscal and technical successes of the 20,000 Plots Project, incorporating participatory governance measures from community-led initiatives like Chamazi to deliver socially just and environmentally sustainable land reforms and housing programs.

3.2. Housing for All in India

India's national government has been responsible for a series of ambitious national affordable housing programs, including the Integrated Housing and Slum Development Program (IHSDP); the Rajiv Awas Yojana (RAY) program for a 'slum-free India'; the Pradhan Mantri Awas Yojana (PMAY) Mission to provide 'Housing for All by 2022'; and the Basic Services for the Urban Poor (BSUP, the case study presented here and part of India's flagship urban program [60]). However, many of these flagship housing programs have been characterized by poor performance arising from insufficient revenue [61] and non-participatory, homogenous delivery mechanisms which result in dissatisfaction among beneficiaries [62].

The liberalization of housing policy has been blamed for these shortcomings. The privatization of land and housing programs has led to a devolution of responsibilities for housing, urban service provision, and urban poverty alleviation to local governments [26], yet this devolution has often not been accompanied by a devolution of financial resources [63]. Furthermore, national programs have been designed from the top down, with some input from state governments but almost none from the Urban Local Bodies (ULBs, city-level authorities), who are charged with implementation and who are, of course, best placed to understand local circumstances.

3.2.1. Basic Services for the Urban Poor

India's Basic Services for the Urban Poor (BSUP) program, which was initiated in 2005 and officially closed in 2014, was a national slum upgrading initiative rolled out in 65 cities that were selected based on their population and cultural and touristic importance. Under BSUP, 1,026,663 dwelling units were sanctioned, of which 418,450 were completed [60].

BSUP was envisioned as a service delivery program. It was intended to improve low-income households' access to facilities such as water supply, sanitation, education, health, and social security by either relocating communities to new sites where the state had constructed mass housing, upgrading slums in situ, or redeveloping areas through community participation. However, respondents note that, in practice, *'the emphasis has been on the mass construction of new dwelling units'*, without consulting community members [IAC7] [53,64]. This has often resulted in the construction of poor-quality homes in remote locations, many of which remain unaffordable for the intended beneficiaries. As of 2022, many of the developments were still incomplete, 15 years after the program was launched, and nationwide more than 1 in 10 of all completed homes remains vacant, with occupancy rates lower than 50 percent in some states [60]. Research conducted in some of the informal settlements that were part of the BSUP program found that living conditions have not been meaningfully improved [18].

3.2.2. Kudumbashree in Kerala

The southern state of Kerala has had relatively more success when implementing the BSUP program than any other state. The Government of India reports that more than 38,000 homes have been built in Kerala at an average cost of INR 97,500 (equivalent to USD 1340) per house, just over half the cost of an average BSUP house (INR 158,000, equivalent to USD 2171). Occupancy rates were almost 100 percent as of November 2020 (see Figure 2).

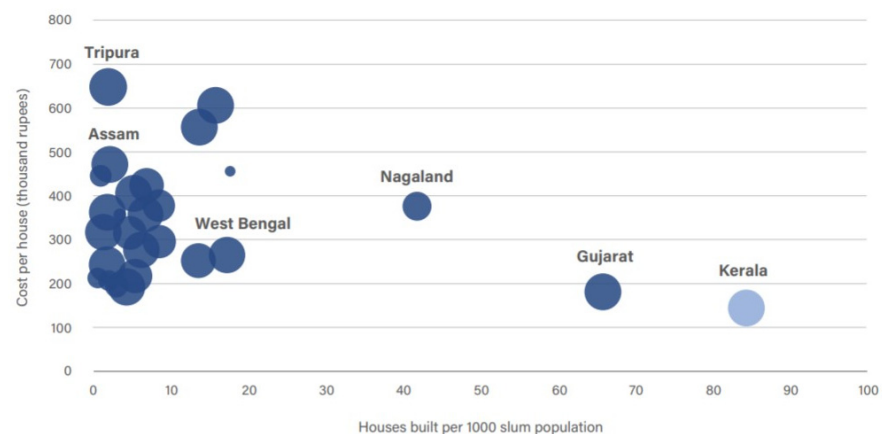


Figure 2. Cost and occupancy rates of BSUP housing units by state. Note: the figure is based on houses built between the start of the program in 2005 and April 2018. The size of the bubble indicates the occupancy rate. The smallest states, Chandigarh and Sikkim, are excluded.

Some attribute Kerala's success in implementing the BSUP program in part to its *'unique culture and history, [which] generated the conditions for participation'* [ICS6]. The state has a history of successful public action, as well as high literacy rates and gender equality when compared to other states, and low-income communities tend to have stronger tenure rights than they do elsewhere [65]. While this has implications for the generalizability of the results, there are still lessons to be drawn from the case.

In the Keralan city of Trivandrum, the implementation of the BSUP program was led by a local civil society organization called Kudumbashree. Kudumbashree is a community-based organization run by women, with 4.3 million members across 941 community-level societies state-wide [ICS4]. The organization serves as a State Nodal Agency, meaning that they are nominated by the State government as officially responsible for leading the implementation of certain government policies, including BSUP.

When working on the implementation of BSUP, Kudumbashree began by creating a public-private partnership between themselves, the local government, and the Centre of Sciences and Technology for Rural Development (COSTFORD), a local sustainable

architecture firm [ICS4, IPC2]. The coalition was required to submit a Detailed Project Report (DPR) to the national government in order to release funding, which they designed in collaboration with local communities and the intended beneficiaries. DPRs in other cities participating in BSUP were usually formulated by consultants contracted by ULBs, who in turn had little capacity to enforce good practice, facilitate community representation, or cover the costs of anything more than a nominal appraisal of local needs [64]. In contrast, the participatory nature of the partnership allowed households to raise issues that were important to them in the process, including the importance of accessing schools and livelihoods, and of having affordable, culturally appropriate housing that could withstand the impacts of hot summers: as one respondent noted, *‘our houses that are built today need to be able to withstand climate impacts’* [ICS4].

At the core of COSTFORD’s work lies the philosophy of its founder, Laurie Baker, that vernacular architecture responds to the facts of local geography and climate, and that cost-minimization, energy efficiency, and sustainability are jointly reinforcing foundations for design [66]. The architects used this expertise to respond to the needs identified by residents, designing sustainable and affordable homes based on indigenous Keralan architecture, incorporating the following design features: bricks instead of concrete; jali walls (brick walls with alternating gaps that allow for ventilation); small windows that do not require expensive metal grating; filler slab roofing, a technique that reduces the amount of steel and concrete needed for roof building; curved corners, which reduce the number of bricks needed in construction; and rat-trap bond masonry, a technique for wall building that uses vertical bricks to create hollow spaces that improve insulation. A respondent from COSTFORD explains that *‘any slum upgrade should not be seen merely as a rehabilitation project, but as an exercise in transformation. [. . .] People need comprehensive, life-changing solutions that suit their environment, not just better houses’* [IPC2] [67].

4. Discussion and Conclusions

The results presented here (and synthesized in Table 2) are consistent with general evidence that shows that large-scale, top-down land and housing programs in their current form—whether led by public or private actors, or a mix thereof—are mostly failing to deliver adequate shelter options that overcome the spatial and socio-economic exclusion of the urban poor [14,42,61,68]. In Tanzania, though the 20,000 Plots Project delivered land at a rate previously unseen in sub-Saharan Africa, it did so at the expense of many of the very citizens for whom it was intended to generate benefits, and exacerbated urban sprawl by building low-density homes on peripheral and agricultural land. Similarly, despite the scope and budget of the BSUP mission, the results have been unsatisfactory for the majority of intended beneficiaries. Frameworks like these may have served to stimulate the activities of private developers and housing finance institutions, but the outcomes of such interventions are rarely evenly distributed [10].

Collaborative planning processes involving various public and private stakeholders—like Kudumbashree in India or the Chamazi Housing Cooperative in Tanzania—tend to be more successful in addressing the needs of beneficiaries than entirely public- or private-led projects [69,70]. Community-led, place-based, and culturally sensitive approaches can be effective, efficient, and equitable ways of plugging the gaps in public or private housing provision and addressing wider sustainable development challenges more generally [15,71,72]; however, to be properly enabled, they need supporting policies embedded in multilevel governance structures [73,74]. This finding is echoed in the results presented in the case of Kudumbashree, which demonstrates that state-supported but community-led housing can deliver positive results for beneficiaries and for the environment too. Meaningful multi-stakeholder collaboration that includes local public and private actors and prioritizes community members can produce cost-effective, adequate homes that are resilient to local conditions, including the effects of climate change. National, regional, and municipal governments, local architects, private firms, civil society and community-based organizations, and households can all contribute to achieving the challenge of delivering housing.

Table 2. Synthesis of main findings.

| Case Study | Main Actors and Partnerships | | Successes and Opportunities | | Challenges and Limitations | | Comparative Synthesis | | | |
|--|------------------------------|--|-----------------------------|---|---|--|--|--|---|---|
| National programs | | | | | | | | | | |
| Basic Services for the Urban Poor (BSUP), India | - | Led by national government | - | Showcased a national flagship urban program | - | Failed to engage local communities | Top-down, large-scale programs led by national government but not accompanied by the devolution of sufficient resources to lower levels of government and civil society/community-based actors can have unsatisfactory results (e.g., exacerbation of urban sprawl; under-occupancy of dwelling units). As a result of minimal or non-existent community participation, any success is often generated at the expense of the urban poor, despite them frequently being identified as the intended beneficiaries. The participation of the private sector can enhance the efficacy of program implementation. | | | |
| | - | | | | Devolved to municipal authorities for planning of Detailed Project Reports (DPRs), who in turn mostly contracted consultants to carry out this task | - | | Prioritized resettlement over in situ upgrading | | |
| | - | | | | | - | | Resulted in low occupancy rates | | |
| 20,000 Plots Project, Tanzania | - | Financed upfront by the national government | - | Reduced cost of land purchase | - | Failed to engage local communities | | | | |
| | - | | | | Implemented by public and private surveyors, mobilized by the national government | - | | Limited land speculation only temporarily | | |
| | - | | | | | - | | Exacerbated urban sprawl through low-density development | | |
| | - | | | | | - | | Ignored existing land uses (leading to loss of farmland) | | |
| | | | | | - | Limited coordination between national and municipal government | | | | |
| Local implementation | | | | | | | | | | |
| Kudumbashree, Kerala, India | - | Led by the women-run community-based organization Kudumbashree | - | Lowered per unit construction costs | - | Success attributed largely to political and cultural context of Kerala, thus raising questions about replicability | | Partnerships involving civil society can empower communities to participate in housing provision processes. Tailoring solutions to local contexts by allowing for flexibility in policy application, construction processes, and design standards can generate higher satisfaction amongst intended beneficiaries. However, successes are reduced when projects are not integrated with wider urban planning goals. Collaboration between civil society and local government (as in Kerala) better enabled this. | | |
| | - | | | | | | Public-private implementation partnership consisting of municipal government, Kudumbashree, and local sustainable architecture firm Centre of Sciences and Technology for Rural Development (COSTFORD) | | - | Employed vernacular architecture including the use of bricks instead of concrete, jali walls, small windows, filler slab roofing, curved corners, and rat-trap bond masonry |
| | - | | | | | | | | - | Achieved almost 100 percent occupancy rates |
| Chamazi Housing Cooperative, Dar Es Salaam, Tanzania | - | Supported by Tanzania Urban Poor Federation (TUPF) | - | Constructed 42 homes, a solar-powered borehole, and a sewerage system | - | Reduced connectivity to city center due to distance and poor transport links, limiting access to employment and services | | | | |
| | - | | | | | | Supported by Centre for Community Initiatives (CCI) | | - | Lowered per unit construction costs |
| | - | | | | | | Received funding of USD 100,000 from The Rockefeller Foundation | | - | Applied incremental construction techniques to allow for suitable to individual economic and personal conditions |
| | - | | | | | | | | - | Limited urban sprawl by decreasing minimum plot size |

In Chamazi, despite some successes, a full range of benefits was not fully realized due to the lack of integration with formal planning authorities (for example, the community is a long way from the city center and was soon surrounded by informal settlements). Communities like the Chamazi Housing Cooperative can make valuable contributions to solving their own housing challenges, given the necessary technical and financial support, not only delivering homes that suit the needs of the actual beneficiaries but also laying the foundations for a model of high but livable density, which is both environmentally favorable and more affordable for the urban poor. In Tanzania, the government has attempted to replicate the cost-sharing model more widely, though with little success due to a lack of trust between them and the communities, but *‘communities are willing to contribute when they know the benefits’* [TCS8]. This is consistent with existing research calling for a more inclusive and equitable approach to addressing housing challenges that includes much greater attention being paid to both the needs of and possible contributions from the urban poor, as well as the capacity of non-conventional actors to provide technical, legal, or financial assistance. This is relevant both for regular upgrading and resettlement processes (for example, the Baan Mankong program [44], and the global work of Slum/Shack Dwellers International [75]), and for post-disaster responses that are likely to be increasingly common due to the changing climate [70,72,76].

Central to this approach is the role of households themselves. It has been repeatedly proven that if the delivery of low-income housing proceeds without the involvement of the intended beneficiaries, ‘first such housing will never materialize, second they cannot afford it, and third, even if it is built, without consultation they will be dissatisfied with it’ [68] (p. 147). Housing construction *‘should be driven by the community and not the private sector’* [TCS7] but households should still receive support in building their homes, and governments should not be allowed to forgo their responsibilities. It remains a nation-state’s obligation to offer its citizens equal access to land and housing, as set out in the Universal Declaration of Human Rights in 1948, which states that everyone, regardless of gender, ethnicity, socioeconomic status, or any other characteristic, has the right to ‘a standard of living adequate for the health and wellbeing of himself [sic] and his family’ [77]. Yet state capacity in the Global South remains a challenge. Many states do not have the resources to finance housing for the urban poor, nor to sufficiently regulate the housing market [41], and, without stringent regulation, the market will not deliver adequate housing to low-income populations who cannot afford to pay market prices. Developing effective mechanisms to support all efforts to provide adequate housing—particularly the efforts of the urban poor themselves, who have, after all, the longest history of satisfying their own needs—is paramount.

A part of this challenge may be met by a clearer and more forceful case for subsidiarity in housing policy. Where national governments are uniquely positioned to raise finance, coordinate action between regions and major urban centers, develop some forms of regulations, and, in some cases, assist in capacities such as data gathering and management, cities are uniquely positioned to implement other aspects of housing policy, particularly those that are more contextual and place-based. Placing responsibilities for housing in the hands of urban policymakers can help to align urban development planning with urban housing provision, ensuring housing programs are appropriate for the urban context and providing more democratic legitimacy for housing policy [27,78,79].

A more holistic (re-)conceptualization of capacity calls for moving beyond an entity-focused characterization of housing provision as either ‘enabling’ or ‘providing’. The case studies in Tanzania and India show that agency for action lies not discretely in national ministries, local governments, or private corporations, nor in community organizations or households, but across these agents in ways that are unique to the social, material, historical, and political context of an urban area. A respondent in Dar es Salaam noted that *‘engineers and planners don’t really want to hear about solutions that are not engineering-based’* [TFI14]. While both the 20,000 Plots Project and much of the BSUP program have exacerbated urban issues, in large part due to their failure to look beyond technical solutions, the collaborative and innovative processes practiced by the Chamazi Housing Cooperative

and Kudumbashree demonstrate how a variety of stakeholders are able to shape urban form while enhancing the wellbeing of the urban poor by leveraging local knowledge and participation. For governments, this suggests that national planning standards should be accordingly reformed to allow for greater flexibility in building design that allows actors to tailor solutions to local needs, and to formally recognize the wide variety of stakeholders who actually participate in housing provision.

These case studies necessarily present singular examples in specific contexts, and all were selected based on having had at least some positive impact on environmental and developmental goals. To claim that community-led housing provision has delivered where national housing programs have failed based on the limited data presented in this paper would be simplistic. It is also important to note that the residents of informal settlements are of course not a homogenous group [80]: within communities, residents will have different needs and priorities in terms of land tenure and housing [81], as well as different capacities for organizing and contributing to community savings groups [82]. In some cases, community-led participatory governance has been found to empower some at the expense of others. For example, India's Resident Welfare Associations (RWAs) are celebrated for influencing public policy, yet they tend to comprise primarily middle and high-income residents whose mobilization has in some cases excluded low-income groups from participation or even from accessing housing in formal settlements [83].

While the examples of Chamazi Housing Cooperative in Dar es Salaam and Kudumbashree in Kerala are by no means perfect, replicable models, they do offer insights into possible factors that contribute to the successful provision of adequate housing. Considered alongside existing work on community-led urban initiatives, they speak to the need to mainstream meaningful participation in large-scale, top-down approaches like Tanzania's 20,000 Plots Project and India's Basic Services for the Urban Poor program, which are consistently underperforming and, in doing so, are all too often exacerbating socio-economic and environmental urban challenges including inequality and sprawl. At the same time, embedding such place-based initiatives into wider multi-level governance structures can ensure that their successes are institutionalized and that they are better protected against threats to which they are especially vulnerable because of factors such as their size, financial condition, or legal status. The evidence presented in this paper ultimately suggests that the efficacy and equity of national land reforms and housing programs can be improved where local authorities systematically partner with a variety of stakeholders, most notably community-based organizations. Moreover, incentivizing dense development in non-hazardous areas selected through community participation, coordinated with infrastructure provision, and taking livelihoods into consideration, should be mainstreamed into the designs of national land and housing programs.

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