# Self-help housing and socio-economic development

Jorge L Arrigone

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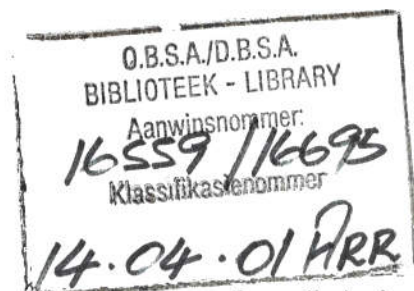
Jorge L Arrigone

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# Preface

Self–help has been practised spontaneously from early times to satisfy the basic needs of shelter and food.

This paper on self–help principles and their relationships with socio–economic development and housing for low–income groups was undertaken under the DBSA urban policy programme.

There is abundant literature on the subject of self–help housing although most of it refers to international experience. This paper is a modest attempt to contribute information on basic self–help principles and their relationship with socio–economic development and community participation in the South African context. The advisory panel of the urban policy programme concurred with the views expressed in the paper and recommended its publication.

After a brief description of self–help developments in South Africa, a situation analysis and a prognosis are made. The latter includes the role which DBSA can play in facilitating the low–income housing delivery process through the active participation of grassroots and non-governmental organisations.

It is hoped that this information paper will help those who have the responsibility for preparing and developing shelter programmes for the poor.

**GJ Richter**
General Manager
Policy and Information

**J Kruger**
Programme Manager
Urban Policy Programme

# Contents

## Purpose

The purpose of this paper is to provide basic information on self-help principles and their applicability in the context of socio-economic development, with particular reference to low-income housing in South Africa.

## Introduction

Development in general is not just a matter of generating physical products; it is essentially a process in which the community plays a paramount role. Self-help is an inherent part of this process, as are other locally available resources such as building materials, traditional technologies, skills, professional expertise, informal small entrepreneurship, people's savings and community organisation.

The inventiveness and willingness of low-income people to overcome the problems associated with lack of opportunities and poverty are important motivations in development. Non-profit community-based organisations (CBOs) and non-governmental organisations (NGOs) are important components of the development process.

## Definition

In the broadest sense, self-help can be defined as a process whereby individuals or groups uplift their quality of life by using their own resources, such as labour, savings and management ability. In a narrower sense, self-help housing can be defined as the system by which low-income persons or families work individually or in groups providing their labour on a voluntary basis, generally without remuneration, to build, extend or improve their houses. Project participants may receive assistance, whether financial, technical, building materials, tools, community organisation or other. The assistance may be provided by NGOs, governments or a combination thereof.

## Conceptual framework

In the past, people had to resort to spontaneous self-help for their basic needs of shelter, food, clothing and other essentials. People helped each other to undertake work for their own good and that of the community.

Self-help is therefore an old and well established development principle. Some of the areas in which self-help is possible include new housing, the upgrading or rehabilitation of existing housing and community facilities; the provision of new services and the upgrading or rehabilitation of existing ones such as water, sanitation, drainage, roads, pedestrian ways and electricity; farming activities; and forestry.

The twentieth century has witnessed a tremendous increase in the world's population and an equally dramatic increase in urbanisation, much of which has occurred in developing countries.

Large parts of the major African, Latin American and Asian cities of today were built by many small, informal builders, mostly anonymous, forced to find their own solutions in the face of government neglect and sometimes repression. The popular sectors have retained their capacity to undertake massive although humble works in a spontaneous way (Hardoy, 1982: 31).

Spontaneous unaided self–help has been and is being widely used. However, methodologies for aided self–help have been developed over the last 35 years, mainly to address the worldwide low–income housing shortage. For this reason, self–help is discussed in this paper primarily in terms of housing. Low–income housing is often referred to by way of example.

In housing, the use of self–help techniques stimulates the socio–economic development of households and communities. Through the building process, individuals, households and communities develop decision making and management skills, and self–confidence.

Self–help home builders should be assisted financially, technically and with building materials. In addition, community organisation is important if they are to be effective in managing the building process. Experience suggests that since the late 1980s there has been increased recognition of this need by public officials and NGOs.

There are two important principles that underpin self–help. Firstly, individual or group efforts in self–help are always for the primary benefit of the participants themselves. Secondly, individual or group efforts are based on voluntary participation, generally without any remuneration.

The scope for individual or group participation can be very wide, ranging from labour to the total control of the building process, that is problem identification, negotiation and decision making. This freedom includes the choice of dwelling each household would like to own; sometimes aspirations go beyond what is reasonable under the circumstances. Self–help entails a greater degree of participation than is possible in conventional contractor–built housing or public housing, where the stark choice is between buying or not buying.

A notorious example of the latter is the mass housing solutions in Europe since World War II, which have often had negative results. One of the factors contributing to this has been the total lack of community participation in problem identification, planning and the construction of the housing projects. To the insensitivity with which many of the large housing projects have been planned and implemented in Europe during that period must be added the inherent problems of vast scale.

## International development and self–help experience

The idea of 'development' was born after World War II partly in response to the communist-inspired social revolutions in the Third World countries. Development was, however, initially restricted to 'economic development' and a society's progress was mainly measured against the level of its economic performance (Anisur Rahman, 1991).

With the advent of the United Nations agreement was reached internationally to the effect that the State was the guardian of the welfare of its people. Housing was seen as a vehicle for social upgrading. The initial reaction from governments was the provision of fully serviced and completed 'conventional' dwellings. However, the impracticability of such an approach, given the lack of sufficient public funds and managerial resources, was soon realised. The gradual transition to the 'progressive development' model, which made extensive use of self–help housing, then took place.

Initially, self–help entered the national housing debate more as a cost–saving exercise than as a policy for socio–economic restructuring. Later, the international development agencies encouraged and supported self–help in developing countries as a way of restoring people's self esteem.

'Organisation of the community' and 'community development' associated with self–help were very much part of the development vocabulary of the United Nations and other agencies in the late 1950s and 1960s. Numerous reports and books published during that period record this viewpoint.

The UN Development Programme, the UN Centre for Human Settlements (UNCHS), the UN Food and Agriculture Organisation (FAO), the UN World Health Organisation (WHO), the World Bank, the Inter–American Development Bank, the Organisation of American States, and the US Agency for International Development are some of the international and national organisations which followed that trend.

The United Nations Conference on Human Settlements, held at Vancouver in 1976, highlighted housing policies based on the principles of community participation and self–help and its application through sites and services, squatter upgrading projects and inner–city rehabilitation schemes. The conference recommendations generated new housing policies based on the self–help concept in most of the developing world.

# Forms of self–help

Different forms of self–help are possible. A brief description of them is given below.

*Spontaneous unaided self–help*, where persons or households work individually to satisfy their own needs without any external assistance.

Example: The construction and upgrading of dwellings in most of the squatter settlements and rural areas around the world, carried out spontaneously by people without any financial and technical support, are typical of this form of self–help.

*Spontaneous unaided mutual help*, where a group of persons or families work together helping each other to satisfy their needs without external assistance.

Example: Families in rural areas in developing countries often help each other to build, extend or repair houses, small community buildings (such as schools and community halls), services (such as water supply) and fencing.

*Aided self–help*, where persons or households work individually to satisfy their own needs and receive some assistance, whether financial, technical, in the form of building materials, community organisation or other. The assistance may be provided by private, semi–private or public organisations or a combination thereof.

Example: Many aided self–help housing projects have been implemented in developing countries since the late 1950s, some massively in urban areas. International and national development financing organisations, and government and non–governmental organisations were involved in supporting the planning and implementation of this form of self–help. Notable examples could be mentioned in Chile, Colombia, El Salvador and Zimbabwe.

*Aided mutual help*, where a group of persons or families work together, helping each other to satisfy their own needs and receive some assistance, whether in the form of financial or technical services, building materials, community organisation or other. The assistance may be provided by private, semi–private or public organisations or a combination thereof.

Example: This alternative has been used in low–income housing projects to provide new dwellings to project participants; it falls under the same World Bank approach of progressive development. The upgrading of services (sewerage, water, stormwater drainage, roads and pedestrian ways) in squatter settlements is also an activity in which this form of self–help has frequently been used. The upgrading of squatter settlements in the main urban areas of Brazil such as Rio de Janeiro and Sao Paulo is worth mentioning (Arrigone, 1987a; Arrigone, 1987b; and Arrigone, 1991b).

The World Bank started its loan programme for urban development in 1972. Since then several developing countries have received loans for sites and services and upgrading projects. These projects have followed a model of progressive development based on the provision of services, security of land tenure and technical assistance, which in turn have facilitated the self–help housing process.

According to the World Bank's philosophy (Keare and Parris, 1982), 'progressive development' can be defined formally as a method of housing construction or upgrading achieved through

staged development, in which the infrastructure and sometimes parts of the house are built by a contractor, and the rest of the dwelling is completed by the family; or through

self–help, which can be organised in the following ways:

— mutual help, in which families work together in groups;
— self–help construction, in which a family hires a contractor to build its house;
— self–help construction, in which a family hires and supervises individual labourers; and
— self–help construction, in which a family uses its own labour to build or extend its house.

## Critique of self–help

Aided self–help and aided mutual help as ways of providing facilities (especially low–income housing) have been both maligned and euphorically acclaimed. On the one hand, they have been derided as socially oriented measures which are too difficult to administer successfully. On the other hand, their advocates all too often look upon them as panacea for all the problems of low–income families. Needless to say, both extremes are exaggerations.

Schlyter (1984) presents a historical view of research on poor settlements as a background to the current debate between the critics and advocates of aided self–help housing.

Commenting on Schlyter's document, Curuchet (1986) says: 'The critics focus upon the contradictions in housing production within the capitalist system and they argue that self–help schemes are the result of residual pre–capitalist forms of production.... 'Self–help' schemes are considered as a new strategem brought about by capitalism in order to increase unpaid labour and thereby exploitation. State intervention in this kind of schemes (sic) is considered as repressive'.

As Schlyter (1984) explains: 'The advocates are often pragmatic — "there is no other way to go" — and action oriented — "something must be done now". They are concerned about the use value of the houses and assume that limited resources are turned into the best use value if it is done by the user himself'.

One of the advocates (Berretta, 1984) says: 'It can be said in theory that this [self–help housing] is unjust, but it is a greater injustice not to allow men — worker, peasant, under-employed — to have minimal decent housing even at the cost of great sacrifices'. Again, Berretta (1984), argues about the importance of using the self–help methodology as an instrument of change and community upliftment: 'We can say that the objective of our work was to build houses, but our purpose was not housing, but change, progress through participatory action aimed at achieving self–management. That is to say, that people unite and eschew passivity in order to take their place in society, knowing how to demand effectively when necessary.'

# Community participation and self-help housing in South Africa

## 1950 — 1965

The socio-economic programmes for the poorer people undertaken by the government during the immediate post-war period were paternalistic in their approach. These programmes, which were implemented on a mass scale, were characterised by a lack of community participation: people participated neither in the provision of labour nor in the decision-making process.

These programmes were planned and implemented in ways that greatly contributed to the formation over the years of an unstable social, economic and political climate.

In low-income housing for instance, home ownership (either through purchase or by owner-building) was not part of development programmes. This situation prevented the upliftment of low-income communities and the upgrading of the physical environment through self-initiative. Until the early 1980s, all low-income urban housing was for letting.

Although the government never explicitly articulated that its goal was to create non-self reliant communities, experience shows that people were hindered in and precluded from undertaking any form of self-help initiative.

This in fact highlights how successful the social segregation policy of the government was in ensuring that black people were seen as temporary residents in urban areas. 'Self-reliant' communities were meant to be established only in the Bantustans. These were 'Separate Development Self-Governing Areas' set up in Transkei, Zululand, the Northern Transvaal and elsewhere in the Republic (of South Africa). The name derived from Pakistan, Hindustan, etc: other names, with differing ideological attachments, are 'Reserves', 'Homelands' and 'National States.'

No incentives were incorporated into the low-income housing programmes capable of releasing self-help initiatives and promoting popular inventiveness. Dwellings for low-income families were provided on a vast and unprecedented scale during that period. These are the 'locations' on the urban peripheries. Up to the mid 1960s, some 500 000 dwellings were financed by government and built mainly by the larger municipalities through conventional tendering procedures, by municipal administration or by a combination of the two systems.

According to Rogerson (1990: 58) the government mass housing programme left a strong imprint on the built environment: 'The launch of mass public housing programmes through the urban municipalities gave rise to the comprehensively planned, monotonous and segregated townships that dominate much of the South African built environment'. In discussing the scale of construction during that period, Rogerson (58) gives an example: 'Judged in quantitative terms, however, the scale of mass public construction attained in the 1950s was quite impressive with, for example, the Johannesburg Housing Division alone erecting over 11 000 new units between July 1957 and June 1958.'

## 1966 — 1979

From the mid 1960s public funding was redirected to the Bantustans. However, the same trend of a lack of community involvement and self-help efforts was maintained.

The bulk of housing construction was funded mainly by the newly established Administration Boards. This period represented the phase of 'constrained urbanisation', reduction of public housing construction in 'townships' and Bantustan development (Rogerson, 1990).

**1980 — 1990**

A major shift in socio–economic development policy took place in the early 1980s, when the paternalistic approach was largely replaced by the self–help concept.

During this period, home ownership rights were also incorporated into the new policy through the sale of land, the facilitation of private sector involvement and the sale of state–owned mass 'township' housing to tenants (Rogerson, 1990).

The promotion of sites and services schemes and the growing involvement of private developers, private building contractors and consultants in town planning and service engineering have since then been the main features of the government's low–income housing policy.

Self–help, 'self–build', 'aided self–help', 'individual self–help', 'mutual aid', 'autoconstruction', 'mutual help', 'sweat equity', 'community involvement', 'community participation', 'labour–intensive operations' and other terms were used to describe basically the same concept.

This period is also characterised by gradual political changes, an increasingly deficient economic system, and by labour force and communities becoming more vociferous in their demands.

## Establishment of the Development Bank of Southern Africa (DBSA)

The DBSA was established in 1984 against the above backdrop.

The DBSA's Articles of Agreement and the Regional Development Policy for Southern Africa, to which all participating governments subscribed, formed the basis of the Bank's operations. International development experience, mainly that of the World Bank, was also taken into account, when relevant to the Southern African region.

From the DBSA's policy guidelines it is clear that the Bank supports participating governments and institutions in creating the appropriate climate and providing the necessary infrastructure for increased private sector involvement in socio–economic development. The Bank acts mainly as a catalyst in stimulating and promoting local participation, using the abilities and skills of the people to generate their development rather than seeing them as recipients of hand–outs.

*The Bank's philosophy is therefore clearly supportive of self–help initiatives and community involvement in the socio–economic development process.*

The DBSA is actively pursuing community participation and self–help approaches in socio–economic development programmes.

## Framework for self–help projects

### Situation analysis

As a result of South Africa's long isolation, many private consultants and professionals in the public sector have not had first–hand experience of the innovations in planning and implementing self–help housing projects in developing countries.

Development and housing projects are often considered more as producers of physical assets than community–based processes. These processes should not only take account of technical matters, but also of the socio–economic, traditional and environmental components.

Community organisation and the establishment of non–profit community–based organisations to address the basic needs of their members have been identified as development issues requiring urgent attention in South Africa.

For historical reasons, social and community development workers have had limited involvement in organising communities to participate in low–income housing schemes, such as self–help housing. Consequently public–sector and private consultants undertaking development projects are generally technically oriented in their approaches. Professional teams rarely incorporate social science field officers capable of motivating low–income communities to implement self–help projects.

A crucial point which has emerged from analysis of the situation is that the problems related to socio–economic development in general, and especially to the lowest income groups in the population, are perhaps not so much technical as organisational, institutional, social and political.

Planning and building standards, and technical or administrative procedures for the development of housing projects are generally conventional, that is too costly or too sophisticated for the low–income market. Furthermore, they often do not easily accommodate self–help and community development approaches.

There is a lack of an adequate institutional framework for low–income housing finance. (Arrigone, 1991a). Conventional banking and building societies are loth to change their lending policies to accommodate low–income households on the assumption that they are always a bad risk.

The political changes of the last four years have brought about greater social awareness and increased expectations.

**Prognosis**

Governments and non–governmental organisations will undoubtedly have an ever–increasing role as facilitators and active players in supporting socio–economic development projects based on self–help techniques and community action. This will be particularly relevant in the context of the important constitutional changes about to take place in South Africa. It is likely that future government policies targeted at the poor will emphasise basic social programmes such as education, health and low–income housing. Voluntary labour, self–management abilities and people's savings will be some of the main local resources available to implement such development programmes.

Rapid urbanisation and the establishment of informal urban settlements throughout South Africa will continue to place great pressure on government and development agencies.

International and local experience shows that self–help methods are best able to reach, and are the most sustainable method for providing housing for, the lower income percentiles of households, which constitute the majority of the population in South Africa.

Therefore, it is likely that it will be necessary

— to define the public sector's and the DBSA's roles as facilitators in self–help housing programmes;

— to prepare recommendations on how to help release private sector finance for the implementation of self–help housing programmes;

— to prepare and disseminate information on the issues of community organisation and the establishment of housing related community–based organisations; and

— to broaden knowledge and gain experience on self–help housing.

All the above may be achieved through

— continued interaction with national and international NGOs, development organisations, research institutes and housing finance organisations;

— participation in national and international workshops, seminars, conferences and technical meetings; and

— demonstrating how self–help housing projects should be planned and implemented and, in so doing, test the self–help principles.

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