

**AN INTEGRATED APPROACH TO URBAN HOUSING DEVELOPMENT:  
HAS A CASE BEEN MADE?**

**MICHAEL MAJALE**

**Global Urban Research Unit**

**School of Architecture, Planning and Landscape**

**University of Newcastle**

**Newcastle upon Tyne**

**NE1 7RU**

**E-mail: [m.m.majale@ncl.ac.uk](mailto:m.m.majale@ncl.ac.uk)**

## **Introduction**

The world is urbanizing at a very rapid pace — but it is in the South that urbanization processes are intensifying at a really disconcerting rate. Three-quarters of global population increase is currently occurring in the urban South, causing hypergrowth in cities that are incapable of accommodating this unprecedented upsurge. Contemporary rural-urban transformation and urban growth in Asia and Africa, in particular, are taking place in a context of far higher absolute population growth, far lower income levels, and with much less institutional capacity than was the case earlier in the North.

There is also an urbanization of poverty in the South, manifested most conspicuously in mushrooming and expanding slums and informal settlements characterized by a lack of basic urban services (water supply, sanitation, drainage, solid waste disposal, and roads and footpaths) and deplorable overcrowded housing conditions. In many cities, more than half of the population live and work in these unhygienic, hazardous environments where they face multiple threats to their health, well being and security. Not only are they vulnerable to disease, crime and natural disasters, but they are also largely disenfranchised. Moreover, most Southern nations are unable to provide sufficient job opportunities for the rapidly growing number of new entrants to the urban labour market each year. A substantial proportion of able and enterprising women and men living and working in informal settlements are thus unemployed or underemployed in the informal sector, earning low incomes for long hours of work. And a majority will find themselves unable to afford the cost of adequate shelter.

It is in light of the above that the *Integrated Urban Housing Development in Kenya and India* project (IUHP) was formulated. The purpose of the IUHP was *to identify and promote a sustainable shelter delivery strategy for the urban poor to be adopted by national and local government in Kenya and India*. The project was seen as a substantive step towards progressive

realization of the overall project goal— *to increase the access of low-income households and the poor to adequate, safe and secure shelter* — through integrated participatory and partnership-oriented housing development and income generation initiatives. Funded under the Department for International Development’s Engineering Knowledge and Research Programme (DFID–KaR) and co-ordinated by Intermediate Technology Development Group–United Kingdom (ITDG–UK), the project started in April 1999 and ended in September 2003. In addition to undertaking some of the worldwide research and analysis, ITDG–UK also supported the partners that conducted the research activities in Nakuru (Kenya) and Alwar (India), two secondary towns of similar size (250-350,000 inhabitants). Project activities in Kenya were implemented by Intermediate Technology Development Group–Eastern Africa (ITDG–EA) while the Society for Development Studies (SDS) was sub-contracted to carry out the work in India.

The project aimed to research and act at the local level to inform and influence the wider debate among policy makers, public sector bodies, donor agencies and non-government organizations (NGOs). In addition to the project experience and knowledge gained through implementation of project activities on the ground, reviews of the literature and practice contributed to a better understanding of the differences between single-sector, multi-sectoral and integrated development interventions linking micro and small enterprise (MSE) development with improved housing for urban poor dwellers.

The present paper reviews project working papers and the findings of the research, as well as the findings of an evaluation of the project conducted in Kenya and India between 20<sup>th</sup> May and 16<sup>th</sup> June 2003. The presentations and deliberations of an end-of-project international workshop held in March 2003, including key issues and questions that arose, are also reviewed. On the basis of the foregoing, and some of the current thinking on the same, the paper seeks to establish if a case can be made for promoting an integrated approach to urban housing development as a

sustainable shelter delivery strategy for the urban poor in Kenya and India, and the South in general.

### **Sectoral, Multi-sectoral and Integrated Approaches to Development**

Development paradigms in the post-second war period have changed over the years.<sup>1</sup> In the last decade, in particular, approaches to development and projects have undergone considerable change with significant policy shifts in governance, gender, poverty eradication and environmental issues (Toner and Howlett, 2001). A move from sectoral interventions in urban development to ‘holistic’ or ‘integrated’ approaches amongst many development agencies is likewise noted in the preliminary project working paper, *Comparison of Single Sector, Multisector and Integrated Urban Development Projects and their Impact on the Livelihoods of the Urban Poor* (Rossiter, 2000).

Development agency and NGO projects have typically supported single sector or sectoral development activities, e.g., water supply, housing, income generation, provision of credit, or health improvements. Indeed, a majority of projects implemented in urban areas continue to be confined to improvements within a single sector, disregarding other important aspects of local authority performance or betterment of the overall quality of urban life (Rossiter, 2000). However, there is often no alternative to single sector interventions due to resource constraints (Lall and Lall, 2003), and it may sometimes be more pragmatic and cost-effective to limit resources to a specific sector in which there is an acute problem and high potential for positive impact than to spread them more widely (Syagga, 2001).

‘Multisector’ is sometimes taken to mean interventions in several different sectors with

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<sup>1</sup> National and international policy responses to the urban housing issue in the South have likewise evolved within this context (see Majale, 2003).

distinct projects that are not linked in any way; but it also used to refer to specific sectoral interventions that are linked.<sup>2</sup> The multisectoral approach to development is single-goal oriented, with all sectors involved aiming to achieve the same outcome but decentralised in management and execution.<sup>3</sup> Effective co-ordination, both horizontal (between the various service providers) and vertical (between service providers and policy makers) is thus required.

The term ‘integrated’ is used to mean two different things in the literature, according to Rossiter (2000). One meaning is a multisector approach that is co-ordinated and mutually supportive, with all the different sectors operating in concert so that results in one are reinforced by achievements in another. The other meaning is that of overall social, economic and spatial integration of a city, whereby poorer, marginalized sections of a city are formally integrated into the rest of the city. For example, unserviced areas are connected to water, sewage and other public utilities, while land occupation is regularised and attempts made to integrate informal settlements into the framework of city/municipal development and the formal economy.

Rossiter (2000) simplifies differentiation of the three approaches as follows: treat ‘sectoral’ or ‘single sector’ projects as dealing with only one type of intervention (e.g., water supply); ‘multisector’ as involving several interventions in a particular geographical area; and ‘integrated’ as programmes seeking to co-ordinate different interventions in some way.<sup>4</sup>

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<sup>2</sup> An idea which Rossiter (2000) observes is close to the concept of ‘integrated’ projects defined below.

<sup>3</sup> Syagga (2001) elaborates that a multisectoral approach to shelter development, for instance, should incorporate other sectors dealing with poverty reduction, environmental degradation, urban growth and policy, gender, economic power imbalances, economic and social marginalization, development of community responses and participation, and capacity building for sustainability.

<sup>4</sup> There are however clear areas of overlap. Single sector projects may, for instance, expand into other sectors, or contribute to wider, ‘integrated’ urban development (Rossiter, 2000).

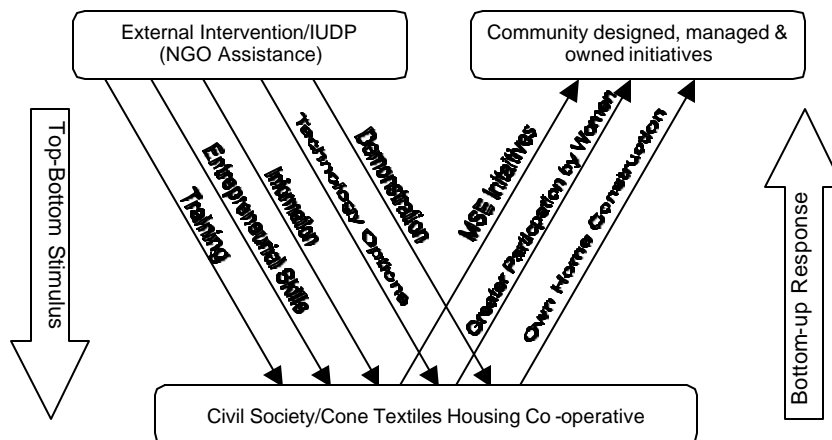
## ITDG's Integrated Approach to Urban Housing Development

The evolution of ITDG's integrated approach to urban housing development can be traced back to the experience gained through working with a housing co-operative in Chitungwiza Municipality in Zimbabwe in the 1990s.

### *Integrated Urban Development Project (IUDP)*

Formed in 1988 by employees of the textiles factory from which it got its name, Cone Textiles Housing Co-operative (CTHC) first approached ITDG–Southern Africa (ITDG–SA) in 1989 for

**Figure 1: IUDP Action – Response Model**



assistance to develop housing for its members. ITDG-SA subsequently worked with CTHC, strengthening its management capacity and lobbying for land for members to build their houses on, until 1995 when the factory closed down and 2,000 workers made redundant.<sup>5</sup>

Recognizing that the immediate problem facing CTHC members was loss of incomes and not

<sup>5</sup> Their predicament was made worse by the fact that Chitungwiza, despite being an independent town with its own municipal council, was and still is extremely dependent on Harare, the capital city, for employment opportunities. See also Schlyter (2003).

housing, employment creation and income generation were introduced alongside the housing development initiatives in 1997 under the *Integrated Urban Development Project (IUDP)*. The IUDP sought to empower CTHC members to fulfil their aspirations through training and demonstration on how to use and manage appropriate technologies for housing and micro- and small enterprises (MSEs) development.<sup>6</sup> The other principal project partners alongside CTHC and ITDG-SA were Chitungwiza Town Council and Civic Forum on Housing (CFH). The partnership was forged around the shared objectives of providing adequate housing and services for CTHC members by creating jobs and income, and promoting good urban governance (ITDG-SA, nd). The “Action and Response Model” used in the IUDP is shown in Figure 1.

#### *Integrated Urban Housing Development in Kenya and India Project (IUHP)*

The underlying assumption in the *Integrated Urban Housing Development in Kenya and India project (IUHP)* was thus that an integrated approach to urban housing development would work better than a sectoral approach “to increase the access of low-income households and the poor to adequate, safe and secure shelter” — the overall goal of the project. More specifically, the purpose of the IUHP was to “to identify and promote a sustainable shelter delivery strategy for the urban poor to be adopted by national and local government in Kenya and India”.

#### *Urbanization Trends and Urban Poverty in Kenya in Kenya and India*

The share of urban population in Kenya has grown from 5.1 per cent in 1948 to 20.9 per cent at the last official census conducted in 1997. The poverty line is set at KSh 1,490 (USD 19.60) per capita a month in urban areas, and 52% of the total population is estimated to be living at less

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<sup>6</sup> As Short (2000) verifies, MSEs are crucial to the livelihood strategies of poor people and in many societies fulfil both an economic and social role. Over half of the world’s working poor earn income through self employment and most of these are

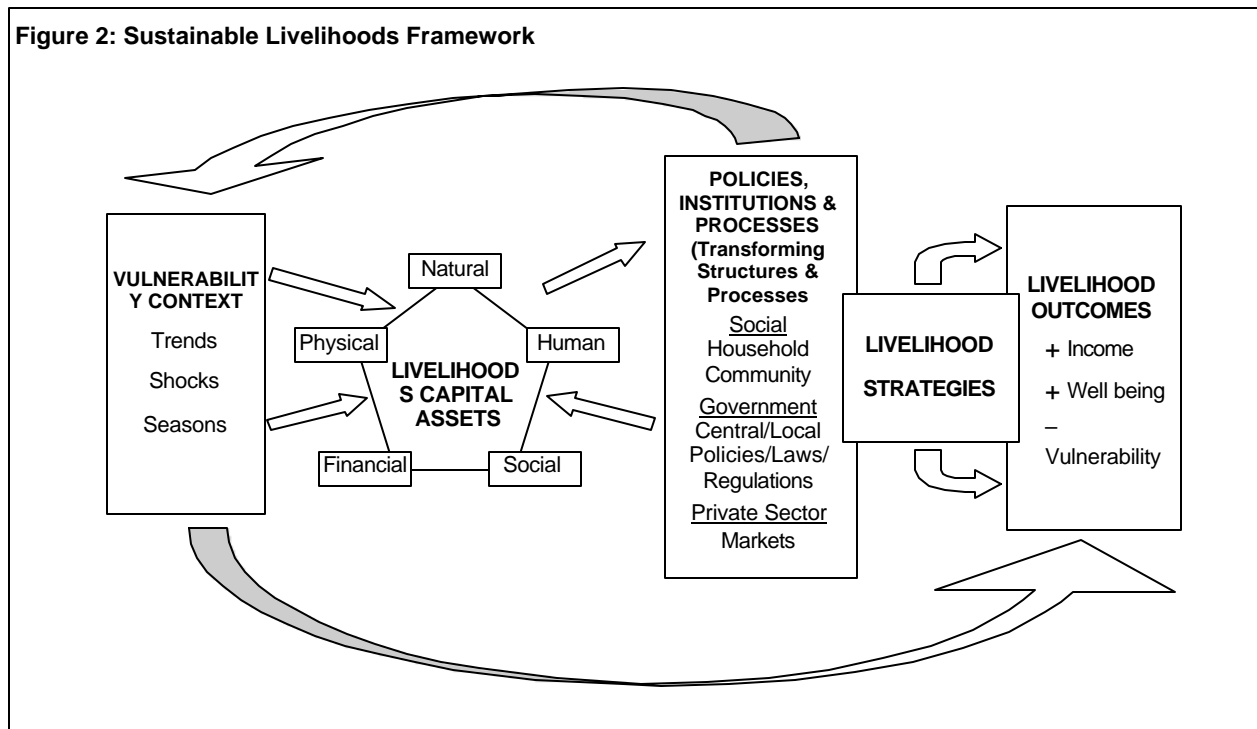
than a dollar a day (Gardner, 2003). Poor urban dwellers face manifold problems, among them unemployment, inadequate access to basic infrastructure and services, and inappropriate policy and regulatory frameworks governing land and housing supply resulting in insecure tenure and high cost of conventional building materials and housing. These problems have exacerbated the vulnerability of urban dwellers, a rapidly growing number of whom are living in poverty in health and life-threatening conditions in overcrowded slums and informal settlements.

In India, 10.84 per cent of the population lived in urban centres in 1901, and the last census in 2001 puts this figure at 28.0 per cent. The current unofficial estimate is 32.0 per cent. Although the number of people living in poverty in urban areas has reportedly decreased by 12 per cent (Lall, 2002a; nd), an estimated 24% of the urban population, or about 67 million people, live below the poverty line (Gardner, 2003). Urban poverty is manifested in widespread inadequate housing, characterized by intermittent water supply from communal public taps, open drainage and sewage systems, open defecation, high density/minimal per capita living space, poorly ventilated combined living/sleeping and cooking areas, and limited access to open spaces. A positive aspect of the housing situation of the urban poor in India though is secure title inherited from forefathers (Lall and Lall, 2003).

#### *Application of the Sustainable Livelihoods Approach in the IUHP*

The IUHP essentially set out to investigate whether improvements to shelter and related services can have a long-term pro-poor impact within the broader development agenda. However, recognising that access to adequate shelter does not in itself reduce poverty, the project also set out to investigate innovative initiatives that integrated improvements in housing conditions with enhanced income generation. Earlier participatory action research projects conducted by ITDG

**Figure 2: Sustainable Livelihoods Framework**



had revealed the complexity and multidimensionality of urban poverty, and shown that single sector interventions cannot sustainably improve the shelter conditions of urban poor households. Lessons learned included that improving shelter (physical capital) through the use of alternative building materials in urban areas involves building human capital through skills upgrading, strengthening community based groups (social capital)<sup>7</sup> and facilitating access to credit (financial capital), as well as reviewing regulatory frameworks.

The IUHP thus used the *Sustainable Livelihoods Framework (SLF)* as a conceptual and analytical framework to test whether integrated interventions in the shelter and MSE sectors could have a long term pro-poor impact on the livelihoods and overall quality of life of poor people living and working in informal settlements within the broader urban development agenda. Application of the SLF was intended to enhance understanding of, and develop intercourse

<sup>7</sup>Although consistent with research findings by Moser (1998), it has been found that the permanence of social capital is not assured. Like other livelihood assets, social capital is not static — changing circumstances consolidate it or erode it.

about, the complex, multi-dimensional realities of people living in poverty in the urban South.<sup>8</sup>

The principal components of the SLF are shown diagrammatically in Figure 2.

A *livelihood* comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living: a livelihood is *sustainable* which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the long and short term (Chambers and Conway, 1992:7-8).

Schematic models of the sustainable livelihoods approach (SLA) recognise that households develop their livelihoods on the basis of the assets to which they have access (Table 1) within a broader socio-economic and physical context (i.e., vulnerability context)<sup>9</sup>. Livelihood strategies are influenced by transforming structures and processes (i.e., the so called PIPs — policy,

**Table 1: Capital Assets**

<b>Natural capital:</b>	the natural resource stocks from which resource flows useful for livelihoods are derived, e.g., land, water, bio-diversity, environmental resources.
<b>Social capital:</b>	the social resources (relationships of trust, membership of groups, networks, access to wider institutions) upon which people draw in pursuit of livelihoods.
<b>Human capital:</b>	the knowledge, skills, ability to labour, information and good health important to the ability to pursue different livelihoods.
<b>Physical capital:</b>	the basic infrastructure (water, sanitation, energy, transport, communications), housing and the means and equipment of production.
<b>Financial capital:</b>	the financial resources which are available to people (savings, credit, regular remittances or pensions) and which provide them with different livelihood options.

institutions and processes — box), which in turn have a bearing on livelihood outcomes (i.e., the achievements or outputs of livelihood strategies). The main point of the asset pentagon in the

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<sup>8</sup> The SLF was also used to evaluate two housing projects targeted at low-income and poor households in Nairobi. The findings are reported in two of the project working papers : *NACHU Housing Credit Scheme: Huruma Informal Settlement, Working Paper 3* (Mwaura, 2000) and *Assessment of the Mathare 4A Development Programme against the Sustainable Livelihoods Approach, Working Paper 4* (Kamau and Ngari, 2002).

<sup>9</sup> Poor urban dwellers are likely to be vulnerable to various shocks and stresses. While the main causes of this vulnerability vary from one city to another, certain elements appear to be common to many urban residents. These include: informal legal status poor living environmental; and dependence on the cash economy for basic goods and services (Meikle *et al.* 2001).

SLF, as Carney (1998:7) underlines, is to compel users to “think holistically rather than sectorally about the basis of livelihoods.”<sup>10</sup>

### *The Integrated Approach adopted in Kenya*

Nakuru, the fourth largest town in Kenya with a population of 289,988, has seen a rapid decline in its economy, a deterioration of urban services and a diminishing of employment opportunities — and it is the poor that have been most affected. The majority cannot afford to build or rent conventional housing because of its high cost and their low incomes. This has led to the uncontrolled development and expansion of informal settlements. Lowering the cost of construction and promoting income generating activities (IGAs) through appropriate technological interventions were thus fundamental elements of the IUHP in Kenya. Recognizing the need to fully engage and build the capacities of poor communities so that they can effectively participate in housing and infrastructure development as well as IGAs, a process-oriented participatory approach that fostered partnerships among key stakeholders was adopted. A key project partner was the Municipal Council of Nakuru (MCN).<sup>11</sup> Following intense lobbying and advocacy by ITDG–EA, the Council designated seven (7) informal settlements within its jurisdiction ‘low-income settlements’. This enabled the application of the then recently promulgated revised building by-laws, popularly known as ‘Code ‘95’, in the settlements and more specifically permitted the use of alternative building materials.<sup>12</sup> The project worked with community-based organizations (CBOs) in three of the settlements.<sup>13</sup>

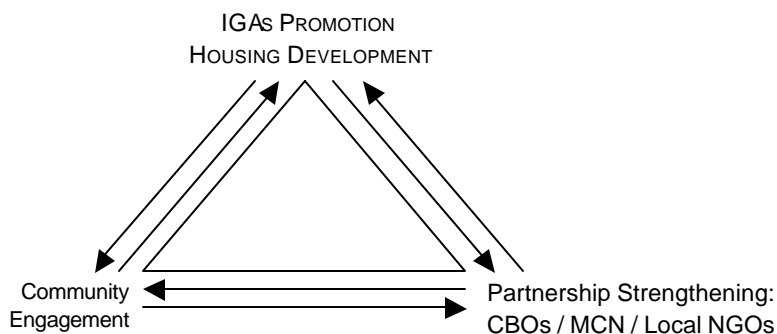
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<sup>10</sup> See the DFID Sustainable Livelihoods Guidance Sheets ([http://www.livelihoods.org/info/info\\_guidancesheets.html](http://www.livelihoods.org/info/info_guidancesheets.html).) for a better understanding of the sustainable livelihoods approach

<sup>11</sup> Ng’ayu (2003) however observes that MCN involvement was more through Council staff as individuals rather than the institutional level. Still, a crucial communication channel was opened through which the Council’s objectives and policies were imparted to the local communities, and dialogue on other matters of more general local concern enabled.

<sup>12</sup> The existing by-laws, inherited from the British colonial authorities, were material-specific, stipulating the use of conventional

**Figure 3: ITDG–EA Integrated Approach**



In Nakuru, participatory appraisals and assessments were first conducted to determine the needs and aspirations of the target communities. The establishment of their shelter priorities was followed by gender-sensitive participatory design of type house plans that conformed to Code '95. Community-based artisans were trained in the production, application and utilization of ABTS to facilitate construction of affordable housing based on these designs. Potentials for increased income for small-scale landlords through better quality rental accommodation,<sup>14</sup> and for artisans through the establishment of small-scale material production units, were thus created. Efforts were thereafter concentrated on developing MSEs to increase the income-earning capacity of CBOs, especially women's groups.<sup>15</sup> Skills and business training, and knowledge sharing and information exchange were other project elements of great import.<sup>16</sup> The conceptual model of the approach adopted by ITDG–EA in implementing the IUHP in Nakuru is shown n

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building materials that were unaffordable by the urban poor majority. Code '95 was performance-oriented and allowed the use of alternative materials such as stabilized soil blocks (SSBs) and micro-concrete roofing (MCR) tiles. See also Yayha *et al.* (2001) and Schilderman and Lowe (2002).

<sup>13</sup> The three settlements are Bondeni, Kwa Rhonda and Lakeview. See Kinyanjui (2003) for a detailed account of how the CBOs with which the project worked with were selected and the activities that they were engaged in.

<sup>14</sup> Norberg (2000) asserts that the availability of low-priced rental housing is a vital element in any poverty alleviation strategy.

<sup>15</sup> King and McGrath (1999) observe that NGOs have been more frequently involved with income-generation schemes for community groups, and in particular poor women, than they have been identified with the support of economic growth via individual entrepreneurs.

<sup>16</sup> Many poor households lack access to information, broader overviews, and a knowledge of prior experiences outside their own local area. They may consequently adopt livelihood strategies that are inappropriate at best or doomed to failure at worst (Meikle *et al.*, 2001). In this regard, McLeod (2001) suggests the addition of two new assets to the SLF: knowledge capital and institutional (or political) capital. Relatedly, Devas (2002) treats political capital separately from social capital because of its

**Figure 4: SDS Integrated Approach**

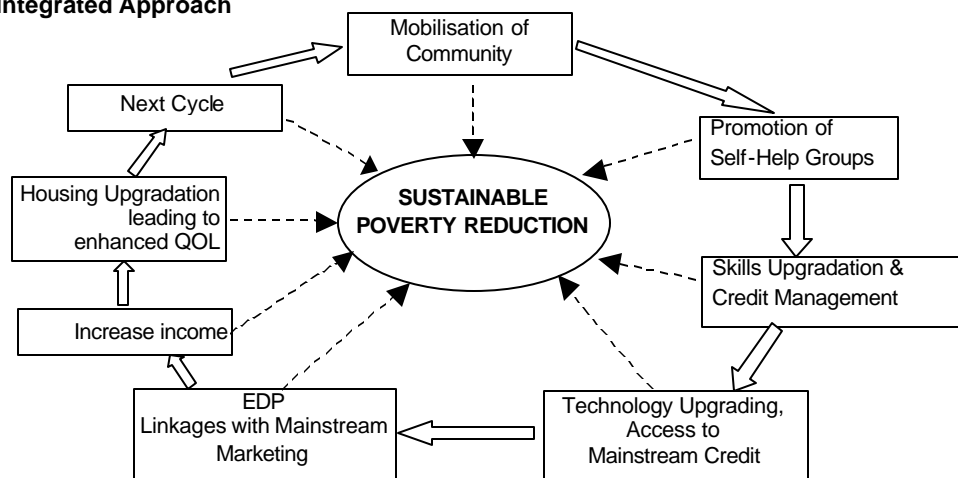


Figure 3.

*The Integrated Approach adopted in India*

A heritage town with a population of 260,000, Alwar has traditionally been the home of artisan communities engaged mostly in stone carving, weaving, pottery and leather embroidery. The communities prospered under a system of royal patronage, but became vulnerable to market mechanisms when it ended, and were unable to develop effective coping strategies to prevent them falling into poverty. Urban poverty reduction thus became a priority for the District Administration, which entered into a partnership with SDS to support the IUHP in anticipation of a replicable housing development model as an outcome. Project activities in Alwar were implemented in old settlements characterised by inadequate basic services and fast deteriorating shelter conditions.

In the participatory surveys undertaken in the two project locations in Alwar to identify the problems and opportunities, and the goals and priorities of the residents, shelter upgrading was, however, accorded a low ranking. On the basis of these results, and further informed by the

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distinct characteristics in the context of governance issues.

findings of the evaluation of a public sector low income housing project in Alwar<sup>17</sup> and SDS's long-standing experience,<sup>18</sup> the initial emphasis in Alwar was consequently on IGAs with potential for substantial impact on the incomes of the project beneficiaries, in the expectation that this would lead to shelter improvement. This approach took full account of the need to promote home-based enterprises (HBEs) and micro- and small-scale enterprise (MSE) development, social development and environmental improvement, in realizing the overall goal of the project. The SDS conceptual model is shown in Figure 4.

### *Key Outputs of the IUHP*

The goal of the IUHP was to “*to increase the access of low-income households and the poor to adequate, safe and secure shelter*”. However, in adopting a sustainable livelihoods approach, the project also sought to increase the overall robustness of households' asset portfolios, in order to strengthen livelihood strategies and reduce vulnerability, assist in creating pro-poor outcomes, and increase positive linkages between the local authority and poor communities. The project further sought to increase the range of livelihood options available to poor households and to build the capacity of community based groups through networking and strengthening their knowledge and information systems.<sup>19</sup> In addition, the IUHP addressed the existing policy and regulatory environment in the two project countries.

In trying to “*to identify and promote a sustainable shelter delivery strategy for the urban poor to be adopted by national and local government in Kenya and India* (the project purpose),

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<sup>17</sup> Lall (2002b:14) asserts that “the most important lesson that should be drawn from the Shivaji Park Housing project experience is the infallibility of the provision for income opportunities in a housing project for the poor.”

<sup>18</sup> Since its inception in 1984, SDS has been a champion of job generation at the lower end of the employment market, and this has remained one of its priority research areas (Lall, nd).

<sup>19</sup> Schilderman (2002) affirms that access to knowledge and information by urban the poor can be crucial in enabling them to make the most effective use of limited livelihood assets.

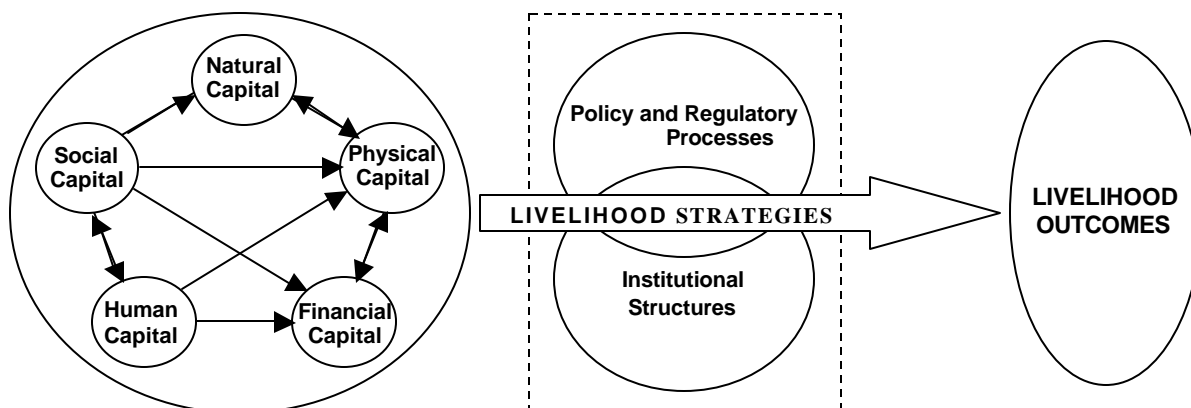
the IUHP sought to test whether poor people will invest in shelter development if their incomes are increased. Hence the assumption that the strategy would be based on an integrated approach to urban housing development. Essentially, the IUHP aimed to raise poor people's incomes (financial capital) and thereby increase their access to adequate shelter<sup>20</sup> (physical capital) through group-based IGAs (strengthening social capital while increasing financial capital), skills upgrading and training (improving human capital), and access to productive assets, e.g., equipment/machines for MSEs (physical capital). Improved housing and sanitation conditions (physical capital) would have not only health benefits (human capital)<sup>21</sup> but also impact positively on the environment (natural capital). But to achieve the desired livelihood outcomes, the project had to address the policy and regulatory frameworks as well as existing institutions (at the community, local and national levels) and transforming structures and processes (the PIPs box). This approach is presented diagrammatically in Figure 5. The achievements of the project and outputs in each country are summarized below and in Table 2.

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<sup>20</sup> Adequate shelter, as defined by UNCHS (Habitat) means "more than a roof over one's head. It also means adequate privacy; adequate space; physical accessibility; adequate security; security of tenure; structural stability and durability; adequate lighting, heating and ventilation; adequate basic infrastructure, such as water-supply, sanitation and waste-management facilities; suitable environmental quality and health-related factors; and adequate and accessible location with regard to work and basic facilities: all of which should be available at an affordable cost."

<sup>21</sup> There is overwhelming evidence that increasing the human capital of the poor is key to reducing poverty. The capacity to earn income is a major factor in raising households out of poverty. However, an individual needs health and strength in order to earn an income, and education to increase potential income (World Bank, 1996).

**Figure 5: Sustainable Livelihoods Framework applied to the IUHP**



*Achievements of the IUHP in Nakuru, Kenya*

The overall achievements of the IUHP in Nakuru can be summarised as follows:<sup>22</sup>

*Group Formation (Social Capital):* 27 savings groups<sup>23</sup> and 16 IGA groups (with a total of between 200 and 300 members) have been established, and 6 of the IGA groups are actively operating. An apex body of CBOs, the Nakuru Affordable Housing and Environmental Co-operative (NAHECO), formed to co-ordinate CBOs in the project settlements, is facilitating their developmental activities, networking, and also savings and access to credit. NAHECO has over 450 members, more than 50 per cent of whom are women.

*Income Generation (Human/Social/Financial Capital):* Technical training was imparted to 43 persons (28 women and 15 men) while 103 (44 women and 59 men) received business training. These trainees have in turn trained others. MSE production machines granted to IGA groups through NAHECO are being used, and exposure visits were organised for IGA groups. A sample of 20 individuals in February 2003, shows 68 per cent have an average increase in

<sup>22</sup> The achievements are based largely on the findings of the end-of-project evaluation (Gardner, 2003).

<sup>23</sup> These include 'daily savings groups' and 'merry-go-rounds', a form of rotating savings and credit association (ROSCA)

monthly income of 64 per cent; 55 per cent have taken on more employees; 75 per cent estimate that business volume has increased; and 85 per cent are maintaining savings.

*Savings and Credit (Financial Capital):* NAHECO has been registered as a savings and credit organisation (SACCO) and links for 27 savings groups made to finance institutions. The NAHECO revolving fund has disbursed 12 business loans and 7 housing loans. And 20 loans have been obtained from finance institutions independent of project support.

*Shelter (Physical Capital):* 5 housing cooperatives have been formed, and one group of tenants has been able to purchase land on which they are planning to develop housing. 6 loans have been obtained from NAHECO revolving fund. Two housing cooperatives have obtained by from NACHU.<sup>24</sup> More affordable ABTs have been effectively demonstrated, and approximately 185 dwelling units (including 151 single rooms) have been built, as well as over 80 toilets. Health and hygiene awareness training was conducted. Water and sanitation appraisals were carried out in collaboration with NMC, and three (3) community-based water and sanitation committees established.

In addition, partnerships have been established with Nakuru Municipal Council and other agencies, and the establishment of a Local Urban Observatory is underway.

#### *Achievements of the IUHP in Alwar, India*

The achievements in Alwar can be summarised as follows:

*Group Formation (Social Capital):* 23 groups (with a total of 299 members, 80 per cent of whom are women) have been formed. These include 4 weavers/embroidery groups and 2 potters groups in 6 settlements; Groups are cooperating in production and marketing activities.

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<sup>24</sup> National Co-operative Housing Union. See Mwaura (2002) for more details about NACHU.

*Income Generation (Financial Capital):* Significant improvements in productivity and marketability have been achieved, with — weavers/embroiderers have reported increases in incomes from possible Rs 30/day (US\$ 0.66) to Rs 60-70/day (US\$ 1.32-1.54). Overall, income from project activities is reported to have increased by between 108% and 212% amongst the settlements to a maximum Rs 2500 (US\$ 54.91) per household per month;

*Savings & Credit (Financial Capital):* Groups in 3 settlements are saving Rs 100/month (US\$ 2.20), and in 2 settlements they are saving Rs 50/month (US\$ 1.10). There is group cooperation to build savings and agree individual loans: 10 group bank loans have been acquired by 4 groups, one of which is for production; and 80 per cent of group members now have individual bank accounts for personal savings;

*Shelter and Sanitation (Physical Capital):* With financial assistance from SDS/IUHP, 17 individual toilets have been built in 4 settlements; 1 communal toilet block and 1 standpost in 1 settlement; and 30 individual water connections installed in 3 settlements. Maintenance has been carried out on some houses, and 30 houses have been connected to gas supply.<sup>25</sup>

A key output of the IUHP was the establishment of a Local Urban Observatory (LUO) in both Alwar and Nakuru. Part of the Global Urban Observatory (GUO), LUOs are the focal point for urban policy development and planning where collaboration among policy makers, technical experts and representatives of partner groups is fostered.<sup>26</sup>

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<sup>25</sup> More environmentally-friendly cooking fuel

<sup>26</sup> See <http://www.unhabitat.org/programmes/guo/> for more information on the GUO and LUOs. SDS is one of three training partner institutions contracted by the Urban Indicators Programme (UIP) to implement capacity-building projects with interested cities and countries by conducting regional and national training for establishing local and national urban observatories.

<b>Table 2: Summary of Project Outputs</b>	
<b>Proposed Output</b>	<b>Actual Output (May/June 2003)</b>
'Two integrated projects established and tested and four sectoral projects tested;	Projects established in Alwar and Nakuru. Working Papers completed to study impacts of sectoral projects
100 persons in Kenya and 200 in India trained in marketable skills; 3-5 viable firms established in Kenya, each employing an average of 10 trained people, and 200 people employed in profitable micro-enterprises or group enterprises in India;	143 persons in Kenya and x persons trained in India. Skills have increased income. 6 IGA groups are operational with more than 10 members each group (not quantified), 68% report increased incomes 299 people engaged in micro-enterprises and show an overall increase in income
100 houses with access to water and sanitation built and occupied by project participants in Kenya. In India, 200 households assisted in building or improving shelters with access to economic and habitat services	180 dwelling units built (51 projects), 33 with water and sanitation built by project-trained artisans for plot-owners, occupied by tenants. Households assisted to improve home-based production, hygiene awareness. 42 households have toilets (17 individual, 1 4-latrines block for 25 households. 30 households have individual water connections. 30 households have gas connections.
Housing strategy document	Working Papers have explored integrated, multi-sectoral and single sector approaches to shelter delivery. Interim draft produced
Project results published and disseminated	Local dissemination of project activities and lessons One international workshop
Establishment of two Local Urban Observatories (additional output)'.	Two LUOs in preparation

*Source: Gardner 2003*

### **What has been learned?**

A number of lessons were learned through implementing the IUHP — indeed, sustainable livelihoods principles underscore the importance of “learning through implementation” (George, nd:8). These were presented and deliberated upon at the end-of-project workshop.<sup>27</sup> Several issues arose in trying to establish whether a case had been made for promoting an integrated

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<sup>27</sup> See *Report on the International Workshop on Integrated Urban Housing Development*, 17<sup>th</sup> – 18<sup>th</sup> March 2003, held at the Schumacher Centre for Technology and Development, Bourton Hall, Bourton-on-Dunsmore, Rugby, United Kingdom. [http://itdg.org/docs/shelter/iuhd\\_workshop\\_report\\_2003.pdf](http://itdg.org/docs/shelter/iuhd_workshop_report_2003.pdf)

approach to housing development as “*a sustainable shelter delivery strategy for the urban poor to be adopted by national and local government in Kenya and India.*” A summary of the tentative lessons that can be drawn and a listing of some of the key issues that arose are presented below, with some discussed in relation to current thinking and debate on the same.

### *Meaning of integration*

An integrated approach, as adopted in the IUHP, means taking into consideration physical, financial, human and social assets. The World Bank’s Comprehensive Development Framework (CDF) similarly takes a holistic approach to development, seeking a better balance in policymaking by highlighting the interdependence of all elements of development — social, structural, human, governance, environmental, economic, and financial. Partnerships between governments, donors, civil society, the private sector, and other development actors are also underscored (Blake, nd).

From project experience, it is clear that integration should happen at both the level of activities and the level of partners (i.e., between actors at all levels, from local to national). However, whether integration could happen only at the settlement or neighbourhood level or whether it should extend to the town or city level is debatable. Indeed, in an investigation of the work of NGOs in urban settings, the difficulty that NGOs were having in reconciling their concern for household and community poverty issues with city wide issues was evident (Sahley and Pratt, 2003).

With the increasing tendency for the poorest to be excluded from common development activities, integration should perhaps firstly be about social inclusion.<sup>28</sup> The tenure status of many urban poor dwellers has precluded their involvement in urban governance. But changes in

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<sup>28</sup> Urban poverty combined with poorly serviced slums and informal settlements guarantees exclusion and isolation of groups already at risk in terms of employment, poor health and education (UN-HABITAT, 2002a).

ethos and policy approaches have meant that informal settlements residents are being increasingly integrated into systems of political decision making (Meikle, 2001). The CDF alike seeks to give the poorest of the poor more of a voice in formulating their countries' development policies (Blake, nd). And while many countries are in the process of adopting poverty reduction strategies, some cities are adopting innovative approaches for social inclusion through the improvement of living conditions of the urban poor (UN-HABITAT, 2002a).

All people need housing and all people need livelihoods: the two are interlinked, but more so for some than others. For people such as landlords, housing is their livelihood, but for others such as home-based entrepreneurs, housing is where they pursue their livelihood. However, the project found, and the workshop agreed, that the relationship between income generation and the upgrading of shelter and related services is not as simple or straightforward as was originally assumed. Moreover, housing development from savings alone takes a very long time, and it may be unrealistic to expect to significantly improve access to shelter and infrastructure by the poor within a short timeframe such as a 4-year project cycle. Indeed, Majale (2003:16) makes the point that “.....it takes a middle-income family in the North several years to own a house through buying with a mortgage. [And] for a great many middle-income households in most cities and secondary towns in the South, home ownership will always remain out of reach.”

It may be also necessary to abandon the concept of a self-contained house on its own plot if people can afford no more than a single room. Multifunctional dwelling unit options should therefore be offered in an integrated approach to urban housing development targeted at the poor.

### *Practicalities*

The IUHP underscored the importance of MSEs in poor people's lives, as others (Vanderschueren *et al.*, 1996, cited in Albu and Scott, 2001:5) have done:

Manufacturing and processing MSEs play an increasingly significant role in poor people's lives, and are one of the keys to lifting people out of poverty. Some have even described them as the backbone on which the urban economy (especially in secondary towns) survives in most countries in the South.

However, before engaging community-based groups in particular MSEs, an analysis of the market and specific sub-sectors is needed to identify viable business opportunities.<sup>29</sup> Such an analysis may take considerable time, but as Albu and Scott (2001:6) affirm: "More than ever before, an effective analysis of market structures and market dynamics is essential to understanding the livelihood strategies and options of poor people who work in MSEs."

Access to credit is crucial to the successful development of both MSEs and housing, as are training and skills upgrading. However, the emphasis should be not so much on 'technical know-how', but rather on 'practical how-to-do'.

### *Partnerships*

Partnerships involving a range of stakeholders are vital to the effectuation of an integrated approach.<sup>30</sup> As Pieterse (nd) affirms, integrated development is only possible if there is a strong presence of multiple development institutions within poor communities and in civil society more broadly, to support and empower grassroots organizations and empowerment processes. A study of urban NGOs similarly found that a key factor of success appeared to be clarity of strategy over time and cognizance of the need to develop external relationships across a multiplicity of other actors. But, as was learned in implementing the project, "Local partnerships challenge

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<sup>29</sup> In an earlier study conducted in Kenya, entrepreneurs most often cited market limitations ("too few customers" or "too much competition") as their major constraint to growth by (see USAID/GEMINI, 1994). A study of the roofing subsector in Nakuru conducted in the course of project implementation (Majale and Albu, 2001) underscores the need for market analyses. See also Fisher (nd).

<sup>30</sup> Sahley and Pratt (2003) observe that the word and concept 'partnership' means different things to different actors. With respect to NGO-municipal partnerships, many NGOs report some aspects of joint initiatives or collaboration with local authorities but are less comfortable describing these as partnerships. They thus propose a continuum from intolerance and rejection through to partnerships through mutual gain (see Sahley and Pratt, 2003:100).

conventional ways of doing business, demanding the definition of new roles and responsibilities, new management techniques and capacities, and moreover a change of attitudes” (Materu *et al.*, 2000:6).

Partners need to have a common development vision; and effective partnerships can ensure that resources are maximised. The way partnerships work was summed up by the workshop as:

- Vision: cognisance of the political system

Mission: a particular role being played by each partner (i.e., working with and building capacity of individual actors)

Ambition: empowerment of the poor.

#### *Role of NGOs and authorities*

The IUHP confirmed the important role that NGOs have to play in mobilising communities, building capacity, forging partnerships, etc.<sup>31</sup> However, donor funding is tending to increasingly go to governments, which in turn are decentralising some responsibilities and resources to local authorities.<sup>32</sup> Moreover, the profile and importance of cities and local authorities for sustainable development has been raised by the emergence of subsidiarity (UN-HABITAT, 2002b). In this regard, the World Bank’s renewed strategy for urban and local government assistance similarly “has achieved commitment.....to work together in new ways in the urban arena and with newly energized local governments” (World Bank, 1999). The comparative advantage of local governments in fostering democratic governance, and in designing, financing, managing, supervising and monitoring local development measures and initiatives aimed at reducing

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<sup>31</sup> The activities of NGOs usually fall into one of the following: capacity building in the form of information; dissemination and training; rights based and interest group advocacy; support and facilitation of infrastructure and social service delivery, and direct delivery; policy dialogue support and facilitation; and public policy research (Pieterse, nd).

<sup>32</sup> Satterthwaite (n.d.) makes the point that most recipient governments in the South seek to limit the amount of funding that multilateral and bilateral agencies are able to channel directly to local NGOs, as well as organizations of the urban poor. See also Satterthwaite (2001).

poverty is also emphasized by UNCDF<sup>33</sup> (Bonfiglioli, nd). This could imply that, in future, local authorities may have to play an increased role in integrated development whilst that of NGOs decreases.<sup>34</sup>

NGOs, along with CBOs and other civil society organizations, can nevertheless play a vital role in city governance in lobbying city government on behalf of the poor (Devas, 2002). Both city/municipal and central government need to be supportive of the integrated approach for it work, but how best to engage the authorities may be open to question. The municipal authorities in both Nakuru and Alwar were supportive of the IUHP. However, as Bongfiglioli (2003:51) emphasizes, political will and commitment have to be based on a comprehensive understanding of the causal factors of poverty and translated into the development of “integrated organizational structures that are empowered, through institutional capacity strengthening, to prepare for, and respond promptly and positively to the causes and effects of poverty.”

### *Community Mobilisation*

A strong and viable civil society can bring real and lasting benefits. This may explain why community projects in Latin America appear to be more successful than others elsewhere in the world.

Community organisation is essential if the urban poor are to participate effectively in integrated development. The strengthening of communities capacities to solve their own problems, state, is one of the fundamentals of sustainable development. Moreover, strong CBOs can be effective and productive partners to NGOs, as found in implementing the IUHP as well as

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<sup>33</sup> United Nations Capital Development Fund is a member of the United Nations Development Programme (UNDP) group, established in 1966 as a special purpose fund primarily for small-scale investment in the poorest countries, UNCDF presently works to help eradicate poverty through local development programmes and microfinance operations.

<sup>34</sup> Pearce (2000:37) maintains that “NGOs cannot and should not replace the state in promoting ‘development’”.

in the survey reported by Sahley and Pratt (2003). In the Peruvian case presented at the workshop, community mobilisation came first, followed by networking and advocacy. Thereafter, a loosely integrated, but quite effective, project developed. The IUHP, on the other hand, started as a project that subsequently mobilised communities.

### *Lobbying and Advocacy*

The workshop agreed that integrated projects should adopt a rights-based approach, e.g., to lobby for improved access to land, housing and services.<sup>35</sup> The SLA and rights-based approaches are, in fact, complementary perspectives that seek to achieve many of the same goals (e.g., empowerment of the most vulnerable and strengthened capacity of the poor to achieve secure livelihoods).<sup>36</sup> According to Toner and Howlett (2001:9), most recent work suggests a fusion between the idea of rights and the SLA to produce a ‘livelihood rights approach’.

Integrated projects require strong policy and advocacy components — at local, national and global levels. In this respect, ITDG’s policy advocacy efforts at all these levels have yielded unequivocal results, ranging from the promulgation of Code ’95 and its adoption in informal settlements in Nakuru Municipality at the local level, to the successful book launch of *Double Standards, Single Purpose: Reforming Housing Regulations to Reduce Poverty* (Yahya *et al.*, 2001) at the 25th meeting of the United Nations General Assembly in New York in 2001.

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<sup>35</sup> As Kothari (2001) observes, housing has been repeatedly recognized as a fundamental human right in the Istanbul Declaration and the Habitat Agenda, with States reaffirming “our commitment to the full and progressive realization of the right to adequate housing, as provided for in the international instruments”. Nevertheless, the right to adequate housing remains unrealized for the vast majority of poor and vulnerable households the world over.

<sup>36</sup> See the DFID Sustainable Livelihoods Guidance Sheets ([http://www.livelihoods.org/info/info\\_guidancesheets.html](http://www.livelihoods.org/info/info_guidancesheets.html)).

## **Has a case been made for the integrated approach?**

### *Is enough known about the integrated approach?*

A better understanding has been gained, but perhaps not sufficient insight. It is known that integration is likely to produce better outcomes, but it is still difficult to develop models that work locally — let alone have universal application. Since local contexts can be very specific, it is important that an integrated approach be sufficiently flexible: e.g., with regard to what should come first — income-generation, housing or services. While there is perhaps no universal integrated approach as success is influenced by different factors (e.g., context), it may be possible to define principles and conditions, or key factors, for a successful approach. A national or regional strategy could perhaps set out the principles, methods and processes that work, which can then be adapted to local conditions.

### *Is an integrated approach always appropriate?*

There are many stages of urbanisation and urban development, which are reflected in the progressive development of informal settlements. Different interventions may thus be required at various stages of consolidation of a settlement. An integrated approach may only be appropriate in well-consolidated, established settlements. In other situations, an alternative (incremental) approach could be to start working in a settlement on a priority intervention (an entry point) identified through a participatory approach, to build relations from there, and to develop areas of activity into a more comprehensive project progressively.

### *Small Scale of Project*

The scale of the IUHP provides questionable proof. The relatively small scale may have distorted reality, and therefore may not have been a real trial or test. It is difficult to assess the

real costs and benefits when the scale is small, and it may be difficult to influence local authorities with such a small-size project. It was agreed that to make a convincing case, the research project should have been a lot larger. Whether it should have covered the whole of a secondary town the size of Nakuru or Alwar is debatable, but it should certainly have covered more than a few hundred beneficiaries in each location. However, within this particular funding framework, it would have been difficult.

In this matter, Sahley and Pratt (2003:49) observe:

Perhaps the most serious question regarding the ability of NGOs to have a real impact on urban poverty is related to the scale and reach of their programme. NGOs have traditionally been known for their small-scale and effective approaches for working with communities. This characteristic....., paradoxically, can be considered either their greatest strength or their most severe shortcoming.

As Perlman (1987:8) affirms: “Small is beautiful, but it is still small”.

### *Scaling Up*

A key question then is how to replicate or scale up a successful (small-scale) pilot project. As UN\_HABITAT (2002c:4) observes: “.....very few non-governmental organizations are capable of producing shelter on a significant scale.....Their success usually remains limited as their pilot projects are rarely upscaled and replicated.” The challenge therefore, as many commentators agree (Edwards and Hulme, 2000; Perlman, 1987; Sahley and Pratt, 2003), is to ensure local decentralized innovations reach a significant proportion of the population in need.

Scaling up is, however, frequently a spontaneous process rather than a result of preconceived strategy (Edwards and Hulme, 2000), and in many ways is “a natural, almost organic, process for NGOs” (Uvin *et al.*, 2000:2). Still, scaling up of the IUHP should be in line with a new paradigm identified by (Uvin *et al.*, 2000:1) in which “NGOs are seen as catalysts of policy innovations and social capital; as creators of programmatic knowledge that can be spun

off and integrated into government and market institutions; and as builders of vibrant and diverse civil societies.”

### *Networking*

Involvement in networks with organisations with similar interests is important. Interests need not necessarily overlap completely — network members can share a vision, without having a common vision. Working in concert, they can have a shared agenda for lobbying and advocacy. Such networks are also a good platform for knowledge sharing and exchange. Indeed, this was made clear by the range of participants at the end-of-project workshop, and the presentations that were made.

Another important component of the project was exchange visits between project teams in Kenya and India that enabled staff and partners from the Municipal Council of Nakuru to learn from one another. Perlman (1987) affirms the utility of such inter-city and international networks. They not only help in forestalling replication of mistakes or reinvention of the wheel, but also in legitimizing innovative approaches and providing credibility for proponents of the same. Information exchange, face-to-face meetings, participatory workshops and site visits are all helpful in this process.

### *Getting other Agencies to Change*

Many development agencies are established or structured on a sectoral basis. And many will have an innate resistance to an integrated approach, for a range of reasons — losing control, losing resources, corruption, etc.<sup>37</sup> Many agencies, and researchers alike, do not use

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<sup>37</sup> Mitlin (2000) affirms that although the benefits of implementing income generating and housing and neighbourhood improvements together are recognized, single-faceted and programmes and strategies are still prevalent.

participatory approaches that enable the involvement of urban poor groups in decisions regarding projects. They like to set priorities from the outset, instead of letting them evolve. Donors can likewise pose a problem in requiring project proposals that focus on specific outputs rather than processes — and because they need the funding, many NGOs are compelled to oblige.

### *Time to see Impacts*

It takes time to achieve significant improvements in shelter and services. Although it may be argued that not much was achieved in terms of improved access to adequate housing during the project cycle, in particular through new house construction, the evaluation found that “there is a strong desire to improve housing and shelter conditions in the long term” (Gardner, 2003:23) — a key lesson when considering an integrated approach to urban housing development.

### *Gaps, pitfalls and challenges*

Regarding the project design and evaluation, the following issues and questions were raised:

- How can the needs of the poorest be met? In choosing to work with specific trades or established groups, they may have been excluded.
- The size of an integrated project and its time frame should be based on realistic estimates. The size and the time required in this particular case were probably underestimated.
- Integrated projects need to set realistic targets. But targets and expected outputs should also be flexible enough.
- The attribution of impact in integrated development projects can be a big problem.
- Criteria to assess sustainability are needed.
- How can the benefits of, for example, income generation and shelter be balanced with environmental concerns?

- Are the project interventions really cost effective?

*Where do we go from here?*

The IUHP has provided some answers, but also raised additional questions which may require further research. These include the following:

1. What is the optimal scale of a pilot project of this nature? How can the need to show sufficient impact and reliable result be balanced against available resources?
2. How important a variable is the project location/context?
3. How can economic development be addressed and integrated more systematically in city development strategies? How can more markets be explored and the best use made of economic opportunities?
4. How can credit be brought into integrated projects from the start to accelerate their impact?
5. With the responsibility for urban planning and development shifting from central government and NGOs to local authorities, how can the latter's attitudes and approaches be changed? What is required in terms of advocacy, awareness raising, capacity building, etc.?

## **Conclusion**

On the assumption that an integrated approach to urban housing development could be “*a sustainable shelter delivery strategy for the urban poor to be adopted by national and local government in Kenya and India*”, the IUHP worked with two main stakeholder groups: CBOs/MSE groups and plot-owners/landlords. Testing of the hypothesis of increased income leading to sustainable housing investment can therefore be said to have been in two parallel rather than integrated streams, i.e., MSE groups increasing incomes and plot-owners investing in ABTs to improve their houses and rental accommodation. It is too early to ascertain whether

increased incomes amongst the former group leads to investment in housing. However, the latter group have benefited by being able to improve their houses, and in many cases charge higher rents, as have renters who can afford the improved housing. But some tenants will no doubt have been dislocated as a result of the increased cost of housing.

Still, implementation of the IUHP has provided varied opportunities to explore the inter-linkages between income and housing; the integration of processes and tools in project design and implementation; and the potentials of urban poor communities and municipal authorities in appropriate housing development. Using the SLF provided a comprehensive understanding of the implications of project interventions which may not otherwise have been readily recognised.

The ability of the IUHP to mobilise and effectively employ the social capital of poor communities will itself help in sustaining community-led initiatives to improve access to adequate shelter. The opening up of channels for the community to work with other partners, in particular the local authority, also lays a firm foundation for sustainable urban housing development initiatives that use an integrated approach. This same social capital and the partnerships moreover have potential application in replication and upscaling.

The end-of-project evaluation (Gardner, 2003:17) concluded that the IUHP has, in total:  
achieved a great deal in a short time. Working in two very different environments significant positive impacts have been made on the livelihoods of around 600 households, perhaps up to 4000 people.

The overall conclusion of the research teams and end-of-project workshop was that an integrated approach to urban housing development most certainly has significant potential — but it takes time for results to become evident.

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