Lessons from the Ground Up: Approaches to Squatter Settlements

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Abstract

In this article, the author identifies the lessons that can be learned from the strategies of residents of squatter settlements, when faced with the implementation of urban planning policies in Latin America. Four approaches to urban planning in squatter settlements are considered, in terms of their influence on public policy. Three of these (progressive development, security of tenure and property rights as well as urban improvement) were generated in the 1960s in the West, when urban planning was strongly influenced by architecture and engineering. The fourth approach which took into account the community (participation and community development) was conceived by civil society in Latin America. The lessons of the last fifty years indicate that the reduced impact of public policies on squatter settlements, in addition to structural factors (employment, income, financial resources) are also due to a cultural problem. Public policy makers have limited knowledge of development strategies implemented by people from on the ground. Because of this, the hierarchical relationship between the state and the people is perpetuated, contributing to the failure of policies and to their lukewarm acceptance.

Keywords: urban squatter settlements, urban planning, Latin America, informality.

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Abbreviations and acronyms

BID	Banco Interamericano de Desarrollo
CRAV	Comisión de Reforma Agraria y Vivienda de Perú
FUNDASAL	Fundación Salvadoreña de Vivienda
FUPROVI	Fundación Promotora de Vivienda
HIC	Habitat International Coalition
HHFA	Housing and Home Finance Agency
LAHN	Latin American Housing Network
MIT	Massachusetts Institute Technology

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Introduction

In this article, I discuss grounded lessons that can be derived from the strategies of the inhabitants of squatter settlements, when facing the implementation of policies and approaches to urban planning in the informal city.[1] The focus is the developing world, with particular emphasis on Latin America. The point of view of these people provides an essential perspective for the formulation of these policies and for acquiring greater objectivity; by bringing together different perspectives.[2] The hypothesis is that the reduced impact of policies is the result, not only of structural factors (employment, income, financial resources), but also relates to a cultural problem: approaches and policies have not fully comprehended the world of meaning and strategies implemented from on the ground by the subjects, who are the beneficiaries. This may be explained by the hierarchical relationship that exists between the state and the population and the failure of policy; its lukewarm acceptance or the ambivalent attitudes it provokes.

Four approaches to urban planning of the informal city that currently influence policy makers need to be addressed. Three of these (progressive development, security of tenure and property rights, as well as urban upgrading) were generated in the West during the 1960s, partly because of the influence of the social sciences on urban planning, a discipline hitherto dominated by architecture and engineering (Qadeer 2012). This change promoted ideas of integration that required state commitment. The last approach to be considered (participation and community development) was formulated by civil society in Latin America in the 1980s, just as Western approaches tended towards an option favoring the market and privatization. As is apparent in the following, these approaches will reveal different points of view that lead to discussion.

The methodology applied consisted of reading a sample of the extensive literature that is available. Ethnographic studies that provide testimonies or life histories, quantitative research (surveys and statistics derived from applying questionnaires), as well as those that combine both approaches contribute to the understanding of practice. Social theory and historical texts, which may represent unusual approaches to urban planning, have been consulted, as they also contribute to understanding.

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[1] Settlement intervention (squatter settlements) forms an aspect of social housing (also comprising constructed housing and urban renewal), which distinguishes these from slums, although I recognize that the distinction (squatter/slums) established in the 1960s has currently become confused in the international discussion, because of the tendency for the United Nations to refer to all of examples of informal settlements as slums. Residents are understood as those who inhabit squatter settlements.

[2] "There is only one perspective for viewing and only one way to understand from a certain perspective, and the greater the number of those affected, whom we allow to have their say about something, the greater the number of eyes, of different eyes, that we employ to see the same thing, the more complete will be our "concept" of it, and the greater our objectivity." (F. Nietzche. 1972. *La genealogía de la moral*. Madrid: Alianza, quoted by Bourdieu (2009:47).

Practices and approaches

Lessons from the ground up are derived from practices implemented by people, whereas approaches and subsequent policies come from technocratic and academic discourses, dealing with the issue. As a first step, the contrasting nature of these approaches and particularly, their mode of production, dissemination and acceptance, must be understood

The strategies of residents form part of their culture and constitute the practical knowledge with which they attempt to solve everyday problems; such as lack of water, housing construction, the route that connects the neighborhood or lack of security. Unlike scientific and academic knowledge, which establish a discourse, in order to convince on the basis of logic, practices have their own rationality and function with undefined principles or postulates (permitting margins of tolerance), along with traditions that have implicit rules, which can be either reversed or combined, and which may or may not navigate the official rules, and which are chosen from a repertoire in order to effect operations, including "transfers," metaphors or rambling language (De Certeau 1988). Like all human practices, population strategies are subject to a distinction between thinking/saying/doing (Giddens 2003) and therefore their importance does not necessarily imply their moral acceptance or confer them the criteria of intrinsic truth. Practices can lead to civic and emancipatory behavior as well as to pragmatic, clientelism or manipulative attitudes.

Likewise, approaches consist of procedures that are adopted in the light of a problem or project and offer a way to evaluate and consider these.[3] Urban policy when faced with informality, defined its approach depending on whether governments accepted this aspect as an inevitable reality, especially when the discourse emanated from planners in the industrialized world discussing "developing" countries; propagated and funded by bilateral and multilateral aid agencies (Qadeer 2012). Approaches, which pretend to direct the practices of residents, consist of *discourses* with the double motive of understanding the social, economic and cultural backdrop where events unfold, while comprehending the world of meaning where the residents themselves live their lives. In other words, they acknowledge the double interpretation (Giddens 1997). Similarly, they objectify realities, providing them with social realities which can effectively constrain practices (Bourdieu 2009: 63) and that describe and prescribe (setting norms for policy), seeking to influence in terms of the need for their application. These approaches are not static; they change, as the reality which they allude to also changes and may either complement or comply with specific policies, as these are not mutually exclusive.

The establishment of approaches as policy (programs and projects for sites and services, self-help construction, legalization of land tenure) is not straightforward, because of mediating powers and elitist interests and values. Concerning this challenge, it is more effective to submit approaches to lessons from the ground, than it is to evaluate policy itself. In this area, there is a vast apologetic and critical literature, which describes, classifies and evaluates policies, while questioning the presence of undeclared interests (hidden), insufficient financial resources as well as unsustainable and unexpected outcomes and impacts; some even counterproductive to the

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[3] To draw a distinction between approaches and perspectives, the latter is understood as the set of circumstances surrounding the observer that influence their perception and judgment.

original objective (Pradilla 1976; Burgess 1982 and 1992; Stein 1991; Mathey 1992; Smolka 2003; Ward 2012). Some positions maintain that policies toward informality are "second-class solutions" for "second class citizens" that fail to address the causes of informality, whose results increase social segregation. This paper will also address, if only sparingly, urban and social theories of informality and self-help construction that have been dealt with extensively and on which the state of the art depends (Oliven 1980, Stein 1991; Duhau 1998; Roy and Al Zayyar 2004; Qadeer 2012: Connolly 2012).

Progressive development

During the decades of the 1960s and 1970s, something new emerged in urban planning. A novel paradigm replaced policies which promoted squatter settlement demolition ("*bulldozer operations*"), with public housing and rural development, establishing "self-help," sites and services and the upgrading of unplanned settlements (Carroll 2002; Greene 2010; Qadeer 2012). It is recognized that the architect John Turner (together with others such as Charles Abrams) contributed to the development and acceptance of the progressive development approach, representing the intellectual matrix on which security of tenure approaches and upgrading programs are established, as well as policies for sites and services, self-help, security of tenure, community involvement and others.

Turner lived in Peru between 1957 and 1965 (Turner 1976; Chavez et al 2000), working in public offices that promoted the development of informal neighborhoods, and observed firsthand the initial implementation of Law 13517 in 1961 that granted amnesty to illegal occupations, offering land titles, services and minimalist housing on designated land sites. Along with other intellectuals (J. Matos, E. Neyra and W. Mangin), he advocated that the Peruvian government put a stop to building housing policies and instead supported informal neighborhoods (*barriadas*), conceiving of them as a solution rather than a problem. He then moved to Cambridge, USA (working in the *Joint Center for Urban Studies* of MIT and Harvard University), and acted as a consultant to the United Nations and the World Bank, whose Urban Department created in 1972 welcomed his ideas (Chavez et al. 2000). The United Nations, at the Habitat I Conference (Vancouver, 1976) largely based itself on Turner's approach.

The progressive development approach argues that residents of squatter settlements constitute poor families with unstable incomes who are seeking permanence in their housing, security of tenure (land) and shelter (housing and equipment) (Turner 1963, 1969). As they have no public support, they break the law and progressively provide themselves (mutual aid) with the needed goods, as their savings and life cycle permit. Large poor families attend their needs according to their means, in order to address periods of crisis through a logical sequence of responses to the changing requirements that emerge considering the possibilities of a growing family. Self-help construction of the home implies that the family acts as its own contractor, eliminating general expenses and administrative overheads, building without credit and avoiding building regulations, whilst following their own traditional system of progressive development and employing their own workforce. Ultimately, the money saved, compared to what buying a built home would have required represents two thirds of the amount (Mangin and Turner 1978/1969: 147).

The progressive development approach abounds in praise for the practices of those people who built settlements without government support, finally solving housing problems in countries with explosive urbanization that could not be addressed by either the state or the market, and which proved to be better options than either public housing or slums (*tugurios*). Far from being technocratic, this approach has great value and symbolic content: self-help construction enables a person not only to build their home, but to build their life. The value of settlements and neighborhoods build through self- and mutual-help is that they act as a vehicle for integration and development of the family and community; as a home should be assessed by the value it brings to the person, rather than for its physical characteristics. This is a process that grants "freedom to build," acceding three freedoms: self-selection of community (free association), self-management of resources (construction in stages) and formation of your own environment (adaptability to space and changing needs) (Turner 1968). The anthropologist William Mangin emphasized the patriotic spirit, entrepreneurial (business) orientation of residents and their democratically elected leaders who impose local order. Denying the fears of the time that alleged that these residents represented a Communist threat to the system, he instead argued that what these settlers wanted was to improve their property and educate their children (Mangin 1963, 1967).

The progressive development approach in the context of urban planning questioned traditional urbanism, architectural practice and state policy for building housing. Likewise, it questioned construction standards developed from a "should be" approach (a fully-equipped house, in a fully urbanized area, served with paved streets, prior to occupancy), which gave rise to the establishment of un-payable mortgages for the poor. John Turner said, this is a proposition that is endlessly rediscovered over the decades, the rules, codes and regulations are counterproductive, generating costs and forcing the poor to evade them. This focus questioned the "closed or hierarchical system" related to public housing, comprising a centralized management, where the user had no voice and which reflected a dishonest arrangement between politicians and developers.

In terms of public policy, progressive development is contrasted with "immediate development" in the form of public housing (Turner, 1967/1970) and suggests that first priority should be given to ensuring "security of tenure for the family," understood as de facto security in terms of property or possession, that is not at risk from dispossession or eviction (Mangin and Turner, 1978/1969: 146). This would enable the residents to invest their increasing savings in a comfortable and spacious home. Secondly, an "open system" people/state, in which users have full control of the design, construction and management of their own home; and generate savings by not having to consider a mortgage and administrative costs, directly linked to the private or public commercial sector. A democratic and pluralistic system based on dialogue is proposed. Thirdly, the state administration should limit itself to providing programs involving land, building materials, tools and credit.

For Turner, governments had two options. They could either ignore the process initiated by the residents, abandoning any pretense of planned urban development, or they could contribute to local initiatives, by providing public service to help people. Following the second option, governments had to change their strategy and embrace an open system of dialogue, in order to

avoid disorganization and economic cost resulting from unplanned action or action by illegal developers (Turner and Fichter 1972). In conclusion, governments should put aside the building of public housing, providing security of tenure and/or titles, to defined and planned land areas (as opposed to monopoly ownership), reducing construction standards. Progressive development—although perhaps slowly—will make it possible for housing and neighborhoods to reach contemporary standards. The implicit message was that squatter settlements represent a stage in the modernization of societies, and thus with appropriate corrective action could be eliminated.

Policies that promoted the progressive development approach were adopted in the 1970s by the World Bank, aid agencies and the United Nations (Chavez et al. 2000). They consisted of programs for sites and services, upgrading of neighborhoods and assisted self-help construction. During the decades from 1940 to 1960, self-help construction was implemented by Thomas Crane in the Housing and Home Finance Agency (HHFA) in Puerto Rico until 1948 and in the 1950s, the governments of Peru, Colombia, India, Ghana, the Philippines and others (Ward 2012: 287–288) were persuaded to apply this strategy. In Peru, for example, a Liberal government (1956–1962) found that self-help complied with its idea that people and the market will find solutions and the state should facilitate these (CRAV 1958; Calderón 2005).

Sites and services programs were promoted between 1972 and 1975,[4] delivering public lands and urban equipment and committing the community to cost recovery because no subsidies were provided. In the words of the World Bank: "provision of urbanized land, suitably located and equipped with the basic facilities, necessary for creating communities for those with limited available income, may offer many advantages, placing these within the general availability of resources, in terms of the beneficiaries' ability to pay."(World Bank 1974: 2; cited by Rueda 1983: 13.) Between 1972 and 1990, the World Bank supported 116 sites and services projects, in 55 countries, with an average project investment of 26 million U.S. dollars (Cira 2003).

The results did not turn out as intended: from 30% to 60 % of people destined to be the beneficiaries of projects comprising sites and services or upgrading were unable to meet their financial obligations (Peattie 1987).[5] Lowering urban standards was not an easy option for fear of governments imitating squatter settlements, these being precisely what they sought to eliminate. There were difficulties in obtaining well located land for the poor (Cohen 1983, Stein 1991), as well as lack of community participation and development of financial markets (Cohen 1983). The beneficiaries were the construction companies, land developers and the middle class; including public employees (as occurred in Manila or Mumbai), who speculated with properties (Davis 2006, 73; Romero and Suarez 1995). There were pilot projects in Latin America (El Salvador in1974), Asia (Philippines) and Africa (Senegal and Zambia). In Medellín, Colombia, the Kennedy Urbanization provided urbanized sites at an affordable price (about 14.5 US$/m2 at that time, for lots of 78 m2), however, 80% of the families who had to purchase services and build their houses, lacked a stable income because they were informal laborers and only 50% regularly paid the mortgage payments for the purchase of the lot or to repay credit. The

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[4] Prior to sites and services, housing programs existed in Santiago in 1961, the Popular Social Interest Developments (UPIS) created with Law 13517 in 1961 in Peru, and the "Operation Site" project launched in 1965, in Chile.

[5] Peattie (1987), quoted by Davis (2006:67-76).

municipal entity responsible did not encourage, nor was it linked to the existing community organization (Rueda 1983).

Between 1970 and 1980, urban upgrading programs faced no fewer obstacles. There was no regularization of land tenure and property titles, as not all governments accepted this aspect; likewise there was a need to adapt to varying family conditions, as success depended on community involvement, although this was not promoted (Schteingart and Howell 1990). Additionally, for the population that was excluded from the interventions, there had to be planning, provision of services and relocation (i.e. provision of other land). Only in Chile, did a successful intervention provide the existing "settlements" with infrastructure and land tenure (Greene 2004). In other countries, depending on the populist nature of governments, only services and infrastructure were provided.

Finally, self-help construction of housing in informal settlements, despite having been the inspiration of the entire approach, received little government support and continued to be spontaneous. There were attempts at assisted self-help construction, but this was never embodied in explicit policy and did not go beyond an experimental pilot level with the exception of Mexico, where between 1983 and 1992, about 100 thousand loans were delivered to organized groups (Romero and Suarez 1995). Difficulties included the gap between the technical proposals from developers and the needs of the beneficiaries, desire for control on the part of the government, the schedule of works and treating the population as clientele, reducing their participation in the physical aspects, design and conditions of payment. Requirement of an excessive amount of weekly work for families made it necessary the hiring of building laborers (Zeballos 1979; Bazant 1985; Bonduki 1992; Romero and Suarez 1995). For the state, this was an expensive project: a subsidy from 30% to 60% of the value of the home and huge expenses involving the payment for land expropriations that would never be recovered (Bazant 1985: 60). Administrative complications resulted in a loss of interest by the residents in self-help construction. The process lost its expediency (to build when there are resources, time and inclination) and for the people "the limited success of their petitions made them skeptical and doubtful concerning the reliability and capacity of public agencies" (Bazant 1985: 55).

Thus "spontaneous" self-help construction prevailed, for which, as consolidation and building of more stories advanced, resident participation declined and there was an increase in construction by contract or by order, hiring skilled labor, for example building laborers or master builders. Financing was based on savings from family income, renting of rooms or loans from family or friends (Schteingart and Azuela 1990: 368). This practice soon demonstrated its weaknesses: problems of efficiency, negative empiricism, misuse of materials, poor design, poor imitations of standard methods for construction, low labor productivity, individualism, inefficiency, etc. (Zeballos 1979; Bonduki 1992). After 30 or 40 years of self-help housing construction, the "spontaneous" houses grew from 1 to 4 floors and although this accommodated and was advantageous in terms of the intermediate placement of second and third generations of families, it created problems of densification, overcrowding and public health. In Mexico D.F., 40 % of lots are inhabited by 3 or 4 families and only in 30% is there only one family (Ward et al 2011: 471).

There have also been some efforts at empowered self-help construction, where NGOs intermediate, giving better results for community management and these will be addressed in the third approach to participation.

The progressive development approach was correct in understanding the construction of the house to take place in stages, according to the resources available to residents, whilst also revoking the idea that these people represented the quintessence of evil.[6] However, in their quest to persuade by implementing policies, they failed in terms of their social and political analysis. The self-help builders did not feel so much they were exerting a "freedom to build," but rather fighting the state for resources as they sought progress (Matos 1977/1966): "There was nothing when we came ... we have fought for everything" (testimony from a resident quoted by Hordijk (2011). Neither did this approach properly assess the impact of demographic growth within families (very high in the 1950s and 1960s), the strategies of establishing new illegal settlements by the children of the original residents and displaced people (relatives), who continued to arrive from rural areas, or the results of spontaneous self-help construction with no access to technical advice.

In political terms, the focus has avoided acknowledging the double dealing patronage game between the residents and the state;[7] an informal exchange of favors, in which public officials regulate the provision of benefits. Observed on the ground, patronage establishes a power structure and feeds expectations that become established through repeated practice. For example in Lima in the1960s, although Turner and Mangin emphasized land invasion, the fact is that the neighborhoods generated by public relocations housed 61% of the total population; more than half a million people (Collier 1978). The lack of consideration of patronage, an attitude that was maintained through multilateral cooperation until almost the late twentieth century, failed to take into account the suspicion and distrust that people had of the state and their belief that it benefited the rich and the middle class (in fact housing built to serve the middle class continued to exist, as well as subsidies to powerful groups). Also, this approach ignored the behavior of public officials, who perceived themselves as belonging to a hierarchical group and who viewed those they considered inferior with condescension.

Meanwhile, people driven by need have continued to expand the informal city (invading or buying on pirate markets), combining struggles with negotiations and patronage strategies, employing self-help construction and thereby solving immediate needs, but also increasing the qualitative housing deficit. Of course this reality can be assessed from two perspectives. For advocates of self-construction and informality, this is unequivocal evidence of the entrepreneurial will of the people, in the form of creative solutions and happiness. For studies, such as those promoted by LAHN and for anyone who has visited these settlements, overcrowding and traffic problems were perceived together with poor lighting, bad quality finishes and defective construction.

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[6] Mangin (1967) definitely rejected an idyllic image of the inhabitant, describing group tensions, economic advantages and racial prejudice.

[7] Patronage is understood as a complex and hierarchically organized chain of relationships that locates scarce resources and maintains and reproduces power relations, implying the imposition of vertical relationships of solidarity on horizontal ones, connecting the master to the client, inhibiting the social aspect of class or status as a form of horizontal solidarity and undermining the legitimate and ideological manifestations of egalitarianism (Johnson and Dandeker 1989).

The economic crisis and the crisis of the developmental state in the 1980s in Latin America affected sites and services programs, urban upgrading and the few experiences of assisted self-help construction. Financial capacity to locate urbanized land and provide credit was lacking and there was no interest in promoting community participation (the "open system"). The state imposed a philosophy of sector intervention and upgrading programs that ended up providing isolated, disconnected and inadequate interventions for remedying the qualitative housing deficit. Meanwhile, multilateral agencies indicated a "new paradigm" leaning toward privatization in the city as a whole, with the state as facilitator (Cohen 1983), granting property rights and establishing regulatory frameworks supporting private sector financing of housing for the poor (Stein 1991). Similarly, the Chilean government relinquished progressive development in order to engage in the construction of social housing (Gilbert 2003).

Although the focus on progressive development and policy proposals has not declined in impact, international and public support for self-help construction of homes is not definitive and this appears as a neglected aspect within existing programs for integral upgrading (see fourth approach) that are restricted to relocation programs. In the current context of privatization schemes, there are governments that have proposed replacing self-help construction and informality, considered as synonyms for obsolete and pre-modern, instead giving the work to small modern private companies. This applies for example, to the Peruvian Programs Build my Own Roof (*Techo Propio*) and Build on my Own Land (*Construcción en Sitio Propio*) (Calderón, 2012).

Lessons from the ground up include:

- If the state ceases to provide sites and services and urban upgrading, people who are driven by necessity will continue to spontaneously address their needs for housing, in the way to which they are accustomed: more invasions and illegal markets, more unassisted self-help construction, more densification and overcrowding, etc.

- Unfulfilled official promises make people skeptical and distrustful of public authority and likely to become involved in patronage relationships.

Security of tenure and property rights

In its original version, the approach to security of tenure considered that the residents of informal settlements, before initiating the actual construction of their houses and the installation of services, required warranty on the part of the state, as this will be their final location and that they will not be evicted or eradicated (Turner 1968). In the 1990s, a second point of view emphasized the introduction of property rights (De Soto 1986, World Bank 1991).

Security of tenure (and legal ownership) was and is a vital issue for people and therefore in the 1950s, thousands of miles apart in Mexico or Peru, people demanded ownership of the parcel their inhabited (Azuela 1989; Calderón 2005). Residents wanted "to know what belonged to

whom" in order to build their homes (Matos 1977/1966). As indicated by Varley (1987), property was not the only way that governments considered that security of tenure could be established; alternative methods included provision of water networks, tax collection and/or trade licenses. As the desire for property on the part of the people was not in doubt (Matos 1977/1966, Cornelius and Dietz 1976; Azuela 1989), what politicians and elites argued from their respective points of view was whether it was appropriate for the political and legal system to recognize the property of those who had committed a crime of usurpation, taking into account the future difficulties that the encouragement of these practices might cause.

The policy for land tenure regularization slowly began to award titles in Peru (1961) and Mexico (1973) and in 1976 received the backing of United Nations Habitat I. Other countries, Colombia and Venezuela amongst them, chose to authorize occupation of land or the provision of services, as a way of ensuring security of tenure. In other countries, such as Brazil and Argentina, up until the 1980s there was reluctance to apply regularization policies; however institutional recognition was granted. Warranty guaranteed by various means and with no land title involved, was sufficient for residents to engage in self-help construction, as evidenced by the huge amount of housing built by them from 1950–1980.

In the 1990s, a new approach to security of tenure emerged, associated with the granting of property rights, supported by the World Bank. Its origin can be found in a book by the Peruvian economist Hernando de Soto (1986) published by the Institute for Liberty and Democracy (ILD), which addresses informal street trading, public transport and housing in Lima. As for housing, Soto re-writes history suggesting that the demands of the people represent a long road towards private property. Following this liberal approach, the book emphasizes the role of individuals and reduces the role of community and insists that informality emerges as a reaction against formal law and procedures (as Turner had stated 20 years previously) constituting a barrier to the poor and leading to the generation of a system of expectations for property rights, which function adequately in the inner circle, but are limited because it is thus not possible for them to value their properties at the market price or use them as collateral for loans.

According to the property rights approach, the poor have an enormous amount of accumulated capital dormant in their land, and the implementation of their rights may facilitate turning this into liquid capital thus helping articulate the financial circuit (De Soto 2000). As indicated by the ILD: "The aim of formalization is to add physical assets to the economic arena, making it possible for owners to use the denotation of their asset, not only to safeguard their rights, but to generate multiple economic functions that go beyond cadastral identification and security of possession, thus linking these assets to the financial world and capital, as and when title holders wish."(Camaiora 2010)

This proposal is full of assumptions. The population with their incorporation into the market will multiply the value of their properties nine times over, gain access to credit, become integrated into formal property markets and build their homes. The basic assumption is that the poor will accept formality and become accustomed to using land registers, as well as developing confidence in lending institutions, among others. The idea complied totally with the 'Washington Consensus' (one of whose objectives was the defense of private property) and policies for economic liberalization and structural adjustment. It was understood that the prosperity of

countries in the market economy had been achieved, because these societies had property systems that were appropriate for the operation of the market. It sought to transform property rights into standardized instruments, universally accessible and recorded in a central system.

The policy to formalize property was considered a success in Peru. The ILD and De Soto in 1988 ensured that the Peruvian government of Alan García created the Urban Property Registry (SPS) to facilitate the registration of property. In 1991, the World Bank included promotion of property rights in its agenda for the 1990s and in 1992, developed a pilot project in Peru with the government of Alberto Fujimori and the ILD. The result of this was that in 1995 and 1996, the government of Fujimori stripped municipalities of the function of title holder and created the Commission for the Formalization of Informal Property (COFOPRI), managed by officials from the ILD. In 1998, the World Bank committed US$38 million dollars to the Project for Urban Property Rights (PDPU). By 2000, this proposal would spread worldwide and the ILD would be working in Mexico, Egypt and Sri Lanka.

Policies for property rights in Peru and Mexico distributed more than 2 million titles in each country, reducing costs and procedures, developing a system of land registers and records, applying systems for land reconnaissance, qualification of beneficiaries and consultation with the population concerning property boundaries, as well as training in the culture of using the land register etc. In some countries, these policies were cut short ("El Salvador, country of property owners", Bolivia), others were not accepted because they related to the legal context without taking into account the urban factor (Brazil), in others secondary stages continue, for example Nicaragua and Honduras (although now more accustomed to the use of registries) and others have initiated more recently (Colombia with public land).

Security of tenure and home ownership is the desire of residents because the construction of housing represents the largest real outlay of capital during their lifetimes, requiring protection against the insecurity of the informal economy, in which most are inserted and ensuring inheritance for their children. This valuation from the ground up is sometimes ignored by academics, technocrats and policy makers, who imbued with strong preconceptions and theoretical proposals, assume that property rights as an aspect of rational behavior will lead directly to the development of financial and property markets (Soto, 2000). Others, with a more social concern, warn of negative consequences such as *gentrification* or the transfer of property from the people to the banks. Lessons from the ground indicate that none of these points of view really comprehends how the "poor" behave.

The residents (and it is important to point out that not all residents are poor and not all poor people come to inhabit squatter settlements) have failed or have not wanted access to home equity loans, as proposed in the theory (Calderón 2001, 2013; Field and Torero 2004; Caria 2008), representing one of the biggest failures of any policy toward the informal city. People have not resorted, except a statistically insignificant few, to private banks, as they prefer public credit subsidies, which also offer the benefit of not having to be paid, as they depend on patronage and negotiation with the state. A well-known case is that of the 'Bank of Building Materials' (*Banco de Materiales*) in Peru, created in 1980, which in the year 2000 had a portfolio 70% in arrears that even provoked collective action supporting non-payment (Calderón 2005). People fear losing their homes if they cannot pay a mortgage (when interviewed they always

referred to a real case) and they view banks with suspicion and fear, because they are impersonal and abusive. In turn, banks observe the "poor" as "bad payers" and perceive no-return on low-value properties, which require expensive court proceedings, so that generally there is mutual distrust.

Neither have people used their property titles to participate in the formal housing markets and this is reflected in low residential mobility, informal rentals in consolidated settlements and inconclusive purchases and sales, which remain informal because owners are unable to fulfill the costs of becoming formal (Abramo 2008; Calderón 2010; Ward et al. 2011; Galiani and Schargrodsky 2012). In these settlements, housing markets have limited function. Provision of property titles, has raised prices of land and housing, as previously mentioned. In Ecuador it has been estimated that a property title increases property values by 23.5% and in Jakarta a lot with a property title fetches 45% higher price when sold, than one without a title. Globally, evidence indicates that the price is increased by 25%, thanks to the title (Durand-Lasserve et al. 2007: 15). In Peru, the title signified a difference of a US$1,000 between a titled or non-titled subdivision (Calderón 2010) and in Buenos Aires, there was an increase of US$ 2.164 (Galiani and Schargrodsky 2012). However, this is likely to benefit those who sell and not those who buy, especially as those with fewer resources tend to be those who are forced to participate in untitled land markets where the prices are lower.

The predominance of use-value and low residential mobility continue to surprise those studying this subject.[8] Eighty percent (80%) of families in squatter settlements in Mexico City and Bogotá were still there after 30 years (Ward et al. 2011). In Buenos Aires up to 2012, in a settlement that was awarded titles between 1989 and 1998, only 9 % of the parcels had been sold (Galiani and Schargrodsky 2012). In Chimalhuacán, Mexico, 87.6% of the owners declared in a municipal survey that they did not intend to move to another area (Huaman and González 2008: 226). Therefore, there has been no *gentrification* or invasion-succession processes, of the Chicago School type. These people employ an alternative rationality. The property is to live in and should be enlarged to accommodate the children, or a spare room can be rented when additional resources are needed. Sometimes the money invested would not be justified by the payment they would receive by sealing, besides if they moved they would thus lose their neighborhood, social networking and location.

As for other economic side effects, residents, unlike the person who promoted the approach, are not paying their property taxes. In 2008, in a Peruvian settlement, only 4% of titled property owners involved in real estate transactions had complied with property tax payment (Calderón 2010). Grounded rationality reverses bureaucratic reasoning: when you have no property, taxes are paid to affirm possession, but when you have property you stop paying, this aspect of civic duty is put in doubt. Likewise, the relationship between property titles and housing construction has not been empirically addressed, so the discussion concerning this matter has been limited.

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[8] Following the pioneering study by Gilbert (1999), academic research has begun studying informal settlements inhabited by the second and third generation, as described in the studies of networks, such as Infomercados (directed by Pedro Abramo) and Latin American Housing Networks (LAHN) directed by Peter Ward (Ward et al. 2011). In consolidated neighborhoods with all amenities, located in the intermediate ring of the city, there are people who rent rooms in their homes. There is much use value and the children and grandchildren who were born there consider it to be their "neighborhood" and refuse to move to the suburbs and build new homes for themselves.

Basically, it is unclear, beyond theoretical reasoning, why people would be so interested in fully entering the commercial circuit, when they can benefit from redistributive policies (subsidies for household water connections, soft loans, roads) and they will only take the risk if the state does not support them in (in their business and housing construction).

The informality of attained formality (Webb et al. 2006) or de-regularization (Galiani and Schargrodsky 2012) is another lesson from the ground. Residents undertake "secondary acts" (acquisition of property, inheritance, divorce, etc.) without going to the land registry, so the original property title becomes obsolete (Webb et al 2006; Calderon 2010: Galiani and Schargrodsky 2012; Molina 2014) generating social, cultural, legal and economic problems. In Peru, only 21% of transactions were registered in 2010 and 23% in Argentina (Molina 2014). An economic explanation reverses the approach based on reason. If the behavior of people with a title is supposedly rational, because they can use it as collateral, if it is clearly not used, the explanation is that people are rational in terms of a cost/benefit analysis: the least poor among those with titles (with higher incomes and education) tend to register because they expect benefits, but the poorest do not register because of high costs and low expectation of benefits (Molina 2014). To remain formal implies a very high cost compared with the low premium of the title and the low value of the property. In Peru, Webb (2006) estimated that in 2004 registration fees were equivalent to 93% of the minimum living wage. In "villas" in Argentina, the legal fee to register an inheritance is equal to 20% of the property value, to register a purchase 27% and to register a divorce 21% (Galiani and Schargrodsky 2012).

Sociologists complement these explanations, adding a social and cultural perspective. The non-use of land registries in "secondary acts" can also be explained by nervousness and fears of probable conflict among heirs related to family disunity, distrust and the macho outlook, among others. An old resident in a colony of Guadalajara, who was questioned about why he did not leave his inheritance in favor of his wife, declared that "after his death his wife can bring in another man." Another said that once he had defined his inheritance "then he could die" (Jiménez, 2012). For these behaviors ("pre-modern" some would argue) for the first generation of owners, inheritance by "word" predominates, making things difficult for heirs and for succession because there is no will. Finally, it is not clear, who from the second or third generation is the owner and which part corresponds to whom, thus hindering investments or improvements and also causing family conflicts. Uncertainty about security of tenure that existed 40 years ago and afflicted the original occupants has been reborn in a new form, necessitating re-titling policies (Ward et al. 2011).

Policies for full property rights can affect community development, especially in newer, unconsolidated settlements. In Peru, titles have been awarded to property owners, who had no need of the land and thus do not inhabit it ("leakage" of social policies), these constitute 30 % of all parcels (Ramirez and Riofrio 2006). Besides public control failures, the situation reveals that people make a tacit agreement to circumvent the authorities; another issue requiring further study. At the time of qualifying, residents claimed that all of them occupy and require their respective plots, an agreement related to the very origin of the settlement.[9] The presence of

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[9] Faced with the exhaustion of flat land in the periphery of the city, incoming settlers gradually occupy land located in areas of risk, near residual invasions that occurred in the 1970's and 1980's. This requires authorization on the part of occupants

vacant lots affects collective community action for public benefits, besides promoting speculation. Given the full ownership rights of the plot, the community organization cannot, as it did until the 1990s – take over the property and give it to another who needs it, and is thus obliged to work with absentee owners.

The security of tenure approach is totally valid in its original sense and requires public policies that combat de-regularization and other aspects. The property rights approach appears to be exhausted and enthusiasm on the part of the World Bank has declined (Durand-Lasserve et al. 2007).[10]

Lessons from the ground up include:

- There is a predominant view of property that considers its use value; synonymous with psychological security, family and symbolic value, implying an alternative rationality on the part of the residents.

- The applied policies are generating new problems in terms of de-regularization and failure to use land registers (lack of culture for using registers).

- Approaches are decidedly model based and "theoretical," at times failing to consider the life-style of the people.

Development and community participation

The development and community participation approach is the only one considered to have originated in Latin America, although there is an approach known as community participation, formulated by aid agencies. Originally, development and community participation was a technique designed by European governments during the decolonization of Africa and Asia, after the Second World War. In 1956, the United Nations defined community approach as "a process designed to create conditions of economic and social progress for the entire community, with the active participation of the latter and placing the greatest possible confidence in its initiative;" however, later it extended commitments to the state (Carvajal 2014). In the 1980s, this approach was linked to proposals from social movements, grassroots organizations, churches, leftist political parties and "progressive" municipalities.

The fundamental concept of the development and community participation approach is that in informal settlements, there is huge potential establishment of right to citizenship, based on community development. Thus, initiating from the local level and progressing to more ample contexts, it is necessary to incorporate the residents in discussions and decisions about their

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(relatives) of lower areas to allow them to occupy land for free. Those who come later must pay for land and the old tradition of reserving lots for settlement leaders as compensation for their role. This situation depends on tacit agreement.

[10] This itinerary caused profound debate in Peru (Calderón 2003; Webb 2006; Ramírez and Riofrío 2007), in Latin America (Clichevsky 2003; Fernandes 2011; Smolka 2003) and in the international academic context, where many were skeptical (Gilbert 2002; Payne 2004, Durand-Lasserve 2007, among others), whilst some who were more in favor.

living conditions, public policy and broader urban issues, transforming them into an active participant in the production of the city, in a citizen (Coelho 1995).

This approach considers community development and citizen participation as a means of receiving benefits, as well as an end and value in itself, which emphasizes the collective over the family and the individual. The idea of community was devised by European social thinkers who lived through the transition from the nineteenth to the twentieth century (Tonnies, Weber, Simmel), and is considered as a social group with shared norms, values and beliefs, that depends not on the power of individuals, but on overall consistency in terms of actions and understanding (Redfield, cited by Hannerz 1986: 75); the existence of this is threatened by modern life which undermines it.[11] Community participation is the ability of people to self-regulate internally, to deliberate and decide on matters that concern them at various territorial levels (neighborhood, locality, district and city) with different intensities (high, medium, low) and with various promoting agents (community leaders, state, church, NGOs, political parties, etc.). Community organization is a conscious effort on the part of the population to control their problems and procure better services.

Community participation and community development are linked to the relatively new concept of governance. This emerged in the 1990s, when it was discovered that society has self-regulating capacity and problem-solving skills or ways of contributing to their resolution. Governance involves two protagonists, the state and society, as well as the relationship created between them, and develops institutional structures and standards to improve the relationship between actors (Aguilar 2008:72–73).

The potential for urban communities has been transformed in the span of six decades. By the early 1960s, governments had feared a possible revolutionary inclination on the part of settlers, which was denied by young researchers deployed in the region (Powell, Dietz, Nelson, E. Leeds, A. Leeds, Perlman, Ekstein, Cornelius), who emphasized their spirit of progress, patriotism and communalism; whilst also making clear the discrimination and exclusion they had suffered on the part of the state. In the 1970s and 1980s, a second generation of settlers, the "sons of the city" (Huntington 1968), *struggled* against the state for what their parents had not achieved: water, transport, roads, property titles and public services in general. With support from external actors (political parties, churches), local struggles were linked to demands for democratization, citizenship, popular empowerment and popular education. Brazilian people marched for the "right to have rights," Peruvians elected leftist mayors, Mexicans followed an autonomous route towards the corporatism of the Institutional Revolutionary Party (PRI), Venezuelans protested against corruption and economic adjustment programs.

Historically, development and community participation have been linked to corporate and cooptation proposals from above. In Peru, the government of Velasco (1968–1975) proposed a "social revolution of total participation," imposing a new community organization on the population, by creating an institution for the mediation and coordination of demands (the

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[11] For sociological reasoning, the prevalence of secondary and impersonal relations, as well as individual interests and rational action make it possible for an individual to consider others as a means to their own ends and thereby affect the group, bringing it to a state of anomie or social vacuum, as the result of predatory relationships (Durkheim, Wirth).

National System for Social Mobilization in 1971), which also legally defined slums as communities, rather than in terms of their physical limitations.[12] This proposal combined the granting of benefits (land titles, water, and electricity) and organizational autonomy in exchange for political loyalty. When the government failed to fulfill its promise, mechanisms for political control were imposed, creating a mixture of revolutionary transformation and a type of patronage. Finally, a discontented urban mass emerged, adopting the discourse of the "new left" and ecclesiastic entities and whom were in the front line during the overthrow of the military government (Dietz 1986; Stokes 1995). A similar fate occurred regarding other efforts, such as the Solidarity Program in Mexico (1988) or the implementation of the Law of Popular Participation in Bolivian cities in the 1990s, which resulted in corporatism, cooptation and patronage on the part of the state (Prevot 1996, Imparato and Ruster 2003).

The participatory approach and community development based on a historical and structural perspective promotes horizontal participation. Rather than a physical or legal intervention, as apparent in other approaches; this involves social and political considerations. The approach emerged in the 1980s directed by social movements (Handelman 2012; Holston 2008; Stokes 1995; Calderón and Valdeavellano 1992; Burgwall 1995, among others) that led to the establishment of leftist municipal governments in various cities (Lima in 1984, and then in Montevideo, San Salvador, Mexico City, São Paulo, Buenos Aires, Córdoba, Managua). The discourse promotes combined management by the state and the residents, and seeks to complement representative democracy with participatory democracy, by means of a political contract which converts the mutual autonomy of community and civic organizations into relative autonomy, as a model for co-management (Santos 2004). This discourse is opposed to the privatization of the state and patronage, and demands social control, accountability, as well as less bureaucracy in order to improve efficiency and build citizenship (Santos, Avritzer, Ziccardi, Fals Borda, Alburqueque, among others).

The proposed co-management focuses firstly on obtaining public goods, such as housing (see below), regularization of tenure, provision of services, food, etc.(first level benefits). Secondly, it promotes the forging of citizenship through local spaces (second level benefits). Participatory Budgets, whereby the population decides on the allocation of local resources were disseminated from Porto Alegre, subsequently spreading to other Brazilian cities, Uruguay and Peru, representing its greatest achievement. Likewise, the work of social control and surveillance was undertaken with enthusiasm by ordinary citizens, who wished to control merchants or civil servants.

It is from this perspective that self-help housing construction should be considered; empowered by its focus on organization - participation (Stein 1991), or taking a democratic perspective -

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[12] "*Communities* which have been established (…) in suburban or peripheral areas, whose inhabitants have attempted to resolve problems related to unsatisfactory conditions in a *progressive* way, seeking their own solutions, albeit exhibiting exemplary *community vocation*, suffer from deficiencies that must be corrected but have achieved significant accomplishments using their own resources and with *minimal support from the state*" (Supreme Decree to establish the Bureau for the National Development of Newly Formed Communities 13.12.68) (*Oficina Nacional de Desarrollo de los Pueblos Jóvenes*). Italics are mine.

atomistic (Duhau 1998); thus combining historical-structural theory[13] with Turner's approach and that expressed by NGOs, HIC and in the concept of habitat as a social product. Examples include; FUNDASAL in El Salvador, FUPROVI in Costa Rica, housing cooperatives in Uruguay or Buenos Aires (Bonduki 1992; Nahoum 2014; Rodríguez 2009). These are based on mutual aid with financial support from the state (sometimes with resources derived from multilateral cooperation). The beneficiaries, complying with criteria of community participation handle funds (FUPROVI, Uruguay), seek specialized materials and services, pay debts and costs are reimbursed. These experiences reveal the importance of NGOs (El Salvador, Costa Rica) and although they have built thousands of homes, financial dependence on the state is evident and therefore subject to the vagaries of politics (Stein 1991; Imparato and Ruster 2003). In some cases (Buenos Aires, Uruguay), collective and social property is chosen, instead of individual property.

Lessons from the ground, in terms of the development approach and community participation, faced a double problem. On the one hand, international agencies tend to minimize achievements and experiences, relegating this discourse to non-existence; considering it to be unimportant, politicized, ideological or "excessively democratic." As a result of this attitude, alternative versions[14] are disqualified or become muted and marginalized. By contrast, they are adopted so enthusiastically by those with a progressive outlook that by mythicizing it, they only perceive the positive and negative or questionable aspects are ignored.

Municipalities face problems, concerning financial resources (which are usually held by central or federal governments), limiting the amount of attention paid to the physical dimension (first level benefit), thus hindering the support for the global political proposal (second level benefit). Contact between technicians and people may be subject to adaptive simulation processes, such as when the population accepts an innovative design (collective provision of a particular service), truly desiring that service in their home. In contrast, empowered self-help construction experiences are replete with disagreements between technicians and people (Bonduki 1992), especially concerning the cost and the size of the lots. In many cases, people accept what is offered, which complicates future implementation and maintenance of the works.

In terms of higher level and secondary level of benefits, where advantages are not immediately perceived (e.g. development of organic laws or master plans), the involvement of the base population diminishes, as people tend to delegate to their leaders. The residents, like other people, are often not very interested in politics in general and their approval of broader proposals will be linked to the attention paid to their physical demands; thus curtailing participation in projects that are co-managed by authorities and residents. Although this behavior is not desired by its proponents, it is a fact that those on the ground delegate and the ruling elites have to bear the consequences (beyond the problem posed by the *free riders*). This tendency to delegate is manifested in expressions such as "the municipality should do it" which is an easier response

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[13] Structural historical theory is based on the contradictions of dependent capitalism, associated with self-help construction and low salaries, with little interest on the part of the state to invest in the poor (Pradilla 1976; Kowarik 1979; Burgess 1982; Ward 1982).

[14] Santos (2010:29) considers that modern Western thought is abysmal, as it consists in a system of visible and invisible distinctions. "The invisibles form the basis of the visible and are established with radical limits that divide social reality into two worlds, the world on - this side of the line - and the world on -the other side of the line" (Santos 2010:29).

than having to do things together (requiring time and resources). The strategy of delegating to leaders, who act as a link between the community and the "outside world" can produce "oligarchs" in the organization, in turn affecting community democracy (Burgwall 1995). The patronage relationship, although denied in the discourse is not absent from problems related to legitimacy and resource allocation. Besides this, participatory experiences are often not fostered by traditional "every day" bureaucracy.

Promotion of a participatory approach and community development, involving a horizontal relationship between the state and the people is a discourse that seeks to change past situations, characterized by delaying tactics, suppression, misrepresentation (broken promises), as well as the selective and patronage relationships promoted by the state. Despite difficulties, this approach is still effective and is applied in many cities and these proposals are even considered elsewhere in the world, such as Europe (Santos 2004). It is an open question whether these experiences facilitate a more globalized discussion of the city; a new social contract, a new sociability and citizenship. However; it is a fact that their mere implementation challenges vertical models and invites people to make decisions in the context of their experiences, where mistrust is evident (Azevedo 1996; Perales 2014; Holston 2008; Calderon and Valdeavellano 1991; Santos 2004, among others).

Since the 1990s, another approach to community participation emerged with a different discourse, upheld by multilateral cooperation. The World Bank, for example, called for participation and the IDB published a Consultation Paper on participation (Perales 2014), although here the discourse is more focused on achieving project efficiency (Cohen 1983), rather than citizen rights. This emerged when policies of liberalization and privatization were predominant; participation is defined as the ability of the population to influence in terms of the allocation of resources and the formulation and implementation of policies (Imparato and Ruster 2003:20). Participation is considered as a virtual guarantee of success in the case of development projects, with the provision, management and maintenance of public goods and services;[15] in contrast to bureaucratic, paternalistic and authoritarian methods of management. This approach incorporates the participation of private enterprise and transparent subsidies. Community development (strengthening of social capital) has become a component of comprehensive improvement programs.

Critical authors argue that the focus of multilateral agencies takes a minimalist view of the state, seeking a technocratic and managerial treatment, in the form of better communication and efficiency; it considers "the citizen as client" and places civil society as the 'third sector' (together with the state and the market), proposing technical or philanthropic management. It either excludes or minimizes the mention of rights (replaced by services) and reveals deficiencies in the area of citizenship, justice and equality. (Dagnino, Olvera and Panfichi 2014). Currently, the focus and discourse concerning community participation is being debated in a political and ideological dispute. Whilst the "participatory democracy" approach is reflected in municipal

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[15] The approach taken by multilateral agencies is based on studies and assessments made by international consultants reflecting their own self-reflection, without entering into debate or citing other academic or political approaches. It can be considered part of abysmal thinking, as it investigates on its own terms and ensures "exclusivity" of the topic while excluding other voices.

programs and projects, attempts are made to apply the second approach (implementation efficiency) in improvement programs (*upgrading*).

Lessons from the ground up include:

- The development of citizenship among residents, and the maintenance of the community as an end and not merely as a means, is subject to the allocation of resources, and there is a tendency to delegate involvement in general political issues and broader scale urban planning interventions.

- To take into account the stand-point of people who are questioning vertical models, whilst inviting them to make decisions in the context of a history characterized by distrust.

- Self-help construction and sites and services programs are viable and can be elevated to a higher level, if the state provides funding at rates that are lower than those of the market, if a facilitator and intermediary organization (NGOs) exists and if people participate, become organized and empowered to pay their bills and develop a culture of payments.

Integral improvement (new generation)

The integral improvement approach emerged in the 1990s, under the "new paradigm" of multilateral agencies such as the World Bank (Cohen 1983). The aim was to integrate squatter settlements into the urban and social fabric of the formal city, by promoting physical interventions articulated with social programs, employment and income generation and changes in the quality of life in communities (Dimuro 2007). This is an ambitious proposal that incorporates a mode of synthesis, elements for discussion in urban planning and development cooperation that was achieved in the last forty years. The proposal seeks to overcome the small scale, with greater decentralization to incorporate municipalities at certain levels, above all recognizing the need for subsidies. The overall improvement approach addresses physical (urban services), regularization, housing and social support initiatives (Greene 2010; Imparato and Ruster 2003).

Comprehensive improvement programs assume a substantial change in scale (*scaling up)* in different contexts: i) thematic, this addresses physical and social aspects, environmental conservation, integration, income and public safety, among others; ii) at the level of actors, it involves the central or federal government, municipalities, communities, NGOs, private companies, international cooperation agencies, etc.; iii) on a scale of territory and population; improved intervention at the level of cities and regions (and not just at the level of local projects) likewise benefiting thousands of people and iv) new forms of approach that propose intervention in various state sectors (multi-sector) as well as technical and social intervention (Greene 2010) components.

The approach comprises several components: i) basic infrastructure and urban services (including social services); ii) social networks (survival, social capital); iii) environmental issues (including health and disaster prevention); iv) participation and democratization and v) income generation and safety from violence. This approach promotes synergies; although in its operational aspects, it seeks to define a starting point, while also being aware that not everything can be achieved at once (Greene 2010). The proposals, with their strategy for inclusion to the consolidated urban fabric, raise issues of social inclusion and reduction of social segregation in cities (such as in Brazil, Argentina and Chile).

Since the 1990s, various programs and projects for overall improvement have been implemented, especially with IDB financing, for example the Favela Barrio (neighborhood) in Rio de Janeiro, Guarapiranga in São Paulo, Neighborhood Improvement Program in Argentina (PROMEBA), Integral Improvement Program (PRIMED in Medellín), Improvement Program in Tijuana, Chile Barrio in Chile, Mi Barrio in Peru, among others (Greene 2010; Imparato and Ruster 2003; Saborido 2005; Lentini 2007; among others). Some projects have benefited from significant investment, such as Guarapiranga (1993–2000) with US$207 million to serve 250,000 inhabitants, Favela Barrio (1994–1999 and 2000–2004) with US$760 million, PROMEBA with US$ 170 million for 1997–2001, to which US$98million more was added in 2002 (Dimuro 2007; Imparato and Ruster 2003; Lentini 2007).

Among its positive aspects, overall improvement programs have covered the national ambit (in Chile and Argentina they encompassed several regions or departments) and in cities, coverage has increased (in Brazil and Colombia, for example). It is estimated that in the Favela Barrio in Rio de Janeiro, from 70% to 75% of the population of favelas benefited. The programs have committed municipalities to a varying extent and are part of the processes of state decentralization. In its operational context, teams of technical and social support were combined, decreasing poverty by providing sanitation and infrastructure, and developing a sense of citizenship and belonging among populations. In some cases, such as PROMEBA in Argentina, hitherto isolated experiences have been framed in comprehensive housing programs. They have benefited the truly needy population and are not channeled towards the middle class, with few exceptions.

Aspects requiring criticism include the financial sustainability of the program, although subsidies do exist. In Guarapiranga, for example, the low level of conscientiousness for paying, on the part of the population affects cost recovery, thwarts sustainability and threatens social projects for the population (Imparato and Ruster 2003). Regarding management, the cycle of the project prevails over the long-term outlook, hampering state inter-sector coordination, whilst programs also face resistance, parallel systems and populism.[16] Although they have been targeted, activities involving heterogeneity (gender, age and race) have not been fully recognized. The increase in scope (*scaling up)* has remained at the pilot and demonstrative stage and has been unable to reverse the quantitative housing deficit.

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[16] In addition to comprehensive programs, different levels of government continue with isolated sector interventions and programs for expanding water and sewage networks, roads, titling, employment creation among others. Sometimes, in response to demands from multilateral cooperation agencies, it includes new aspects such as the combination of technical and social infrastructure and community participation: all assumed with little conviction of the part of municipalities and contractors.

An obstacle to comprehensive improvement programs has been the regularization of land tenure, as a first and necessary step. For various reasons, it has been difficult to define and grant land ownership. In Guarapiranga for example, settlements have occupied an environmental zone, not intended for residential purposes. In Favela Barrio the construction of superimposed buildings in the favelas has made it difficult to allocate land titles (Rabello 2002:159). A more rigorous analysis is required than merely referring to rigid laws. Up to what point, should the state waive environmental conservation policies in order to legalize the occupation of inappropriate areas to the detriment of the entire city. Specific analysis is necessary to determine how far the law is responsible, the type of occupation or informal construction. Another lesson is that tenure regularization requires special programs and should not be considered only as one aspect of program implementation.

With regard to the aspect of community participation, favorable evaluations were made for the Favela Barrio in Rio de Janeiro (Dimuro 2007:22–23), in the sense that it complied with the mindset of the people resulting in the recovery of public spaces. However, this does not seem to be the common outcome. Although participation was formulated as a means for effective implementation and sustainability and as an end in itself (fortification of management capacity and self-management), there have been institutional and procedural difficulties. The performance model in the context of organizations has been traditional, in the sense that project managers strive for efficiency in building works. Although social teams have joined the technical teams, the social aspect is not fully implemented (especially financially), because those who operate programs do not really believe in participation, regarding it more as a hurdle to be overcome (Lentini 2007:50). In the Favela Barrio, Guidance Centers for residents were discontinued, due to lack of funds for maintenance (Dimuro 2007:23) and in Chile Barrio, the integrated and participatory approach was made more prosperous by the presence of the Ministry of Housing, with greater orientation towards housing (Saborido 2005). Participation and community control did not constitute the dominant aspect of this institutional management; instead the following motto promoted by the authorities has prevailed, "we give and you receive" (Imparato and Ruster 2003:337).

People do not feel they were consulted, concerning public works or costs. As one Guarapiranga resident said "people are accustomed to doubt everything" (Imparato and Ruster 2003), wary of contractors who carry out the work, they accuse them of not wanting to present their numbers and employing fewer workers than necessary. As to the reasons for non-payment, people are not so clear. Some explanations refer the issue to the patronizing and populist outlook of the state. However in Tijuana, appreciation for groups of people who refuse to pay is made manifest, arguing that that the state "collects taxes" for this purpose (this broaches an interesting topic that is linked to the popular belief that the state mostly allocates its resources to other social and economic sectors). Other groups allude to not having been informed or consulted. Moreover, organizations that were not initially beneficiaries are pushing for inclusion, increasing costs with reference to initial budgets.

The cultural gap between *policy makers* and communities has persisted. Projects and programs implemented from above are observed by policy makers as participatory (in terms of efficiency), but not so by the community. "And for me this is not ideal; i.e. when the state offers you this as

the only alternative, people accept it, but it's not that people want; moreover, this does not prevent people from selling the land," declares Mendoza, a female neighborhood leader, referring to the pragmatism of people who accept offers from the top (Lentini 2007:117–118).

In the social program, it is difficult for interventions to overcome stigmatization, segregation and exclusion, as well as territorial processes, (Lentini 2007). The rhetoric, with regard to improving neighborhoods in order to assimilate members into the middle class (social inclusion) finds a contradiction in comments such as "when you go somewhere and they say, "Oh so you live in the squatter settlement (*campamento*)", it's as if we are always *inferior* to others, we are *rejected* by the rest. It's as if we had some kind of plague" (inhabitant benefited by Chile Barrio (Saborido 2005:37), italics were added). Or else "If you mention Campo Pampa—you are out—then they look you up and down and say "this worries all of us" (Mendoza's neighbor (Lentini 2007:116). "In other words, Campo Pampa is going to be lovely when the PROMEBA project is finished, but ultimately it will always remain Campo Pampa; many idealize it and say eventually it will be transformed just as happened in the San Martin neighborhood, but not really (…)." (Mendoza, the female community leader (Lentini 2007:118).[17]

Lessons from the ground up comprise:

- Efforts undertaken have improved quality of life and have generally provided for the truly needy.

- Despite the social and participatory component, people do not feel that they have been consulted and informed, and participation is regarded by all project managers as a hurdle they must overcome.

- Problems of communication and a cultural gap between people and policy makers exist. The population is accustomed to doubt everything and take what is offered, but this should not be taken to indicate that this is the materialization of their desire, as it may not be what they really wanted.

Interpretation and conclusions

The various approaches and policies towards the informal city have had little impact on reducing informality in general, revealing weaknesses in their design and implementation. Lessons from the ground reveal cultural misunderstandings on the part of *policy makers,* concerning the way they relate to the world of meaning and strategies implemented by the beneficiaries. This affects governance and ensures persistent doubt concerning how it is possible to implement realistic policies for solving the problems of rapid urbanization in developing countries.

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[17] Stigma was apparent in a study of real estate market in the shantytowns of Lima up to 2007, where a woman was selling her home at a low price—compared to others of the same quality in the formal area of the city—this is internalized by them and also reflects in the way they are viewed by others.

Structural constraints are apparent. The main problem is that social systems in developing countries lack adequate employment and wages that would permit families to acquire necessary assets for sustenance, including housing. There are financial constraints on governments in terms of investing in the improvement of housing and squatter settlements on a broad scale, the causes of which require thorough analysis. The observation of the resident from Tijuana, who questioned why he should pay for the improvement of the neighborhood, if he already pays taxes, runs very deep. At least the state should explain to him how it spends its resources and how it distributes subsidies and exemptions. This is a cultural issue.

At the level of the urban structure, a major principal limitation refers to acquiring good, well located land in relation to employment centers at affordable prices, as this is subject to monopoly controls, as previously explained by John Turner in the mid1960s. With few exceptions, serious or *mainstream* policies have been lacking, particularly with a specific focus on land, except concerning the regularization of tenure. Among the most valuable of these there is the General Law of Human Settlements, Mexico, which in 1976 promoted a land bank that solved a number of problems, until 1992 when it was affected by a privatization policy; as well as recent efforts in Colombia to apply percentages for social housing in new subdivision developments. These difficulties have even affected the social housing policy, as dramatically illustrated in the case of Chile. In Peru, which for legal reasons has a "natural public land bank" wasted this resource by permitting land invasions or by quoting low-prices for the land, favoring developers. Regularization and upgrading programs are merely corrective, causing their own negative economic consequences and can exacerbate rather than solve the problem (Smolka and Biderman 2011). The success of these programs signals to informal markets and encourages others to continue informal methods for accessing the city.

Lessons from the ground indicate a cultural gap between the approaches/policies and the strategies implemented on the ground; between the state and the people and between policy makers and communities. Although the issue has partially caused incursions on the role of technicians, architects and planners, as well as residents (Turner 1978/1969, Goodman 1977, Peattie 1987; Pelli 1994), a broader perspective is required to address the issue in terms of both elitist and popular culture (Ginzburg 1997; Chakrabarty 2009; Dirlik 2009; Santos 2010).

Table 1 presents a summary of the problems of policy implementation and the lessons learnt from the ground up. Approaches and policies have been evolving over the decades and the most significant step was the admission of subsidies. Similarly, it began opting for a holistic approach that includes specific interventions (self-help development, self-help construction, regularization, participation), as well as involving the private business sector as recourse.

Table 1 Abstract of Lessons from the Ground Up as Related to Approaches

Approach/ points of view	Policy problems	Lessons from the ground up
Progressive development	Finances (no subsidy). Tenure regularization was problematic. Benefitted the middle class. Well located land not available	(-) Poorer sectors were not benefitted. (-) Problems with payments. (-) Invasions, illegal markets, spontaneous self-help construction, densification, overcrowding, urban health problems continue.
Security of Tenure	Difficult to intervene when private property affected	(+) Previous step to construction and consolidation of the neighborhood. (+) Physical and psychological security. (+) Status and symbolic value.
Property rights	Rise in land prices. Models far removed from life in popular ambit. De-regularization because land registries are not used.	(+) Property predominantly viewed in terms of use value. (+) Personal and familial psychological security and symbolic value. (-) Seldom used as collateral (economic). (-) Infrequent use of land registries (de-regularization).
Participation and Community Development	Municipal financial resources. Difficulty in superseding local scale of intervention	(+) Horizontal relationship attempted between state and society (community). (+) Questioning of vertical model and recognizing the perspective of inhabitants. (-) Citizenship and community as a goal are subject to the resolution of concrete demands. (-) Delegation of responsibility for larger scale urban planning.
Organization – participation, Autonomy – democracy	Public subsidy. Intermediation by ONGS.	(+) Self-help construction and sites and services programs are viable with subsidies. (+) Cost recovery depends on empowered and participative communities.
Participation in multilateral approach	Financial resources. Participation imposed upon the agents, from above.	(-) The population do not feel either consulted or valued (-) Operators regard participation as a hurdle to be overcome.
Integral improvement	Financial resources for sustainability. Land tenure regularization obstructed by legal framework. Housing and self-help construction neglected.	(+) Viability and improvement of quality of life for the population. The needy are benefitted. (-) People do not feel consulted concerning te public works and costs. Everyone doubts everyone else. Take whatever is offered. (-) Cultural separation between residents/*policy makers.*

Source and composition: the author.

Residents feel only partially benefited by public projects, have difficulty paying their bills (culture of payment) and demand more participation. Assuming that the position of those who perceive the ideas, beliefs and world outlook of the lower classes to be disorderly; it must be admitted that the residents have their own view of the world (i.e. not derived from ideas) constructed from their beliefs, traditions and experiences. In their worldview, they perceive greater interest on the part of the state for supporting "others" (the rich, the middle class) and they feel accosted by vertical political behavior that is false and misleading and against which

they need to be on their guard. If this is indeed their view of things, it must be acknowledged that in spite of 50 years of urban planning for the informal city, little has been done to change this aspect and that the authorities should at least seriously consider the people and demonstrate the error of their negative perception.

Not so. Authorities insist on promoting approaches and policies based on efficiency, cost recovery, sustainability, virtues of the market, economic growth of the country, etc. These positions are based on academic discourses concerning urban planning, claiming maximum knowledge and the superiority that this position grants, constituting a world in their own image, thus confirming their power (Dirlik 2009). This situation is reinforced by the fact that they have international financial support and public sector commitment. Similarly, patronage, client oriented and populist behavior continues and proposals are only semi-participatory. The used discourse is generally ignorant of practical knowledge in terms of the everyday life of the people, their traditions, ancestral knowledge and the idea that humans are communities rather than individuals, the search for empowerment, demand for subsidies, equal treatment, etc.

This ignorance exists for two reasons. First, because it considers technology and science to be the sole criterion of truth, and secondly, because it does not acknowledge or it declares practices that come from the ground as non-existent. By this double procedure, the contemporary is stripped of its contemporaneity and through evolutionary metaphors, it is qualified as out of date, residual, primitive, traditional, pre-modern, simple, outdated, retrograde or underdeveloped; in a word, inferior, or something that must be overcome (Santos 2010:20; Chakrabarty 2009). Abysmal thought is evident in refusing to even contemplate other approaches in the social sciences, such as the participatory and community development approach, which it is however attempting to comply with. A proposal which emerges from the urban planning hierarchy makes the decision, has access to resources and is correct. It fails to treat the people as equals or on a par, and thus grants them no respect (Sennett 2004); wasting an asset that does not cost (has no cost for those who exercise it) although sometimes is not practiced.

Assuming mutual perception between state (planners) and residents as historically configured and interrelated, one has to conclude that what is carried out on the ground is also produced from above. From this point of view, we can once again consider issues such as the repeated clashes between urban development policies (programs and projects) and their reception on the ground ("when the state claims that this is the only alternative, and people accept it") marked by nervousness, fear, mistrust and also by a lack of payment culture. A recurrent theme that may refer to economic solvency; a challenge from a group who feel they are regarded as inferior or lack community empowerment (beyond contractual aspects "freely accepted" by the parties).

Urban planning versus the informal city must reformulate its epistemological and ontological bases and in the context of conflict, where the relationship with the residents unfolds, instead of constraining them or relegating them to functional aspects, develop new forms of communication that mediate conflict, compose new languages and outlooks, whilst renovating concepts of inclusion (Lentini 2007:29). Urban planning should aim to evolve intercultural translation in order to be understood and valued (Santos 2010:18–19). Making the inferior-settler-a subject of history has many implications for the formulation of urban planning. You cannot cite structural constraints because it is possible for inequality and mutual respect to co-exist (Sennet 2004:210).

The co-existence of these two divided aspects broadens the scope of relevant reality and perspectives.

As for lessons from the ground up concerning policies and approaches, the problems raised by rapid urbanization in developing countries are a matter for governance (Sanyal, et al. 2012) and of relationships and negotiations between the actors in the game. The lesson from the ground is that if the state does not act, or does so inadequately, informality perpetuates and its consequences will be perceived over the decades and by generations of people. Although it is commonly accepted, *sotto voce* that the informal city involves the sacrifice of a generation living in poverty for the benefit of future generations, recent studies and evaluations reveal a different reality to that expected. Structural problems persist; in the sense that economic and social systems do not provide adequate employment for the population or sufficient income to buy a decent home. The absolute increase in population living in squatter settlements in the developing world has grown from 657 million in 1990 to 827 million in 2010 (United Nations, 2010:9).

This requires addressing issues and records of squatter settlements worldwide. Assessments on the part of the United Nations, and its own definition of *slums*, are limited to expressing the reality of the informally built city (actually referring to the early stages). It requires reconsidering the distinction made between squatter settlements and slums, by Turner in the 1960s, in order to define and quantify the unit of study. A planned settlement, albeit informal is not the same as one lacking even minimum planning standards. The academic credentials of urban informality in the developing world should distinguish Latin America from Asia and Africa, both for historical reasons and because of the influence that Latin American thought has elsewhere (Roy and Alssayad 2004).

Urban planning toward the informal city should be formulated from a broader policy of social housing, and not be encapsulated in upgrading and regularization programs, as straight-forward outcomes of informality. The second wave of social housing built in 1990s, has dramatically revealed its limits because of the failure to obtain well-located land, as market dynamics pushed it to the periphery, where people do not want to live. The desire for a better location for populations requires urban renewal policies in central areas, despite the persisting negative image associated to "urban renewal" of 1950–1970.

Consistent policies are required, as well as urban land that together with the financial aspect represents the main stumbling block. This issue does not even form part of the *mainstream*, except with reference to tenure regularization. Approaches continue to function based on decade old coordinates, when between Habitat I (1976) and Habitat II (1996), the issue of land declined in importance. The untouchability of private property continues to hold and the fact that the state provides cheap public land to urban developers, and that generally with a few exceptions, mechanisms contemplating expropriation are rejected, as are associations for urbanization, tax burdens or certain amounts allocated to social housing.

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