

# **A Neoliberal Framework for Urban Housing Development in the Global South**

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# **A Neoliberal Framework for Urban Housing Development in the Global South**

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# List of Abbreviations

ACFID	Australian Council for International Development
AHR	Adaptive housing regulations
CAHF	Centre for Affordable Housing Finance in Africa
CBOs	Community-based organisations
CDF	Comprehensive development framework
CESCR	Committee on Economic, Social and Cultural Rights
CSOs	Civil society organisations
EAH	Employer-assisted housing
EU	European Union
GNI p.c	Gross national income per capita
GOV	Governance
HDI	Human Development Index
HDO	Housing Development Outcome
HFE	Housing finance
IQD	Interquartile deviation
LA	Local authority
LFK	Legal framework
MDGs	Millennium Development Goals
MHCLG	Ministry for Housing, Communities and Local Government
MTSF	Medium-Term Strategic Framework
NDP	National Development Plan
NGOs	Non-governmental organisations
NHA	National Housing Authority
NHP	National Housing Policy
OECD	Organisation for Economic Co-operation and Development
PHI	Presidential Housing Initiative
PIR	Price to Income Ratio
PPP	Public-Private Partnerships
PSUP	Participatory Slum Upgrading Programme
PUSH	Programme for Urban Self-Help
RIR	Rent to Income Ratio
SCN	Stakeholders coordination
SCY	Stakeholders capacity
SDGs	Sustainable development goals
SPN	Stakeholders participation
SD	Standard deviation

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TEVET	Technical Education, Vocational and Entrepreneurship Training
UN	United Nations
UNDP	United Nations Development Programme
UN-Habitat	United Nations Habitat
USAID	United States Agency for International Development
WHO	World Health Organization
ZAMSIF	Zambia Social Investment Fund
ZCA	Zambia Consumer Association

# Preface

Cities in developing countries are faced with housing challenges that differ from country to country. The reasons for and the nature of these challenges differ from city to city. For cities in sub-saharan African countries, the majority of residents live in squatter and unplanned settlements. As a result, most residents lack decent housing as well as access to basic services. This is due to among other factors ineffective urban planning, weak urban governance, low private sector involvement, and lack of access to affordable housing finance. Compounding this, is the fact that there are few empirical studies that have investigated and developed frameworks aimed at improving urban housing. This book provides readers with an understanding of various concepts of housing, measurement of housing development, and theories underpinning housing studies. Furthermore, an intergrated urban housing development framework is provided which focuses at improving urban housing situation in the global south.

The contribution of this book to the body of knowledge is significant in that it highlights the factors which predict urban housing development from developing countries' perspective. This provides a guide for countries in the sub-Saharan Africa where governments have limited financial resources competing among several needs besides that of providing housing. Anchored on neoliberalism this novel book argues that urban housing development is an eight-factor construct consisting of legal framework, tenure, stakeholder coordination, stakeholder participation, stakeholder capacity, adaptive housing regulations, housing finance, and governance. Using Zambia as a case study and through Delphi method, this book validated the conceptualised urban housing development framework which was developed priori based on extensive literature review.

The book outlines the role of the state in creating an enabling environment for other stakeholders to participate in the provision of affordable housing for all. This book will be of interest to researchers in the built environment, housing regulatory bodies, providers of basic services, academia, Tevet institutions, private sector actors, policy makers, non-governmental organisations, individuals and communities involved in housing development and consumption. The authors confirm that the text utilised in this work reflects original work and, where necessary, material has benefited from relevant context-setting/referencing.

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# Chapter 1

## General Introduction

### 1.1. Introduction

Housing encompasses several concepts such as comfort, protection, and identity, it is essential to everyone's wellbeing and quality of life, and it also has substantial socioeconomic implications. No country is satisfied that adequate housing has been delivered to the various economic groups that make up its population (Sharifzai et al., 2016; Terminski, 2011). Statistically, the United Nation (UN) estimates that the global population will reach 8.5 billion by the year 2030 (McNabb & McNabb, 2019), with almost 60% of the population living in urban areas (Ebi et al., 2021). More so, it is estimated that 3 billion people will need new housing and basic urban infrastructure (Hosseini et al., 2023). Against the backdrop of rapid urbanisation that is putting pressure on housing delivery systems, many urban people will not be able to afford formal housing without proper solutions (Tacoli et al., 2015). Shortages of land and lack of affordable housing finance are some of the factors fuelling the housing crisis. Expert estimates have predicted that the world needs to build 96,000 new affordable homes every day to house the estimated 3 billion people who will need access to adequate housing by 2030. In most countries, the cost of housing has grown faster than incomes (World Economic Forum, 2022), and the price of a decent house requires would-be homeowners to save more than five times their yearly salary. Renter households frequently spend more on rent than the suggested 25% of their monthly income (Desmond, 2022; Hilber, 2015). 1.6 billion people, or 20% of the world's population, currently lack decent (adequate) housing, with 1 billion of them living in slums and other informal settlements. Homelessness, though a smaller proportion compared to developing countries, is still a challenge and evident feature of the urban landscape in developed countries (Chisumbe et al., 2022; Quesada-Román, 2022; Sharifzai et al., 2016). Developing countries suffer the most acute housing problems. Where about one-third of their total population is homeless. The reasons for and the nature of these problems differ from country to country depending on local social, economic and political dispensation.

Presently, countries in the global south have the lowest levels of urbanisation of about 40%, however, this is projected to reach 60% in 2050 (Committee

on Local Governance, 2016; Freire, 2017). Strikingly, while in most parts of the world, urbanisation has been accompanied by industrialisation and economic development, the African experience, in contrast, points to urbanisation being disconnected from industrialisation. In fact, urbanisation in Africa is predominantly associated with resettlement from the rural areas to urban towns. Furthermore, it is predominant among lower-income earners and it is characterised by less investment in infrastructure (Leipzig et al., 2014). These trends suggest serious problems in the future in coping with the challenges of rapid urbanisation, notably that of accommodating and housing a larger population. African cities are chronically short of built capital of all sorts in the stock of housing, and as a result, up to 75% of the population in many cities live in informal housing (World Bank, 2018). This has resulted in most urban residents lacking adequate access to decent housing, electricity, clean and safe drinking water, and sanitation and transport services. Housing in informal settlements often takes the form of single-storey shacks, and built with unconventional materials. In addition, in some instances, settlements may be illegal through the breaching of buildings and other land-use regulations, thus resulting in a lack of security of tenure (Moshia et al., 2022; Stacey, 2018). Modern houses, which are often quite large and serve the elite, co-exist with the informal housing. The provision of decent, quality and affordable housing for the low- to middle-income earners is largely absent in many cities (Chitengi, 2017; El-hadj et al., 2018). Compounding this problem is the fact that many cities are overcrowded, with no adequate, formal housing within reach of jobs, and without transport systems to connect people living farther away from employment opportunities (Gollin et al., 2016). There is a lack of clear linkage between urban land-use planning, infrastructure investment and service delivery. Most urban parts have not been linked to critical infrastructure such as roads, drainage networks, water supply as well as modern wastewater treatment facilities.

The problem of providing housing especially for the low- to middle-income earners is a global challenge, and different nations have adopted various ideologies (approaches) in ensuring housing provision for the citizenry, common ideologies among others include socialism, Marxism, anarchism, pluralism, classicism, as well as neoliberalism. An ideology is a belief system that underpins a political or economic theory. It defines the governance philosophy for running a state. Socialism is the belief that the government should control the means of production. It excludes free markets and entrepreneurialism with the belief that markets lead to inequality. With this approach, housing is regarded as a social good. It is also an important element in the social fabric in that society's set of social relations housing is provided to everyone, just as the states attempts to do in education, food and in most cases health care. The right to housing is a social right, which constitutes the third element of human rights (Bengtsson, 2002; UN-Habitat, 2014).

Marxism as an ideology aims to overthrow capitalism and establish a dictatorship of the proletariat. It views capitalism as an abusive form of governance that harms the proletariat. In housing provision, Marxists view housing as a fixed good that cannot be altered or eliminated over time because it must be constructed in

a specific location, which cannot be changed because, in the majority of socialist countries, land used for housing is not subject to real estate speculation, and because the government is the legal owner of all the land in the area, it controls the price of land (Burgess, 1932; Muwaffaq, 2020).

Likewise, anarchism advocates against state organisation over society. It opines that a society without state control would require cooperation on a local level to survive but would also lead to the potential for human rights violations, given the lack of a powerful state to enforce universal laws. Anarchists argue that the emancipation of an individual will only be achieved by destroying the pillars of capitalism (Esenwein, 2004). Anarchists are not comfortable with what they regard as ‘...the harmful role of the State and other large-scale, bureaucratic forms of housing provision’ (Chirisa, 2013; Hodkinson Stuart, 2012). They are anti bureaucratic and seek to ensure that people hold real estate without the control of the state and private corporate organisations.

Neoliberalism, on the other hand, is an economic theory which advances limiting the role of the state in the market. It is an ideology, which is applied differently by various governments. It opines that the best way to propagate the wellbeing of human settlements is to allow individuals exercise their entrepreneurial freedoms and abilities within a system that is characterised by strong private property rights, liberalised markets, and free trade. In housing provision, this approach on which, this book is anchored advocates for private sector participation in housing provision by limiting the role of the state to creating an enabling environment for the markets to flourish.

## 1.2. Development Framework

A framework is defined as a set of ideas or facts that provide support for relationship between factors. In the case of problems, a framework creates the basic structure that gives focus and support aimed at addressing the problem (Conley, 2016). It is a basic conceptual structure used to solve or address complex issues. According to Du Toit (2014), the term framework is extensively used in different contexts. In the context of this book, a development framework therefore outlines a set of activities, practices and enablers that will help solve the complex problem of urban housing in the global south.

Urban frameworks usually connect the spatial, technological, functional and economic aspects of urban development, and provide for sustainable and smarter growth. Fundamentally, the purpose of any effective framework is to bring about better outcomes through progressive programmes and development approaches (ACFID, 2015). Du Toit (2014) maintains that for a framework to be functional it should be possible to apply it in practice, it should provide an integrated, holistic approach to the problem that incorporates multiple disciplines, and more so, that the steps in the framework should be logical and serve as a guide for a structured decision-making process.

Most urban development plans in developing countries have not been linked to major infrastructural investment programmes such as roads, power supply, wastewater treatment, or urban renewal programmes. Despite laudable efforts,

many interventions have not yielded desirable outcomes owing to a lack of proper linkages and strategies, therefore the framework as conceptualised in this book seeks to close that gap.

### **1.3. Aim and Objectives of the Book**

This book models urban housing development in a sub-Saharan African context anchored on a neoliberal theoretical perspective. It highlights the existing gaps in urban housing development in the global south. It further provides the basis for assessing and explaining urban housing development in developing countries. It outlines the roles of various stakeholders in housing development, with the emphasis been at creating an enabling environment for the effective participation of actors. This provides a guide for developing countries especially where governments are confronted with several financial challenges besides that of providing housing.

### **1.4. Significance of the Book**

The practical contribution and value of this book is that it provides a guide for the state and other stakeholders on how urban housing development should be approached in Zambia and in other developing countries where governments are faced with a challenge of balancing limited financial resources across several competing sectors of the economy. Since it is difficult for the state to provide housing for every citizen, the neoliberal perspective as espoused in this book enlightens how the government can stimulate other actors, like the private sector and community, by fostering investment and partnerships, in the provision of affordable urban housing and corresponding services.

The book contributes to the existing body of knowledge on housing development. It forms the basis for future research on urban housing development, more especially in sub-Saharan countries, and other developing countries. It will also be a source of relevant information for researchers, highlighting the need for continuous research and innovation on the use of local materials and alternative technology. The knowledge advanced in this book will inform the technical education, vocational and entrepreneurship training (TEVET) institutions about the need to prioritise the provision of technical courses and construction-allied courses such as bricklaying, plastering, steel fixing, plumbing, and electrical skills. These courses should be aimed at building the capacity and skills of small-scale contractors as well as local community members, which could result in a marked improvement in urban housing.

The book informs the private sector about its critical role in the development of urban housing, through the provision of affordable finance and housing. It further highlights opportunities for the private sector to consider partnerships in the improvement of urban housing.

Profoundly, the approach to housing development as envisioned in this book focuses on reducing the number of urban populations living in inadequate housing (undesired state). This can be actualised by ensuring appropriate and effective

participation of all stakeholders in planning through to implementation and management. This approach is in accord with target number 11.1 of the SDGs which focuses on ensuring access for all to adequate, safe and affordable housing and basic services, and the upgrading of slums by 2030. The upgrading of slums will be measured by the proportion of the urban population living in slums, informal settlements or inadequate housing. Furthermore, it fits well with target number 11.3 which aims at enhancing inclusive and sustainable urbanisation and capacity for participatory, integrated and sustainable human settlement planning and management in all countries. Likewise, the measurement indicators of target 11.3 include the proportion of cities with a direct participation structure of civil society in urban planning and management that operates regularly and democratically.

## **1.5. Structure of the Book**

This book is divided into nine chapters; this first chapter details the background information for the book outlining the aims and objectives, as well as the significance of the book. Chapter 2 presents the theoretical and conceptual perspectives underpinning the book. It provides a general understanding of housing and the context in which housing is being addressed in this book. Thereafter, it reviews current neoliberal approaches and frameworks of housing delivery, identifying key factors/attributes in conceptualising the urban housing development framework. Chapter 3 highlights the gaps in the existing literature on neoliberal approaches to housing development, Chapter 4 reviews housing theoretical perspectives. Furthermore, Chapter 5 reviews the various neoliberal approaches in several developed countries, identifying its thrusts and weakness and Chapter 6 provides an overview of urban housing in as a case study area in the global South. Finally, Chapter 7 discusses the conceptual neoliberal framework for urban housing in the global south, Chapter 8 validates the constructs and Chapter 9 provides conclusions and recommendations.

## **1.6. Summary**

This chapter introduces the need for this book, highlighting the current challenges associated with urban housing in developing countries, where the majority of urban dwellers live in inadequate housing conditions. Cognizant of the numerous fiscal challenges governments face in housing development, this book models urban housing development in the global south anchored on a neoliberal theoretical perspective. The book ascertained the influence of housing finance, stakeholder capacity, stakeholder coordination, legal framework, tenure, stakeholder participation, governance and adaptive housing regulations in predicting urban housing development. It addresses urban housing development from the neoliberal perspective and only refers to other perspectives during the general literature review. The next chapter presents the theoretical and conceptual perspectives of housing development. It identifies key attributes in housing development.

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