Talking about Urban Shelter Design

Reflections of the complexity, the reasons and the goals for improving poor urban areas

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1 Urban Shelter Design Development

Defining Informal Settlement

The title of this chapter (*Urban Shelter Design Development*) refers to how the ways to deal with informal settlements have progressed. Therefore I would start to discuss what an informal settlement is.

Oxford Advanced Learner's Dictionary definition is*; a place where people decide to live and build temporary shelters, often followed by more permanent houses. Sometimes informal settlements are supplied with water, electricity, etc. and people can become owners of individual pieces of land (Oxford Advanced Learner's Dictionary[1].*

I would describe informal settlements as; *a residential area in an urban environment where poor inhabitants illegally have occupied, either governmental or private land*.
And to make the definition even more clear I would like to quote what Hari Srinivas says in the article "Defining Squatter Settlements"

"…while a slum settlement refers to the condition of a settlement, squatter settlement would refer to the legal position of the settlement (Srinivas, H[2])."

Because the occupants, or squatters, do not own the land themselves and have very little or no assets, they cannot invest in their shelter. The squatter areas are therefore often in slum conditions. The squatter could occupy the land on their own. However, in some cases there is a "landlord" who rents or sells the land, which he has no legal right to. This means that even though the informal settlers do not have the privilege of owning the land that does not mean they live there for free. Most of the time informal settlers also have a lager expenses for necessary facilities. In a formal and legal residence, even though there is the original facility charge for the water lines, this cost spread over a time added to the actual water cost is usually lower than the cost of buying water by the litre, from a water truck. (Åstrand, J. 2012[#3]).

The Past and the Change in Dealing with Informal Settlements

Informal settlements are of course inconvenient for the city. Except form preventing an economical use of the land in question, they create areas with bad reputation, unsafe both in terms of crime and health. There is no real control of the populations and the unhygienic environment results in diseases being spread, in long term resulting in a high medical burden. In a research funded by a World Bank Knowledge for Change program you can read;

"...there are more than 1 billion slum dwellers worldwide, which is about 32 percent of the global urban population (United Nations 2003)...Slum dwellers account for 71.9% of the urban population in sub-Saharan Africa, 58% in South-central Asia, 36.4% in East Asia and 32% in Latin America and the Caribbean. The UN Secretary General warns "if no serious action is taken, the number of slum dwellers worldwide is projected to rise over the next 30 years to about 2 billion" (United Nations 2003[#4])."

One can understand that the numbers of informal population growth are accelerating. The response to the formation of informal settlements has not always been long term thinking nor human rights thinking. Before the 1970's many informal settlements where simply demolished. (Åstrand, J. 2012[#3]). However, this only meant that the inhabitants of the informal settlements became homeless again and were therefore forced to reconstruct their homes in another location. The cities' problem had only been moved, but for the squatter it was yet another expense.

As an outcome of the United Nations Conference on human settlements (Habitat I) held in Vancouver, Canada in 1976, UN- HABITAT (United Nations Human Settlements Program) was formed 1978 and has had a great impact on the global Urban Shelter approach. The

document put together during this conference and the following Habitat II, 1996 in Istanbul, provides guidelines for human rights, particular in urban environments. (UN HABITAT[#5]) They are very clear about all inhabitants having the right to adequate housing and basic human rights such as safety, and this being the government's responsibility. (UN HABITAT, 2003[#6]). Based on these guidelines many countries have later developed laws concerning human settlements. The Philippines laws on housing, for example say:

"Urban or rural poor dwellers shall not be evicted nor their dwellings demolished... (Philippine Laws on Housing and Human Settlements. 1992.[#7])."

Despite it being common sense, regulations or even the law in some countries, not to pull down informal settlements without a decent time of notice and an offer of alternative location for the inhabitants to move in to, the demolishing is still occurring in many places. For example on January 12, 2012 in Nairobi thousands of residents in Kibera slums became homeless as the City Council issued demolition after only five days' notice. (Were, E. 2012 [#8]) And in Lagos the Makoko slum was pulled down on July 12, 2012. There, 10 000 people lost their homes as a result the Lagos state government's campaign to clean up the city. In this case the notice was only 72 hours. (Vanguard Media. 2012. [#9])

Reason's for Squatting

I want to remind the reader about that we are talking about individuals that have had no other choice, but squatting. Hari Srinivas, writes in the article "Defining Squatter Settlements" that;

"...there is both the external and the, to the squatter, internal reasons for this occupations (Srinivas, H[#2])."

An example of the internal aspect are low-income or unemployment. The squatters reason to leave their former habitat is often unreasonable overcrowding or the search for employment.
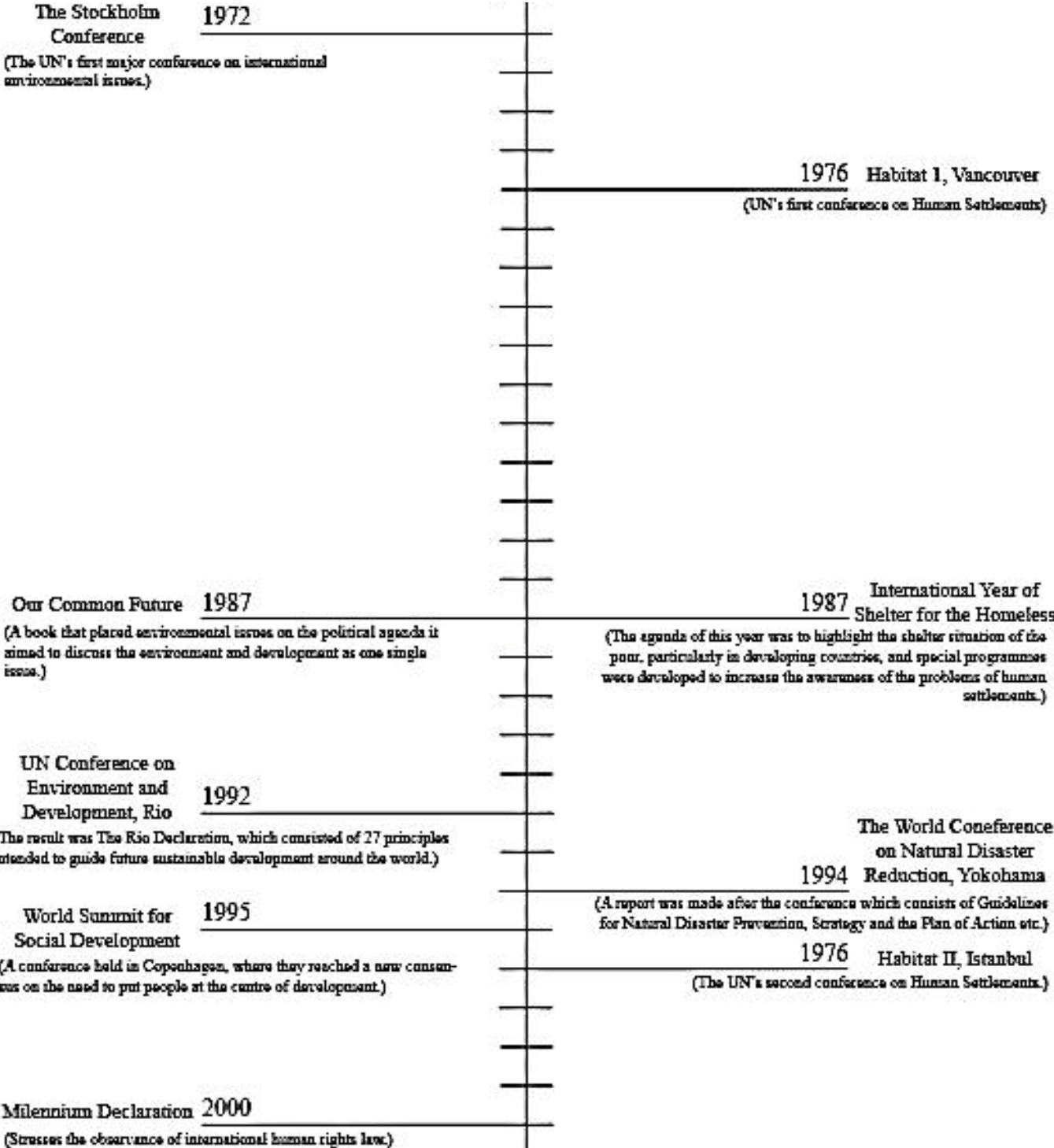
Using the Philippines and its capital Metro Manila as an example, my experience from a field study in 2012 tells me that the most common occupant comes from the rural agricultural landscape. The rice paddies that are their livelihood have been divided into smaller and smaller pieces, as the lands have been inherited. Today this has come to its limit, and now the land is only passed on to the oldest children. With really no other income source in the rural area, those born later in the family have to immigrant to the city. That leads us to the earlier mentioned external influents. These are housing shortage in the city, high land cost and lack

of rental accommodation alternative. Again, with the Philippines as an example[#10] I would say that a big part of the problem is the resistance against using the land efficient by building dense and vertical. A low spread out development in an urban environment will always keep the price of land high.

The lack of affordable and available land makes the occupants choose the dangerous areas that no one else has an interest in. Examples of these high risk areas are estuaries, shorelines, riverbanks, garbage dumps, along railway tracks and sidewalks. Building shelter in these kind of places, with inadequate construction, results in the squatters being the first and the worst damaged by natural disasters. (Råberg, C. 2012.[#10])

Urban Shelter Design Development Timeline:

The timeline made by the author is roughly summarizing some of the major milestones in urban shelter design development. (Åstrand, J. 2012[#3])

The Stockholm Conference — **1972**
(The UN's first major conference on international environmental issues.)

1976 Habitat 1, Vancouver
(UN's first conference on Human Settlements)

Our Common Future — **1987**
(A book that placed environmental issues on the political agenda it aimed to discuss the environment and development as one single issue.)

1987 International Year of Shelter for the Homeless
(The agenda of this year was to highlight the shelter situation of the poor, particularly in developing countries, and special programmes were developed to increase the awareness of the problems of human settlements.)

UN Conference on Environment and Development, Rio — **1992**
(The result was The Rio Declaration, which consisted of 27 principles intended to guide future sustainable development around the world.)

1994 The World Conference on Natural Disaster Reduction, Yokohama
(A report was made after the conference which consists of Guidelines for Natural Disaster Prevention, Strategy and the Plan of Action etc.)

World Summit for Social Development — **1995**
(A conference held in Copenhagen, where they reached a new consensus on the need to put people at the centre of development.)

1976 Habitat II, Istanbul
(The UN's second conference on Human Settlements.)

Milennium Declaration — **2000**
(Stresses the observance of international human rights law.)

As we can see above, there has been a lot changes in awareness in the late 20th century. Countries have come together and through the UN have been able to share knowledge and to put pressure on those governments who are still not acting cording to human rights. And the work, the conferences and the development continues. For example, since the year 2000 the UN holds a conference, every other year, with varying themes, within the Urban Shelter field. Still the global urban situation on shelter is not progressing fast enough. Amnesty International says on their website;

"The MDG target to improve the lives of at least 100 million slum dwellers is described as grossly inadequate and weak, given that an estimated 1.4 billion people will live in slums by 2020 (Amnesty International. 2012[#11]).

The MDG is the Millennium Declaration Goals of the United Nations[1].

2 Factors Shaping Urban Shelter Design

Social Aspects

There are of course plenty of social aspects within a project that have to be considered when improving a squatter area. Using the term "social aspects" for urban shelter design refers not only to physically providing shelter, but to how the design of the buildings and the whole area influences the life of the inhabitants and the city. One can say that the goal is to build communities while constructing homes. The difficulties and angles of the social aspects vary from project to project and from region to region. Even though I cannot enough underline the importance of designing for the life that will take place on the project site, it is not the only focus to tackle in the Urban Shelter Design field. Especially in the countries in the south[2]

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[1] [6]*MGD* - United Nations Millennium Declaration, consisting of eighth goals set for the year 2015;

GOAL 1: Eradicate extreme poverty & hunger

GOAL 2: Achieve universal primary education

GOAL 3: Promote gender equality and empower women

GOAL 4: Reduce child mortality

GOAL 5: Improve maternal health

GOAL 6: Combat HIV/AIDS, Malaria and other diseases

GOAL 7: Ensure environmental sustainability

GOAL 8: Develop a global partnership for development (Unated Nations. 2010.[#12])

[2] *Countries in the south* – Countries with a GDP per capita lower then US$567 (World Bank. 2011[#13]). Most of them are located in southern Asia, Africa and Latin America.

where most of the informal settlements are located, but really where ever in the world a project is located there are some big categories of factors that will influence.

Four Global Categories that Influence a Project

- Climate – Example of difficulties to tackle can be extreme temperature, shifting in temperature, heavy rain, flooding, storms and earthquakes. The climate is important to consider, most of all safety comes first. But comfort is also essential on day to day basis. This will have a major impact on the shaping and the design of the project. It will be in the architects mind when doing the layout of the area, the design of the construction when choosing the materials.

- Culture – In different parts of the world inhabitants have different needs in their everyday life. This places different demands on our housing. As an example we can consider a project in Africa, with a design consisting of two square single room houses placed next to each other as a twin house, to save material and construction costs. The project was planned and built successfully on a small budget, but the houses remained empty. The architect had not understood the needs of these people. Their traditional housing was a courtyard that protected them from the sand coming with the wind and providing space for their animals. No matter how cheap the project was, in was all a waste. (Åstrand, J. 2012[#3]) To connect to or get inspired by the culture in the design can be positive also in non-functional cases, as the esthetics. This will help the inhabitants to relate to the new settlements. Although, if not possible to combine, I would strongly recommend to always prioritize the, in long term, most efficient and economical solution before ecstatically relating to the region.

- The Land – Access to land is absolutely essential to make a project possible. But the project's degree of potential also lies in the ground conditions and quality of the foundation. Example; A site with a central location and with surrounding areas in already acceptable standard has greater social potential. Second example; A plot high on a hillside causes technical difficulties; it may not always be possible to provide facilities such as water pipes.

- Politics – How involved the state and municipality are and if corruption occurs in the government will not only influence the work on upgrading projects but will also affect the emergence of further areas of informal settlements. This is really a make or break factor and where the residents are totally powerless.

The Components of a Urban Shelter Design Project

To give a better understanding for what an actual urban shelter project is, here follows a template, made by the author, of some different components describing the content. This is a simple set-up by basic questions as; *Who, Where, What and How?*

Who? (Finances)	Where? (Relative to the Informal Settlement in Question)	What? (Donating or Providing Favorable Loan for:)	How? (The Physical Construction)
The Government	In Situ	Land	Professionals
The Municipality	Relocation Within District*	Building Materials	Organised Self-Help
Private Investor	Relocation Outside District*	Costruction Help	Non-Organised Self-Help
Local NGO		Legal Advice	Professionals and Organised Self-Help
Global NGO		Service Supplies**	
Inhabitants themselves			

*A zone where the inhabitants can keep their current income source and connections in their social life.
**Example; roads, water, sewage, electricity, ventilation, garbage collection etc.

This scheme shows that every project will need to have at least one of the alternatives from each category. A project cannot exist without management and a financer, the *Who?* A project can be authorized in different governmental levels or in cooperation with NGO's,[3] they can also be an initiative by an NGO, private investor or, in some case by the inhabitants themselves (although this is rare). Regardless of the case being providing new shelters or upgrading existing habitation, there is always a location for the construction, the *Where?*

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[3] *NGO* – Non Governmental Organization.

This is divided between In situ[4] projects or relocation[5] projects. The relocation projects are further divided into two categories showing the impact of the social aspect, to not forget the importance of this. *What?* is clarifying what is actually provided in the project. In one project the end product can be completed units for the residents to purchase with low-interest loans, and ready to move into. In another project, it could just be a matter of giving the squatters legal ownership of the land where they are already settled, so that they can invest in better housing. There is many *Hows?* in how to do a project. I have chosen the one that I believe can clearly define a project's character -Who the new settlements is physically constructed by. It may be by skilled professionals, which should ensure a sustainable construction. It may also be a case of involving the inhabitants, this is called self-help. The self-help can be everything from organized and   d in teams or it could be every dweller building their own house (non-organized).

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[4] *In Situ* – Latin translated "on site". Meaning that the upgrading is done at the same site where the inhabitants in question already are located.

This demand that it is possible to get possess of the land and that the conditions are in a stage that will not implicate any danger to the inhabitants.

[5] *Relocation* – To upgrade the standard for the inhabitants in question they will have to move to another site. Positive are that, dwellers do not need to live in a construction site, which is an unsafe environment. Negative effects can be that it makes a change in people's everyday lives, for example, it may be impossible to maintain the same source of income.

Four demonstrations of the *Who, Where, What and How – Template:*

La Trinidad, Colombia 1981-85

Who? (Finances)	Where? (Relative to the Informal Settlement in Question)	What? (Donating or Providing Favorable Loan for:)	How? (The Physical Construction)
The Government	In Situ	Land	Professionals
The Municipality	Relocation Within District'	Building Materials	Organised Self-Help
Private Investor	Relocation Outside District'	Costruction Help	Non-Organised Self-Help
Local NGO		Legal Advice	Professionals and Organised Self-Help
Global NGO		Service Supplies"	
Inhabitants themselves			

The Corporation Diocesena (local NGO) started this upgrading project of existing settlement, financed by a German organization DESWOS (Global NGO). Economically this was a successful project thanks to the extent of self-help constructing. (Johansson, B and Åstrand, J. 1988. [14]).

The Island Upolu, Samoa 2010-13

Who? (Finances)	Where? (Relative to the Informal Settlement in Question)	What? (Donating or Providing Favorable Loan for:)	How? (The Physical Construction)
The Government	In Situ	Land	Professionals
The Municipality	Relocation Within District'	Building Materials	Organised Self-Help
Private Investor	Relocation Outside District'	Costruction Help	Non-Organised Self-Help
Local NGO		Legal Advice	Professionals and Organised Self-Help
Global NGO		Service Supplies"	
Inhabitants themselves			

Relocating project after settlements had been destroyed by a Tsunami. Financed and organized by the World Bank (Global Organization) and the Government of Samoa. The dwellers were free to choose how far from the original site they wanted to settle down. (The World Bank. 2012.[15]).

Ganeshnagar Settlement, India 1970-75

Who? (Finances)	Where? (Relative to the Informal Settlement in Question)	What? (Donating or Providing Favorable Loan for:)	How? (The Physical Construction)
The Government	In Situ	Land	Professionals
The Municipality	Relocation Within District'	Building Materials	Organised Self-Help
Private Investor	Relocation Outside District'	Costruction Help	Non-Organised Self-Help
Local NGO		Legal Advice	Professionals and Organised Self-Help
Global NGO		Service Supplies"	
Inhabitants themselves			

On the inhabitants' initiative, organizing a strike, they made the Poona Municipal Corporation (The Municipality) to force the illegal land lords to give the land to them (the dweller). (Johansson, B and Åstrand, J. 1988. [14]).

The Swedish *Rotavdrag* (Tax Deduction)

Who? (Finances)	Where? (Relative to the Informal Settlement in Question)	What? (Donating or Providing Favorable Loan for:)	How? (The Physical Construction)
The Government	In Situ	Land	Professionals
The Municipality	Relocation Within District'	Building Materials	Organised Self-Help
Private Investor	Relocation Outside District'	Costruction Help	Non-Organised Self-Help
Local NGO		Legal Advice	Professionals and Organised Self-Help
Global NGO		Service Supplies"	
Inhabitants themselves			

In Sweden citizens can obtain a tax credit of 50% of the labor costs on private upgrading projects of existing housing, up to SEK 100 000 per year. (Noxon Gruppen. 2012.[16]).

3 The Role of Architects

Responsibility

Most of the time an urban shelter design project does not mean working in an ordinary architect – client relationship. Whoever the financing client may be, (the municipality, NGO etc.) the aim is to improve the life of the secondary client (the client of the financing client), - the inhabitants. The architect has a big responsibility towards the user, since most of them will not have the financial opportunity to move if they are displeased with the result. Therefore it becomes even more important that the architect is able to see the big picture and ensure that no important aspects are being neglected. But a skilled project manager or developer should, nevertheless, also see this as their responsibility. In my opinion, it is rather the qualification at the different positions than their profession which in fact determines the quality of the work. For this reason it is positive for experienced and newly graduated to work together to exploit the maximum knowledge. I believe that all persons in possession of a leadership role within urban shelter projects should see it as their moral responsibility to insure the best possible quality in the frame of the project boundaries. That said I would like to put special weight on the architect's role. The architect's advantage is that he/she is used to shifts in scale working with everything from the city scale master planning to the detailed scale of constructions within the single apartment. Therefore an adept architect should be able to overview the whole complexity of a city area while developing a project. But to do so a thorough pre-study is required, which should include giving an understanding of the country's and site's history and culture and the inhabitants' everyday habits. A field study to the site is strictly necessary, where interferences and interviews with residents are preferable. The whole pre-study should include all that the architect would need for the task of coherently working with the different aspects, such as;

Provide a decent interior and exterior environment from a technical perspective by;
- Using materials that are suited for the local climate, in terms of temperature, wind conditions and above all humidity.
- By making a design that creates intelligent buildings which help to achieve a pleasant indoor climate and provide solutions that make life easier for the dwellers on a day to day base.

<u>Provide a decent interior and exterior environment from a social point of view by;</u>

- Connecting the area to, and making it a part of, the city. Both on the master plan level with the public transportation and on the neighborhood scale with the way the surrounding environment is met.
- Creating public and semipublic spaces in a way that encourages meetings.
- Providing a safe environment. One way would be to mix commercial and residential functions in the same area, to make it populated around the clock.
- Creating work opportunities. By providing space for businesses within the area, and inviting the potential clients in to the area.

<u>Provide a decent area from an economic perspective by;</u>

- Using self-help. Keeping the cost down of course depends on the choices for construction and material, but the architect should be a bit more creative than that. One example is to arrange a system in which the inhabitants themselves will be able to construct the buildings. (This should be done in teams, to not leave a household unable to do so on its one. It is also vital that there is a skilled group leader in every team. This would, besides lowering the construction cost, also teach the inhabitants how to maintain and repair their houses.)
- Planning and constructing the buildings for a long lifetime. Being aware of the possible changes of need, over time, will reduce the cost also in the future. Preparing for future development, building incremental is possible in different scales. Examples can be; planning an area prepared to grow denser. Or in unit scale, if it is kept in mind during the design, it could be made possible to extend and re-arrange the unit plan settings.

<u>Provide a decent area from an ecological perspective by;</u>

- Seeing the whole picture and not forgetting the long term. It is not good enough to construct buildings of recycled material if the master planning puts the residents in a car-dependent situation.

One of architect's important tasks, which are often not prioritized, is a follow up sometime after the project completion. This is for the professionals to learn and above all to ensure that the project has been successful in the residents' point of view, not leaving them with something that might work better in theory than in practice.

4 Design of Sustainable Shelter and Neighbourhoods

Designing for the Cities' Poor

All humans should have a decent standard of living. The problem is that an upgrading project has a quite fine balance between quality and economy. There are examples where the units have been too expensive for the target group they were meant for. Instead of moving in, they sell the houses for a relatively small amount of money that still is too much to turn down, even though by doing that they fail to ensure any future. Again leaving these vulnerable people homeless, they have to move back to the unsafe environment they came from. Or, if this area has already been pulled down, they have to find another neighbourhood to squat.

To keep the building cost, and therefore the price of the units, as low as possible it is better to only provide the absolute necessary for a viable lifestyle. And instead of adding high qualities form the beginning, to make sure that the design allows development that it is possible to build incrementally. If we agree that the units built for the poor should be constructed according to a minimum standard, we have to ask the question: How do we define the minimum acceptable standards of living? The answer is that it varies in different parts of the world. Countries economics and tradition affect the general picture of what is considered an acceptable standard. For me, having been brought up and living in Sweden, it is natural to think that every person, regardless of age, is entitled of the privacy of their own bedroom. In a highly populated city as Metro Manila this would neither be possible to achieve nor is it coherent with the Pilipino culture[#4]. As architects, we must understand this. But we also have to know how to judge beyond what a client requests, as we are expected to have a clearer understanding of what a house requires in order for it to be an acceptable home. In each case, it has to be an understanding of the inhabitants need and a careful balancing to find the "acceptable standard".

Createing More Housing

The housing shortage could, according to me, be tackled through more rental opportunities. Homeless citizens do not need to be assured a specific unit (ownership) but need to be assured immediate and stable housing opportunities (renting). Larger supplies of medium rise buildings, for multiple family rentals, in a variety of standards and with favorable and valid leases are needed. And according to the above mentioned documents it is the government's responsibility that this is offered to the cities' inhabitants. And in all cases where informal

settlements figure, the government has failed. But the reason for this failure is not exclusively a case of corruption. The existence of the problem areas are often overpowering and occur in countries with a low GDP[6] per capita. Therefore the existence of NGOs is crucial.

Example of Social Aspect Thinking

In addition to these extremely important physical needs of shelter, I like to go back to the earlier mentioned social aspect. To build houses gives people a home, to build a society gives them a future.

Source of Income

– For a socially optimal solution it is better to use in situ as far as possible, in front of relocation, making it possible for the dweller to keep their current source of income.

– Create space for workshops and commercial operations.

– Mix inhabitants of different income in the same area, to among other things, create a clientele for potential businesses.

– A good street network enables public transport, and the dwellers circle of job opportunities grows. And it helps to invite the clientele to the area. Another important output of a well-connected street pattern is that it gives the residents an address that makes them "exist" in the city, and therefore also make it easier to get employment.

Be a Part of the City

– Again, make sure the area is part of the network for the city's local traffic.

– Instead of gated and isolated communities, design "invisible gates". Example can be; mixing the functions (dwellings and commercial) to populate the site at different times of day. The zones of public, semi-public and private areas in a neighborhood should be clear in their expression. The area will infuse a sense of security if all spaces are "guarded" by the windows and entrances. If a safe atmosphere is created, it will intimidate criminals.

Developing the Human Resource

– Well-designed public or shared semi-public spaces gives people an opportunity to build a network of contacts. Creative environments and meeting spaces or hang-outs prevent people from an isolated and stagnant situation.

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[6] *GDP* – Gross Domestic Product, is the market value of all officially recognized final goods and services produced within a country in a given period. GDP per capita is often considered an indicator of a country's standard of living.

– Design for the children, by investing in areas for play and in traffic free areas where different generations can act together.

Community Feeling in the Neighborhood

– A project that includes help to start a community organization or other local unions will sooner have a well working community and therefore a safer environment. To already in the planning stage and during the building process keep the settlers informed is absolutely necessary to make them feel secure and to trust the project. To go a step further and involve the dwellers in the process, ether in the planning stage or/and in the construction part will provide an opportunity for them to get to know each other. Other good reasons for self-help projects are to make cheaper units for the poor, by keeping the construction cost low. And when someone has built something by themselves they usually feel pride of it. This helps to maintain the area, both in causing less wear and because the inhabitants who helped constructing something will know how to repair it. Maybe the teaching of new skills during the constructing process could even lead to future employment for dwellers in need of work.

Ensure the Families a Future

– There is no point in an urban shelter project if the dwellers are unable to stay. Favorable long-term contracts, either for rental or ownership together with favorable loans and legal and insurance advice is the answer for this. But I would suggest writing the contracts with the women in the families. Making the woman the owner/tenants of the unit secures her and the children's future to a larger extent.

5 Conclusion

Working with poor urban areas implies a large responsibility for the architect, who would have to take on a broader field than the regular architect field, going into coordination, economics and politics. The task for each project is to find the best solutions for the inhabitants' needs. To do so the architect has to learn and understand not only the conditions and the potential of the area, but also the background, the culture, the values and the life of the inhabitants. Therefore a detailed and well carried out pre-study is required. Equally important is the follow up to determine the success of the project.

Urban shelter design is about increasing the standard and the opportunities for the poor. That makes it important to find the right economic balance and to make rewarding prioritizing in the planning, and always enable and facilitate for further development. Without a long term thinking all investments will be to no purpose, and in the end it will be the poor who pay the price.

Even though it is primarily the government's responsibility to secure the informal settlers' rights to an acceptable quality of life, there is a great need of NGOs and international organisations working for this. As an example there is the World Bank which was involved in over 278 projects and distributed 14.3 billion dollars, from 1975 to the 2005 (Buckley, R. and Kalarickal, J. 2005.[#17]). The World Bank gives beneficial loans to the dwellers to purchase land and/or building materials or a unit in a urban shelter project. The philosophy of the organisation can be described as: By donating money to one man you can provide for him to get a decent life standard and therefore enable for him to find a future income source. By instead giving that man a loan, you do the same but also get the money back to again be loaned to the next man, as a revolving fund. Even though these kind of organisations are absolutely necessary to enable new homes for the inhabitants in informal settlements, it is equally important that the professionals developing the technical, social, and economic planning are competent and have a focus on the inhabitants future.

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