EMPOWERMENT VIA PROGRESSIVE PARTICIPATION:
JORDANIAN EXPERIENCE OF THE LOW INCOME
HOUSING PRODUCTION

SUBMITTED AS THE THESIS FOR FULFILMENT OF THE PH.D. DEGREE IN ECONOMIC DEVELOPMENT PLANNING

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ABSTRACT

This research will explore the conceptual and theoretical background of the concept of "community participation" in the low-income housing projects. It will discuss different views and approaches through which some schools of thought have attempted to advocate or reject establishment of some form of local-level organisation for economic development in general, and low-income housing schemes in particular.

The overall focus, here, is to observe how, within the process of changing ideas and shifting economic priorities, the issue of attracting popular support and mobilising community level participation has emerged; what significance it has attained; and on what grounds it has come to be seen as an out dated or useful means for increasing productivity.

In this regard, the present works will argue that the reforms and strategies dealing with enabling the government institutions and official capacity need to go a long way before their effects, if any, can benefit the overall economy of the concerned societies, and to trickle-down to benefit the low-income groups. Accordingly, the community will benefit more if it gets organised, and cooperates to create a suitable environment for its members in which their basic needs might have some realistic chances of being met.

This work will later suggests that a real process of public participation at its most effective form is where the social awareness and communal bonds of a target group can be raised and strengthened enough so that they can pursue their own collective objectives in accessing to the basic resources.

The cases reviewed in this work, endeavour to show that establishment of the locally active organisations is a right step in this direction, and without it no centrally directed reform package can aspire to reach and to serve the low-income groups adequately.
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LIST OF ABBREVIATIONS

ACC           Agricultural Credit Corporation
AFM           Amman Financial market
CVDB          City and Villages Development Bank
GOJ           Government of Jordan
HG            Housing Guaranty
JCO           Jordan Cooperative Organization
JHB           Jordan Housing Bank
JHC           Jordan Housing Corporation
JVA           Jordan Valley Authority
MMRAE         Ministry of Municipalities
               and Rural Affairs and the Environment
NSS           National Shelter Strategy
PID           Project Identification Document
PP            Project Paper
PRE/H         AID's Bureau for Private Enterprise,
               Office of Housing and Urban Affairs
REFCO         Real Estate Finance Company Ltd.
RHUDO         AID Regional Housing and Urban
               Development Office
TSFS          Technical Support and Feasibility Studies
UDA           Urban Development Assessment
UDD           Urban Development Department (Amman Municipality)
UDP           Urban Development Project (World Bank)

Exchange Rate: One Jordanian Dinar = $2.50 U.S.
INTRODUCTION:

This research aims to explore the conceptual and theoretical background of the concept of "community participation" in the low-income housing projects. It will discuss different views and approaches through which some schools of thought have attempted to advocate or reject establishment of some form of local-level organisation for economic development in general, and low-income housing schemes in particular. To clarify the existing state of affairs regarding the concept, presenting exemplary cases and drawing its conclusions, this work is organised into six chapters.

This work will also argue that: the particular formation and amount of influence of any organisation of user-builders, aiming to facilitate the public access to resources, not only depends on a genuine shift of economic focus and housing policies by the government, but also their own internal cohesion, organisational arrangement and skills, as well as a practical level of the political awareness to establish links with the decision makers concerned. The formative factors that determine the shape and internal characteristics of any particular formation of community organisations, thus, might vary from the existing social structure and traditions (e.g. tribal structures in case of Jordan); or to be the result of political struggle and influence of the members acquired knowledge (e.g. induced by emerging democratic institutions).

According to the present work, a significant part of realising a process of genuine "public participation" and forging a "community empowerment" alternative, as it were, is to lead the community towards realisation of its collective bargaining power.

In this sense, establishment of an independent and "autonomous" organisation for the low-income housing groups (as proposed by Turner) would be meaningful only if the "user-builders" gain enough organisational cohesion to pursue their unified objectives. Without such a cohesion in the goals and action, their assembly will be week, their efforts scattered
and the result of their labour demolished.

At the present time, the current moves by international agencies to disregard the local housing organisations completely, and to replace them with the government institutions and officials (as advocated by the WB) is also destined to deteriorate the low-income housing situation. Because, it tends to neglect the impact of collective and popular action in these projects, and sets to assign their responsibility to others who have already failed to accomplish it (i.e. failure of state sponsored conventional housing projects needs no further clarification).

Instead this research will tend to have two major recommendations. Firstly, the major actors involved in this field (the state, the market and the international organisations) need to realise the significance of establishing a mutual cooperation between the community based organisations at local and the government at national level. Secondly, the locally unorganised low-income groups, seeking to enhance their chances of access to basic resources (in this case housing), have to be reminded of the benefits of organisation, and encouraged to seek more involvement in running and management of their own affairs.

Therefore, establishment of an effectively active low-income housing organisation, according to this research, is subject to ability of the community leaders and concerned planners, to forge the necessary relationship between it and the state apparatus in one hand and the market realities on the other. This, needless to say, requires enough local knowledge, clear understanding of the social, political and structural constraints of a given society, and a potential to act collectively to bear enough pressure to achieve the community goals.

To verify this proposition, the present work is divided into five chapters, which deal successively with theoretical and practical implications of the proposed hypothesis.
Methodology

This is the way I conducted my research and the way I have put together my analysis. The study is divided in five chapters. Case studies were conducted over a period of eight months and was a result of several visits to Amman during the period of the research.

1.1. The first and second chapters have reviewed the existing theoretical literature concerning the question of low-income housing organisation, starting from Turner’s ideas on "autonomous" and community-based organisations to later adaptation of his ideas by the liberal writers, international agencies and subsequently the central governments (the so called state sponsored community organisations).

In these two chapters particular attention has been paid to observe the development of these initial ideas/motives into application, especially in the WB housing practices, and shown a gradual move away from community-based organisation towards the state-sponsored projects and structural reform schemes. The second chapter, in particular, has reviewed and critically analyzed the current views and debates for, or against, such a move, and the theoretical shortcomings and practical constraints within the process of their application are being pointed out.

Present chapter, delineates the necessary theoretical framework in which the question of community organisation has to be investigated. It highlights the existing theoretical assumptions involved, and critically evaluates their potentials and limitations in answering the ambiguities of the issue.

1.2. Regarding the question of low-income housing organisations, the bulk of references and analyses presented so far, would make it possible to categorise the entire body of currently proposed alternatives into three departments.

a) There are those who are in favour of "action", as the binding factor of these organisations and the reason for their success.
b) There are those who support "reforms" as the vehicle of change and the way to its accomplishment; and,
c) There are those who advocate the community empowerment process through providing them with opportunity to acquire "knowledge" and "awareness" about themselves and their facing system, to have a room for manoeuvre in their dealings with the system.

Based on such an analytical categorisation, chapter three will try to go further and to make a number of theoretical propositions through which the formation of a community based organisation can be understood, better analyzed, and its final shape made more effective.

1.3. The socio-political background of the low-income housing in Jordan is presented in chapter four, where attempt has been made to uncover the basis of relationship between the housing organisations and the particular social formation of that country during 1948-1993. This part of research has focused on the evolution of government institutional structure, its divers category of low-income communities, and their dominant patterns of relationship, in a number of selected housing projects. Attention in particular, has bee paid to elaborating and comparing the achievements of three groups among them, namely tribes, Palestinians and non-organised urban poor, who have become the targets and beneficiaries of state and the WB housing projects in different periods. It will be demonstrated that while the first two groups are socially and politically cohesive units, the third group is merely an association of gathered applicants under the governments scheme. The level of success and the rate of accomplishment in gaining access to housing, in each case, can be studied and compared, in order to observe the importance of the community cohesion and social solidarity within the whole process.

1.4. Chapter five and six are selected sample of studies, which will be analytically examined to provide a basis for the aforementioned proposition. These include a number of the WB and the UN funded housing projects in Jordan (in two phases between 1970's and
By comparing and contrasting the quantity of housing units produced and allocated to beneficiaries in these two phases (plus comparing them with a similar UN funded housing project), it will be possible to evaluate the relationship between the objectives and outcome of these different projects, and their correlated type of community organisation in each of experience.

The WB’s project selected, in Jordan, is called "UDP1", and it is the first case through which the WB involved itself in the low-income housing schemes in that country. This project represents the start of "semi-autonomous" housing organisations in Jordan, and the concern of its promoters was claimed to be an advocacy of establishment of locally active housing institutions. Chapter five will show that to include the local housing organisation within the process is a positive move, and it leads to relative success of the practice. It also will show that the solidarity in community of beneficiaries is an advantageous element, helping to increase the chances of beneficiaries in the process. Indicators of this assessment will be to compare the number of housing loans paid, units of dwellings constructed, and the percentage of applicants in the target group benefited from the project, using published material, personal interviews and specifically data collected at location.

1.5. Chapter six will examine the UN’s first project in Jordan called "HG001". In this case, the sole authority to promote and implement the low-income housing projects is a duty, assigned to the central government, while the local community is virtually excluded from all aspects of the housing process.

Compared to the previous cases, this experiment has failed its objectives. It can be argued that lacking of a locally united association of beneficiaries has played a significant role in its failure. Indicators of this assessment will also be to compare the number of housing loans paid, units of dwellings constructed, and the percentage of applicants in the target group who benefited from the project. The governments published material, personal interviews
and specific local data, collected at site are used to cover this part.

1.6. Based on comparison between these two cases and their conclusions thus made, chapter seven looks at the latest WB activities in Jordan. It will argued that neglecting the significance of local housing organisations, and excluding the role of users community from the process will result in a visible decrease in the number of low-income applicants who have successfully worked their ways through acquiring accessible houses.

1.7. Final conclusion would summarise the debate, reinstates the theoretical propositions suggested. It particularly will emphasise on the significant role of "community awareness" and locally mobilised organisations in the low-income housing process.

This research will ultimately advocate the necessity of paying attention to the social, political and cultural formation of any given society, in order to gather the facilitating ingredients necessary to promote the process of community empowerment. It will seek to recommend that such ingredients are to be utilised as the means of uniting and motivating the local low-income housing organisations, and presenting them with a path to look forward for better access to their basic needs.
CHAPTER ONE

THE ROLE OF COMMUNITY ORGANISATION IN LOW INCOME HOUSING: REVIEW OF THE LITERATURE

1. INTRODUCTION

This chapter will examine the theoretical meaning of "community participation" in the low-income housing projects. It will discuss different approaches through which some schools of thought have attempted to advocate or reject establishment of some form of local-level organisation for economic development in general, and low-income housing schemes in particular.

It is not within the scope of this work to produce a detailed inventory of the issues and problems that, from the late 1960's onwards, has led various professional groups concerned (such as architects, planners and international organisations, etc.) to argue against the wisdom of upholding the conventional housing systems; and to seek alternative approaches to remedy the ever increasing housing problem in developing world.

The focus here is to observe how, within this process of changing ideas and shifting priorities, the issue of attracting popular support and mobilising community level participation has emerged; what significance it has attained; and on what grounds it has come to be seen as a useful means for increasing productivity, until quite recently.

2. BACKGROUND, TERMS AND DEFINITIONS

2.1. It would not be surprising to point out the fact that, like the majority of currently and widely utilised theoretical, conceptual terms in planning and social sciences, the notion of "public participation" has originated from the Western sources and practices. Its emergence can thus be traced back to thriving British Town planning after the Second World War.
Then, British planners were supposed to take the concerns of local planning authorities into account, and inform the public opinion appropriately, in order to keep them on their sides and to implement their schemes more smoothly and effectively. Although this concept has later changed but it is important in terms of being precedent.

In its yearly report of 1965, the Planning Advisory Group (established in 1964 in Britain) suggested a new system of development planning in which the need for greater "public participation" in the process of decision making was emphasised. (Planning Advisory Group, 1965).

The result of this and other similar reports in the same period (Potter, R.B., 1985), concerning the issue, was a change in British planning law. The Country Planning Act of 1971 was passed to incorporate the idea of providing opportunity for people to express their views about planning decisions which might affect their lives.

During the second half of 1960's the idea found its way to the United Nations development schemes. The authorities involved in "community development" programs were quick to incorporate the idea in their plans and to stress "the role" that it can play in development planning (American Development Bank, 1966).

Within such a receptive environment, the idea of "public participation", was assimilated closely with development planning and emerged as an essential tool to assist the poor governments to improve their performance. The following quotation (ADP, 1966) demonstrates the growing gap between the early modest British idea and the later blown up notion by international aid agencies and financial institutions which is being targeted to fulfil a number of ambitious expectations:

"The expression, community development, has come into international use to designate the process through which the efforts of a people are added to those of their government to improve the economic, social and cultural conditions of communities, to integrate them into the life of the country and to enable them to
contribute fully to national progress. This complex process depends on the operation of two essential factors: participation by the people themselves in the efforts made to improve their living standards, with outmost reliance on their own initiative, and provision of technical and other services in such a way as to encourage aided self-help and enhance its effectiveness." (American Development Bank, 1966, p.7)

While by no means these words are short of serious claims and wishes, it does not specify a clear cut system of community action or organisational basis for designated participants. Nevertheless, it would be appropriate to argue that the community development movement of 1960's was a major source of consolidation of the idea of "community participation" and later attempts to theorise it.

Community development schemes generally failed to deliver their promises. (Midgley, J., 1986) But a great survivor of this experiment, however, was the concept of "community participation", since some critics and international aid agencies praised the idea of involving the masses in development process and blamed structural shortcomings for the lack of its success. According to them the failure of community development was not because of its attempt to adopt an alternative "grass-root approach" but due to continuous crippling effects of bureaucratic administration and centralised system of decision making, prevailing in many developing countries concerned.¹

So despite of controversies surrounding the community development programm, a few major international organisations, such as the UN (1981) and the World Bank (1975) maintained their support of community participation in their project reports. The latter was particularly keen to incorporate the idea in its low-income housing policies and render its financial supports in pursuing the housing provision schemes based on it (World Bank, 1975).

2.2. As noted in the brief background above, the idea of public participation could be considered as sort of precedent to the idea of community participation when it was initially introduced in British planning circles. In that context, it could have been defined as "a
measure to keep people informed and to seek their opinion about the plans devised by professional planners. Note 1

The UN's publications of the early 1970's, however, promoted the idea as an effective tool for increasing the momentum of development process and share of community from its fruits (D'Souza, B., 1975). The concept was still far from being clearly defined in the UN papers, but even so a distinction were made between the two previously utilised analogous terms as follows:

i) "popular participation" was seen as a broad and general definition, implying a grass-root involvement at national level, in socio-economic and political life of the country,

ii) "public participation" was more specifically utilised to imply local level community involvement in one or a number of distinctive local schemes.

These terms, as Midgley (1986) has also stressed, are by no means satisfactory to define "who" is to participate in "what" and "how" (Midgley, J., 1986). Based on this point, this research will assume that the subject of participation (what) is "low-income housing projects", and the participants (who) are "beneficiaries of such schemes". The focus, here, then will be to examine "how" a designated community can effectively participate in the process of low-income housing production. This is to say how a group of beneficiaries can be organised/organise themselves in order to achieve their collective goal by getting the most of available socio-economic and political circumstances. The first step of this endeavor is to examine what the literature say about this.

Note 1 As will be discussed later this approach, is still seen as a valid approach to attract public participation in various development schemes.
3. AUTONOMY OF HOUSING ORGANISATIONS

The ensuing intellectual and institutional discourses of the 1970's, noted above, opened up a fresh outlook on the complex problems involved in housing shortages in developing countries, and a new generation of protagonists looked at the application of community participation concept in the field of low-income housing with great enthusiasm. Although, the idea itself was not totally original and had been raised earlier by Ross (1955,1958) and Morris (1964), within the vigorous atmosphere of the time, it found some firm and active advocates. A leading figure in this process was J.F. Tuner (1967, 1968), who took the task of re-introduction and promotion of the idea seriously. Through his numerous professional debates and extensive writings, he established the "self-help" housing approach, and fiercely argued in its favour as a practical and progressive alternative to conventional housing schemes for the poor.

In his view, the main distinction between his approach and the conventional methods of low-income housing provision was the "freedom" of action that the community of beneficiaries should enjoye decision making and management of their activities, as opposed to administrative and bureaucratic restrictions inherent in the others. According to him, the key factor in success of the former approach is the embodiment of an independent, "autonomous" community of user-builders, while the latter approach is constrained and dominated by various external forces. Tuner even criticised a contemporary group of writers, who had advocated a middle way between his approach and the conventional methods, by pointing out that they still valued outside intervention in what community did better. He termed their approach as "heteronomous", and argued that any form of "heteronomy" would bug the housing production down (Turner, J.F., 1976).

The present work has taken this categorisation (i.e. the distinction between autonomous and
heteronomous tendencies) as the basic structure of analysis of the existing knowledge on
the subject, and in order to facilitate their study has referred to them as the two dominant
schools of thought in the field. It can be sustained that this categorisation provides a suitable
context in which not only the ideas of Turner and his opponents may be examined, but also
it is possible to correlate the ways by which the issue of community participation, has been
discussed and has evolved and been envisaged by other writers, organisations and
international agencies. The present work has given more importance to the contributions of
Turner given his high influence on the subject. The ideas of Turner have been examined
through a review of a considerable amount of his work and a personal interview with him.
3.1. The common ground between the specialist following autonomous or heteronomous
approaches is that, first, they both claim, each on their own way, to be concerned with
revising and modifying the inadequacies of the conventional approach by giving a proper
role to the community of beneficiaries in the process of production of their own homes.
Second, both have recognised the fact that organising the participants for the task is an
important issue, although they differ in their proposed methodology and the way it is done.
The point of distinction between the two is however, the intention of those supporting
autonomy to give the communities organised around housing issues a relative freedom from
the state intervention in construction and financial management in low-income housing
projects. This "bottom-up" approach tends to limit the role of state institutions in the process
only to provision of necessary services (e.g: infrastructure, land, building materials.. etc).
Advocates of this approach maintain that their emphasis on establishment of autonomous
community organisations is a significant advantage for the participants, giving them a
managerial role, hitherto absent under the state and market forces. It would ensure, as they
claim, rendering the poor with greater chances of accessing the basic resources.
To intensify these chances, advocates of this approach have also argued for the need to carry out a number of institutional changes through which the state and the market institutions would be led to reeducate themselves in how to respond more appropriately to community needs, by revising their methods of institutional coordination and provision of services.

3.2. Writers and housing specialists supporting what J. Turner call hetronomy refer to the significant role of state in provision of various services in developing countries, and thus the futility of its exclusion from the low-income housing production. They favour to establish a housing system in which the state intervention is an intrinsic part of the working of community organisation.

In their view, community organisations work more effectively if they act towards making the state aware of their needs and priorities. Once the points are made, the rest can be resolve by establishment of necessary co-operation between them and other actors involved, i.e. builders, banks, related civil bodies, etc. The significant point of intervention by the state is to provide incentives, and thus to motivate the market forces to respond to housing needs of the community.

Due to the importance of state intervention in this approach, the necessity of structural changes, as a way to increase the government's efficiency in responding to concerned communities is being highlighted, and the need for accomplishing reforms in state institutions has occupied a central position among its on-going debates.

Following is a brief review of the main theoretical stands and conceptual framework of the above mentioned groups, aiming to shed a light on the contributions and shortcomings of each in dealing with specific question of involving the public in low-income housing projects. The following section of this chapter will examine the main theoretical stands, conceptual framework first of the autonomy approach and the hetronomy approach.
4. AUTONOMY OF HOUSING ORGANISATIONS

As noted above, the emergence of this approach was largely as a result of empirical experiences of a number of like minded architects who worked in situ in squatter settlements. De Carlo (1950) based his arguments on under-privileged housing areas in advanced countries. Turner(1960-) and Crooke(1970-), who were themselves followers of De Carlo, contributed to the advancement of what was later termed as "autonomy" in community organisations for low-income housing through their experiences in squatter settlements in Latin America, and slum upgrading schemes in Asia.

From the 1950's, De Carlo argued that urban planning activities should be developed freely and separately, away from any intervention by the existing authorities. I.e. he supported the promotion of some form of autonomous housing activities. C.Ward, however, considered that De Carlo argument did not provide a clear strategy for organisation of such activities, through which the desired type of autonomy could emerge or be assessed. Instead, he briefly referred to the importance of "popular initiatives" by the community as an alternative approach to that of the state or the market. As some critics have noted, his views was seen by the contemporaries as an anarchist approach in which individuals are persuaded to take their own initiative in housing process (Ward, C., 1976).

By the late 1960's, Turner was the pioneer who put this notion into a more defined framework. As a practitioner, he extracted the main principles of his strategy from his own experiences in Latin American squatter settlements. His early publications (1972, 1976) then became influential in bringing about a change in the way in which these settlements were perceived by governments. Due to his efforts various groups and agencies became attracted to the issue, and the potential and limitations of autonomous community organisation among squatters were widely discussed. "Housing by People" (1976), a seminal work by Turner,
looked back at his experience in Lima with an eye to clarify the system of public participation in self-help housing. In that book, Turner referred to a number of issues which in his view were the key elements in establishment of "autonomous" community organisation among the low-income housing groups, as well as, attempting to clarify a strategy for enabling the community to achieve its optimal self-organisation.

Before looking at Turner's issues and strategies, the following section will be examining the way Turner perceived the method of organisation among communities in the housing production process.

4.1. HOW THE COMMUNITIES ARE ORGANISED

From this specific point of view Turner (1989) has supported the establishment of local level community organisations by the user-builders. While these communities are for him the real actors in decision making and production process of their sites, the central government and the housing departments are envisaged as the less significant outsiders. Their role in the process is only to be involved in the initial stages of activities, to provide land, legal protection and infrastructure. The philosophy behind this view is best represented in Turner's categorisation of organisation involved in the production of housing. These are:

i) state-based organisations,

ii) market-based organisations,

iii) community-based organisations (Turner,. & Fishter, R., 1989).

Existence of these organisations, in Turner's view, is manifestation of the complementary "energies" of society, each working rather independently within the overall market-state mechanism, to meet the public housing demands. According to him (Turner 1989), the state and market based organisations are intrinsically "heteronomous", "hierarchical", and in case
of the latter, "competitive". In contrast community based organisation can be both "autonomous" and "cooperative".

It is this significant potential, ability and resourcefulness of the community based organisation which is being ignored by the conventional wisdom, emphasizing on the need for the state and market intervention in the housing process, Turner has stated. This neglect, according to him, has been an important contributing factor in the failure of successive housing governments attempting to satisfy the diverse and complex needs of the urban poor (Turner, J.F., 1989).

Promotion of this view towards the local level activities, constitutes the backbone of Turner's approach of low-income housing production. It is in this context that he favours to term the organisational system of his approach as "autonomous" compared to the conventional institutions involved in the housing process, termed as "heteronomous". Turner(1976) has pointed out the benefits of adopting an "autonomous" system by referring to a number of concepts such as "flexibility", "variety of options" and "productivity":

"...The autonomous system produces things of extremely varied standards, but at low cost, and of high use value. In the longer run, the productivity of centrally administered systems diminishes as it consumes capital resources, while the productivity of locally self-governing systems increases as it generates capital through the investment of income."(Turner, J.F., 1976, p.82)

The overall advantages of an autonomous system in which the community is in control, as reflected in Turner's declared principals of self-help housing, can be summarised as follows:

i) A community of households can be made to participate more actively in the housing production by accepting their role in the decision making process (the principle of self-government);

ii) Participation will bring about a higher degree of mobilisation of resources and necessary investments, whether by means of the owner's labour or his financial contributions (the
principle of *planning for housing through limits*);

iii) Building methods and building standards can be subjected to the community's active involvement in decision-making. Thus, a flexible way of production can emerge (the principle of *choosing appropriate technologies*).

5. CONCEPTUAL FRAMEWORK OF AUTONOMOUS COMMUNITY ORGANISATION

To establish the desired autonomous organisation of participants, Turner has defined three basic concepts; User control, planning through limits and community institutional networks. These are the hallmarks of his envisaged system which set his approach apart from the other contemporary workers in the field. The most fundamental of his concepts are as follows:

5.1. THE CONCEPT OF "USER CONTROL"

5.1.1 Definition

The concept of "*user control*" (Turner 1972) refers to the necessary level of house-user's control over the housing production process. The user should have, what is been termed as, "freedom of choice" over determining stages of housing process, such as choosing a land location, obtaining necessary credits, setting up time scale of construction and access to services.

Turner regarded the rigid and bureaucratic approach of the public sector in many developing countries, as the main obstacle for the low-income groups to exert control over their own housing affairs. He argued that the government bodies should be left alone to deal with their own hierarchies and bureaucratic problems, rather than be burdened by/on the low-income housing production. The control of housing provision should, instead, be assigned to the
low-income user-builders. This is where the concept of "user control" comes into effect and helps to establish an autonomous system. The benefit of applying such a concept would then be the enhanced ability of individual user to tailor, more accurately, the housing production process to meet his own personal situation, requirements, and finance. Giving this, how "User Control" can be achieved in Turner's view.

5.1.2 How to achieve "user control"

Prior to 1970's, the theoretical literature concerned were generally ambiguous about the precise way of achieving such a control (Turner 1972). This ambiguity was the result of existing different interpretations of the ways by which "user control" could be put into practice. The main emphasis was often to identity the user with one of the predominant range of activities in housing at any specific time and location (i.e., being planner, builder or manager).

In the early 1970's, the supporters of the "self-build" referred to innovation of "individuals who built their own houses". This was compared to conventional approach, where housing schemes were imposed on the users by architects, public authorities, professional institutions and money lenders, and described to be superior and more efficient.

Advocates of user-builder housing approach pointed out the importance of the house as a social and economic vehicle for the households upward mobility. In Turner's writings, was the premise that in practice, "user control" could be achieved by allowing the user communities to group, and cooperate in the construction and management of their own houses.

In his book, "Housing by People", Turner broadened his perspective in this regard by paying more attention to inter-community management issues. While the "user" was still the
main actor and decision maker in the process, he attempted to describe the process of
control in more depth and talk about ways of coordinating between user communities to
work and interact with each other at larger levels (Turner, J.F., 1976).\footnote{2}

By the mid 1980's, debates concerning the user-builder communities shifted their attentions
towards inter-community management issues. This was in line with a more general
theoretical shift in which the role of public institutions in urban management was being
scrutinised.

Within such a context, the user was not necessarily the builder, as referred to in the
Turner's early writings, but rather the main manager of the building process; i.e the one
who manages over and participates in the decisions about housing construction activities.

The necessity of this transformation emanated from the debates referring to the complexity
and diversity of the housing process at local level. This arguably required various types of
management which was beyond the capacity of any single agency to deal with. In this stage,
Turner promoted the idea of "self-management" and described it as the collective
involvement of the family, friends and voluntary community of helpers in the process.

According to him, application of this concept would strengthen and increase the sense of
community awareness among the households, thus encouraging individuals to participate and
invest more of their own time and resources.

Turner envisaged that establishment of community management and collective cooperation
was necessary to enhance the chances of low-income groups to have access to housing

\footnote{2} C. Ward (1976), has narrowed down the idea of community management to the
relationship between tenants and landlords. Tenants rather than the council according to him,
should take over the management of their properties. He has advocated tenants cooperatives
where they have control over the management of their houses. He has explained that the
deficiencies of government legislation and control imposed on the community of tenants were
mainly in terms of low-housing maintenance levels and high administrative costs.
resources (building materials, skilled labour, tools, finance, etc.). In his view, the community of users was the initiator of such management structure, and thus his only recommendation to the government was to ask it to facilitate the process of access to services, rather than act as the main controller (Turner, J.F. & Fishter, R., 1972).

5.2 STRATEGY FOR AUTONOMY IN HOUSING ORGANISATION: "PLANNING THROUGH LIMITS"

Drawing on lessons learned in Lima squatter settlements of Peru, Turner reinforced the idea of community participation by relating it to establishment of community organisation in housing. He incorporated the notion of "popular initiatives" in a well-defined strategy called "planning through limits", which in his later publications has focused on defining the "enabling" role of the state among its other early preoccupations (Turner, J.F., 1989). According to Turner, strategy of "planning through limits" consists of two main elements of "action" and "authority" and are related to each other by the scale factor. Small scale action requires less authority, whilst a large scale action requires more authority. Housing design, construction and management are small scale actions, and thus can be carried out at local level. But provision of basic resources (e.g. water or electricity supply) are large scale and demand centralised authority. In Turner's view, it is this distribution of responsibilities, between the state and community, which leads to better use of housing resources.

Within this framework the state system and community organisations are defined as partners and the distinction between them is the scale of activities each can undertake. To emphasise this partnership, Turner (1972) has proposed to establish of an "open services network" which attends to community's need for accessing to the basic resources (Turner, J.F. & Fishter, R., 1972). The proposed open system of service provision is not devised as a
solitary agent, and can be combined to work in conjunction with other existing state run organisations where necessary.

According to him a main obstacle in establishment of such a network is the fact that necessary community initiatives in this regard are not successfully defined in the literature (Turner 1976; Ward 1976). A useful framework for defining these initiatives, in his view, is to bear in mind that the community must shift its role from a passive recipient to an active participant in housing provision, undertaking self-design, self-build and self-management. Ward (1976) has translated this into a notion of "active participation at all levels", adding that the main question of debate has later become:

"how to change the way in which housing and planning issues are perceived, how to shift that in housing from passive consumption to active involvement." (Ward, C., 1976, p.11)

From this point Turner has advanced to describe the "neighbourhood" units as the appropriate form of institutional network for the community organisations, that need to be adopted in housing practices.

5.3. COMMUNITY INSTITUTIONAL NETWORKS: "NEIGHBOURHOODS"

The concept of the neighbourhood dates back many centuries and is referred to a defined urban unit in many ancient and modern societies. Within the current planning debate, however, there are two views regarding its causal origins in the cities of today. According to some scholars it has started as a geographical entity in which certain traditions and history has gradually been built up. There are others who ascertain that neighbourhoods have initially emerged as political units with autonomous structure, and geographical locations are only the container (Kotler, M., 1969).

Turner and his followers have regarded the neighbourhood as a geographical entity, the so-
called anarchist approach, that views the city as an ensemble of autonomous organisations, co-existing within the framework of a larger system (Dahl, R.A., 1986). Such a theoretical stand, makes their writings ambiguous about the question of how these proposed neighbourhood networks have to be initiated. The implicit belief, however, is that the networks also will find their proper place among other urban institutions, gradually and without facing fundamental political obstacles (Ward, C., 1976).

Turner himself disregards the political disposition of neighbourhoods and assumes that in reality, a network of such communities may co-exist as an independent sector in society, alongside the public and private sectors. He termed this as the "popular sector" which in his view, exerts a very real, though unofficially acknowledged influence over some of the economic and political issues concerned. But unlike the other two sectors, the users and suppliers are often the same in this sector (Turner, F.F., 1976). His proposed networks emerge from the direct community actions rather than being part of, or imposed by, the government or market activities. That is why he maintains that it is critical for the community of owner-builders to interact with each other and the rest of the society, as this is the best approach to establish the needed networks of relationships (Ward, C., 1976).

At the local level, the neighbourhood networks are assumed to be alternative institutional framework, complementing those of the state and market. But Turner has not clarified the method of inter-institutional co-ordination between the "popular sector" and existing government institutions. This may be due to his opposition to any kind of central institution which mediates and co-ordinates the local "networks" from "above" (Turner, J.F. & Fishter, R., 1972). Nevertheless, he has welcomed the co-ordination of this process by the market, as long as it did not dominate the community's decision-making process.

By 1986 Turner had begun to advise upon effective managerial techniques suitable for local
housing institutions. But he maintained his community based approach throughout and predicted that a higher level of efficiency could be achieved by the "traditional order of development" (Turner, J.F., 1986). This recommended order of development continued to place more emphasis on qualities of individual users, their culture, and social origins of community networks.

"...What one can see as an insider looking out and up from a personal and local position is quite different from what outsiders see looking down and in from their professional, administrative and cultural distance...; Elevated outsiders cannot cope with the number and ever-changing variety of personal and local situations, ..." (Turner, J.F., 1989, p.5)

He still regards the local community as the most significant institution in the housing process, and the only place in which, bureaucratic restraints apart, the work gets done.

6. THE BENEFITS OF COMMUNITY INSTITUTIONAL NETWORKS

Despite the lack of clear structural definition of the neighbourhood networks in the literature, it is possible to compare its clarified characteristics with those of the conventional institutions involved in the housing process, to see its envisaged benefits. These are assumed to be:

i) Acceleration and an increase in the productivity level in the housing process; by means of the "Use of appropriate technology".

ii) Reduction in government expenses and exhaust less resources, for the same or even increased level of production; by means of "Mobilisation of the user resources".

iii) Increase in the level of financial commitments undertaken by the community and ensuring their continuous involvement in the housing process; by means of "Community participation" (Turner, J.F., 1989).
As far as appropriate technology is concerned Turner sustain, that there is a direct link between the technologies used in any housing project and the organisational and institutional pattern employed. "Appropriate technology" used in the housing process, has to be combined with appropriate (i.e. community based) institutional pattern if achieving greater speed and productivity is expected (Hain, P., 1980).

Since community networks relay on small scale housing investments, and use flexible housing administrative procedures, Turner concludes that the end result is more efficient and will be gained faster.

Turner and other advocates of autonomy, focus on the "size" of employed technology as an important factor in establishment of autonomous housing organisations. The term "small is beautiful" is often quoted by several workers to defend their views.

Hain refers to writings by Cox, Crick & Kohr, who uphold the significance of "small community" groups as the foundations of organising the greater community in a way that generates further participation. The "bigness" is also criticised as the main cause for the impoverished and sub-standard living conditions of the masses of urban poor (Hain, P., 1980).

For Turner, the conventional approaches to housing seek to utilise large and "centralising" technologies, while local and "autonomous" housing organisations often adopt small and "decentralising" techniques (Turner, J.F., 1982). He strongly favours the latter approach, both in its institutional form and in its impact on the choosing of building methods, type and material.

Debates about "the scale" gets more detailed in practice. For instance, while some workers focus on the need for lowering housing standards and overall costs, others place more emphasis on diversion of investments on small scale projects.
Another important factor is the level of flexibility, which is being used to assess the
efficiency of the community organisations. The main assumption is that if the forms and
standards of the dwellings can be a subject of decision making by the community, then a
flexible way of building can be achieved. It will result in production of different types of
dwellings, suitable for various needs and resources; consequently being more responsive and
reaching greater number of beneficiaries (Turner, J.F. & Fishter, R., 1972).

Turner insisted that the level of housing standards should neither be decided with regard to
available resources nor imposed by the corporate workers. Rather, it has to be decided by
the users with reference to their housing demands (Turner, J.F. & Fishter, R., 1972). In
practice, this would of course means a compromise between the users and the market, which
would limit the level of achieving ideal flexibility as envisaged.

6.1. INCREASING HOUSING PRODUCTIVITY BY MEANS OF APPROPRIATE
TECHNOLOGY

According to Turner, housing production should be responsive to supply and demand rather
than the government's schemes for resource allocation. Turner and his advocates have
always been opposed to the idea of making the community dependent on the government's
subsidies for housing production. Their recommended way to avoid subsidies is to allow the
community to determine its own building standards to match the users available resources.

Turner (1972) has commented on this view by stating that the community is unable to
purchase the dwellings produced in state housing schemes because of their higher standards
and costs. Hence, the government has subsidies the price, to bridge the gap and empower
the user to buy. This depends on the availability of the government finance; and in its
absence, the state housing production remains beyond the control of the community (Turner,
Turner is ambiguous about the nature of process of supply and demand for the concerned communities in the absence of such subsidies, and emphasizes on the ability of the users to supply for their demands, given the proper initiatives. But it can be argued that the housing process, as envisaged by him, is very similar to the process of housing supply and demand in the market. In this sense, the nature of his proposed community networks should be seen as an attempt to establish a meaningful relationship between the market and low-income households.

This is a common point of agreement which makes the concept of autonomy attractive to the supporters of market-based approaches, such as the World Bank (WB). While for Turner, the postulated networks and their relationship with the market will ensure establishment of an ongoing process for the community in working towards accessing its needed resources, the international organisations tend to be attracted by the approach's economic potential.

To secure more support for his approach, Turner (1976) addresses this potential, and asserts that local institutions are more productive because they generates more income for the community:

"...The autonomous system produces things of extremely varied standards, but at low cost, and of high use value. In the longer run, the productivity of centrally administered systems diminishes as it consumes capital resources, while the productivity of locally self-governing systems increases as it generates capital through the investment of income." (Turner, J.F., 1976)^3

Income generating potential of the community organisations was a positive incentive to attract the support of international agencies, but in practice it was used as a tool to assess the amount of resource mobilisation in projects rather than to measure the increased

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^3 This is J. Turner's concept of productivity even if it does not coincide with the more vigorous concept of productivity provided by the science of economy.
productivity or appropriateness of the local institutions. This undermined the importance of community organisation itself, as it will be discussed in more details in the review of the WB's housing practice in Jordan.

6.2. COMMUNITY NETWORK AND THE MOBILISATION OF RESOURCES

Another main role of the community networks, according to Turner (1976) is to involve human resources in housing production. Although as an idea this has great appeal for the advocates of autonomous approach, there is no clearly specified ways through which incorporation of human resources can be materialised. It is open to question whether this incorporation is best attained by encouraging the owners to engage with their labour; or to ask for their financial contributions.

This concept of resource mobilisation incorporated by the UN related literature emphasise on incorporation of the labour power, as the main category of incorporation of human resources. Therefore, this organisation tends to favour training and educational programmes, as the leading factor in attempts to mobilise community organisations and to incorporate their resources (American Development Bank, 1996).

Within this general concept, the concept of freedom of choice is very important. Freedom to chose is believed to bring about a higher degree of resource mobilisation and thus provision of necessary investments. Turner has acknowledged that freedom of choice is an important factor in increasing investments in community housing and hence should not be inhibited by either the state or commercial controls (Turner, J.F., 1976). He also asserts that by facilitating individual entry into the housing investments "choice" will be increased, which in turn gives more control to the community of households. Turner's advocation community control is mainly valid at local/communal level rather than national where the
role of the government in granting such a control is the matter of separate debates.

6.3. GUARANTEED ACCESS TO BASIC RESOURCES

Turner postulates that small investor's savings can supply a considerable proportion of the necessary housing resources, providing that the state has adequately responded to his pleas for making the necessary basic resources available to the concerned groups. Thus, he has limited the role of the government to giving guarantees to community organisations for accessing the basic resources, at national level. This has been one of Turner most criticised ideas. Some of this criticism will be discussed later.

Turner particularly criticises the conventional ways of forcing people to follow the models of investment, laid down by the state, for their attempts to control the free process of activities via formulations of rules and regulations. He has called this "abortive" intervention (Turner, J.F., 1996).

He is opposed to rigid system of collecting and organising households resources by the government, where the complex and inhibiting financial procedures frustrate the potential investors. Turner argues against the official mechanisms of savings and access to credits (such as mortgage system), and asks for adoption of "non-monetary and financial exchange systems" which are in less need of cash and credit, in collecting and organising housing resources (Turner, J.F., 1986).

6.4. COMMUNITY FINANCIAL COMMITMENTNET AND COMMUNITY PARTICIPATION

For supporters of the autonomous school, "community participation" is closely linked to the system of structuring individual investments (networks) rather than to the overall political system. One of the main advantages of community networks is their ability to initiate
"community will", as opposed to "political will". "Willingness" of the users to invest their own resources in housing has been seen, by Turner, as an indicator of the public participation.

In a centralised system of housing there is very little "will" to invest, Turner argues. This is largely due to the lack of "freedom to decide and build" by the community in a centrally controlled system of housing provision (Turner, J.F., 1972). In Turner's words, once the household is given "control" over the decisions effecting housing activities, he/she will be more "willing to spend" (Turner, J.F., 1976).

Turner maintains that investments through local and decentralised organisations provide more options for the users, and gives them relatively freer access to the housing market. In contradiction to the conventional methods of housing in which entry is restricted by the centralised bureaucracy.

Turner has not specified his proposed decentralised system of investment through or by the community networks. Instead, he has focused his attentions on describing parallel mechanism through which the process of investment in housing can be induced among the smallest housing investors.

In summary, the merits of ideal community networks, can be presented as their ability to achieve better productivity, flexibility, freedom of choice through working as decentralised units of appropriate scale, at local and neighbourhood level.

However, debates concerning these merits have hardly convinced the central governments to allocate the community organisation appropriate place they deserve. Instead, public authorities have attempted to simulate the attributes listed and devise schemes for institutional reforms to operate more efficiently.
Turner and his followers consider the conventional planning process, imposed by the governments, as the main obstacle, hampering the activities of community organisations in housing production. Since for them, the government bureaucracy, and community networks represent two opposite factions of the low-income housing, the autonomists in general do not favour to link them closely through the so called reform schemes. After all, the local community networks are the only places in which, bureaucratic restraints apart, the work gets done. Hence, exclusion of the government from these activities is bound to free them from bureaucratic complications and to boost the communal housing projects.

But under pressure from critics and international agencies the autonomists have started to concede to accept some links between the government and community institutions provided the state is reformed and re-educated to work with the latter. Amongst the links that was thought possible is educating professionals.

From the mid 1980's, when prolonged debates regarding the issue of institutional reforms started, Turner has continued to argue against the involvement of public officials in the management of user-based activities. He has maintained his original idea that bureaucratic schemes for interventions in the community management will bear more inefficiency. In his view, it is only the community-based organisation that can find its way around the existing obstacles. In Turner's words:

"...elementary resources for housing-land, materials, energy, tools and skills- can only be used properly and economically by people and their local organisations that they can control personally." (Turner, J.F., 1982, p.99)

Unlike the government agencies, these local communities can form "networks" of organisations which would enable them to cope with "the number and ever-changing variety" of housing needs. This is an inherent quality of the community organisations and
they achieve it by their ability to negotiate for their demands, and co-ordination of their activities (Turner, J.F., 1989).

He thus, criticises the emphasise placed on some agencies attempts to invite experts and government managers to co-ordinate the local housing activities if they are unable to understand and appreciate these activities at local level. He termed this type of link as being "inappropriate" and "irrelevant". He claims that the proposal to use "professionals" as the link between the government and the community has little future, since their knowledge of reality is very limited (Turner, J.F., 1989).

Another aspect where this link is perceived by this group to be positive is when government make an effort to learn from the community activities at local level and build a better understanding of the importance of the need to incorporate the community in the decision on accessing resources.

In the view of this group, this link is quite different from the process of institutional reform. They have seen the government and bureaucratic reforms as a totally separate process from that of the community organisations. At best, they can serve the purpose of governments benefiting and learning from the community experiences. At worse, going through bureaucratic structure, according to its pre-set procedures in housing activities, will inevitably produce biased results, in the interest of those executing the processes (Grenell, P.).

Turner insists that the best reform within the government institutions would be to instill in them an appreciation of the activities of the local community organisations. In this context, Turner is particularly critical of the state institutional reforms aiming to modify the local community organisations. Although Turner recognises the advantage of these links, He maintains his argument that local communities should play a far greater role in decision-
making processes, choice of resource access routes, accompanied with freedom to use them (Turner, J.F., 1986). Thus, "institutional reforms" are only meaningful and applicable where they take place within the realm of "top down systems" and not in "bottom up" systems. I.e. the state housing advisers and housing experts have to reform their own organisations and methods of dealing with local community before aiming to cooperate with communal organisations. The most important link between the government and the community is where the government provides some guide line to the community to inform them of the most beneficial way to invest their limited resources.

In conventional housing provision, the state institutions deciding about provision of access to housing resources, work in isolation from the community decision-making process. They also do this as a mere response to the growing appreciation of the state that potential investment value of this provision would encourage the community to get involved in housing activities. Turner argues that the governments have to go beyond this stage by laying down a legal context, or furnishing an environment, in which people can spontaneously start to "mobilize" their savings and "invest" in the housing projects. Such a context, according to Turner, could be a set of planning guidelines, he calls "proscriptive laws".

Here, the designated role of the state is to establish a set of guidelines that benefit the activities of community based organisations. These facilitate the provision of basic resources for the community and leave the management and actualization of the projects to them. According to this approach, guidelines are mainly set up to advise the investors rather than forcing them to follow the state policies. The rationale is that people have to be left free to invest with their own resources, in ways they themselves consider suitable (Turner, J.F., 1976).
Institutional reforms in this context, are appropriate if they aim to free people's position in the decision-making, coordination and production processes. Thus the best reformed institutions are those which have incorporated this idea, and are ready to pass on their knowledge without creating obstacles for the community. In Turner's words:

"If we can not separate our knowledge of transferable methods from standardised programmes we can not help people plan their own programmes; nor can we help increase access to resources and set liberating limits to local decision-making so breaking the dead-locks and releasing people's wasted energy." (Turner, J.F., 1989, p.11)

It is clear that even in acknowledging the need for institutional reforms, Turner confines it to the agents and mechanisms which are directly involved in provision of resources. Hence, one can argue that he shows very little enthusiasm for an overall reform of the government institutions. (As it will be discussed later, this is the main point of difference between the WB's approach to institutional reforms and that of Turner's.)

8. CRITICAL EVALUATIONS OF THE VIEWS ON COMMUNITY PARTICIPATION IN LOW-INCOME HOUSING

Here we examin the major points raised in current criticisms about the theoretical and methodological observations of the advocates of the autonomous school, concerning the question of public participation and its related form of organisation, in the low-income housing production. A number of liberal writers, and Rod Burgess among the marxists have observed and commented upon the conceptual frameworks and theoretical assumptions of the aforementioned school, as well as, some of its practical out-come. Writings of Rod Burgess, in general, are very prominent and represent one of the marxist views. His arguments are mainly concerned with theoretical and conceptual shortcoming of the approach in question.

The liberal authors, on the other hand, have tried to elaborate the difficulties of initial
postulations, but dominantly focus on practical shortcomings in implementation of these approaches. Amongst the liberals, a sub-category of critics can also be distinguished who have taken a chiefly pragmatic/professional oriented position in their analysis. They argue against generalisation and over-theorisation of the subject, advocating a "case by case" study of each scheme, in order to understand the reasons behind the merits or failures of each approach involved.

Next follows a summary of these critics to show how far these views have been developed and the main obstacles identified. With reference to these considerations, further alternatives and complementary areas will be examined to clarify the present stage of understanding the issue in question.

8.1. ROD BURGESS CRITICAL VIEWS

Using his theoretical stand, Rod Burgess has set to investigate the validity of the claims made by the advocates of autonomous and heteronomous approaches. In particular he has paid a fair amount of attention to examining the significance of the relationship between the proposed community organisations on one hand and the state and the market on the other in each school.

8.1.1. The state and proposed community-based organisations in autonomous and heteronomous housing organisation

A coherent and exclusively analysis of this relationship in the proposed types of autonomous housing organisations is not available. However, in Rod Burgess writings on self-help housing an overall view and comments concerning the issue can be found.

For the writer, the idea of having an association of households, who are "free to build" and in control of their production (i.e., being autonomous) is seen as contradictory and
"structurally" limited offer within the capitalist mode of production (Burgess, R., 1982).

For him, such an autonomous housing organisation can not be established unless it is accompanied by a genuine economic and social change. As it stands, this would merely be an extension of the exiting system, modelled to serve the partial or overall interests of the dominant system:

"If the State is seen as representing the interests of the various fractions of capital tied to housing and urban development..., and if the relations between these different fractions are seen in terms of domination and subordination, then housing and urban policies will at any one time reflect the interests of the dominant fraction or fractions." (Burgess, R., 1982, p. 88)

According to him Turner's main shortcoming is in his limited view of the subject, and his single-minded concentration on physical and technical aspects of low-income housing production. Accordingly, Turner ignores the presence of underlying social and economic forces at work in the capitalist system, they argue, and fails to take into account the political nature of housing activity within such a system:

"He recommends economic and technical changes of a draconian nature...(while) he is unwilling to contemplate any radical change in the political system... the housing problem was depoliticised by being conceived in terms of natural, spatial and technical data... and less in terms of political, economic and social data, so too is the concept of the State implicit in his work, deprived of any 'real' content; (and also) class contradictions does not exist." (Burgess, R., 1982, pp. 74-75)

Turner's repeatedly mentioned case studies fail to take into account the actual level of power and freedom that a community based organisation may expect to have within the overall community structure, H. Harms points out. This is especially valid in the case of developing countries where the local communities are bugged down within a rigid, not-tolerating, dependent capitalist and bureaucratic system. In these circumstances notions such as "user control" and "freedom to build" do not convey any tangible meaning, and hence, are only used to romanticise the harsh reality of the exploitative self-help approach:

"...the notion of 'freedom to build' is misleading because of its too optimistic and
romantic overtone. In fact, people in the popular sector are *forced by necessity* to provide for themselves in order to survive." (Harms, H., 1976, p.231)

This analysis does not lead writers such as M.Harloe to overlook the apparent benefits of autonomous organisations in providing cheap housing, but they do tend to focus on its exploitative nature and the underlying reasons behind its emergence:

"...The socialisation of production has a dual potential, first for increased exploitation of the individual within a limited conception of the co-operative organisation of production, but secondly for increased control by the producers of production and access to its fruits within an extended conception of the co-operative principle. And the balance between these in practice is set by the state and the class struggle." (Harloe, M., p.20)

The idea of autonomous housing organisations, as suggested by Turner, does not propagate the necessity to challenge the state domination, and does not acknowledge the existence of class struggle. This is because the significance of on-going social conflicts has been disregarded. In marxists view, very little attention has been paid to the fact that if these allegedly independent organisations are not systematically joined in opposing the dominant political forces, then they will be influenced and practically controlled by the state:

"...there is nowhere in Turner an analysis of the organisation of invasion movements and settlements by institutionalised political forces; nor is there any reference to the penetration of squatter organisations by institutional forces whose specific purpose is to defuse revolt." (Burgess R., 1982, p.75)

Here, Burgess has discussed the above relationship with regards to the hetronomous school. With reference to state sponsored self-help housing programmes in developing countries, Burgess (1976) argues that this has already happened, and there is a wide range of evidence suggesting that the local and non-governmental institutions have been taken over by the state and bureaucracy (Burgess, R., 1978). This is precisely because the community based organisations cannot sustain their so-called "autonomy" in the absence of a fundamental social change, as Turner wishes to predict:

"At a more general level and in the absence of significant social change, it is
difficult to imagine any self-help housing or upgrading project not being emasculated by a heavy bureaucratic presence, given that this seems to be an inherent characteristic of the dependent capitalist state." (Burgess, R., 1978, p.290)

Burgess concludes that these allegedly independent household associations, particularly in developing countries, can never be "free" to manage their own affairs and have to act within the strict limits, put forward by the system.

"There are fundamental reasons to believe that Turner's policies will only be implemented alongside, rather than instead of existing State housing policies, and that they will only assume a palliative character if they are accepted." (Burgess, R., 1982, p.88)

This is the very reason that scores of the WB housing activities, and their follow-ups by other international organisations, have been seen by the Marxist writers in the same light. The fact that governmental offices are given an increasingly greater role in the community based low-income schemes appear to validate the Marxist claim that they can not work in isolation in a capitalist system; i.e. state intervention is necessary.

Hence, according to Burgess as far as they are concerned, the position, level of "freedom" and "control" of the households and individuals are not fundamentally different in autonomous and heteronomous approaches as far as relationship between community organisation and the state is concerned. This reinstates the view that in the absence of fundamental social change, no amount of integration with, or isolation from, the state and bureaucracy would work sufficiently well to benefit the households.

According to Burgess the driving force behind state efforts to house the low-income groups quickly and cheaply is the necessity of reproducing labour power. The rate of this process, thus, is determined by a number of secondary factors such as political considerations, the priorities in supporting a particular group of labourers for the maintenance of the capitalist system against the others, and the cost (Burgess, R., ). Wether the state will favour different
degrees of autonomy or hetronomy will depend on these secondary factors.

With regard to the role of community-based organisations in low-income housing processes, Burgess has argued that the autonomous approach has gross theoretical shortcomings in its understanding of the state and its underlying socio-economic relations. Therefore, the autonomists' analysis of state-community relations, and their prescribed type of community organisation, based on overlooking the nature and function of the state within the capitalist mode of production would generally remain unsubstantiated. How, then, is it possible for the state to accommodate the autonomous community organisations and grant them access to necessary resources where it is structurally limited and geared to do otherwise, as Burgess has asked. How can the state remain neutral in the face of community-based organisations, and avoid dominating them politically, while autonomy is intrinsically unanimous with having a separate source political legitimacy?

Elaborating on his continuous criticism of the autonomists' approach, Burgess (1982) has questioned the logic behind the belief that the state would be ready to disregard its own fundamental functions, against all the odds, and would perform as conjectured:

"Turner argues that the central authorities should guarantee access to land, finance, and technical resources, but these, as he admits himself, are in the hands of private, commercial and financial interests. Therefore (when he asks for state intervention) does he seriously expect that the interests of industrial, financial, landed and property capital are going to legislate against themselves?" (Burgess, R., 1982, p.76)

On the other hand, with reference to the inherent bureaucratic inadequacies enlisted by Turner, it has been pointed out that either Turner has lay out his for working in total isolation from the state, or he has to dismiss his own criticisms:

"...when Turner argues that the State should intervene to guarantee local access to raw materials, finance and land. We are left with a fundamental contradiction: that the State which is 'par excellence' an example of all those features that Turner isolates as the source of the housing problem - hierarchy, large scale, centralisation, anonymity, etc. - rather than being a target for his criticisms is in
fact reserved the role of bringing about and administering something it should have very little control over!" (Burgess, R., 1978, p.119)

The reason behind such contradictory remarks lies behind the true function of the autonomous approach in the capitalist system, Burgess has noted:

"The essential functions of the capitalist state are to maintain the cohesion of the social formation under conditions that secure the reproduction of the capitalist mode of production; to exercise the domination of the bourgeoisie over the subordinate social classes; and to conciliate the secondary contradictions within and between the fractions of this class." (Burgess, R., 1978, p.275)

This is an important observation, since as a significant number of state sponsored self-help schemes and other types of community oriented low-income housing projects have been carried out in the capitalist dependent developing countries. In this context, the autonomous approach is a method of reconciliation for resolving one of the dominant 'secondary contradictions' in those societies, i.e. unprofitability of the low-income housing schemes for the market vis-à-vis the necessity of its provision to keep the reproduction of the low cost labour going. This is the reason that despite their fundamental disagreement for establishment of "autonomous" community organisations, a number of governments in developing countries have initially agreed to make room for the self-help housing schemes within their national policies.

"The ability of these dwellers to build substantial houses at significantly lower cost than their state agency equivalent has alerted experts to the potential of integrating self-help principles and procedures into an institutional framework provided by state organisation, finance and legislation." (Burgess, R., 1978, p.277)

The benefit of such integration is not only to ameliorate the urgent housing problem among the working classes, but it also helps to establish a network of patron-client relationship in which the state will gain some chances to consolidate its domination within these groups even further:

"...political manipulation can weaken the collective structure- the community will
be mobilised on an *ad-hoc* issue-by-issue basis and the bulk of upgrading activities will fall back on family-based self-help labour. At local level the state’s encouragement, sponsorship and organisation of self-help housing projects can bind residents to the political structures of the capitalist mode of production in the most intensive and organised form possible... In many if not most LDCs state power is used persistently to advance the political cause of the governing party at the expense of the opposition, and state self-help housing programmes can be one mechanism with which to achieve this. Thus, the selection of a community for a state self-help housing project can be an intense political process, deeply intertwined with political patronage structure." (Burgess, R., 1978, p.302)

Based on these analysis and criticisms, Burgess has suggested an alternative form of community-based organisation, which might be termed as "institutionalised community development system". According to this view, within the current socio-political systems the households organisations can be not 'autonomous' in any sense. Since it has to work alongside the other components of the system, at best it can be a formally recognised body, still within the realm of state control. But due to ability to exert some degree of systematical political pressure within the system, it might be more successful in facilitating the urban poor's access to resources by bring about some social movements among theme. To this end, a useful criteria for judging the level of real autonomy, in a given community-based organisation, is to look at its a ability to make decisions for its members and initiate related social movements by organising the low-income groups (Burgess, R., 1978).

"Where state self-help upgrading activities have come about as a response to political mobilisation, a more decentralised and autonomous project is likely to evolve in which the community can exercise more control over the upgrading process. Resources, finance and labour will be organised on a collective basis and the community will act as a formal decision making authority, mediating between family and state." (Burgess, R., 1978, p.302)

Suggestion for establishment an institutionalised form of community-based organisation by

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*Note 4* The Marxists recommended form of these organisations is probably based on the trade unions model, where a formally recognised, but independent, social grouping works to improve the living condition of its members. Nonetheless this is an important observation, and the Jordanian case provides a context for the present work to agree in principal with its approach.
the writer should not to be seen as the sign of his disregard for the political nature of housing practices. He, hence, maintains that in reality no capitalist state would be prepared to tolerate an independent, autonomous organisation functioning alongside it, and would make every effort to digest and incorporate such institutions.

8.2. HOUSING MARKET AND PROPOSED COMMUNITY-BASED ORGANISATIONS

8.2.1. Housing market and autonomy

Relationship between the autonomous housing organisations and the market is viewed and analysed on similar theoretical grounds by many writers on self-help housing, and furthermore parallel conclusions are drawn. Despite Turner's determination to examine the low-income housing in terms of "use value", Burgess points out the "potential exchange value" of the produced housing (Burgess, R., 1982).

In his view, regardless of what the advocates of the autonomous approach might have suggested, the outcome of community based housing organisations is not different from any other similar private or public sector, except in quality, price, scale and building standards for the commodity concerned. For Burgess, this is a specific commodity designed for a specific market, running parallel to the main housing market, in which the existing market forces are not directly involved:

"The introduction of State-assisted self-help schemes would be a response to the up-market movement characteristic of private and State housing which has left those lower middle- and working-class sectors of demand that previously had access to it with no other alternative than to squat." (Burgess, R., 1982, p.92)

The method of production, offered by the autonomous approach, is identified by the writer as a system of "petty commodity production". It is not a novel idea, they argue, but a well known phenomenon in most developing countries, often carried out in "unregulated"
conditions by a community-based labour force. The "informal sector" provides what is needed by the working class where the state and the market do not find it profitable to be involved.

The amount of "autonomy" and "freedom" of groups participating in these type of activities is determined by the level at which they can help the dominant economic system to sustain itself at a low cost, and even to penetrate into otherwise inaccessible areas of profit making. According to this view, the implementation of Turner's recommendations through the state could only:

"... facilitate the increased penetration of industrialised building materials into markets now covered by petty-commodity sources; (and) the granting of legality of tenure to existing and future squatters would more effectively integrate those areas... into the process of capitalist valorization of urban land" (Burgess, R., 1982, p.90)

In such circumstances, as Burgess has pointed out, while market forces and the private sector benefit from community-based production, the so-called "autonomous" organisations suffer a significant number of losses. Firstly, the parallel housing market, established by their activities, serves to provide a respectable front for the state and other dominant groups to offer cheaper houses to the working classes. Lower price dwellings would be available principally because of their reliance on unpaid labour during housing construction (Burgess, R., 1982).

Secondly, the use of unpaid labour in housing production deepens the social and economic division among the low-income groups, thus, widening the gulf between those in paid and those in unpaid employment. It inhibits them from any collective action, and effectively serves to maintain their general low wages and sub-standard living conditions (Burgess, R., 1987).

To summarise the debate, the establishment of autonomous community organisations for
housing, in the "capitalist mode of production", creates neither a defensive wall against the market forces to protect the "users" versus "exchangers"; nor does it offer any positive independence to a community of such producers. Instead, it divides the community even further on the basis of income and labour power. In doing so it makes the optimum use of households unpaid labour to fulfil, otherwise unfulfilled, areas of housing needs for the long term survival of the system.

8.2.2. Housing market and heteronomy

In contrast to the implicitly reluctant reaction of the autonomous approach towards the market, advocates of the so-called heteronomous school have insisted on the establishment of a close relationship between the two. The WB, for instance, envisaged such a relationship as integration of the "informal sector" in the "formal market".

It is this emphasis that has been the focus of attention for their critics. In their view, contrary to what the advocates of this approach might claim, their strategy is not designed to absorb the local communities into a wider based market, but its real motivation is to exclude the poor from sharing the privileges of the private sector. Needless to say that in general, it is an attempt to strengthen and maintain the existing capitalist economic structure (Robles. Deigo, ).

As Laclau (1990) has noted, a strategy claiming to be based on integration of the "informal sector" in the "formal market" can only have three main objectives:

i) To eliminate any social conflict between the antagonistic social groups, by reducing the role of community to that of a profit maximisation agency in the market;

ii) to consolidate the dominance of the market forces in petty-commodity housing production; iii) and to remove the burden of responsibility of caring for the urban poor from
the political system. It has been argued that, since the market has its own rules and regulations, potential participants in the strategy, can only address the market forces for their own success or failures (Laclau, E., 1990).

According Burgess such strategy renders more difficulties for the low-income groups in their attempts to access housing by involving market forces and exchange considerations into their realm of activities. An increased involvement by of some of the dominant interest groups, such as money lenders and land speculators, would inevitably tend to reduce the rate of community participation in the process. This in turn would increase the overall cost of housing units, thus, placing the hitherto available houses beyond the limits of affordability of the low-income households (Burgess, R., 1982).

Emphasis on giving a centrality role to the market forces creates an additional obstacle in relationship between the user and the process of housing production by drastically reducing any level of control that the low-income groups might have previously had over it. Instead, the market principle of minimum cost and maximum profitability for the producer, would dominate the relationships; an obvious set back for the initially proclaimed intentions (Burgess, R., 1982).

9. GOVERNMENT AND INTERNATIONAL AGENCIES: THE QUESTION OF HETERONOMOUS HOUSING ORGANISATIONS

Heteronomous housing organisations, was a term used by Turner to describe the way by which government and international agencies perceive the housing provision process. This section will demonstrates how a group of writers and international agencies consultants responded to Turner's main arguments with regards to hetronomy.

It would be a misconception if one regards the terms "hetronomy" and "autonomy", used in this work as representing two opposite camps. In reality, in their opposition to the
conventional housing, those who were labeled by Turner as being hetromnomous share many features with the advocates of autonomy. Ideas such as community involvement, freedom of choice and community based action are used by both groups in their proposals for alternative approaches to low income housing provision. The difference is mainly due to having different pre-occupation and structural stand.

Advocates of heteronomy are largely comprised of managerial and directorial workers, and several government advisors who have been active in formulation of a number of public housing policies around the world. Because of their background and experiences, these workers are market and state oriented, and criticise the autonomous school for not paying enough attention to the significant role of the markets and the state in the process. The rationale behind their insistence on the necessity of state intervention is that, in their view, it provides alternative options in addition to those provided by the market, as well as rendering incentives to make consumers and producers to become more productive (Staudt, K., 1991).

However, they regard the central problem in the involvement of the state as being the existing government bureaucracy, which is far too isolated from the low-income communities in desperate need of low-cost housing. In Staudt words: "Bureaucracies are frequently too steep" and "distant officials rarely know the details of the locales" (Staudt, K., 1991). Too often, bureaucrats in the housing departments receive virtually none of the feedbacks that are necessary for the successful implementation of the low-cost housing policies.

According to Staudt this is a "communication problem" and urges promotion of the participatory local communities alongside increasing the "government accountability" to the community, to rectify it (Staudt, K., 1991).
Thus to avoid such a problem, they need to strengthen people’s voice within the existing bureaucratic hierarchy, and supports method through which people are enabled to make their own choices, and ask for some measured political accountability towards the community (Staudt, K.,).

Staudt argues that government officials have to escape the complexity of procedures within their institutions, and to keep up with the occurring changes that happen at local level. This would require establishment of a "partnership between government staff and people" that positively affects decision makings related to the people's lives (Staudt, K., 1991). Thus, the main relationship between the state and community is a "partnership" based on exchanging information and being aware of the changes and needs.

It is amongst this group of writers that the idea of "people participation" in decision-making process become the centre of their debates concerning the housing policies for low-income groups, which in general, has been the centre of the so-called democratic approaches. In his book titled "Neighbourhood Participation", Hain defines the heteronomous vision of the "community participation" with reference to its concerns for:

"... modifying the structure of representative democracy and the capitalist relationships underpinning it, so as to make the structure more responsive to the individual citizen, thereby improving the quality of democracy... In effect, the liberal implementation amounts to the removal of bureaucratic obstacles to participation; the encouragement of less secrecy in government; and more information to people so that they can express their preferences before decisions are taken." (Hain, P., 1980)

According to heteronomous school, community participation in the housing context, is giving people a "share" in the decision making-process by enabling them to view their needs and possibilities, and express their concerned opinions in more regulated and direct fashion. For practice, they suggest an appropriate body within the state structure to be created whose prime role is to listen, and to facilitate the process of information exchange between the
community and the government. This, as envisaged, intends to create an interactive decision-making process, in which no party is position of forcing its decisions onto the other.

Schoenmakers (1986) also defines participation as "a mode of communication" by which it is possible to influence the knowledge, opinions, attitudes and behaviour of certain people towards the effective preparation, formulation, execution, monitoring and evaluation of policy (Payne, G., 1984).

Thus, communities participate in their own affairs when they adopt the role of adviser or consultant to the governments where they are permitted to make their ideas known to senior and local housing managers. It is obvious however, that this role does not include any real power to negotiate over the level of community access to basic resources, method of their distribution, and in fact, how to gain some measure of political power within the system. This type of participation, according to the WB is "participatory management" (Hain, P., 1980). It is sharing the responsibilities of housing provision between the authorities and the community.

As noted, the main promoters of this idea of participation are international institutions and state advisory bodies. It will be discussed later that although the community's sphere of influence is seemingly increased in this approach, but in reality it has been kept away by yet another bureaucratic agency, and hence is not directly involved in decision-making.

As it will be noted, these two international institutions had different interpretations, points of emphasis and method of intervention to achieve, as it was claimed, the same results. The UN, for instance, emphasised on reforming the institutional and managerial structure to provide room for "community participation" to flourish. Its understanding of "participation" stemmed from its practical experiences in establishing planning institutions
and advisory bodies, working on the formulation of housing policies for various governments.

The UN envisaged community participation as a partnership between local planners and community leaders, who became organised and worked as an intermediary agency, facilitating communication between the community and the central policy makers.

The UN advisors acknowledged that existing planning institutions were weak, isolated from the community and even unclear about the main objectives of the government's national policies. To overcome this isolation, training the local managers and the education of individual citizens (i.e. potential community leaders) was recommended. Emphasis on training the local managers, in practice, helped to shift the attentions away from the importance of community education, and the actual involvement of its members in mobilising the local resources.

The WB, on the other hand, had a shaky start regarding the kind of responsibilities which was supposed to be assigned to the community. Within different periods of its activities, the WB experimented with establishment of local community groups, adult training schemes, etc. which were partly related to physical or fiscal aspects of the housing process. In general, however, community participation was utilised as a tool to organise different financial groups within the projects and to achieve a method of cost recovery for the public institutions. This financially oriented view was the reason behind the fading interest of the WB towards community organisations in its latter approach.

10. COMMUNITY PARTICIPATION IN LOW-INCOME HOUSING STRATEGIES

In response to Turner's idea that community participation should be seen as a "parallel" structure to that of government. A group of writers view community participation as rather
a "complement" structure to that of the local government, and provide a useful link between the local authorities and their electorates. Establishment of a "consensus" model of change at the community level, is being supported by Hain, instead of pursuing a, what he terms as the "conflicting" pattern of interests between local governments and the community. His emphasis is on the need for constructive community integration in the government structure, through a network of freely flowing information (Hain, P., 1980).

The WB and the UN implement the idea of community participation in their housing strategies. Their main conceptual base for advancing their schemes was to focus on an ongoing process of "learning by doing". They formulated a number of strategies, in which this concept was perceived in practice. Following is a brief look at the literature reviewing these different strategies and the interpretation of community participation in implementing low income housing policies.

There are four distinct strategies implemented by international agencies in their provision of low-income housing. The following section will review these strategies with regard to their theoretical stand and practical position towards the question of community participation, as it appeared in the international agencies approach to low-income housing.

10.1. REDISTRIBUTION WITH GROWTH

The fundamental belief behind the so-called approach of "redistribution with growth" is that the most effective and practical base for community participation is a financial one. According to Pugh community participation is not as a way for the low-income groups to get organised, but a way for individuals to actively use their own earnings to pay for their houses. He has referred to this as the "user pays" as opposed to the "user control" (Pugh, C., 1991).
In order to involve the low-income groups more into the housing process, their purchasing power has to be increased; i.e. to provide them with the opportunity of getting "affordable" dwellings". Attention to "Affordability" in housing, would pave the way for the user groups to participate in various schemes, with their own resources, because they have more options and choices, to select what is best for them.

This principle of "affordability" continued to dominate the government sponsored approaches to community participation in housing until the end of the 1970's. Note 5

10.1.2. Basic needs strategy

During the 1970's, on the basis of observation made by the workers in low-income housing schemes, it was concluded that the state intervention should not be limited only to establishment of housing projects, aiming to stimulate market activities, but it has also be extended positively to remove the existing obstacles for the community access to basic resources (such as land, water, sanitation, etc.).

"A primary lesson is that we have to work to remove bottlenecks, such as legal problems involving land tenure, and problems with services such as water, which people can't usually provide for themselves" (Bamberger, M., 1984)

This was a turning point in the practices of housing provision by international agencies, and appeared in the literature concerned as "the basic needs strategy". It overtly recognised the need for state efficiency as opposed to the need for a more productive housing market.

In his book named "First Things First", Streeten (1981) reminds us that individuals are not always efficient in knowing what is best for them. Rather, they need some kind of "guidance" to aid their choices, particularly in the provision of basic public services.

Note 5 The concept of affordability mentioned here is strictly within the redistribution of growth approach. The general concept of affordability still exist until today.
According to him, this guidance can not be provided within a framework in which redistribution of income or relaying on the market forces is the centre of attention (Streeten, P., et.al., 1981).

It was argued that the government has to create an environment in which investment in housing production by the community was actually encouraged. This was seen as the way to enhance the level of housing affordability for community and, hence, to attract their participation in the process.

"Meeting basic needs for shelter is well within the resource constraints of most developing countries...the problems of the provision of shelter are of primarily an institutional nature. Institutional constraints on the supplies of land, public services and finance have so inflated the cost of housing that only extremely low-quality of housing is affordable by the poor." (Churchill, A., 1979)

The important effect of this strategy, however, was to diverge the heteronomous school more from the autonomists. Firstly, it firmly establish the user's financial involvement as the dominant form of community participation, leaving the social and political side of it effectively in the dark. Secondly, it opened up a new area of attention, away from the community of users, their organisations and financial abilities, by proposing ways for adjusting management skills and institutional capabilities within the state bureaucracy.

By the onset of the 1980's it was generally argued that "structural changes" were more and more necessary, if the level of community investment in the low-income housing schemes had to be increased sufficiently. These arguments paved the way for emergence of the so-called "institutional reform" strategy.

10.1.3. Institutional reform

Reform policies of the 1980's is a departure from looking at the housing problem in isolation, towards attempting to reform the cumbersome structure of state and community
relations. The overall idea behind these range of policies might be justified, as attentions are focused on removing the fundamental obstacles in the way of economic development rather than being scattered on solving specific shortcomings. But, as they are generally implemented, the role of users and their organised local communities are being minimised or marginalised.

The leading actors identified in these policies, alongside the government, are private sector and non-governmental organisations (NGO’s), which are necessarily similar to community organisations envisaged by autonomists.

The latter two, in particular, have assumed most of the responsibilities, hitherto assigned to the community by autonomists. Here, the process of development activities is seen as the "learning" ground for the actors involved, and the best expected from community organisations is to "participate in learning" as the others.

Specifically speaking, in reform based policies, housing projects are seen as the short term engagements, too often to be replaced by the housing programmes, a longer term process, suitable to serve as learning environments for the government institutions. Within such an environment, the agencies involved are presumed to learn how best they can adjust to the ever changing economic conditions.

The literature concerned, still maintained that within these reform-based policies, community participation is an essential ingredient, but the adjustments suggested are principally aimed at shifting the responsibilities of housing provision from the public to the private sector (Staudt, K., 1991). This view involves an immediate attention to support and promote the private housing sector rather than the community.

"If governments intervene in a market and provide the right level of infrastructure and appropriate mechanism for establishing and transferring property rights, and a regulatory framework that allows the private sector to
provide housing finance... the effects is likely to be that a higher level of private resources will be mobilised within the sector to provide housing than would otherwise be the case." (Mayo, S., 1987)

Within such a context, the issue of community access to resources, is often left to the agreements between the governments, donor agencies, national banks and NGO's. The latter organisations are considered as credible alternatives to initiate community participatory schemes as opposed to government housing institutions (Staudt, K., 1991).

The ambivalent nature of defining the NGO's in this strategy, means that the community based organisations can not participate meaningfully, where they are supposedly bypass the bureaucratic obstacles.

10.1.4. Enabling strategy

At the centre of this strategy, lies the idea of establishment of an "enabling institutional structure" at national level, to facilitate the process of mobilisation of local resources.

"Given the fact that government by itself is not in a position to cater to the entire human settlements needs of a country, the case for enabling strategies is that they foster the mobilisation of efforts of all other potential contributors." (Ramachandran, A., 1987)

This central idea for reforming institution is presumed to work for removing the existing administrative obstacles, while avoiding to be dominant in the housing provision process. It is also supposed to prevent government interferences in private sector activities.

As far as the question of community participation and local level organisations is concerned, this recent strategy is highly focused on "enabling" the government institutions and private sector and the user communities. In its new agenda for the 1990's, the WB's previous enthusiasm regarding the community involvement, for instance, is replaced by vigourous attempts in improving the market mechanisms at a national level. The WB has re-introduced the government agencies into the low-income housing production, and favoured to see the
community as part of the private sector. Thus, in the second part the 1990's the notion of public participation is taken and referred to only as an element in private sector participation (World Bank, 1991).

The advocated partnership between the public and private sector in the UN's recent publications, is also nothing but implicit confirmation of this trend, i.e. disappearance of the active community organisations. No significant reference can be found to indicate the necessity of working for "enabling" the community based organisations (American Development Bank, 1996).

11. THE BENEFITS OF INSTITUTIONAL REFORMS

The UN and the WB have justified their shift of attentions from the community based approaches towards institutional reform schemes by referring to three main benefits of the latter. The UN publications addressed one of these benefits and the other two were the centre of World Bank's debates for instigating institutional reforms in housing practices (World Bank, 1984).

11.1. POSSIBILITIES FOR DECENTRALISATION

Decentralisation is defined as giving the community a voice in urban affairs and a constructive role in the planning process and delivery of public services. It argues to offer the best opportunity for meeting the community's demands by shifting certain authorities from the central legislative body to the local executive body, to provide a greater link between the government institutions and the community. (UN development report-Jordan, 1975)

From its original proposals for institutional reforms, the UN placed greater emphasis on
The Management of Unauthorized Urban Settlement Land is Settled and Built-Up Before Tenure is Authorized

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Management in the Traditional Order of Development

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Management of Projects in Low-Income Housing Projects

Source: Managing the Recovery of Local Initiative
J.F.C. Turner, Sana'a, 1992
need for establishment of government management on the housing activities. This attention reflected in the UN's early housing schemes in developing countries, where invitation for decentralising the government activities to local level was a main thrust of its strategy.

In 1981, the UN launched a research project (Cheema 1984) on implementation of decentralisation policies. This research focused on management issues, such as distribution of responsibilities between different spheres of authority, coordination between related agencies, monitoring and evaluation of the government activities (Cheema, S.G., 1984). Interestingly enough, at a very later stage, these category of topics formed the basis of the WB's new agenda for "enabling strategy" in the 1990's.

11.2. THE CHALLENGE FOR INCREASING FLEXIBILITY OF THE GOVERNMENTAL NETWORKS

Among the WB's major motives in supporting the institutional reform schemes, one was to establish a flexible institutional framework by which the government could be enabled to adjust itself quickly and efficiently to economic changes and the amounting community needs. Difficulties emerged, however, in putting the idea into practice. Building a new organisation within the existing complex, rigid, and non-accountable national bureaucratic systems proved to be a daunting task. Note 6

To avoid these complexities, advocates of institutional reform have focused on promoting flexibility within individual institutions, particularly those in charge of housing production. According to this recent strategy, public policies, in every concerned institution, define the

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Note 6 If the state was supposed to the eliminate bureaucratic constraints, it needed to establish a free flowing system of information between its institutions, it has been argued. Several models of such a system were drawn to demonstrate ways of improving the structure (See fig.1). Nevertheless, it was also acknowledged that the institutional changes and bureaucratic reshuffling, within the system, could bring about political uncertainties and create more opposition, not least by the existing staff.
particular formation of the building organisations for housing. As Staudt has pointed out, such a view is based on the idea that each government organisation is regarded as "an independent political entity" with different level of power, interests and alliances (Staudt, K., 1991).  

11.3. MANAGEMENT EFFECTIVENESS AND ACCOUNTABILITY

In WB *World Development Report* of 1983, Accountability first appeared as an important concept in designing strategies for institutional reform. The WB defined "accountable institutions" as those that their profits can be maximised. The amount of profit was also used to assess the managers performance, and incentives for managers made justified where they could have an impact on profit level.

Institutional reforms aiming to increase, accountability and profitability are beneficial because, when properly monitored, they can lead to greater competition among the government departments and bring about more efficiency. Accountability and effectiveness in turn encourage consumer confidence and spending, and make the public views known to managers who seek to promote their position (World Bank, 1983).

Community participation in the above WB's proposed approach, is interpreted as giving the public "means to hold state institutions accountable". The liberal view behind this assumption is acknowledged by Staudt where he describes politics as an arena in which decisions are made, and in which people's voice can be constrained or facilitated (Staudt, K., 1991). He has also pointed out that the "political feasibility" of a strategy would ensure its sustainability (Staudt, K.)
12. COMMON GROUNDS IN DIFFERENT HOUSING STRATEGIES

Although the above mentioned strategies initially claimed to support community participation through community organisations and maintained that a link between the local and central institutions had to be established, but in practice they have drifted away from creating a "consensus" between the user communities and the bureaucratic system (Hain, P., 1980). Instead, they have followed a path through which integration of the community organisations in the government structure, has led to disregarding the former in favour of reforming the latter. At best, the main preoccupation of this group of writers has been to organise the community into various sub-groups, in order to obtain power and recognition at a "national level" (Hain, P., 1980).

The so-called partnership between the state and private sector has, instead, been given enough attention, often promoted as a vehicle for inviting the individual investments to participate; and the national network of community organisations is replaced by a central governmental body responsible for coordinating and streamlining the low-income housing process. The advocates of these strategies now focus, not only on the degree of state intervention in housing, but on the way in which it can be organised, as a complex network of relationships, to dominate the government's institutional structure at national level (Staudt, K., 1991).

13. POSSIBLE ALTERNATIVES TO AUTONOMOUS COMMUNITY ORGANISATION

Liberal commentators have presented their own theoretical and practical alternatives to the autonomous approach. They have analytically probed the existing housing approaches and schemes, while attempting to make fresh policy recommendations and to issue guidelines for their implementation.
The fundamental principles of liberal thinking urges this group to value approaches that upheld individualism, free market and competition. Turner’s initial ideas are in this category, and hence acceptable to liberal advocates. Self-help housing method and establishment of the community of user-builders appeals to liberals because it does not contradict any of these principals, and to some degree, claims to be seeking alternatives to consolidate them.

It is not surprising then to note that the WB when formulating its housing policy paper, took great interest in putting the Turner’s ideas into practice, in its early engagements in the low-income housing schemes. But during these practices, they were faced with the reality of the existing state structure and its bureaucratic requirements, for which Turner has no clear cut answers. Writers and consultants working for the WB, conceded that the proposed state-community relations and autonomous organisation of the users in the low-income housing projects were inadequately postulated for practice. As Burgess had pointed out, Turner’s approach did not have a clear view of the role and significance of a modern state and its complex machinery of various institutions and embodied interests, which in every stage faced the WB practitioners.

14.1. THEORETICAL BASIS

In their attempt to furnish themselves with a new theoretical basis for accomplishment of their task, most of the writers here are supporting the new wave of philosophical argumentations, in which the liberal views of increasing community power vis-à-vis the state are discussed. A useful source, for instance, was writings of Foucault (1926-1984), who had commented on the relationship between the acquired knowledge and the presumably resulting power (Foucault, M., 1980). Writers, such as Pugh (1991), have noted the
implication of such arguments on the low-income housing policies in developing countries.

He has referred to the idea that the community would stand a good chance of gaining power to achieve its communal goals by avoiding bureaucratic obstacles, if it could gather enough knowledge about/be made adequately aware of its own socio-political system, bureaucratic formation and procedures. Equipped with such a knowledge, community can exert pressure, create opinions and take advantage of, the existing loop-holes within the state institutions, and gain what is required without seeking to banish them fundamentally:

"At the centre of Foucault's thought is the idea that knowledge and state power are interdependently cemented together in ways which restrict freedom and choice for the masses... Knowledge creates accepted theories, organised professions, and their related administrative or bureaucratic systems..." (Pugh, C., 1991, p.296)

Approaches that seek to establish the right balance between these two factors, i.e. power and knowledge, will be able to identify a valid path for the community involvement in general, and to guide the low-income housing projects to success, in particular.

The potential of this theoretical ground, as it has been suggested, arises from its ability to explain how the ideas (e.g. about self-help and sites-and-services projects) have come about, and why the (e.g. allocations of housing credit in) financial institutions work the way they currently do (Pugh, C., 1991).

These writers starting from this theoretical platform, focus their attention on what they believe as the fundamental questions in the field. The criticisms of both Turner and Burgess indicates that they consider the issue of "access to resources", and practical methods of accessing it by the community-based organisations, the most important problem to be investigated. According to them, Turner has left the fate of this question to be decided by chance and at the project level, while Burgess has seen it as a far distance goal, happening only in the context of an overall social change.

To put it right, Writers (....) propose a thorough study of the political system and
bureaucratic structure in the societies concerned, to find out how the mechanism of control and domination might be changed. In acknowledging some Marxist views, a number of liberal writers have suggested a notion called "the mode of political domination", which might studied instead of the "mode of production", particularly in developing countries (where a peripheral capitalist system exists). The Marxist concept of "relations of production" has also been converted into the so-called "the relations of domination" which is the focus of study in the LCD's "major political technologies of domination". Above investigation, as envisaged, includes areas such as means of administration, types of party political apparatuses, techniques of political indoctrination or propaganda, techniques of political coercion, and the ways through which such technologies might be controlled (Mouzelis, N., 1986).

An accumulation of knowledge about these issues, according to liberals, will provide an insight into the realities of the exiting relationship between individuals, interest groups, competition and the state. Power of intervention would then be available to any interested party or organised group of individuals who can prepare themselves to enter the competition, since they know the rules and how to play the game. Thus knowledge is crucial for a community organisation to be effective.

Based on their expectations of the outcome of the prescribed set of investigations, two successive generations of writers, have advised the concerned communities on the initial steps needed to be taken for its implementation. One group (international agencies) has shown a tendency to consider working through organised communities of beneficiaries more fruitful, while the other (......) were interested in the notion of knowledge and found co-operation with governments a more practical and straight forward approach. Both views are supported by reference to a number of case studies and projects, each chosen to elaborate...
on the shortcomings of the other alternative.

14.2. APPROACHES OF ACCUMULATING KNOWLEDGE

The first group of above observers, who in this specific context, could be seem more as the advocate of a "bottom-up" oriented approach, tend to emphasise the significance of establishing local organisations. But their aim is, not to give it autonomy, but that it facilitates the proper working of NGO's, government agencies and the private sector. In particular, they have pointed out, community organisations are useful to provide in depth awareness, urge the need for co-ordination and invoke interest among the bureaucratic agencies to undertake the immense managerial task required for taking the low-income urban development and housing schemes off the ground:

"Distant officials rarely know the full details of the locales in which implementation occurs; without information and co-operation from local people, project and program design proceed in ignorance." (Staudt, K., p.174)

On the other hand, the existing state institutions are advised to look positively to "integration" with the community-based organisations, so that they compensate for their lack of expertise or the capacity to get involved in non-conventional housing projects:

"Indeed, management requirements for programmes for the urban poor are not necessarily the same as those for conventional urban development projects. Squatter upgrading programmes, for example, require active community participation, self-help, and partnership between beneficiaries and programme implementators." (Cheema, S.G., 1984, p.20)

The social impacts of decentralisation of activities, has also been a foci of attention in recommending the establishment of such "co-operative" and "information giving" community organisations.

On the basis of these recommendations, the critics concerned have developed some criteria for assessing the outcome of an urban development plan or low-income housing scheme. It
is, in their view, either by comparing the end results against the initial targets, or by;

"evaluating a policy or a programme on the basis of (its) developmental and social impact as well as stated objectives." (Cheema, S., p.21)

Their writing, however, is an indication of their belief in the validity of the second approach. In order to enhance the level of such success, these advocates recommend a variety of methods through which people might be encouraged to "participate" (as clarified) in political affairs, and various ways by which local organisations may gain effective power (as noted, within the framework of co-operation and exchange of information with public institution):

"Whether relying on accountability mechanisms in local administration/councils or creating organisations, participation is an empowerment strategy, building people's skills, sharing resources, and potentially broadening their power bases..., development transformation requires political scaling up to influence the distribution of power and public policy generally." (Staudt, K., pp.180-181)

In this view, it is essential for the governments and agencies involved to realise the importance of power sharing with the community. Without such a commitment, the centralised governments can not cope with the huge scale of the problems at hand, and the rate of their success would not be as much as it might be otherwise:

"...if the alleviation of poverty and balanced development are to be achieved, then popular participation and the decentralisation of authority ought to be encouraged. ...decentralisation is necessary to increase the scope of decisions, and thus incentives, available to local participants, as well as to build institutions and to encourage, structure, focus and stabilize such participation." (Slater, D., 199, p.517)

To sum up the views expressed by the liberal advocates of "bottom-up" approach, it has to be acknowledged that there are plenty of references to the necessity of promoting "public participation" and establishment of community organisation among the low-income groups in their writings. Numerous assertions are made to "the dynamic role" of community based organisations in helping to bring about "refreshing new ideas" and putting them into
practice, by these workers (the sort of ideas that are long buried in state control-orientated agencies, it has been pointedly emphasised) (Staudt, K.). A summary of the benefits of this approach, as enlisted both for the participants and the other agencies engaged, are as follows:

- Organising beneficiaries will enable them to exert pressure from below in getting their demands accepted.
- Projects and facilities demanded by the community-based organizations of the urban poor are more likely to be successful in eliciting a popular response.
- Local resources could be more easily mobilised for such projects.
- Organizing and actively involving the urban poor would facilitate programme implementation and evaluation, as well as increasing their awareness towards their own environment (Cheema, S.G., 1984).

The points raised above are in many respects similar to that of Turner's and his followers. The difference is about weight given to the role of state in the process, the amount of political power bestowed to community organisations, and the absence of envisaged "autonomy" for them.

14.3. PRACTITIONERS, NGO'S AND THE ROLE OF THE GOVERNMENT

Among the liberal writers, there are another camp of observers who, compared to the former group, can be categorised as the advocates of a "top-down" approach, or as we may loosely term them, "the practitioners". These workers are often connected with well-known international agencies, such as the WB and the UN, and their on the subject is either as a result of their observations of the current low-income housing projects, or due to their own direct involvement in these type of practices during the 1980's.
In contrast to the "bottom-up" group, the practitioners preferred method is to concentrate on the ways through which the government machinery and bureaucracy can be reformed and modified to accommodate the community needs. This is not particularly based on a theoretical conflict between the two, since they all agree in liberal principles, and on the need to overcome the existing shortcomings of the bureaucratic institutions. However, these workers, do not perceive the establishment of local community organisations as a central driving force in the low-income urban development plans. Instead, they discuss about the importance of NGO's, noted market forces in particular, and the necessity of the two working hand in hand with the government:

"Physically and psychologically remote from the poor, bureaucracies are often unable to respond to popular needs, even when money and manpower are not a constraint. Their work can become more effective by making greater use of the skills of non-governmental organisations (NGO's) and the commercial private sector." (World Bank, 1983, p.95)

Among the above mentioned actors, the NGO's role is the most feeble, being entrusted with passive tasks such as observing and commenting on the government proposed plans, collecting local data, etc., and having a modest share in the benefits of any overall achievements.

The idea of having some form of local community organisation itself is not totally abandoned. The significant characteristic of them, however, is that they are 'semi-autonomous bodies', best to be integrated in local level governmental institutions or other agencies, with no claim of any sort for sharing power with them:

Note 7 This is to replace the community-based autonomous organisations by an all embracing form of community "oriented" organisation, which is more formal and systematically in touch with the bureaucratic institutions.
"Semi-autonomous activities initiated within the community or through voluntary organisations should be integrated with community development agencies and with the mainstream municipal government service programmes soon after they are established in order to create the linkage needed to sustain service improvement." (Rondinelli, D.A. et.al., 1986, p.43)

The reason for having such an integration is the idea that it is not possible to provide a reasonable level of access for the community, without a direct government intervention:

"...the access of the poor is likely to increase only if governments actively and strongly support self-help programmes by the poor to improve services in their own neighbourhoods and communities." (Rondinelli, D.A. et.al., 1986, p.51)

In this respect, the idea of attempting "to increase the organisational capacity of the poor", according to its advocates, is a practical answer for obtaining appropriate services in "the short term". However, in the long run, it is the government that has to be regarded as the ultimate provider. According to Rondinelli, it is only the government that is capable of undertaking comprehensive activities, initiating fundamental changes, necessary to bring about the overall desired effects for the community. Among them, for instance:

"...the most important policies are likely to be indirect- those that lower the costs of delivering services to the poor, those that increase the employment opportunities and income of the poor so that they can increase their 'effective demand', and those that redirect population in ways that relie the growing pressure on existing services in the largest cities- where they are often the most costly to provide- and that reallocate investments in services and facilities to intermediate and smaller cities where costs are often lower." (Rondinelli, D.A. et.al., 1986, p.20-21)

It is obvious that there is no other institution that can accomplish these broad tasks, other than the government. So, rather than paying too much attention to the self-help based approaches, for acquiring services and resources, the issue is best tackled from its source, namely the government, these advocates argue. This would be particularly the case, when a powerful international and financial institution, like the WB, sees itself capable of
accessing the top officials and politicians concerned to ask them to do so, simply because these institutions are in a position of strength to dictate to the clients what is needs to be done and how.

After its initial experiences in the community-based housing schemes of the 1980's, the WB has adopted such a revised view in the 1990's, and has been a firm supporter of the above cited argument. This was noticeable for example, when the WB faced with the problem of establishing a national network of community-based organisations for urban development plans, it put emphasis on the necessity of establishment of a "centrally co-ordinated management", and warned of the inability of these organisations to handle multi-purpose objectives. It has also made it clear that even these type of "single-purpose" organisations are only successful, if the concerned governments intervene:

"The sheer scale of many people-centred programs make heavy demands on management. It requires relinquishment of executive control and operating budgets and strengthening of local governments, they work if the central government can 'co-ordinate' between different people centred schemes, or co-ordinate between managers and local managers, or outside agencies and these organisations. They are successful if there is a 'single purpose' and the number of 'program components' are reduced." (World Bank, 1983, p.97)

"Co-ordinated management" and "correct intervention" are the advised primary tasks of the government and the crux of the WB's recommended alternative, particularly in the housing sector. It is the acute interdependency of this sector on other overall economic activities and makes it difficult to work in isolation. Hence, having appropriate priorities and polices for intervention in housing activities, defined and decided by the government agencies, is a priority not to be left to users and community, the WB has insisted:

"Intervention, however, can be a two edged sword. When appropriate, housing policies can move the housing sector toward the attainment of the norms of a well-functioning housing sector. When inappropriate, they can stifle the sector, block the supply of housing and frustrate demand, reduce quality and choice, increase prices and rents, and significantly damage the economy as a whole" (World Bank, 1991, p.8)
Establishment of such a stiff role for the state and its relationship with the housing sector leaves no significant room for activities of organised community of household-builders in the process. They are the managers, at national and local level, who take the position and credit for promotion of economic activities in general, and housing included as a part. It is their level of competence and commitment that determines level of final success in the correct identification of areas of reform, formulating the methods of implementing of structural adjustments, and combating the shortage of skills, as outlined by the WB:

"First and foremost, political commitment determines the adequacy of money and the competence and security of senior staff-the preconditions of a sustained management-development effort. Second, project-level efforts to improve personal management cannot compensate for a sectoral or national shortage of skills, or for national personnel practices that need reform;.. Third, some structural and procedural improvements-decentralisation and co-ordination, for example-may also be possible only in the context of national measures." (World Bank, 1983, p.100)

Compared to Turner's hitherto proposed concepts and method, such as "freedom to build" and "autonomy from bureaucracy", all aiming to bring about a radical housing alternative for the poor, the recent trends are a full circle return to the conventions. It is as if the conventional housing manifestos of the late 1950's are virtually repeated. The difference, as the WB has strived to explain, is the shift of current stand towards an emphasis on the necessity of "correct managerial initiatives" and giving the private sector enough leeway.

A more convincing justification, for adoption of the current wisdom in the WB's approach comes from a number of practice-based sources who see it as a departure from the radical and 'quick-fix' methods, to aiming to tackle the fundamental and deep rooted problems of housing shortages among the low-income groups.

Within the context of such favourable optimism, these international organisations, e.g. the WB, have gained enough confidence to advise even other practitioners to be patient with the
expected results of their schemes, and to pay attention to particular social, cultural and political diversities of the societies in question:

"Governments should look for opportunities to undertake broad structural adjustments in the housing sector, rationalizing subsidy systems, revising regulations and creating new institutional arrangements... It is important to take into account that the appropriate institutions, policies and regulations necessary to guide the housing sector can only evolve over time, by constant adjustment to particular political and cultural environments." (World Bank, 1991, p.80)

14.4. CONCEPTS AND PRACTICAL FINDINGS FOR EFFECTIVE COMMUNITY ORGANISATION

The last group of observers who have criticised both the liberal camps of workers above, are the so-called pragmatists (Van der Linden, J.J., 1981 & 1986). Following is a summary of the conceptual and practical findings, identified in this category of evaluations, referring to one or a number of low-income housing practices.

14.4.1. The liberal advocates of "bottom-up" approach are warned that the form of community organisation, as they have conceived, may not necessarily be a politically trouble free institution, or even democratic, as they might have initially imagined. The first and obvious back-lash of their approach, for instance, would be the effects of power sharing plans which would almost certainly run into conflict with the interests of bureaucratic system and their related groups. They are bound to resist change and attempts for loosening their control over the current affairs:

"Participation certainly make lots of sense for development.. But officials do not uniformly seek participation; (because) it can complicate their lives and make work more uncertain. With strengthening empowerment, control is shared or even tipped away from officials." (Staudt, K., p.177)

14.4.2. The establishment of community-based organisations, in any real and active form, is a complicated and difficult process. Not only do such attempts are bound to deal with official reluctance and institutional constraints, but it is equally important that the level of
public and political awareness, and democratic culture and social maturity of the communities concerned to be brought to bear, if they are to succeed:

"As more voices are heard, the process itself becomes complex, requiring the spread of information, opportunities for discussion, and skilful efforts to build compromise and consensus. Moreover, questions about representativeness emerge, as local communities are not necessarily egalitarian or democratic... In other words, participation can be conflictual and messy, getting us back to the very stuff of politics that pervades development." (Staudt, K., p.177)

In such circumstances, many social, cultural and inter-community obstacles have to be overcome before the existing political and institutional barriers could be ready to come down, making room for the new changes to take effect. This is to say that the autonomy and freedom of action are not anything to be given; they are achieved in levels, and are the product of a gradual, often long-term and laborious process of learning, adaptation and change:

".. political maturity cannot be taught... (and) sustained participation is not an innate capability in all, everywhere. Rather, it grows with fragility and complexity. When people put projects into practice they define as important,... they will eventually acquire critical skills, public responsibility, and watchdog management styles." (Staudt, K., p.178-179)

14.4.3. In the same manner, the advocates of the 'top-down' alternative are also being reminded of the fallacies and misrepresentation of some of their basic assumptions and expectations. Firstly, it is erroneous to assume that public participation is a fully compatible/absorbable entity which can be easily manipulated, centrally co-ordinated and constantly intervened at by the state institutions. So the advocates of this view have to be more aware of the uncertainties involved:

"The top-down model is ineffective with the uncertainties of people-oriented development, which often requires people to be interested enough to commit energy, time, and resources to mount and sustain efforts." (Staudt, K., p.174)

To get people interested, has also its controversial, as noted by the writers concerned. In many cases, this requires relinquishment of some levels of political power to the
community, and provision of basis for freedom of choice, if an adequate public response is to be expected. This is to reaffirm, once more, the unyielding relationship between the necessary level of social and political changes in existence, and successful development plans:

"... political development does not follow economic development; it precedes it and maintains vigilant watch over the exercise of potentially arbitrary power." (Staudt, K., p.203)

Without such an initiatives, it has been argued, no real or perpetual change, and hence, economic development would emerge. On the other hand, the absence of these preconditions, is more likely to affect the rational adjustments or even successful practices negatively, and gradually take a reverse course which would cause the come back of the old problems:

"Structures and organisational charts say something about reporting relationships, but they do not reveal all. In structural change, unaccompanied by changes in people or their contexts, old structures eventually re-emerge in new guise." (Staudt, K., p.203)

The pragmatist critics, then, have reminded the practitioners that although the negative effects of inappropriately imposed administrative, or economic changes might not be so visible in the short term, and at the level of one or two projects, but in the long run they are bound to appear, increase the inherent internal conflicts of interests and power struggles, and create some new obstacles of their own:

"..Bank loans incur 'long-term realignments of institutions, incentives, and relationships [and are] more likely to generate intense resistance within bureaucracies and from varied interest groups." (Staudt, K., p.168)

A reflection of view, i.e. change as continuous and conscious process, in the WB's adopted approach, can be noted where it has acknowledged that: its ability to ask the LCD governments for structural adjustment would not necessarily guarantee the long term
sustainability of their proposed political and institutional changes in those countries. This is because:

"Reorganisation is a constant preoccupation of those seeking more efficient and effective government... (It) always have political consequences for constituencies newly included or excluded and for different professional groups and their ideologies that are undermined or enhanced." (Staudt, K., p.197)

15. SUMMARY AND AREAS OF INVESTIGATION

The focus of this chapter was to review and compare the concerning ideas, debates and methods of "public participation" and its related forms of community organisation, as envisaged and discussed by various schools of thought. The findings so far can be summarised as follows:

15.1. The significance of organised public participation is acknowledged by all the writers and observers reviewed. But support for its systematic realisation and powerful representation at national level has dwindled rapidly, and almost totally, among the international organisations and their associate practitioners, while independent workers, such as Turner, and some other groups of critics have maintained their endorsements. The shift of attitudes in this direction has been in favour of dealing with state rather than establishment of appropriate forms of community organisations, and strengthening them. Debates, thus, are focused on issues such as regulating optimum way of state intervention, structural adjustment and working to make government institutions more efficiently.

15.2. In terms of state-community relationship, Turner's proposed model is an state of independent isolation between the two. Marxists have pointed out the infeasibility of such an assumption, and advocated a total social change. For liberals, on the other hand, none of these alternatives are realistic or practical (i.e. neither isolation nor revolution). To them,
fruitful and appropriate relations between the two is the result of constant change, step by step reforms and political education.

15.3. Proposed forms of public organisations vary from one group to the other. For Turner it is a self-motivated, free association of user-builders who are organised for a single purpose; i.e. to build their own houses. Their "autonomous organisation" is politically neutral and relates to the government nowhere but at the level of resource allocation.

Based on their own socio-economic analysis, Marxists writers have tentatively that, in the absence of total social change, an appropriate form might be the "institutionalised community organisations". This is a collective association of the low-income groups, seeking initially to access housing. But their from of organisation would provide them with a politically empowered platform, through which they can extend their demands to other areas of needed resources and development system in general.

And finally, for the liberal workers, the desired form of community organisation is that of a "co-operative" and "information giving" association of individual, who are gathered and organised by the government to facilitate the process of housing provision. In this way when enough data is available and the governmental institutions are adjusted adequately to deal with the needs, community organisations do not have a real function and can be marginalised by the market forces, NGO's.

15.4. As far suggestions for an overall approach is concerned, the international organisations and practitioners affiliated with them are in dominant position. The WB, has embarked upon institutional adjustments and bureaucratic reform schemes, aiming to streamline the state intervention policies and to minimise the negative aspects of the public sector housing programmes.

The current alternative of making government bodies more responsive and efficient is in
response to Turner's negative view of state machinery, and attempts to create a new sense of purpose, co-ordination and community-state links is in response to Marxist critics, who see the two as opposing forces, aimed at achieving different goals.

The following chapter will attempt to suggest an alternative view and a new theoretical perspective through which the question of community participation, appropriate form of popular organisation can be addressed, and the related state-community relations in that context may be investigated. Efforts will be made to outline a clear theoretical stand, from which the existing main assumptions may be observed, and their potentials and ambiguities be brought to bear.


(To Support his case, Staudt has quoted Gamal Abdul Nasser in saying: "If you imagine that we simply give orders and the country is run accordingly, you are greatly mistaken." In his view, Nasser's words are a clear description of the role of state bureaucracy in formulation of the public policies in developing countries; where different levels of politics in society have their own sphere of influence and impact on the final prescribed public policies.)
CHAPTER TWO

THEORETICAL CONTRIBUTION TO THE ISSUE OF ORGANISATION IN LOW-INCOME HOUSING

1. RESEARCH STRUCTURE

The previous chapters reviewed the existing material and theoretical debates concerning various forms of low-income housing organisations. Possible positive effects of these organisations on the process of housing production for the urban poor were examined, and their proclaimed advantages were noted. It was made clear that, the relationship between various forms of low-income housing organisations (whether community based or otherwise) and their consequent impact on the actual process of public access to resources, as a subject of attention, is only marginally dealt with. Hence debates concerning the issue is still in state of flux, and very few firm conclusions have been drawn.

At the same time, the absence of focused attention to the subject has resulted in emergence of a number of theoretical ambiguities, especially where the question of effective "public participation" is raised, which need to be resolved. As it can be noted, Turner's propositions, marxist postulations, and the so called pragmatists solutions have each emphasised on various degrees of the importance of the role of individuals and community oriented organisations in successful implementation of the low-income housing policies.

In this state of debates, therefore, it is not totally clear whether the idea of public participation is still valid, whether the community based housing organisation is a suitable vehicle for such a notion, is such an organisation important actor in the process, or it can also be regarded as an ineffective, out-dated and secondary element, needed to be set aside completely. It is not also clear, whether community organisations can be made more effective, and if so how it can function without totally relying on the state apparatus to
decide and provide for them.

The present work will attempt to shed more light on this neglected area by presenting a more focused investigation about it, and make a number of proposals to reduce some of the existing theoretical discrepancies.

These proposals are based on observations made in a number of low-income housing projects in Jordan which serve as exemplary cases to support the main idea of this thesis is that: neither the autonomous nor the heteronomous schools are justified in claiming to have an apt and comprehensive alternative for a successful community participation in the process.

There is missing a qualification for achieving an effective popular participation in these approaches. It is, according to the present work, the absence of attention to provide a progressive communal basis for such activities. As it will discussed later, this is the possibility of foreseeing, planning and preparing the grounds for establishment of a process through which social awareness and communal bonds of any target group may be raised.

It can be based on observation, selection, promotion and utilisation of the existing communal norms and available socio-economic opportunities, hitherto unexplored/unknown to the community members. This is progressive process which may help to strengthen a collective action by allowing it to be initiated and sustained realistically, so that the members can pursue their objectives in accessing the resources. The hypothesis of this work then would be to argue that:

"The genuine public participation, in its most effective form, is establishment a process through which social awareness and communal bonds of a target group is raised and strengthened enough so that the community organisation may institute,
function and include itself adequately within the process of low-income housing production."

Disposition and elements of such a "progressive participation", as termed in this work, is discussed in the concluding part. But, here, it is necessary to point out that endorsement of such a direct relationship between this pattern of participation and its resulting form of community organisation is an important, and in itself, a positive step in the right direction (this will be clarified further in coming pages). Other types of public participatory formations, whether as a "locally assembled and labour-oriented group" (the so-called autonomous community of "user-builders") or a centrally directed reform package (as advocated by the recent WB agents) can not aspire to reach such an effective level at the grass-root, and to serve the low-income groups adequately.

Through examination of the exemplary cases, it will be demonstrated that, in this regard, the recent shifts by international organisations, such as the UN and the WB, must be seen as a reverse move in answering the growing demands of the low-income groups, and an indirect return to unsuccessful conventional housing methods. This is where, far from the initial resolutions to involve the community in the low-income housing process. There are recent approaches, in which appropriation of the community role to bureaucratic government institutions, ministries and their employees is seen as the only viable way forward and is listed on top of the agenda.

2. THEORETICAL PROPOSITIONS OF THE THESIS

The fundamental concern of this thesis is to show:

i) firstly that there is an existing theoretical gap within the low-income housing debates concerning the question of optimal structure of a local housing organisation; and
ii) secondly to introduce a number of new conceptual grounds by which this limitation might be reduced.

Based on investigation of a number of exemplary cases in Jordan, this thesis intends to suggest that:

i) inclusion of the local organisations in low-income housing process is a positive step towards increasing the chances of the community in accessing needs resources; and

ii) the success of these organisations in achieving their collective aims will be greatly enhanced if they can be guided to acquire a relevant level of knowledge about the working of their decision making system, which arguably will lead to better internal solidarity and social cohesion among the members concerned, adding to their bargaining power in dealing with the bureaucratic system.

An approach based on the point raised above for the establishment of local-level organisations is referred to as the progressive participation in this work. This approach is to complement the existing alternatives while avoiding their shortcomings, as summarised below.

2.1. ANALYSIS OF THE CURRENT THEORETICAL STANDS

In general, two recommended formation of such community organisations are identified so far, previously termed as "autonomous" and "state sponsored" organisations, in this work. In this particular area of debate, i.e. proposing a clear-cut and viable structure for establishment of such community organisations, the marxist writings concerned are sketchy
and generally inconclusive. Hence, they are not to be referred to any further. \footnote{1}

It can be, therefore, noted that the coming discussion, concerning the "autonomous" and "heteronomous" forms of housing organisations is mainly an internal debate between within the camp of the so-called "liberal" writers and among its different theoretical fractions. It can be assumed that, within this so called camp, Turner (1972), with his advocacy of an almost total isolation from the state and local autonomy, occupies the extreme left side of this theoretical spectrum. The WB, by the virtue of its gradual attempts for reforming the state apparatus and making it more responsive to the market and community demands, stands in the middle ground.

While to the right of spectrum, stand the writers (Curtis 1991; Lees & Mayo 1984; Salter 1989) who implicitly follow Foucault's (1976-1981) views, by favouring to promotion the local communities to move for getting a share in political system for themselves.\footnote{1} I.e. this group advocates the idea of public based organisations becoming a key player in the game, alongside the state, aiming to have a position of influence, similar to those of the market forces and other interest groups. The common claim among the above workers is that their suggested alternatives are aimed to identify point of action and involvement for the community, and to point out the optimum way through which the community can access to available resources.

As it stands, this commonly declared intention has blurred the boundaries of distinction between these liberal views, and complicated their independent evaluation. This is perhaps the reason that the approaches based on "relative isolation from the state", "bureaucratic

\footnote{1} It is possible to argue that in Marxist literature, some implicit indications may be found, supporting the establishment of a local based form of public organization, on the basis of trade union patterns. But, since the emergence of genuinely popular organizations is too often related to the advent of some overall historical changes, their suggestion seems too far fetched to be considered as a serious proposition.
reforms" or "community empowerment" are not adequately assessed each on their own, to explicate their potential and shortcomings. Such an evaluation can furnished the way for proposing other fresh alternatives and open the path to devising more effective methods of community involvement. This thesis aims to contribute to finding an appropriate answer for a central question within this debate, by making it clear that what type of organisation will be most effective in increasing the community access to resources.

A categorisation of the proposed types of organisation would facilitate such an undertaking. In general, it can be argued that there are three major types of organisations, each suggested with reference to one of the main theoretical assumptions noted above.

### 2.2. ACTION-BASED ORGANISATION

**a. Theoretical assumption:** The implicit belief in this approach is that by increasing the community involvement within the process of building and managing their own houses, their rate of access to resources will be increased.

Turner and his supporters assume that establishment of an "autonomous local organisation", working in isolation from the state institutions, will protect them from bureaucratic barriers and incompetence associated with the system; and will increase the efficiency and productivity of the process via direct action. They also believe that such a self-inspired isolation bestows a high degree of freedom of choice to the "user builders".

**b. Method:** The proposed method for increasing access to resources is based on the idea that through creating a *de-facto*, non-political force. This will make its presence felt in society by its productive activities, and the government will be obliged to accept its existence, to give in to its popular demands, and to provide the concerned community of builders with the necessary resources.²
Turner's insistence that his "self-help" approach is based on his observations of the positive outcome of the low-income housing activities, in Latin America and elsewhere, derives from this underling trust on his personal observations.

c. Point of emphasis: The main objective of this approach is to increase the access capacity of the community to available resources by encouraging the physical involvement of its members in the actual housing production. Therefore, it is fair to remark that here, the major deriving thrust is via "action" by a number of necessity bounded "users" who have formed an open and non-political organisation. This view, then might be termed as an "action oriented" approach, where the popular organisations tend to rely purely, at least initially, on people's own motivations, needs, and sense of urgency for coming together to establish a self-motivated and autonomous body to achieve their goal.

2.3. LIMITS OF ACTION-BASED ORGANISATION

Effectiveness or inadequacy of any particular proposed form of community organisation of house-builders/households, can be assessed by examining the roles assigned to its major actors involved. It might be asked, for instance, that in each recommended case who are the builders and technical staff? who are the managers? who are the main beneficiaries? and finally, who are the providers of the necessary resources.

a. The advocates of action-based organisations assume that from the onset of any group gathering for the low-income housing, the potential users possess enough technical know-how and financial ability, as well as adequate level of social and political "awareness", to start an effectively functioning association. Another subsequent assumption is also to believe that these ad-hoc associations are capable of acting simultaneously as "builders", "managers", and "providers". But arguably all of these assumptions may be misconceptions
and problematic.

The literature reviewed earlier indicates the fact that raising public awareness, and preparing them for acting collectively, in order to achieve their common goal, is a necessary precursor, which might not be always present. Thus, to advance the cause of community participation, some preparatory actions needed to be undertaken.\textsuperscript{3}

b. At the same time, it can be brought to bear the fact that effective functioning of any form of local organisation greatly depends on the financial ability, resourcefulness and level of understanding of its members of their own socio-political circumstances. Each one of these qualifications in turn, would enable the concerned organisations to take advantage of, manipulate and use a possible range of available opportunities which might be directed towards their interests. This is a particularly important observation about the underling structure of community organisations in the action-based approaches, bearing in mind that the beneficiaries in this case are also supposed to be their own managers.

Despite such a necessary qualification, most of the advocates of this approach tend to overlook the importance of "public education" and "expert assistance", even in technical and non-political issues of housing. They favour to presume that the community of users would inherently be technically competent and aware of the optimum way to employ materials, technique, and buildings standards (Turner, J., 1972). It is, however, reasonable to argue that community based housing organisations will be more competent if they could start out from a position of relative knowledge, concerning their needed technical and other related issues. Lack of attention to technical expertise, as an instance, has resulted in ever increasing level of state intervention in the housing activities of the so-called "autonomous" organisations.

c. It is also important to note that giving priority to action, in a particular locality, will
inhibit other attempts to establish a wide range of communication and co-operation between the low-income groups at regional and national level. This, as it where, "anti-social movement" effect is caused by the fact that scattered communities are occupied with their own immediate, and specific obstacles or problems, and see no reason to seek greater unity. Thus, if a community action group, in one area can find some practical solutions for dealing with its specific daily problems, there is little guarantee that they can be passed to other neighbourhoods, while it is inevitable that the community involved will be less attentive in participating to solve more general problems, such as poverty, at regional and national (Schuurman, F.J. & Van Naerssen, 1989) level. In this respect, "co-ordination" and "communication" between community organisations appear to be prior to "action". The significance of addressing this priority is, not only in its accumulative effects of generating a great deal of force for the low-income groups as a whole but also, in its associated political benefits. These would open the desired and required venue for the community, to move towards a real taking part in the power sharing process. It would establish a continuous dialogue between the government and the community, where the government, as the ultimate provider of the basic housing resources, will be face to face with the community in need.

2.4. REFORM-BASED ORGANISATION

According to the second dominant theoretical school (as proposed in this work), the community's access to resources can be enhanced only by maintaining a gradual and progressive process of political, organisational and financial reforms. In this perspective, "action" takes the second place, and occurs only within a pre-calculated programme of change and modification.
Schoenmakers has proposed, what in his view is, a suitable framework for these organisations to incorporate such an idea. In his proposal, "accountability" and "order" are often over-looked, but necessary, requirements which are as important as the commonly noted benefits of popular action (e.g. freedom and creativity) in achieving the housing community objectives (Schoenmakers, J.J.G., 1986). Therefore, any community organisation aiming to succeed should be looking for establishment of a balance between creativity and order in its affairs.

The need for co-operation between community organisations and the state institutions stems from the above need for a balanced activity, it has been argued. This is to imply that decentralised activities of community organisations would generate innovative ideas whereas the centralised administration would provide order. Reforms are, hence, necessary to provide such a working environment.

The majority of advocates of reform-based approach, who are affiliated with the international development agencies, have cautioned that taking sudden or drastic actions in order to pave the way for community access to resources, is unwise and generally counterproductive. In their view, the issue of transferring resources has to be regarded as a delicate and gradual process, only to be accomplished within an existing equilibrium of co-operation between the state establishment, market forces and community. It is, therefore, "reform", and not the direct or isolated "action", that helps to establish such a stable framework, by providing the ground for these different actors to interact and respond to each other’s demands adequately.

In view of the reformist camp, successful results can be achieved if both local organisations, and the existing public sector institutions dealing with low-income housing schemes, are reformed. Effective reforms, as underlined, are those obtained from a continuous process
of practice and learning from experience.⁴

A noticeable aspect of reforms applied to the semi-autonomous community organisations, according to the advocate of this approach, is to integrate them within the main branch of government development programmes, and their local agents such as municipalities. This is, in practice, to dissociate them with any form of autonomy that they might have initially had, and to subject them to the public sector rules and regulations. Diminishing the community organisations' semi-independence is being compensated by asking for more coordination between various state institutions, as argued, to eliminate the duplicated efforts, delays and inconsistent approaches, necessary to enable the government to respond more effectively to the increasing scale of housing demands by low-income groups.

2.5. LIMITS OF REFORM

As a number of current observations have indicated, implementation of institutional reform programmes can bring about some positive results. So, in this respect, there is a valid basis for accepting some of the arguments put forward by the advocates of this approach. However, these often practical benefits which are validated by referring to some specific case studies, are not enough to cover the theoretical fallacies inherent in any generalisation of the benefits of "reform", without further qualifications.

The advocates of "reform" have always been looking for ways and mechanisms through which the relevant areas of reform can be identified, and the necessary structural equilibrium between the main actors could be established. Therefore, identification and targeting of the key areas, as well as ability of striking the right balance between different actors is the determinant factor of success for any reform-based activity.⁵

Based on their examination of the WB's record of activities in the field of low-income
housing, during the past 20 years, a number of writers (such as Cohen, 1983 & Pugh, 1992) have concluded that implementation of the stated ideas was not a "smooth process" and almost all decisions had been made on a trial and error basis.6

As the World Bank had followed a "self-teaching" approach in its housing practices, termed as the "learning by doing" method, the theoretical consequence of this adopted approach was a continuous process of adjustments. I.e. the WB's initial concepts and postulations had to be modified periodically, in order to avoid failures in the outcome of its housing schemes.

In its early practices of low-income housing schemes, the WB chiefly followed Turner's "action oriented" approach and recommendations, while attempting to introduce some degrees of administrative reform at local level. In this period, the WB had been looking for the "right type" of financial, technical and organisational changes to make Turner's proposed form of community organisation (i.e. that of the "user-builders") more efficient, and interactive with the market forces.

However, in its later activities (the so called second phase), the WB shifted its attention from reforming the local organisations to reforming the state apparatus itself. The argument presented to justify this move, is that the most relevant area for initiating reforms is not at the bottom, but at the top level. In this way, a reformed and modified bureaucratic system will be Set in motion to balance the process of resource distribution. The WB sources have referred to this approach as the most practical way for reform. The essence of the WB's theoretical stance, according to its advocates, has hence remained unchanged since the 70's, changing only the areas targeted for intervention.

Other specific research works are needed, of course, to determine whether the noted changes have actually produced the proclaimed better results. And also, whether the "right" areas of reform have really been identified. Nonetheless, it is fair to be stated that the system of

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evaluation of housing practices by the WB will prove to be problematic, since it does not include any criteria by which the effects of the socio-political determinants involved in each case can be taken into account.

This inherent inadequacy primarily derives from the fact that an identical reform package is prescribed for every client country, regardless of its particular social and political formation. In addition, there is an almost total neglect about the role of local housing organisations in the process of low-income housing among the concerned agents.

In practical perspective, implementation of the comprehensive structural reforms, intending to alter the shape of conventional bureaucratic structures and to transform the customary state of affairs, is proved to be heavily dependent on the quantity and validity of the data and analytical information available. This requires not only a reliable system of data collection but an in depth knowledge of the working traditions, and the system of power sharing between the government and the community. Collecting accurate data and relying on the existing amount of information, imperative to start such reform schemes, has always been a difficult and laborious task in most parts of the developing world. This a serious obstacle that practically prevents the desired integration between a wide-spread reform project and popular organisations to take place, which in turn brings about disarray and confusion.

2.6. COMMUNITY EMPOWERMENT-BASED ORGANISATION

The third theoretical assumption is concerned with the idea that increasing popular access to resources would be conceivable only if the community can exert some level of collective "power" in order to initiate "action", or to put enough pressure on the political system to embark upon, "reforms". The hypothetical basis of this approach has stemmed from the
writings of Foucault (1981), where he has proposed some underlying relations and interactions between the application of "knowledge" and political "power" in social life (Foucault, M., 1980).

Foucault has argued against the intellectuals who offer propositions to governments or their institutions to strengthen their grip and control over the society, and pointed out that this will only result in a detrimental increase in the power of political system to speak "for" and "above" others. Contrary to this common procedure, Foucault asks the intellectuals to address the problems more effectively, by revealing them to the people involved at grassroots. In his view, adoption of this approach will help the masses to re-establish their right to speech, and increase their level of political participation. The significant effect of this stratagem would be to pressurise the administrators and legislators to stop acting from above. Thus, the state of affairs may gradually be changed and the practices of the political system to become increasingly oriented towards dealing with the people's problems (Foucault, M., 1985).

Recommendations made above, has found a group of advocates in this field, according to them no form of collective action can be instigated prior to establishment of some kind of socio-political awareness by the community involved. This is the point that these advocates have criticised the proponents of the "action-based" organisations for their neglect of the first necessary steps of the process. This is accordingly pointed out to be a concentrated attempt to increase "public awareness" and to provide them with relevant political "knowledge".

The position taken by the proponents of "reform-based" approach is also similarly criticised by this group. According to them, as the governments have always tended to be sensitive about the activities of "pressure groups" and "politically aware" social organisations, it is
the sensitivity towards the consequences of social movements that forces the governments to embark upon reform programmes in the first place.\footnote{2}

According to the advocates of this approach, reforms can be described as the necessary gates which will be opened only when the long term interests and stability of the systems is to be safeguarded (Hamdi, N., 1991). Therefore, public associations and local organisations, aiming to achieve their common goals more effectively, have to be aware of the realities and political intricacies stated; and to approach the game, as it were, by educating and spreading socio-political awareness among their members if they intend to be good players.

With this aim in mind, the "community empowerment" approach strongly advocates to establish the necessary local-based community organisations in which, prior to "seeking action" or becoming "instruments of state-sponsored reforms", members are coached and encouraged to promote their internal education and to enhance their own understanding of the relevant political issues related to their subject of interests. According to the so-called "liberal" protagonists of this approach, once the community "knows" what it wants, and where has to exert the pressure to get it, the process of power sharing and integration within the political system has commenced. Such a community is now can be considered as "empowered", to pursue its objectives constructively.

### 2.7. LIMITS OF COMMUNITY EMPOWERMENT

Theoretically speaking, the current debates regarding the potentials and weaknesses of respective views, between the two camps of "reform-oriented" and "community

\footnote{2}{A practical example, nearly justifying this view, can be given with reference to the Jana'a low-income housing project in Jordan, (see chapter five). This is a case in which a greater degree of political awareness among the community members has facilitated their negotiations with the government, and has re-oriented the direction of reforms.}
empowerment-based" organisations, is still on-going. The final frontier of the existing knowledge, as it stands, is that no liberal writer can utterly argue against the positive aspects of the community empowerment and the significance of the public education. Nonetheless, a number of queries are being raised concerning its method of application (Staudt, K., 1991). In this perspective, the very notion of organised groups, as the fully independent bodies which are critical of the adopted approaches by government is, at best, not understood and, at worst, not tolerated (This may be demonstrated in the case of Jordan; see Chapter four).

As it has been pointed out, if we agree that establishment of the aspired local organisations can lead to enhancement of the public political awareness, then it is apt to serve as a starting point for their collective action, or initiating other wider social movements. In this regard, there is no reason to assume that why any government, particularly in developing countries, might want to chose to tolerate such a potentially damaging activity.

This is an obvious contradiction, as the proponents of "reform" have rightly pointed, and in their view, yet another reason to support a gradual and conservative approach to change. Note 3

The liberal writers, among the advocates of the community empowerment approach, have employed the concept of "room for manoeuvre" to combat these critics. According to them, attempts to enhance the community's political awareness, here through establishment of the local and popular organisations, is not a drastic and violent action. A major part of such

Note 3 According to these critics, facing contradictory issues, such as this, would remind us that it is only through direct negotiation with the government that community share in accessing resources might be improved and gaining some genuine advancement in its political role might be expected. In contrast to calls for raising knowledge and political awareness in community, the method should be based on a direct negotiation with the government, including exerting certain financial pressures while giving politicians necessary guarantees about the maintenance of the overall system. The effective negotiator to do the job can obviously be only a strong international organization with enough financial and political leverages to use in its dealings with the concerned governments, as it has been the case in the recent WB and IMF global activities.

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social awareness would be, as stated, to advance the public knowledge about the potential political mine-fields, and the ways by which getting trapped into unnecessary and exhausting bureaucratic mazes can be avoided.

The process of public empowerment thus necessitates, as it has bee pointed out, a constant reassessment of the ways by which the community can retain an optimum level of access to the decision making system; and use it to facilitate its way to achieve its aims in every stage. The community, hence, would be able to respond appropriately and pragmatically to any changes taking place within the political/economic climate, and not to be left out.

The existing debates between the advocates of community empowerment and the reformists in this area is somehow remotely similar to that of the Marxists and the non-Marxist camps, where the former group advocates the necessity of establishment of a popular and widespread social movement in order to change the current state of affairs, and the latter group is in favour of undertaking sectoral and gradual action, both in bureaucratic and community level.

This research is apt to argue that no matter what type of organisational approach for regulating harmonious community activities is adopted, it is always necessary to pay enough attention to the particular formation of interest groups and their level of influence on the state apparatus, within any given society. This thesis intends to elaborate on the theoretical importance of this factor, and to propose its inclusion in the process of establishing more effective local level housing communities.

2.8. THEORETICAL PROPOSITIONS OF THE THESIS

The fundamental concern of this thesis is to show:

i) Firstly that there is an existing theoretical gap within the low-income housing debates
concerning the question of optimal structure of a local housing organisation; and

ii) Secondly to introduce a number of new conceptual grounds through which this limitation might be reduced.

Therefore, while the chapters 1&2 have apprised some of the existing discrepancies (i), the rest of this work will be dealing with their consequent implications in practice, and what can be suggested to alleviate these shortcomings (ii).

The case of Jordan and different phases of the WB housing activities in that country are, thus, used as a basis for observation, from which the necessary theoretical propositions are derived. It will be possible to observe and compare various organisational alternatives put into action by the WB in Jordan in different successive periods, and examine their relative success or failure. It is interesting to note that over a span of 20 years a number divers low-income housing projects have been carried out by the WB and the UN in that country, providing a wealth of cases for study. In areas related to this work, these periodical experiments vary from establishment of semi-autonomous local organisations to the state-sponsored housing schemes, and schemes for implementation of overall structural reforms in this country, which can be noted.

Furthermore, the relative success or failure of each alternative can be observed and compared to, not only with reference to their adopted forms of locally assembled organisations, but also to examine the hypothesis that a particular communal formation of beneficiaries might have had any significant effect on the outcome.

The existence of a tribal structure, alongside a sizeable and motivated community of Palestinian refugees, all aiming to benefit from the low-income housing schemes in Jordan, is what makes this case a particularly interesting one. As it will be noted, these socially and politically organised groupings have been the targets of various housing schemes by the
central government and the WB. Comparing and contrasting the outcome of the projects aimed to embrace these groups in one hand, and other schemes in which the ordinary low-income groups were the target, makes it possible to observe and assess the effective role that any type pre-existing internal cohesion and political solidarity might play in accomplishment of the community objectives (the issue which its elaboration is a central objective of this work). The central aim in looking at these cases is to bring to bear a number of general, as well as a few specific, theoretical points which can be raised for examination. The possible queries to start with might be as follows:

i) Should the process of resource distribution be left totally to the government and the outcome of its internally motivated bureaucratic/structural reforms, or popular mobilisation through relevant organisations to advance it is vital? Specifically speaking, is there a practical form of low-income housing organisation to represent the association of beneficiaries, or the issue has to be left totally to the government agencies?

ii) If the state intervention in the process of low-income housing is considered inevitable, then what would be the role (as labour force, managers or critics) of the community-based organisations within the low-income housing schemes?

iii) What are the areas of action for such community-based organisations, if they are seeking to be competent and successful in facilitating the community's access to housing?

iv) What is the effect of increased social/political awareness and local solidarity on the outcome of low-income housing process? Does it facilitate the degree of access of the community members to basic resources and makes their organisations more effective?
v) Can the new phase of the WB activities (namely structural reform) hope to succeed in increasing the number of available low-income housing units without allowing for sufficient input from the community organisations?

Based on investigation of a number of exemplary cases in Jordan, this thesis intends to suggest that:

i) Inclusion of the local organisations in the low-income housing process is a positive step towards increasing the chances of community in accessing to needed resources, and

ii) The success of these organisations in achieving their collective aims will be greatly enhanced if they can be guided to acquire a relevant level of knowledge about the working of their decision making system, which arguably will lead to better internal solidarity and social cohesion among the members concerned, adding to their bargaining power in dealing with the bureaucratic system.

The following chapter will lay out the background of the housing organisations in Jordan, with reference to that country's particular social and political formation. This is to provide an adequate context in which the motives and activities of the local and the WB sponsored housing organisations may be understood. And, the effects of various financial, managerial, social and political factors on these schemes will be examined.

Based on such an examination, subsequent attempts will be made to come up with some plausible answers for the above mentioned queries, and utilise them to predict the likely outcome of the new round of the WB's low-income housing policies in Jordan, where "structural reforms" are now given priority to establishment of the community-based housing organisations.
NOTES


5. As noted in *the World Development Report*, 1988 & *the WB Agenda for the 1990's*.


CHAPTER THREE

LAND AND HOUSING ORGANISATIONS IN JORDAN: AN ANALYTICAL BACKGROUND

INTRODUCTION

This chapter describes the background of low-income housing organisations in Jordan and analyzes the process of their formation prior to the WB intervention.

As it will be noted, various organisations and housing policies in that country have emerged and being modified in response to a number of outstanding social and political events, as well as the interests of particular local groups. This review aims to provide a context for the following two chapters, in which the significance of social awareness and political solidarity in access to resources is laid out. Based on the Jordanian housing-social structure clarified here, it will then be argued that the recent shifts in the WB’s approach to focus on structural adjustments, as means of accelerating provision of the low-income housing units, will fail, due to its intrinsic disregard for establishment of grass-root housing organisations and its ignorance concerning the effects of different social and political formations in each society on its proposed schemes.

This analytical review is divided into four main historical phases, based on the important internal/external events which have noticeably affected the social and political formation of Jordanian society in general, and hence its goals and priorities. A significant part of these events have primarily been out of the housing arena and namely political. They have arisen from the ongoing conflicts between the interests of a combined modern nation-state and a traditional tribal society, in its formation period, within the context of war and economic instability. To these unfolding events, one must also add the impact of a mass immigration process by the Palestinian refugees which took place in different phases of their external
struggle with a foreign power. These are the movements that have polarised the Jordanian society into separate communities, each with their own clear cut social, economic and political privileges.

1. LAND AND PEOPLE

The kingdom of Jordan is a part of historical region of Fertile Crescent, known as Al-Sham, and has a long record of civilisation from the pre-Roman era to the present time. In modern political terms however, she is a relatively young country, gaining its independence from Britain in 1921. The exact geographical extent of Jordan and her international borders were not clearly defined in colonial period, but her mainland was known to be the east side of the river Jordan, called Trans-jordan. The bulk of Jordanian territory is desert, encompassing only a limited number of oases and agriculturally fertile regions, all marked and divided according to tribal territorial lines.

Tribes and the boundaries of their territories have played an important role in defining the country's geographical formation. In fact, Jordan was deliberately formed and carved out of the historical region by the colonial administration on the basis of these tribal distinctions, and kept separated from the major centres of culture and population in Syria and Lebanon.

To the east of river Jordan, the new country was largely a tribal society. Some of these tribes were settled in agriculturally productive areas and lived from working on land. There were other tribes, called Bedouins, who followed a nomadic life style, and their economy was based on animal husbandry of limited scale, and seasonal search for grazing lands for their animals. In contrast, the West Bank of the river Jordan was mainly populated by Palestinians whose main occupation was agricultural work and petit trade, and lived a
relatively prosperous life.

As far as the overall pattern of land ownership is concerned, nearly 40% of the Jordanian tribes were Bedouins who had no particular interest in owning land. Their livelihood largely depended on providing camels for pilgrims, travelling from Damascus to Medina via Jordan. The remaining 60% of tribes, however, collectively owned some oases, water wells and agricultural lands which were known to them as their ancestral tribal territories. Land and water rights were, thus, the prime sources of their income, as they earned their livelihood from husbandry and agriculture.

2. POLITICAL STRUCTURE

King Abdulla (1921-1951) was the first modern ruler of Jordan who was established and recognised in his position by Britain in 1921. The new king was one of the notables of Arabia, from the Hashimite family, allegedly a descendent of the Prophet of Islam. In the eyes of Jordanian tribes, this nobility and family background was attractive and respectable enough to accept him as their ruler with great enthusiasm. Simultaneously, the King had also found this tribal support very useful, and made every effort to solidify his patronage over them and to use it as a mean to maintain his political grip on the country.

In the first few years, prior to her independence, Jordan faced a period of economic decline and political chaos. Creation of small Arab nation-states in the Fertile Crescent had changed the shape and balance of the traditional economies of the region, which was based on open boarder relations. New technological innovations, particularly construction of the Hijaz railroad, connecting Damascus to Medina, also diminished the customary ways of earning livelihood for many nomadic Jordanian tribesmen (Lunt, J., 1990). To sustain themselves, these tribesmen started to raid and plunder other settled and agricultural communities, and
the result was anarchy, instability and open tribal warfare in the area. British colonial administration found this situation intolerable, since not only it reduced the amount of collected taxation on agricultural products, but it also threatened to destabilise the whole region. To combat this phenomenon, unemployed tribesmen were recruited into a newly formed local police or militia. They were paid minimally to stay out of trouble, and were used as a formidable force against the remaining plundering tribes. This policy worked so well that by 1939 this Bedouin militia developed into an army proper for the new kingdom, while still remaining under the command of its founding British officer, called Glub Basha.

Incorporation of the nearly %90 of Bedouin tribesmen into the army had a two-fold effect on the Jordanian social formation. Firstly, it consolidated the official ties between the state apparatus and the tribes. Politically speaking, this relationship created a secure position of power for the tribal structure and its associated system of kinship based loyalties (with the royal family at its top), which safeguarded its related clients within the newly established nation-state.

Secondly, it enhanced the social position of the Bedouin tribes within the society as a whole, and gave them a strong bargaining power to demand, and gain, access to public resources, through influences of their high ranking members, often occupying sensitive official posts (Gubser, J., 1983).

It was during this period that the foundation of enduring relationship between the Jordanian government and the majority of Bedouin tribes was forged. The new political regime needed to build a nation-state, and these tribes needed to consolidate their social and economic status; so, in response to their loyalty, the government offered them land and position. As it will be discussed this relationship has exerted a continuous influence on the process of
resource allocation at national level in general, and on government's urban/housing policies in particular. The influence of this two way deal between the state and tribal system is most evident in government's early organisations and their land allocation programmes.

3. INSTITUTIONAL DEVELOPMENTS AND LAND ALLOCATION PROGRAMMES (1921-1948)

During this period three types of officially recognised organisations were involved in dealing with urban land management and housing provisions. Two of these institutions were founded by the newly established government of Jordan, namely the Department of Public Works and the Land and Survey Department. They were still in their embryonic forms and started their task mostly by following the foot steps of colonial administrations. The prevailing tribal system of the country, on the other hand, succeeded in establishment of an independent status for itself and maintained its own traditional role and methods in operating at local level, and providing land or dwellings for the concerned members.

3.1. THE DEPARTMENT OF PUBLIC WORKS (DPW)

This was the first governmental department to emerge in 1921 aiming to apply state legislative power over the issues of public welfare after independence. It was the responsible body for provision of various types of public services for all Jordanians. Public housing provision was not on its agenda, however; since the tribal connections were still intact, pace of urbanisation growth was not fast, and the state apparatus had not expanded. Hence, the true function of this institution was primarily to serve as the instrument of state to solidify the political system and facilitate the process of nation-building through its available means, i.e. allocation of land and distribution of other public resources were needed. In this task, it was given a free hand and a considerable amount of influence and authority in the
country’s spatial and urban planning issues. As provision of security was the prime priority of the government, the first housing project in the country was that of army's. This was to follow the British path in securing the loyalty of Bedouin based army by giving them permanent residence around the capital. DPW took on board this sensitive task and chose the location of Zarqa, a suburbs of Amman and a place close enough to the seat of government to start its conventional housing project.

DPW made other attempts to secure state control over tribes who lived in agricultural territories, where tribesmen controlled their own lands and means of production, and enjoyed a relative independence from the government. It used water management schemes and regulatory requirements of water distribution as the vehicle of linking state interests to those of the farming communities. Unlike its experience with the army, however, DPW partially failed in its political goals, due to local resentments over taxation of agricultural products and, in some cases, water quotas.

The housing provision for Bedouin tribesmen and regulating water supplies to agricultural areas were only a small part of this institution’s activities. Its main function, in this period, was to put into action major elements of government’s plan to accelerate the momentum of nation-building process by pursuing public projects such as construction of roads and access routes, desperately needed for provision of national security.

However, the significant role played by DPW in establishment of a modern nation-state had its own drawbacks. It helped to increase the pace of political centralisation in the country and turned DPW to a bureaucratic institution with multi-fold of goals, loyalties and interests which ultimately curtailed its ability to work with local communities and placed it beyond the public reach.
3.2. THE LAND AND SURVEY DEPARTMENT (LSD)

During the colonial period no serious attention was paid to surveying and mapping uncultivated lands or to plot tribal territories accurately. Officially, however, there was a "Land and Survey Department" which functioned according to the interests of its contemporary administrators. It was primarily interested in setting the level of agricultural taxation and mediating in tribal land disputes.

After independence, and progress of land registration ownerships, these disputes became a major issue of conflict between different opposing tribes, and sometimes with the state itself. LSD was then reinforced to undertake the task of arbiter and to produce a general land survey for land allocation programmes. From this period onwards LSD took over the responsibility of dealing with land disputes, now with native Jordanian staff, and became a platform of negotiations between the claimant tribes and the state. In the absence of any formally approved legal Act to define the intricacies of the land transfer process, decision making on land transactions were left increasingly at the discretion of the department officials. Being related to one or the other Jordanians tribes, these decision makers were not totally impartial and hence a lot of declared resolutions went in favour of their concerned tribes.

At this stage of relationship between LSD and the tribes, many of these social units were able to use their kinship ties with staff to find a passage into the decision making system and secure their own rights of accessing to land. The result of this compromise in practice was recognition of the traditional contracts of land dealings, called *Hujja*.

This was a well established system in Jordanian land market through which a chieftain could sell or rent a piece of tribal land to any client from his own tribe or any other individual outside his clan. Since the client could be anybody, the recognition of *hujja* meant that,
firstly, this form of common agreements often were taken as basis of legal land ownerships, and became the source of drawing land boundaries on survey maps and land-use plans. Secondly, subsequent to passing the land-use Act of 1923 by the government, many tribes who had hitherto substantiated their claims, by presenting their traditional contracts, went on to receive legal ownership of those lands and were later able to entre the land market and sale them by issuing their own *hujja* contracts.

Despite its irregularities, the government accepted the final outcome of the LSD's land allocation activities, since it did not lead to any major obstacles or social controversies. In fact, as far as the political system was concerned, this was a positive step towards achievement of national cohesion through integration of the tribes into the Jordanian "formal-modern" economic system.

### 3.3. TRADITIONAL COMMUNITY ORGANISATIONS

At the dawn of independence, the Jordanian tribal structure was totally independent from the emerging system of nation-state. Tribes maintained their traditional organisations and members resorted to their own means and approaches to provide land and dwellings for themselves. In this context, any individual was also firstly loyal to the leader of his/her tribe, *sheikh* or *Mu'azib*, and worked primarily on the basis of promoting the tribal interests. *Mu'azib*, who acted as the community leader and representative of his people in political arena, was elected by the members on the basis of his age, wealth, experience, respectability and influence. He was the main spokesman of the tribe in official meetings, and external disputes with other tribes and social groups.\(^1\)

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1 Today these local leaders are often elected by their people as their local councillors and legal representatives.
However, this well established traditional order was to face complex changes after independence when occupation of official positions were opened to Jordanian tribesmen. Involvement of tribal members in political, military and bureaucratic activities had unveiled new approaches to secure individual and tribal rights, thus creating a new breed of authorities who were active in the fringes of state and tribal system. It is to say that in this novel circumstances, the old alliances and loyalties found new venues of forming connections and different tribes established ties with different parts of the state apparatus, rendering themselves with special privileges compared to others.

For example, as a large number of Bedouin tribesmen were recruited to serve in the army, many of their eminent tribal figures had now occupied high ranking positions within its hierarchy and used their newly gained political influence to the benefit of their clansmen. Ordinary Bedouin tribesmen also tended to neglect the tribal conventions of action and approach the their political contacts, *wasita*, to further their demands, and resorted to the traditional tribal methods only in the event of failure. The West Banker Palestinians who, also, had entered the bureaucratic service and occupied many of the civil servant positions used their status to promote the interests of their own community and establish control over Jordanian economy.

In general, creation of nation-state in Jordan did not diminish the influence and effectiveness of its tribal structure. Nonetheless, it resulted in superimposition of a greater central/national matrix of interests and connections upon the hitherto self-contained tribal network. In this view, although the simple traditional tribal organisations still endured and operated at local level, other forms of political, military and economic affiliations were established that were often utilised to gain increased economic or political privileges (Gubser, J., 1983).
3.4. EARLY LAND ALLOCATION SCHEMES

The first public land allocation programme was put into action by the Jordanian government during the early years of king Abdulla's coming to power shortly after 1921, when his authority extended only over the greater Amman. Then, the area in his control consisted of the town itself and a number of surrounding hills, *jibal* (sing. *jabal*). To strengthen his political position and to gain the confidence of tribesmen in his command, he allocated one *jabal* to each major Bedouin tribe whose leaders were in his army. This was a strategic decision and its beneficiaries were chosen chiefly for their role in preservation of the royal family. The position of other local groups and settled tribes in agricultural areas, thus, remained unchanged. King and his advisors, however, recognised the economic significance of the latter group and made provisions to integrate them into the system. A reform scheme was devised to introduce more efficient taxation methods, although its aim was alleged to be improvement of agricultural production and distribution system. The New regime hesitated to put this plan into action for the fear of provoking tribal hostilities and public resentment.

By the late 1920's, after Jordan proper was formally recognised as an independent country, the king pursued a vigorous programme of tax reforms combined with a land allocation scheme. According to this programme while taxes on agricultural products were raised, all tribes engaging in agricultural activities were given legal titles to their lands, virtually throughout the country. Tribal land plots, or "*Kasa'im Asha'iriya*", was the legal term used to distinguish this category of allocated lands from the others. During this period, 372 million square meters of land was allocated to/legalised for the tribes, either at no cost or for a very low nominal and symbolic price (Ghawanmah, D., 1984). The concerned tribes, by and large, favoured and welcomed this land allocation programme because it provided
them with the legal means to divide, sell or speculate their plots of land at the time that the
country was experiencing a process of rapid urbanisation and construction activities.

As a result of land allocation programme official authorities were able to identify barren
lands and territories upon which there was no tribal claims. These categories of land could
be appropriated as the state-owned lands, miri (Cooke, H., 1989). Needless to say that both
the royal family and the state used this opportunity to register these lands as their own, thus,
securing for themselves a future source of income (Abu Nowar, M., 1965).

The overall consequent of first land allocation programme was two fold. Firstly, it secured
the continuous political alliances necessary for survival of the government, as well as
providing an economic/fiscal base for its development plans. Secondly, it consolidated the
interests of tribes who were holding agricultural lands and increased their role in the
economic structure and country's land market.

However, the marriage between the tribal and political system was not total and complete.
Chieftains in agricultural areas remained alert about further government's intervention in
their affairs, particularly in the issues related to distribution of cultivated lands. Their
involvement in economic sphere of the country and their caution about the state policies,
distinguished this group from the Bedouin tribes, who had by now developed stronger links
with the ruling family, and had become more strongly integrated into the political structure.

4. HOUSING ORGANISATIONS AND POLITICAL CHANGE (1948-1967)

This period is distinguished from before for the significant amount of social and political
changes which occurred following the 1947 Arab-Israeli war and caused massive influx of
Palestinian refugees into Jordan. These events gradually culminated in political isolation of
the Palestinian community in that country. In one hand, it turned them into an increasingly
unified ethnic and political group alongside the Jordanian tribal structure; and created an under-privileged social group which had to rely on external intervention for provision of its basic needs, on the other.

4.1. POLITICAL DEVELOPMENTS (1948-1967)

In this period Jordan still comprised of lands on both sides of the Jordan river, combination of the West Bank and the East Bank. Prior to the first Arab-Israeli conflict in 1947 the West Bank Palestinians were an integrated group within the Jordanian community and the central government had little reservation to accept them as its own citizens. With advancement of Israeli occupation of the Arab lands in 1947, however, a new wave of Palestinian refugees paraded into the West Bank and the east Jordanian territories. This development had two main effects. First, it changed the balance of population in favour of the Palestinians, so much that in the West Bank area, the refugees outnumbered the local Jordanians (600,000 refugees compared to the indigenous population of 30,000) (Lunt, J., 1990). Secondly, it created a greater Palestinian community in which the gap between rich and poor was manifestly visible. I.e. while the earlier members of palestinian community were relatively wealthy and owned agricultural lands in the West Bank, refugees possessed little capital and were forced to live in temporary camps.

Compared to Bedouins and the land-owning tribes, the original palestinian population of Jordan were on average more educated and wealthier than the locals, and hence were more inclined to occupy the official and bureaucratic positions. Arrival of the new refuges, however, helped to increase the Palestinian population in the whole country, and provided their elite with a chance to bid for political power in Jordan, as well as to secure their communal access to basic resources (such as to land and employment). This chance came
in 1952 when King Talal (1951-1952) expressed his wishes for establishment of a constitutional monarchy in Jordan. Using their wealth and political skills, the Palestinians attained a sizeable majority in ministerial positions and the parliament and, from then on, used their representation to promote Palestinian interests and communicate with the central government authorities (Lunt, J., 1990). The government did not seem to resent their over-representation in the parliament, since they also represented an active economic community which had a significant role in creation of national wealth.

Palestinian political fortune, however, changed once more after King Hussein's ascent to power in 1952. He was only able to work with the existing parliament until 1955 when the so-called Palestinian plan for a coup was discovered and Jordanian army openly fought with Palestinian refugees in the camps. King Hussein dismissed Palestinian members of his government, dissolved the parliament on the basis of their alleged conspiracy against his rule and MP's involvement in creation of the riots in refugee camps. Thus the government took serious steps to relay on the native Jordanians, i.e. Bedouins and the East Bankers instead of Palestinian (Lunt, J., 1990).

Although the emergence of above mentioned riots had a lot to do with intolerable condition of life in the refugee camps, nevertheless, occurring confrontations between Palestinians and Jordanian army was an appropriate excuse for King Hussein to curtail the political power of Palestinians and isolate them as an outsider's community within his kingdom.

By 1956 the Palestinian purge was almost complete and the Jordanian government made little distinction between the Palestinian community of West Bankers and the Palestinians living in refugee camps, isolating the whole community from the political system and decision making process. They thus had to create their own semi-independent community structure within the country, alongside prevailing tribal system (Lunt, J., 1990). The result
was a political vacuum which would be quickly filled by the Palestinian Liberation Organisation (PLO).

Replacement of the Palestinian bureaucrats from their official positions had deprived their community from an important platform of power and public representation, but it had increased their organisational solidarity both within and without the refugee camps. This process of moving towards political solidarity gained momentum by relocation of the PLO headquarters in the Middle East and its gradual establishment in Jordan.

When PLO officially opened its office in Jordanian soil it became increasingly shifted towards representing the Palestinian community of Jordan in different social and political level as well as pursuing its struggle for liberation of Palestine. In 1958 the PLO received permission from Jordanian authorities to establish its military wing called al-Fatah in the country. Its overt aim was to organise an armed struggle against the Israeli occupation of Palestine (Mansfield, P., 1983). The king was aware that the presence of Al-Fatah may provoke Israel to carry out military attacks against Jordan but under pressure from its Arab allies he had to welcome the PLO and give them certain amount of flexibility to act independently from the existing government structure.

However by 1964, king Hussein and his government openly opposed PLO's sporadic raids on Israel as a cause of direct danger to Jordan's own national sovereignty (Mansfield, P., 1983). At the same time, the king resented the build up of the PLO's popularity within Jordan and felt indignant about switching Jordanian Palestinian's support to that organisation.

Finally, the king refused to allow the PLO to carry out its raids from the West Bank, and in reaction, the PLO declared its intention of creating a Palestinian state in Jordan. The PLO supporters proclaimed their leader to be "Jordanian president" and called on the army to
overthrow the king (Lunt, J., 1990). This announcement put the PLO in direct conflict with the government and royal family, and led to its expulsion from Jordan to Lebanon.

4.2. ORGANISATIONAL DEVELOPMENTS

The main driving force behind institutional developments in this period was to maintain the political and economic stability of the kingdom, and to mobilise its available manpower and resources towards this national goal. Thus, the emerging or expanding ministries, departments and legislations were all but part of this political determination to retain a central control over the country's affairs. To achieve this goal, tribal alliances between tribes and the state had to be maintained and strengthened; and the political role of the PLO in the country had to be minimised.

The question of land allocation schemes and low-income housing projects, thus, had no place in the government's list of prioritise, except when it contributed to aforementioned objectives. The practical result of this prevailing doctrine was that land allocations and housing production for the community at large was left to private sector, traditional tribal system and its related land market. The central government only committed itself to provision of housing for security forces and strategically important civil servants. But ordinary government employees and low-income urban groups did not attract any official attentions, and their fate was left to their individual efforts or tribal links.

Increasingly desperate community of Palestinian refugees was also treated as an external entity, isolated in the "camps" and the so called "illegally" occupied settlements. The PLO was supposed to be responsible for provision of their housing and other basic needs, receiving help from the international organisations, such as Red Cross and United Nations, which varied in relation to the out-come of the regional political events at any given time.
4.3. LAND AND HOUSING ORGANISATIONS AT NATIONAL LEVEL

4.3.1. Land and Survey Department (LSD)

According to the government's records prior to 1967, activities in the Jordanian land market and its responsible body was not significant (Mulki, B., 1989). After the 1967's war with Israel and the loss of the West Bank, however, prospect of selling the state-owned lands increased the economic significance of the LSD's activities. Land sale offer was an unprecedented opportunity for speculative activities of the wealthy officials, as well as opening more available chances for the non-tribal groups to obtain titles legally.

In 1954, the British directors of the LSD were replaced by the Jordanian nationals, and this department became responsible for survey and mapping of the state-owned lands. The main activity of its staff at the time was to be engaged in demarkation of uncultivated lands, and to protect the government’s interests in the land issue.\(^1\)

Raising economic profile of the LSD, however, made the government wary of this organisation’s traditional links with the tribes. It seemed prudent for the government not to leave the responsibility of its major source of income with solely with the LSD. Thus, the department's economic responsibilities were divided between two other newly established ministries; namely the Ministry of Public Works and the Ministry of Finance. The LSD then was given a fiscal task, and it consisted of checking the land registration records against the tax bills, to ensure that every registered land-owner has appropriately being taxed. At the same time, the department still used its own authority to deliver land deeds, and to collect all types of the land related taxes on behalf of the Ministry of Finance. These changes were in fact designed by the bureaucrats to turn the LSD into a monitoring body for the government, making sure that only the owners who had paid all their debts to the state could have access to land deeds.
Thus, this institutional change eliminated the LSD's early flexibility in handling of the tribal claims and its prompt acceptance of the traditional system of land exchange contracts called *hujja*.

Following the completion of the land demarkation scheme, and also re-introduction of the *musha'* system in Jordan,\(^\text{Note 2}\) the LSD declared any traditional contract signed hereafter to exchange the registered land plots as illegal (Razaz, I., 1991). Adoption of this approach damaged the public image of the LSD, and created a distance between its officials and the tribal leaders. This was due to the fact that replacement of the traditional contracts, *hujja*, had deprived the tribal system of having a direct share in the process of public land provision and its related benefits.

### 4.3.2. Jordanian Development Board (JDB)

The Jordan's Development Board is the second oldest institution in the country, established in 1952. It was mainly responsible for preparation of government's economic development plans. Its first major project was an economic survey of the country, carried out in 1955, with the help of International Bank for Reconstruction and Development (IBRD) (Nyrop, R. et al., 1974).

To collect its local data, JDB worked closely with the Ministry of Interior for Municipal and Rural Affairs (MIMRA). Its planning activities were decided upon by three agents; the Prime Minister, the Ministry of Interior for Municipal and Rural Affairs (MIMRA), and the JDB representative. The JDB's proposed schemes had to be approved by the office of prime minister and be coordinated with the MIMRA; hence it was a mediatory planning body

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\(^\text{Note 2}\) This is also a traditional form of secured land lease contract which is based on the Islamic Common Law, *shari'a*. In *Musha'* contract any individual may rent other individual's or state-owned land for an agreed period which can also be very long term.
acting between the two executive sides of the government (Lorenz, V., 1960).

JDB formulated and published the Five Year Development Plan (1961-1966) in which, on the basis of UN’s recommendations, the main focus was on the necessity of improving prospects of country’s overall investments in order to achieve economic growth. This plan was later used as the main source of scheming Jordan’s spatial and regional planning schemes which affected land use and boundaries of land registration in many localities. But despite this widespread influences, the original plan had not paid any attention to local urban or economic circumstances. It was a top-down planning scheme, and remained the main planning guideline for official activities in Jordan until 1985, when UN proposed the need for a new national strategy to reform the prevailing Jordanian planning system.

4.3.3. Local level: The Village Council (1952-1978)

Formation of the village councils in 1954 was another move by the central government to integrate the rural tribal comminutes and villages into its administrative structure. Externally, this institution resembled an autonomous community-based council headed by a locally elected representative, mukhtar. But the lack of political experience outside the tribal system meant, that from start, the free elections permitted by the ministry for the selection of council members would result in election of the most powerful tribal members as the council heads. In any case, mukhtar was supposedly the people’s choice in representing their needs and views in local/regional departments.

But since during this period agriculture sector was the main source of local revenue, in reality, this institution was to become a venue from which various government offices could exert greater control over the settled agricultural communities, and to keep in check the affairs related to cultivated land (Antoun, R.T., 1979).
In broader level, the central government did not favour strong local organisations to emerge. According to official analysis, an increase in the institutional power of tribes, within an elective civic body, could in theory place them beyond the government’s control in times of political crisis. King Hussein was particularly bitter about 1956 coup against his throne. Therefore, government tended to reduce the political power of this local institution as much as possible in order to prevent them to act independently from the state. For example, Mukhtar was deprived of having any executive power of his own and had no direct access to political structure. He was hence, even in people’s eyes, a powerless figure who could not enforce his views in minor local disputes (Antoun, R.T., 1979).

By the mid 1960’s, the village councils gradually showed their true nature and became proper state sponsored municipalities, with no freedom of decision making at local level, unless they had previously received the necessary consent from the central government to act otherwise. Gradually the composition of these councils became so bureaucratic that in the 1980’s they were the seat of ministry representatives from various ministries; namely the Department of Public Works, the Land and Survey Department and the Ministry of Finance, which were all the key players in the land allocation process, housing and taxation. These officials effectively controlled municipality affairs and turned it into yet another part of the state machinery. It also acted as a platform for novice politicians who aimed to run for mayorship and pave the way for their latter leap forward to acquire ministerial positions.

The result of establishment of this system was that mayors and officials at the council level were very often passive and negligent in their local duties, while kept themselves busy in attracting attentions of the central government (Antoun, R.T., 1979).
4.4. LOCAL LEVEL: ORGANISATION OF THE PALESTINIAN COMMUNITY  
(1952-1978)

The position of Palestinian refugees, from 1947 to early 1960's where almost considered 
temporary, and the hope for returning to their original lands were somewhat alive. After the 
1967 war, all these hopes were dashed and the question of settlement and integration within 
Jordan became a real issue. During the 1960's, presence of the PLO in Jordan could have 
offered a greater chance for promotion of social cohesion and political awareness among the 
Palestinian community and increase their overall influence in Jordanian affairs. But the 
PLO's insistence on having an independent political and institutional structure within the 
kingdom, combined with its threatening altitudes towards the Jordanian government, worked 
against the Palestinian community as a whole. The PLO's failure to maintain its status in 
Jordan after its clashes with the government during 1971, worked against the position of the 
local Jordanian-Palestinian community as well, and deprived them of a second chance of to 
be heard or to attract attention of the decision makers within the central government to their 
people's required necessary resource.

From 1971 onwards any attempt to organise the Palestinian community in Jordan have faced 
with officially devised obstacles, created by the Jordanian authorities to curb their presence. 
Nevertheless, at grassroots level, the common causes and shared aspirations between 
Palestinians had led to consolidation of a greater degree of political awareness and social 
coherence among them. Land acquisition and housing were among most pressing issues 
which had a significant role in uniting various fractions of the Palestinian locals and 
refugees. After 1967, the new wave of Palestinian refugees, in most cases had found no 
place to build their houses except next to the previous refugee camps. Practical necessities 
such as this, must have made them too aware of their own insecure social, economic and 
political positions, and had forced them to realise the positive potentials of mutual support
and collective action to promote their cause.

It has to be added, of course, that the effect of their political awareness and social solidarity was kept confined to their own neighbourhoods, especially among the refugees, and were officially being prevented from building up a larger scale network of communication between different Palestinian neighbourhoods. Any community organisation that was involved in collective activities extending beyond its own daily needs, or was seeking to initiate some fundamental social changes, would have been seen as working for "political over-representation of the Palestinians" and interference in the decision making process. This was unacceptable to the central government and every possible measure was taken to eradicate it.

4.5. LAND ALLOCATION AND LOW-INCOME HOUSING SCHEMES

4.5.1. The government land use programme

To limit the so called "illegal" land exchange activities, the Jordanian government initially accepted the continuous practice of the Musha' system by the tribes concerned. It even tended to ignore the annexation of a few plots of state-owned lands here and there to the tribal territories. But from the early 1960's, a number of Acts were formulated, attempting to put an end to "unauthorised" leases and appropriation of the public lands. By 1962, the government seemed determined to enforce these Acts and minimise its own land losses. The combined effects of the new Acts was that the people leasing state-owned lands had to register them in their own names, and to notify the authorities if they intended to buy them. This was to prevent the concentration of landownership in the hands of the tribal leaders, who allegedly had previously misused their musha' contracts with the government and had speculated on the state-owned lands they controlled (Award, A. & Bali Hassal, M., 1989).
The success of enforcing these land laws, however, remained sketchy, and many influential tribal figures ignored the official attempts.

Another change in the government's land stock occurred due to military losses in the war. By the end of the 1950's the cultivated lands in the West Bank had absorbed 35% of the labour force and produced 23% of local revenue (Award, A. & Bali Hassal, M., 1989). The West Bank's agricultural products formed 65% of the total country's exports which brought considerable amount of foreign currency to Jordan (Aruri, N., 1972). But, after 1967 war with Israel, Jordanian government lost a sizeable part of its valuable state-owned and agriculturally taxable lands.

This loss and other simultaneous economic pressures made the government to give higher priority for establishment of an efficient land use scheme, particularly in the agricultural sector. Such a scheme had to include a new system of land distribution and a more specific legal framework for land use, enabling the state to collect taxes from individuals and exert control over appropriation of its own lands occupied by illegal claimants.

A major obstacle in this way the continuous practice of traditional land lease/tenancy system of musha', originally derived from the Islamic common law, shari'a. According to this system if any individual claims/ and proves that in any time has had a role in development of a state-owned barren land, he or she can apply for its ownership or, in other circumstances, to be its permanent tenant.

In a tribal society such as Jordan there were many areas that had been used by nomadic tribes and thus their chieftains could claim those lands as their own. Prior to 1960's tribal claims to specific government lands were usually accepted and consequent sub-letting or sale of those lands to small farmers by the claimant tribe was permitted. The community leaders could also lease these categories of public land from the government for agricultural
purposes of their tribe members for an agreed period of time (between 2 to 9 years).

The practical problem of this system for government was its lack of clarity over the question of ultimate ownership of the land plots concerned and, in turn, the mechanism of their taxation. The government finally intervened in the process and declared that the existing system of contracts for land allocation, *musha'*, was inefficient and wasteful. In reality it had resulted in a number of "unjustified" claims over the state-owned lands, their "illegal" occupation, or had led to establishment of a secondary system of distributions by the tribal leaders, according to the state officials.

*Musha'* system was superseded by a new system called *mafruz*, in which land was divided among the claimants directly by the government. According to the legislators, although the government recognised individual rights of use over specified plots of land, it refused to register them as legal tribal territories if they were found not to be linked to individuals concerned. On this basis, the new system worked similar to a long term partnership between the state and the community in which the individual had the rights to benefit from the land, but had to pay regular taxes to the state without retaining the land deeds.

It could be predicted that *Mafruz* system would have faced various significant obstacles in action, least because the government did not wholehearted attempt to explain it to the community or convince people of its benefits. As expected, the circle of influential tribal leaders were dissatisfied with its introduction and were compelled to believe that their traditional right to these lands had been put in jeopardy. These tribal leaders in general did not trust the bureaucratic system sufficiently enough to form a partnership with, and used their political contacts to avert it. At the same time the central government was relying on the political support of these tribes for its long term stability, and it was necessary to avoid "provocative" action. Based on this implicit mutual understanding, the *mafruz* system was
implemented in limited scale, and only in the areas in which tribal consent allowed its uncomplicated enforcement. As a result, the previous system of land lease and sub-lettings based on tribal contracts, *hujja*, practised by the tribal leaders, remained the major venue of land transfer and exchange throughout the country and dominated private land market overwhelmingly. (See appendixes G & I)

4.6. ALLOCATION OF RESOURCES TO TRIBES AND PALESTINIANS:

Issues relating to land ownership or its allocation in Jordan have historically been purely a tribal matter, and even political upheavals, such as the influx of Palestinian refugees in that country has barely changed the situation. The tribes did not have a solid hierarchy, and their leaders were chosen by tribe members on the basis wisdom, wealth and influence. But as an autonomous social organisation, they were very durable and effective in administering and managing their own resources, notably affairs related to their communal lands. In some cases, the tribal leaders even could see themselves able enough to resist the new land-use acts or regulations if they found it against their own/tribe's benefits. They also used their political bargaining power very effectively and used their position within the state hierarchy to affect the decision making process in order to suite their requirements.

Groups and individuals outside the tribal system, including refugees, had no straight forward access to land title. Among this group the wealthy could afford to acquire land through obtaining *hujja* contract from a tribal leader and use it for housing or cultivation. The poor refugees did not have such an advantage and were forced to house themselves on the state-owned lands illegally, as it was termed. The government's adopted land and housing policies did not attempt in any fundamental way to alter this prevailing mechanism of resource distribution. Instead, due to intrinsic links between the monarchy, state and tribes, they
mainly worked to consolidate it.

The only significant change in the Jordanian land allocation approach during this period was the public offer of state-owned lands which stemmed from serious economic difficulties facing the government, including the defeat in 1967 war.

Through the introduction of a number of land-use Acts, the government attempted to reduce land transactions in traditional market and to discourage people in dealing with tribal leaders. This, the government hoped, would lead people to buy land from the state and apply for its legal title instead of proceeding with the deals based on *huija* contracts.

Until this period the Palestinian refugees were among the poorest social groups in Jordan. The West Bank Palestinians and their fellow refugees were not only excluded from political participation, but their economic activities had also become more restricted. The income level among majority of 1967 refugees was so low that they did not have access to the existing traditional land or housing markets. They, hence, lived in and around the 1947 refugee camps[^3] under most difficult conditions, and had no prospects of change or social mobility (Lunt, J., 1990). In addition to poverty, the main obstacle for the refugees was the refusal of Jordanian government to acknowledge their special status and recognise their rights to obtain title to their dwellings in the camps. Only a very small percentage of these refugees, who had wealthy or influential contacts, were able to find their ways out of the camps and live a relatively normal life.

[^3]: These camps were established in 1948 by the UN (UNRWA) in Al-Wahdat and Jabal Al-Hussein in periphery of Amman. They were only supposed to be temporary shelter, housing the refugees before their return to their country. In this way, these camps lacked any real basis for long term occupation or even gradual integration of their dwellers into the Jordanian society.
5. SOCIAL AND POLITICAL DEVELOPMENTS DURING 1967-1978:
The Last major influx of refugees to Jordan took place in 1967 and it consisted of two main
groups of Palestinians from the West Bank and the Gaza strip (Gazaouis). Gaza was densely
populated Palestinian area hitherto under Egyptian control, thus its inhabitants had a close
economic and political relationship with Egypt. Jordanian government viewed this group as
foreign national which could potentially involve Cairo in Amman’s affair. Furthermore,
Gazaouis were known to be staunch supporters of the PLO which made them even more
undesirable (Lunt, J., 1990). To combat with such a likely out-come and to make official
distinction clear, the Jordanian government rapidly issued passports and nationality
documents for the West Bank Palestinians while only issued temporary residency permits
for the Gazaouis. Members of royal family swiftly moved to render themselves with high
ranking army positions and the government granted special privileges to army and the tribes
to secure their absolute loyalty as the necessary pillars of stability. The policy of Palestinian
social segregation was also followed at national stage by almost total exclusion of the native
Palestinian from bureaucratic and administrative positions, particularly after the insurrection
of PLO in 1971, replacing them with East Jordanian nationals in all levels.
The result of these schemes and addition of the new groups of Palestinian refugees to the
existing depressed residents of refugee camps created a sever political tension between PLO
and Jordanian Government. Army generals criticised PLO for endangering the maintenance
of law and order in the kingdom, and on few occasions Jordanian armed forces actually
opened fire on the inhabitants of refugee camps in Jabal Wahdat and Al-Hussein. As time
passed, the refugee camps became foci of political opposition to the government. Tensions
were still raising from 1968 to 1969 and there were other armed confrontations between
PLO supporters and the army between 1970 to 1971 shortly before PLO had totally to
withdraw to Lebanon.

The Arab summit of 1974 recognised the PLO as the sole representative of the Palestinian people and provided the final justification for severing the last remaining strands of formal relationship between the kingdom and the Palestinian movement. With these development the isolation of the Palestinian community in Jordan was complete and their chances of finding any bargaining power with the government seemed but totally lost.

In desperation, Palestinian skilled workers, living in the refugee camps, found an economic out-let in the labour market of the oil reach Arab countries of the Gulf. During 1970's massive number of these labourers worked in that region and sent their wages back to their dependents. This was in fact a considerable income of foreign currency for Jordan which boosted the inflow of money (remittances) to local economy. A large part of this incomes was spent to acquire housing or on upgrading the existing Palestinian dwellings which greatly benefited local land market and construction industry. According the UDD sources there were 350,000 Palestinians who worked in the Gulf area, sending increasing amount of foreign exchange to Jordan (picking to 1 milliard US$ in 1986). From 1987, this amount was gradually reduced depriving Jordanian economy from its benefits (amounting to US$ 750 million in 1987) (Nasir, A. 1989).

In short, the main source of investment and driving force behind the short-lived economic boom in Jordan during the period of 1973 to 1976 was construction activities. There were two other international factors which contributed to this change of fortune, namely the contemporary policy of United States in the Middle-East and the civil war in Lebanon. At the time US administration favoured King Hussein's policy towards the PLO, and that used its own world-wide influence to facilitate the flow of Western economic and military aids to Jordan. This form of aids started in the early 1970's and increased throughout the decade.
The latter factor was to turn Jordan into temporary safe heaven for Lebanese business community. Gradual escalation of the Lebanese civil war during resulted in the outflow of capital and investments to Jordan and many Lebanese businessmen chose Jordan as a western oriented and close country to shift their capitals to. Some of them particularly invested their money in land accusation and building industry which due to existing high demands, most visibly among Palestinians, was very profitable. Transformation of economic prospects brought social and institutional change to Jordan. In one hand, it increased the social gap between East Jordanians who had more access to land title and the Palestinians living in and around refugee camps with little access to land and services. It also created new economic alliances between government officials and private sector which hitherto was limited to tribal ties. But the most important of all was official recognition of "the housing problem", an issue which never was raised in previous periods, despite Palestinian far cries. Intensified activates of the Land market now meant although government could benefit more from its own land distribution programmes but also it had to think about housing provision for its employees and political allies. Housing could not be left to traditional mechanism of tribal connections and required direct state intervention, planning and investment. In terms of policies and organisations this meant institutional changes to adopt to new circumstances.

5.1. EMERGENCE OF THE HOUSING POLICIES AND HOUSING ORGANISATIONS IN JORDAN

For the period between (1973-75), the Jordanian government formulated a moderate three year development plan in which provision of the conventional housing units was foreseen. According to government sources the target group of its housing policy were the civil servants and the low-income groups, "who are a basic component of economic and social
activity" (Ministry of Planning, 1976-1980). These projects had to be built where the state was directly involved or had invested in areas of agricultural, mining and industrial activates (Housing Corporation, 1975). This was in conjunction with the UN recommended strategy for economic growth towards which it had also made financial contributions. The UN's financial aid to Jordan included provision for construction of 5000 housing units around the service, agricultural and industrial zones, as indicated in the Jordanian development plan (Housing Corporation, 1975). Approximately %66 of the 5000 dwellings, were allocated to limited income groups, and the rest %34 were reserved for middle income groups. In practice most of the dwellings ended up in the hands of middle income groups. The objective of this housing scheme was allegedly to meet the shortage of housing for limited income groups but in practice produced houses did only reach the middle income groups. In 1974, the government drafted a new act concerning administration of the state-owned lands and its related issues. Shortly after, on the basis of this act, a new system of land distribution was devised to allow the government departments and ministries to appropriate land for construction of dwellings for their employees and get involved in construction of their required building projects. The government had three main reasons to change its land allocation system. First, there was an increased investments in construction industry which required more careful land management on the government's side. This general increase was due to substantial amount of capital sent by the Palestinian labour force working in the Gulf region that was mainly destined to be invested in housing. Second, politically speaking, to make profit out of housing projects was considered safer than tampering with tribal land claims that potentially might weaken the regime. Third, as some reports had indicated, by 1980 there were very few government vacant lands left for distribution within the boundary of Amman.
municipality. Due to extensive market activities land prices in the area was quite high, and it made economic sense to take the opportunity (PADCO, 1987).^4^4^4  
Responsibility for sponsoring the land distribution schemes was assigned to the LSD which then became involved in allocating public lands to the governmental departments and their various projects. Not surprisingly, the agencies with significant role in the maintenance of the kingdom's stability got the priority in the process and their access to urban land was facilitated. For example, the Military Housing Corporation, which was in charge of housing the armed forces, had the biggest share of the land distributed under this new system, and readily embarked upon construction of a number of conventional housing projects for the army personnel. 
To benefit from the on-going housing investments, the central government formulated certain regulations allowing its agencies to sub-divide public lands in their possession, including some cultivated lands, previously not permitted to be used for construction purposes. New land plots offered by state, highly priced in the municipality of Amman and the surrounding areas, were thus smaller and more suitable for investors to start construction activities. This shift of approach in the land policy resulted in excessive profits for the government, increasing its revenues from land allocation schemes from 3.3 million Jordanian Dinar in 1968 to 5.3 JD in 1975, and to 17.2 JD in 1980 (Mulki, B., 1989).
Related revenues from housing investments (various forms of taxation) during the second half of this period became a dominant source of income for the government compared to previous land and housing investments. However by 1979, the government lost effective control of the land and construction activities. Unforeseen economic shortcomings affected

\textsuperscript{Note 4} Land revenues formed a significant part of the public budget in Jordan. The sale of public lands generated a significant increase in the government's during the 1970's amounting its revenue from JD 442.000 in 1970 to 2.442.000 in 1981.
the Jordanian building industry and resulted in inflationary price increases. Increase in the construction costs, created a huge gap between the estimated costs at the beginning of the period, and the actual final costs. The result was a steady surge in number of homeless low-income families, including low ranking government employees. This group of people would have probably been able to access land and housing resources under their own traditional tribal system, but under new market oriented circumstances they were subject to state rules and regulation, as well as increasing appetite of community officials to make the most of raising prices.

5.2. HOUSING ORGANISATIONS:

In mid 1960's, with the UN's assistance, Jordanian government established a new institution to execute state-sponsored housing projects. According to the UN recommendations the, the government had to give certain level of autonomy to housing institutions over handling their own affairs if they were to act for solving the country's problems. Such an institutional autonomy would have enabled the community to participate in decision making where their possible inputs or demands to exercise some of their rights could bring about positive results. In Jordanian experience, the proposed autonomy was short-lived. Either it was too weak to withstand gradual encroachment of bureaucracy; or the fact that they all had to be financed by the central government, did not allow their autonomy to go very far, or possibly there was no room for their survival within the total political system in which functioning was based on hierarchy, contacts and loyalties.

5.2.1. The Housing Corporation (HC)

The Housing Corporation was established during the seven years plan of 1964-1970. Its
target group was the civil servants and it was initially a fairly autonomous institution in its financial and administrative dealings (HC & Shelter Unit, March, 1989). But being a department of state bureaucracy, it did not find any reason to organise and communicate with its assigned target group. It was mainly involved in getting government conventional housing schemes off the ground, i.e. to regulate supply of building materials and deliver complete housing units to clients.

Its was largely financed by foreign loans with some help from the central bank of Jordan (Ministry of Planning, 1964). Towards finishing costs, the government paid %13 of direct subsidies (by the end of 1974 this rate reached to %37 of the unit cost) (HC & Royal Scientific Society, October, 1988); %67 came from bank loans at low-interest rates and the rest was furnished by the corporation's own funds (Housing Corporation, 1987). This combined source of finance limited the level of HC's autonomous activities since it had to change its schemes so that accommodate all of their inputs. To remain "autonomous" became even more difficult when in 1973 the Jordan Housing Bank (JHB) was created and it become the primary financial conduit for allocation of government housing projects (Haykal, A., 1989). Since the Housing Corporation had effectively to take its budget from JHB it shifted its activities more towards construction. It was very active in this task and produced 3153 dwelling units by the end of 1974 (Housing Corporation, 1975). The government subsidy reached 37% of the unit cost produced by the Corporation (HC & Royal Scientific Society, October, 1988).

Success of the corporation was assessed by referring to its ability to complete %68 of the housing scheme and spent only 64% of the allocated budget. Within official document there is little reference to several privileges that HC had received from the government to succeed. These included lower interest rates on their loans (%4.5), no taxes on property
transfers in their projects and most important of all, land was provided free of charge if the project site belonged to government (World Bank, 1980).

By the late 1974 the government had utilised a vast amount of its stock urban lands for its housing projects (including additional confiscated and purchased plots). This was apparently a run up to the subsequent five year plan (1976-1980), in which the goal was to provide 7050 housing units at an estimated cost of 20 million Jordanian Dinar (Housing Corporation, 1976).

5.2.2 The Municipality

The Jordanian government’s overwhelming attention to its industrialisation schemes and investments in housing and construction activities, particularly focused in Amman area, reduced its level of financial commitments to public urban services and municipalities. To compensate for the visible shortcomings, the government adopted a flexible approach towards municipality affairs, and allowed them to bypass the existing legislations, by deciding about their own ways of collecting local taxation and provision of services (Antoun, R.T., 1979).

A profitable area of public work was to provide services for the hitherto considered "illegally" occupied land plots, without the need to have the land registered in the Land and Survey department. This freedom of action, combined with the ability of the local communities to elect their own councillors, resulted in establishment of a particular form of organic relationship between municipalities and their constituents. As a result, the central government presence at local level was somehow confined and isolated, compared to previous periods.

In its Western sense, this of course was not a case for application of a free local
government, or free elections, since candidates were almost entirely from the tribal leaders and elections were often won on lost on the basis of securing greater or lesser loyalties. But, nonetheless, it provided an opportunity for the tribal leaders to use this platform to pursue their communal interests, influence adoption and implementation of the central legislations, and compete for occupation of/or render themselves with a political spring-board to occupy higher positions. The government bureaucrats still had to wait sometime before they could find out about the political mechanism of these municipalities, and try to change it by yet another set of land and housing acts.

5.2.3. The National Planning Council (NPC)

This institution was established in 1966 on the basis of UN's advice for encompassing a specialised development institution within the Jordanian government. Since its launch, the NPC has been considered as the higher planning authority in the country and its members have been chosen with reference to their bureaucratic seniority and official status. It was directly under the office of prime minister and meant to be his policy making tool for proposing and substantiating development plans and housing policies.

It was funded by the central government and budgets of its planning schemes came from foreign loans and it enjoyed the authority of contracting foreign loans to its own name (Nyrop, R., 1974). Institutionally, it cooperated with the Ministry of Finance and the Central Bank on the issues related to social and economic plans, and with growing influences, it replaced the Jordan Development Board in 1971. One of its departments, called the Council of Economic Security, worked also to monitor the country’s economic and financial activities and made policy recommendations for housing and provision of basic needs.
In practice however, this institution did not act as a supporting body to facilitate the development process but it rather added a new bureaucratic level to the already centralised hierarchy of decision making system. This highly centralised institution might be regarded as the bureaucrats "response" to tribal system, where a new elite of officials were concentrated, primarily to protect the interests and belonging of the government against any "illegal" moves which might have been arranged to promote tribal interests.


During the late 1970's and early 1980's the economic fortunes of Jordan changed dramatically and the government faced several financial pressures simultaneously. As the economic crisis was sweeping the industrial world during the 1970's, the flow of foreign aids to the kingdom was greatly reduced. Jordan was a country largely dependent on foreign aids, (50% of the government budget came from foreign loans) and reduction of this source of finance inevitably placed a great financial pressure on the government resources. Reduction of international aids to developing countries was also followed by some restrictions on foreign trades and an increases in interest rates (Ministry of Information, 1990).

These events happened when the government had promised to reduce the level of national poverty, especially in areas where a combination of unfavourable economic locations and very low physical standards prevailed, officially termed as "poverty pockets". The government had expressed its dissatisfaction of the spread of slums and squatter settlements, but made no serious attempts to remedy the situation.

The case of Palestinian refugee camps was among the vivid examples of such existing poverty pockets. Statistically, their inhabitants formed the majority of the low-income groups in Jordan, where the income level was around 40 to 100 JD per year (PADCO,
A large number of them had squatted around the earlier refugee camps or military installations such as Ruseifa and Zarqa municipality in the north of the country, which officially was considered "illegal". They had irregular employment and due to their nebulous nationality/legal status their access to land market and construction industry was limited. This was an important disadvantage if compared to native Jordanians, who had at least access to landownership and were still benefitting from continuous increases in land prices. Palestinians were also politically much weaker in contrast to previous periods and were generally in state of confusion over the prospect of an uncertain future. The change in their circumstances was brought by economic circumstances and it happened almost suddenly. In 1979 the number of Palestinian workers abroad reached 240,000, and their remittances amounted to JD 180 million, nearly 33% of the national GDP (RAPID, 1918). After 1980 and the end of oil boom a large number of these Palestinian workers returned to Jordan bringing along a significant amount of their savings in foreign currency. These workers and their families, with considerable financial ability, became a new social group in Jordan. Their investment in the country, thus, could have a noticeable influence on the national economy at large, and on the construction sector in particular. As the potential investors in land and housing market, they could no longer be ignored and state bureaucrats made some policy changes to take advantage of the circumstances.

6.1. GOVERNMENT PRIORITIES AND HOUSING POLICY

To ameliorate the hardships, the government tried two methods, firstly by reducing the so-called "development capital" i.e. its allocated budget for building and construction projects. From 1978 to 1980 this was gradually reduced by 10.6% compared to initial budget figure (The Central Bank of Jordan, 1980).
Secondly, attempts were made to locate new sources of investment. This was necessary because, the bureaucrats were well aware that the cost cutting schemes had their own limitations and going further in that direction would jeopardize the pace of national economy, particularly in the construction sector. This sector was the biggest source of revenue in the country, and its concerned activities in land and building market generated a high percentage of (30 to 40%) the government's income. In search for alternative sources of finance government adopted a multi-sided approach.

i. It decided to reduce the amount of housing subsidies which used to be provided for housing its employees. There is no government document to show the exclusive amount of subsidies allocated housing, but there was a general increase in the level of subsidy (522.2%) during 1976-1980 (The Central Bank of Jordan, 1980).

ii. As the cost of construction continued to increase, the government's housing projects faced interruption and delays, pushing the price of housing higher, and taking it beyond the ability of the initial target group (civil servants). With regard to its mounting fiscal problems, the government had either to reduce the level of housing standards or to decrease the number of dwellings planned to produce. Reduction of housing standards was a highly political issue in Jordan because, according to the official view, any cutbacks in housing standards could directly lead to increased opposition among the beneficiaries. Suggestions to utilise smaller plot sizes and narrow access roads in conventional projects were, hence, rejected on the grounds that the sites would be over crowded and their roads would prevent

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Note 5: The government's conventional housing projects, in general, absorbed a large proportion of the available subsidies. Credits were given at a low-interest rate 5.5% for 20 year for construction of the middle and low cost housing projects, particularly multi storey buildings with houses less than 200 square meters.
rapid intervention of the mechanised security forces.\textsuperscript{Note6}

The government adopted an indirect cost cutting strategy by locating projects outside the relatively high cost Amman-Zarqa area. Sites were provided with all necessary public facilities and services together with job opportunities as an incentive to encourage people to relocate. But this plan proved unsuccessful and few people were interested to move away from the centre.\textsuperscript{Note7} Consequently it seemed inevitable that the number of conventional housing units had to be decreased and involvement of other factors/sources had to be encouraged.

iii. Since it was estimated that 24\% of this group invested their capital in housing construction, the government turned a blind eye on the activities of private and non-conventional housing market where Palestinian workers could buy land and dwellings from local tribal leaders, or upgrade their own squatting neighbourhoods around the refugee camps (PADCO, 1987).

By the beginning of the 1980's, however, the adopted policy had failed to bear the expected results. First, the state found it difficult even to maintain the new level of housing subsidies while simultaneously retaining sufficient liquidity to start new housing projects. Secondly the housing activities in the private market were not strong enough to keep the economy

\textsuperscript{Note 6} The so-called standard plot sizes were regarded mainly in government's conventional projects, and in upper/middle income housing areas. The low-income groups did not take the government's standard plot size regulations seriously. The average "illegal" plot size was 90-150 square meters as opposed to the government minimum recommended plot size which was 300-450 square meters.

\textsuperscript{Note 7} A good example of government's failure in conventional housing is the project of Abu Nuseir. Compared to original estimates in 1980, the price of units doubled by the time that the first phase of the project was completed in 1987. Delays in construction activities were blamed as the main reasons for this cost increase. The construction activities did not start until 1981 and the distribution process only started in 1987. But the main delays were caused by government attempts to define the project's land boundaries in the first place. Although the government paid for the difference in prices and provided cheaper loans, the majority of units remained vacant adding to government's losses. Most potential occupiers wished to live near the centre of the city, and the long delays to complete the project was also another discouraging factor to deter from to move there. This experiment showed that the location of site was apparently a more important factor in marketing than the level of housing standards. This project bankrupted the housing institutions involved and was an important determining factor in the reduction of government housing construction activities.
going and provide satisfactory answer for low-income housing shortages. Within the
economic decline even public financial institutions were faced with an increase in the
number of defaulters which made them less interested in providing credits, particularly to
limited income groups (The Ministry of Information, 1980). Construction industry was
particularly effected by this lack of credits since it was the largest borrower in the country
and its borrowing amounted to 32.6% of total credits given to all other economic sectors

Jordanian government had no alternative but to look for new ideas and new financial
sources, capable of providing solutions and credits that construction sector required.

6.2 LIMITS ON THE IMPLEMENTATION OF GOVERNMENT LAND
ALLOCATION PROGRAMMES

A large proportion of government’s land allocation schemes were in conjunction with its
conventional housing policies. State-owned land was made available to the Housing
Corporation and other housing cooperatives belonging to various governmental departments
at subsidised prices. The government had also allocated a significant part of its lands for
construction of public buildings and administrative offices. The latter obligation placed
greater fiscal and legal constraint on the government, since required lands often had to be
in prime and suitable locations. This compelled the government to acquire land either by
claiming it back from the tribes or by purchasing it in the private market (Ministry of

In 1977, the government reviewed its previous Acts concerning land ownership and state
owned-land and proposed a land lease system called Tafwid. This was an attempt to generate
a continuous revenue from public lands while defining the boundaries of public lands more
clearly against tribal claim (Mulki, B., 1989).
In practice the tafwid system failed to get popular support and most people regarded it as a temporary contract in which the government was in control and reclaim the land at any time.

6.3. GOVERNMENT INSTITUTIONS

The 1976-1980 five year development plan recommended three "organisational measures" to evaluate and redefine the role of public and housing institutions (Ministry of Planning, 1975). However, there seemed to be no need of any significant institutional change in the existing structure of this period since no major "redefinition" happened. As before, the Housing Corporation and the Jordanian Housing Bank remained the two main institutions responsible for provision of the government housing projects but the total production of conventional housing dropped sharply. For example, the HC production was estimated as 4000 units per annum but it could only manage 1102 units in 1979 (Housing Corporation, 1981). This was due to limited central resources and massive cost increases in the construction sector during the 1970's.

Shortage of funds also affected municipalities and their limited abilities of meeting popular needs and services. In response to their requests for further funds the central government blamed them for adopting a lenient approach towards collecting property taxes. To allocate necessary level of funds, the government suggested that the municipalities have to change and increase the level of public participation in their affairs.

In reality this was yet another confrontation between bureaucratic system and tribal leaders who controlled municipalities. The central authorities had seized the moment to weaken their grasps and enforce their control over these hitherto semi-autonomous organisations.

It is not surprising to note that by recommending "public participation" the government was
in fact asking for representation of its own departments (Housing Corporation, Land and Survey Department, etc.) at local municipal meetings. After achieving bureaucratic control over municipalities, government increased its emphasis on their role in community affairs and development. This trend which aimed to weaken the basis of connection between tribes and municipalities was followed by recommendation that these institutions have to widen their scopes and "to reach to other sections of population in order to overcome tribal limitations" (Ministry of Municipal and Rural Affair, 1980). These recommendations, however, could not be put into action until the beginning of the 1990's.

During the 1970's period the Jordanian Housing Bank emerged as the main source of housing finance for a wide range of people including, households, individual developers and large scale investors. It operated strictly on commercial basis of seeking profit and making sound investments, and thus had nothing to do with the state's social and political considerations. By the end of the 1970's the Bank increased its economic activities in land and housing market, and was no longer dependent on government projects for its income. During 1976-1980, the JHB provided 118.5 million JD for housing and commercial buildings (Ministry of Planning, 1981-1985). This was the time that the Jordanian government made its final conclusion of the affairs and accepted the fact that neither the HC or the JHB were able to reach those at the lower end of the housing market. The need for establishment of another specialised institution to take the responsibility of housing provisions for the majority of the Jordanian low-income groups was then realised.

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*Amman's municipality was a perfect example of central control over such an organisation. municipal. Here, the mayor had a ministerial title, Ma'aly, and local decision making was directly related to the office of prime minister.*

It was within the five year development plan of 1981-86 that the Jordanian government finally acknowledged the pressing housing shortages in the country and placed greater emphasis on "the necessity of housing provision for low-income groups, and particularly the slum dwellers, who were denied the benefits of economic growth" (Ministry of Planning, 1981-1986). However, by now it was clear that the central government had neither structural capacity nor financial resources to embark upon such a task. This would inevitably meant that some international organisations had to appear in the scene and take over; bearing in mind that and Jordanian government had already a long record of being heavily depended on the advice of organisations, such as UN, in the formulation of its own development policies.

An additional factor which made such an external intervention necessary was the international aspect of politics of low-income housing in Jordan, namely the issue of Palestinian refugee.

During the early 1980's the US Middle Eastern policy together favoured the notion of Jordanian representation of Palestinians. This designed to eliminate the Palestinian question in Arab-Israeli peace process. To accomplish this goal, Palestinian community in Jordan needed to be contained and its social movements stabilised. Provision of adequate housing for poor Palestinian was hence seen as a key issue to improve their deplorable conditions and, relatively speaking, win their support. Up to this date, the Jordanian government had refused to grant equal civil rights to the Palestinians and to recognise their land purchasing contracts with tribal leaders (based on traditional system of hujja) valid. Now, to receive US and international aids, the government was under continuous pressure to legalise Palestinian settlements and to provide them with reasonable living conditions. This finally
happened and the Palestinians were given permanent residentship status, which legally entitled them to enter the land and housing markets.

7.1 GOVERNMENT HOUSING POLICY TO SETTLE THE PALESTINIANS

Scheme to settle the Palestinians permanently within the Jordanian boarders would obviously be challenged by the political opponents of such plans, as a ploy to pacify the Palestinian question. Notable Palestinian leaders refused to head any settlement programme as such, and to cooperate with international agencies such as the WB that aimed to put it into action. But eventually, the government assigned this task to an official with tribal connections, who was ready to take on the job (Hisham al-zarqa, 1980-1988).

In 1979 the WB offered a loan for establishment of up-grading and sites and services projects in Jordan with the stated objective of improving the conditions of low-income groups. This was a welcome occasion for the government through which a fresh and much needed source of finance would become available to house some of low-income government employees, and some work could be done to improve slum areas around the refugee camps that had become a major source of criticisms for treatment of the Palestinians.

The WB’s first project (UDP1) thus targeted two low-income groups, Palestinian refugees and low-income civil servants, and was to take place in six locations. Three of these were up-grading sites adjacent to the refugee camps and the other three were sites & services projects, situated next to the government’s conventional housing projects. As it will be noted later, two types of approaches in this project reflected the social division which officially existed between the two target groups.
7.2. LAND AND HOUSING POLICY

To prepare ground for state intervention in locations of interest (such as squatter settlements) and to bring nominated strategic housing sites (around refugee camps) under central control and supervision, the government formulated a new piece of land legislation in 1980. This was called *Istimlak*, the state right of compulsory purchase and land seizure. It was designed to give the authorities an upper hand over the tribal leaders, and to provide a basis for acquisition of any privately owned land for public utilisation, by paying a fair price to the owner. In practice this law was mostly used for construction and widening access roads to politically sensitive areas, as well as creating new powers for the government to work freely alongside international organisations and to accommodate their housing projects (Ministry of Municipal and Rural Affairs, 1980).
8. CONCLUSION

In Jordan, as in many other developing countries, the question of low-income housing and community access to basic resources is entangled in a particular social and political formation specifically associated with that country. These, as it were, exclusive distinctions of the case, bring to bear a set of equally particular problems and complexities. These distinctly local aspects of every individual country is an important factor that make the application of a uniform and general approach to tackle all the apparently similar problems questionable, as the WB would like to suggest them.

As noted, the social and political formation of Jordan has evidently been an influential context in which all the land and housing provision schemes have particularly taken place. The Presented analytical review so far is an indication that no matter where the source of dictated ideas and approaches might be, they have still to be put into action in a society with its own specific social, political, cultural and economic conditions. During its course of emergence and existence, the dominant social forces in Jordan have always been the tribal system, the nation-state and later the Palestinian national movement. The interaction of needs and influences of these factors, among other things, has shaped the question of land and housing in that country.

Cohesion of tribal groups has guaranteed their access to basic resources as well as the political power. Security forces and civil servants have also used their role in the nation-building process as a bargaining power to secure a similar set of rights for themselves. The Palestinian community, although initially failing to achieve its requirements, has had relative success through collective action and exerting political pressure to attract both national and world wide attention to its basic requirements.

The coming chapter will look at the involvement of international agencies in the process of
low-income housing provision in Jordan in more detail, aiming to show how these social or political interactions have worked to provide the access necessary for the concerned groups. Later it will examine the peculiarities of the proposed/applied approach by each group, compared to their gained results. This is to assess and demonstrate the significance of the working at community level, *vis-a-vis* methods of action that are based and advocate "structural reforms" or "enabling the central government's departments" as opposed to attempting to pay a deserving attention to the local community organisations.
NOTES

CHAPTER FOUR

EXAMINING A LOW-INCOME HOUSING PROJECT SPONSORED BY WORLD BANK IN JORDAN AND ITS RELATIONSHIP TO COMMUNITY PARTICIPATION I: CASE STUDY (UDP1)

INTRODUCTION

The history of the WB’s involvement in provision of low-income housing projects in Jordan can be divided into two phases; i) the period between 1981 to 1989, and ii) form 1990 to the present day. Each of these two phases are distinct because of a noticeable shift in the bank’s guiding principles and recommended policies for action.

During the first phase (1981-1989), the idea of integrating the beneficiaries of the housing projects into the market is dominantly promoted. There is also an element of interest in attracting community participation for boosting the housing production; which is influenced by the contemporary debates concerning the effectiveness of these approaches (such as those of Turner’s). The bank is prepared, to some degrees, to encourage the beneficiaries to get involved in the financial and organisational management of their concerned projects at local level. Therefore this project is used in this chapter to test the validity of the research hypothesis in terms of; the community’s organisational involvement in housing activities mobilising community action at local level, and in turn leading to an increased access to housing resources.

However, from the emergence of the second phase in 1990’s, the WB has moved in different direction. It now tends to give the first priority to reforming the government institutions and national economic policies. As it has been stated the reformed institutions can be used as the vehicle to generate an overall economic growth and prosperity at national level, which leads to amelioration of the housing shortages in its process as well.

The main WB’s low-income housing projects in Jordan are UDP1, UDP2, UDP3 and
UDP4. The first two projects, were carried out during the first phase (1981-1989), which will be reviewed in this chapter. The UDP3 and UDP4 projects, starting from the phase two (1990) are as yet unfinished. Their likely outcome, however, has been appraised in chapter five, where they are compared to a similarly planned and implemented project by the UN a few years earlier in Jordan. (See also appendixes A, B and E)

1. QUESTIONS ON THE RELATIONSHIP BETWEEN WB'S PRINCIPLES AND COMMUNITY INVOLVEMENT IN UDP1 PROJECT

The WB's UDP1 housing scheme was implemented in Jordan on the basis of a number financial and social principles which was upheld by this organisation at the time. In order to assess the amount of the WB's success or failure in achieving its stated goals (i.e. increasing housing production and attracting necessary community participation) a closer examination of these principles and the way they were put into practice, is essential. The focus of such examination will be to see:

i) How the WB’s theoretical views and practical approach were modified to suite the case. Did the adopted approach have any observable impact on the final result of the project, in terms of spending less subsidies and achieving more efficiency (if compared to other types of contemporary conventional and mortgage-based housing programmes in Jordan)?

ii) Whether the level of internal cohesion or public awareness and cooperation of the community of beneficiaries had any effect on the way by which these groups were selected, made to participate in the WB’s project, and succeeded in accessing their needed resources?

The following analytical review is therefore, divided into three parts. The first section will examine the WB's low-income housing principles as they were applied in UDP1. Section two will examine the general outcome of the project, both in terms of production of
dwelling units and enticement of the low-income groups compared to other prevailing methods, using available statistical data. And, section three will explore the possible effects of the social cohesion and public awareness among the low-income groups on the process of access to affordable housing.

It is important to note that in using available data, the present analysis has made no specific distinction between the upgrading and site & services projects which were included in UDP1. This is because these physical categorisation have very little relevance to the main focus of this research, which concerns with the issue and questions raised above.

2. THE JORDANIAN BACKGROUND OF THE WB'S INTERVENTION

In its five year development plan of (1980-85), the Jordanian government clearly emphasised on the need for increasing participation of the low-income groups in economic activities and the benefits of growth in the country. In an interview with Dr. L. Sharaf, a prominent political figure and wife of the late prime minister (1980-81), she stated, "My husband was very concerned with the need for community participation. The community has to participate to improve the way resources are used in a country. Since 1975, the economic boom made people accustomed to overspending, with the economic crisis in the 1980's they needed to learn how to "tighten their belts" and "consume less". She went on to say that the people of Jordan were used to many free services by the government and that it was time they learn to pay for such services.

The rationality of this statement stemmed from emerging political and economic difficulties in the country, and the importance of meeting the urgent needs of two specific groups of low-income people, who, subsequently, were to become the targets of Jordanian housing policies and programmes. These groups included the government's own low-ranking
employees, the land-less bedouins and Palestinian refugees seeking legally recognised and affordable housing.

The significance of housing the low-income employees was that they needed to be integrated into the bureaucratic system more firmly and their tribal loyalties had to be weakened and replaced by loyalty to the state. Their desperate circumstances could have led them to establish undesirable political alliances with other low-income groups, such as Palestinian refugees, in order to access the needed resources, which would endanger the stability of the regime.

Due to political and financial motivations, paying attention to the housing needs of Palestinian refugees was equally important. By the end of the 70's, increased scarcity of the state financial abilities had obliged the government to plan for alternatives providing its access to the savings of the better offs, among them families of the Palestinians working abroad. Note 1

Accumulation of such political and economic difficulties along with the failure of state-sponsored conventional housing programmes to achieve their goals (as demonstrated in the case of Abu Nuseir project noted in chapter three) had necessitated the Jordanian government's search for alternative policies and approaches to increase production of the low-income housing units.

The WB's involvement in provision of low-income housing in Jordan, then seemed as an ideal opportunity for the government who was desperate to seek some assistance from an international body to solve its urgent problems. Apart from the promises of financial aids,

Note 1 D.S. Walton was the WB adviser for Jordan for 20 years and recently UN adviser for its involvement in institutional and policy reforms for Jordan. In a personal interview (Sept. 1993) he said, "Although the government never asked us directly to target the housing projects to Palestinians, WB schemes by large are Palestinian housing programmes"
what made the WB’s approach particularly attractive was its proposed social and fiscal
criteria for selection of the target groups. In case of Jordan, these criteria, could indirectly
be aimed at the families of Palestinian refugees who lacked proper housing and, using their
remittances, had enough resources to invest. The WB’s notion of low-income housing
marketability, on the other hand, provided a chance for the government to bring forward
the issue of its own low-income employees, and through some changes in existing rules and
regulations, adapt them as another suitable target group for the proposed housing schemes.
The key point of influence for the state in re-channelling the WB’s housing activities was
its ability to allocate land for the project. To initiate the housing activities for homeless
Palestinians, a number of sites were designated around the refugee camps. Allocation of a
few sites in close vicinity of the existing government conventional projects facilitated the
process of targeting the low-income employees. Based on these grounds, the government
acknowledged its full support for the WB’s housing scheme and its related institutional
approach.

3. EXAMINING UDP1's BACKGROUND

Before reviewing the organisational changes in the project both at national and local level,
a brief account of the background of the project is important to understand the need for such
changes. The UDP1 was the first World Bank financed housing project in Jordan, carried
out between 1981 to 1987. It involved two up-grading sites, accommodating 1500
households, and three sites and services schemes for 5000 households. The total number of
participants for site and services projects was later reduced to 2800 households, due to
choosing larger plot sizes than initially was recommended by the WB.
The stated objectives of the project, according to the WB, was to increase access of the low-
income groups:

i) to housing either via direct provision of affordable dwelling units, or by increasing their ability to integrate into the housing market via improvement of their existing dwellings and needed services,

ii) to finance establishment of the communal facilities, which in turn would up-grade the community’s economic activities, increasing their chances of obtaining affordable housing.

The Jordanian government and the WB signed the necessary agreements in 1980, but it took until 1982 when the first actual steps for implementation of the project were taken. Delays occurred because of a disagreement between the two parties on technical and financial arrangements involved. It resulted in cancellation of an up-grading site (Wadi Hadadin) and caused further delays for another (Nuzha), dragging it until 1986.

The municipality of Amman was the responsible body to advance the implementation process, assisted by the Jordanian Housing Bank (HB) for the financial management of the project. The WB’s loan was at $21 million, and the full amount was disbursed to the government at the beginning of the project, in 1981.

4. INSTITUTIONAL REFORMS OF THE UDP1

Soon after taking the first steps after the signing of the project agreement WB advisors discovered that the governmental housing institutions (such as the National Housing Corporation and the Jordanian Housing Bank in charge of maintaining an adequate level of production in conventional housing sites) were unable to function as expected and their general response to the growing housing needs of the low-income groups is destined to fail.

The WB then asked for reduction of the central administrative control over the process, almost from the beginning stages. The bank argued that the only way to reduce the existing
procedural problems and to increase the level of housing production was to raise the efficiency of the housing market, alongside the level of public participation in such a market. D.S. Walton explaining WB philosophy in their housing projects, states: "the project is a vehicle to make market work and to establish community led organisations" (Summer 1990).

This notion appeared in the WB's literature of the early 70's, and its introduction claimed to be "the out-come of lessons learned" from other housing practices in developing countries. Grimes (1976), for instance, has clearly stated that the failure of housing supply in those countries was largely due to a number of "unnecessary administrative controls" which tend to "reduce the flow of resources into the housing sector" (Grimes, O., 1976).

In its attempts to overcome the constraints such as these, sometime later the WB called for adoption of a more flexible approach. An alternative that would provide the community of low-income groups, who had little hope of benefiting from the conventional methods, with appropriate economic and institutional assistance to get a chance to access affordable housing. This revised approach, was influenced by the Turner's ideas, and included a strong element of moving away from the central bureaucratic organisations. Instead it relied on community participation to increase the housing supply. Attention to local level activities was so strong that in one of its published papers, aiming to promote the site and services approach, the WB proposed to establish a "local based unit" to implement its new projects (World Bank, 1974).

The WB, also in general, advised the governments to create a separate housing institution that enjoyed relative autonomy, and was partly administered by the local community. It specifically asked for certain amount of authority to be given to these locally based institutions to enable them to cooperate with other agencies at national level, especially in
modifying the cumbersome housing regulations. I talked to one of the WB's local consultants for UDP1 project (A. Alwan 1988) who moved back to the WB head office at the end of UDP1 (1985). She said:

"UDP1 was one of the WB’s successful projects. We were able to establish a semi-autonomous institution with flexible set of rules and regulations that made the project affordable to low-income groups"

The WB’s advisors argued that by knowing how exactly the existing unnecessary regulations block the process of housing production, the government institutions at national level would be compelled to stop insisting on their application. Modification of the housing regulations and building standards to suite the growing needs of the low-income groups then could naturally result from co-operation between the newly established local organisations, and the concerned bureaucratic institutions, the WB hoped.

To put the idea into practice, the WB choose to advise the government officials about the significance of relating the level of expected housing regulations, to financial ability of the beneficiaries concerned. Although decisions making, concerning alterations and modifications of the housing regulations, was largely left to the discretion of government departments, the Bank sometimes used its financial muscle to force the governments to formulate the necessary changes as it envisaged to be apt. WB consultant (D. Watson) said:

"When the UDD was unable to convince the government with its proposals they used to ask for the help of cowboys like us".

The resulting regulations and standards, however, was not necessarily what the low-income groups might have wished for but the WB, through its locally established units, made constant efforts to remedy this problem by insisting on the need to reduce the level of
housing standards proposed by the governments at every possible stage.

In case of Jordan, the local institution to implement the WB's project was called "Urban Development Department" (UDD). It was termed as a "local" unit, not because the local communities had any share in its running, but because it was originally established as a non-governmental office in Amman locality, and meant to act independently from the existing public institutions. The UDD headed by a Jordanian director (H. Zagha), previously known for his experience of working with international agencies, appointed by mutual agreement between the WB and the government. His staff according to him (Summer, 1986) "I was personally involved in the selection of UDD staff. I needed to ensure that they were young with lots of enthusiasm and motivation and were not involved in government conventional housing institutions for a long time. they were trained to enable them to work in UDD with the main aim of working with the local communities".

As a newly established organisation under the WB's auspicious, it was granted a certain level of autonomy to deal with the on-going project problems. The UDD's relative autonomy was considered necessary for its proper functioning as a mediatory body between the WB beneficiaries and the Jordanian government. Its main task was to manage and monitor the process of resource allocation (i.e. the WB's housing loans) within the project and also help to attract co-operation of the beneficiaries to invest their resources in it.

In addition, this institution took some responsibility in promotion of education and employment among the beneficiaries, as secondary means of attracting public participation. It opened a neighbourhood office, supervised by a community notable such as the local teacher; and through this office it embarked upon providing adult education programmes, job training schemes for woman, etc.

In its further development, especially after starting the UDP1 project, the UDD gradually
turned to become yet another public institution. This was the result of particular social formation of Jordan, as well as the WB's half-hearted commitment towards establishment of an adequately autonomous organisation of beneficiaries, as Turner probably had envisaged. In fact the notion of "self-help" in the WB institutional approach has been modified to seek only the communal participation in the construction (self-build) rather than in the management process. Thus in this period, promoting collective community action, according to the WB, was to lead and involve the participants in construction process, but to avoid enhancing their sense of communal awareness and solidarity by leaving the project management to private sector or the state (World Bank, 1974). In Jordan, where a strong traditional link between the private sector and the state officials had existed, great emphasis was placed on the participation of local housing contractors and the private construction sector in the WB projects. Since customarily people hired small contractors to build their houses, the idea was that attracting private sector would encourage them, and the community, to invest more in the project. A WB employer commented in an interview:

"We can mobilise community participation particularly in upgrading projects. With the private sector involvement community participation is rendered more effective". (S. Whitehead 1988)

For instance, completion of an allocated site in the UDP1 project could be commissioned to a building contractor who was hired by a beneficiary. Then the job would be done faster, quality would be higher, and most important of all, the participants had invested at their possible maximum level. In this way, the government had more chances of recovering its original investments and the likelihood of implementing similar housing projects without external assistance could be increased (World Bank, 1975).

In practice however, this approach partially succeeded in attracting individual contractors
and private sector to the project. It was only in and around Amman, the UDP1 area, that private contractors were interested to take part in the process and the beneficiaries were able to hire them. A government employee in the land repossession department was quite proud of the high level of housing standards achieved by private contractors: He said:

"the owners in these projects (Marka sites and services) belongs to a high position in government departments with substantial financial abilities enabling them to hire good contractors and cover their walls with carved stone. Our main aim to attract higher income groups to the project is to facilitate marketing the rest of the repossessed land" (Summer 1990).

At national level, no increase in low-income groups housing activities were generated and no surge of private sector activities appeared to take place (Renaud, B., May, 1987).

The WB itself has admitted that, in general, the so called local institutions, such as the UDD, were unable to bear enough pressure to the government officials to make the necessary regulatory changes on time, or alter the laborious housing standards at national level. One of UDD employee who was the next most knowledgeable and had been with the institution from the start admitted that they have failed to influence the government to make the necessary regulatory changes.

In its assessment report published in 1983, the WB has directly criticised the negative impact of the central institutions in decreasing the local autonomy, and thus the efficiency of the community organisations. The bureaucratic, financial and managerial obstacles created by the national institutions have specifically been named as the venues through which local autonomy has been usually undermined (Cohen, M., 1983).
5. THE WB'S GUIDING PRINCIPLES AND THEIR METHODS OF APPLICATION: AN ANALYTICAL REVIEW

The main WB principles were concerned with the community's income level and the level of market efficiency rather than with their social or political backgrounds. The lack of such knowledge denied the community the chance to participate more effectively. D. Glynn, Williams, a WB employee declared that:

"although the WB realised the importance of a more effective involvement of the community itself at local level and of its being more of an active body to do its own development, this has not taken off at the Bank because it requires quite a lot of staff time and this organisation (WB) is getting tighter and tighter on the amount of time which it can allocate to any one project. This it was easier to deal with the general economic factors such as income level and housing demand and supply." (1988)

Another WB employee in the same department, G. Ingrams, went as far as to boost about their efficiency to assess household income level and the level of housing demand of any country without the need for any local surveys. He continued to say that this ability is based on their own discovery of certain regularities in income expenditure and patterns of household behaviours across countries.

This section is important to demonstrate that the principles based on the above stated WB approach were restricting community involvement rather than instigating it. However to put these principles to practice the WB established the semi-autonomous institution (UDD) to work closely with the community, which enabled them to create some room for manoeuvre and where the community was able to voice their own demands; this in turn led to an increase in community access to resources.
The main WB principles, used in implementation of the UDPl project, were:

1) Affordability,
2) Cost recovery,
3) Security of tenure and,
4) Replicability.

These notions were appropriately applied to a wide range of project activities including technical, financial and administrative procedures. It was argued at the time that, contrary to conventional housing projects, these principles were aimed at producing affordable housing for the low-income groups without using subsidies.

According to the WB, the main step towards increasing the production level of low-income housing was to abandon the conventional standards, and produce affordable houses at acceptable minimum standard. In this way the local community would be more involved in the housing finance and management process, and the result would be to keep the produced housing units within the reach of low-income groups, it asserted.

As other researchers, either advocating the left or the right side of the argument, have suggested (see chapter two), the WB's approach and its accompanied principles have had serious shortcomings in achieving their proclaimed aims. Nonetheless, the following analysis will attempt to demonstrate that the WB's focus on reducing poverty (McNamara speech, 1970) and the ambition of reaching the poor via establishment of a more egalitarian system of resource distribution (Chenery.H 1973), resulted in emergence of a close working relationship between the WB and its agents, and the community, in that period, which had observable impacts on encouraging collective actions by the community of beneficiaries.
5.1. AFFORDABILITY AND SELECTION OF BENEFICIARIES

This principle is based on the idea that the level of conventional housing standards, set by
the governments concerned, must be reduced to match the level of available resources to the
target group. However, the WB had apparently committed itself to a specific section of
population as the community of beneficiaries, prior to assessment of their income level. This
commitment, as acknowledged by Mcnamara in his speech of September 1972, was to work
towards improvement of the housing provision for the communities of low-income people
as a whole.

According to Macnamara the target group would be "those beyond the reach of traditional
market forces" and those who were not included in the current government policies. By
means of such definition of the target group, the WB's attention was primarily directed
towards those living in squatter settlements.

The main function of concept of affordability is to provide measures by which the amount
of household's resources, available to cover the "monthly cost" of the housing provision,
might be assessed (Keare, D. & Jimenez, E., 1983).

In practice, the main indicator by which suitable target groups were selected was to monitor
their monthly income level. Application of affordability, however, was not a rudimentary
act to select the target group but to distinguish a particular class of participants among the
potential applicants, who were able to meet the financial requirements of the WB's low-
income housing projects.

5.1.2. Application of affordability in selection of the UDP1's participants

Based on the WB's own earlier investigations, a number of squatter settlements in Jordan
were proposed as the potential sites for site & services and up-grading projects. During later
consultations with the government, however, some of these site were eliminated from the list and replaced by others. The reason for these alterations, as previously mentioned, was the fact that for the Jordanian government selection of sites was not a simple act of categorising financially able people form the rest of low-income groups. D.S. Watson stated that several constraints were placed on the WB consultants selection of sites, particularly with those sites that had a large number of Gaza refugees. (see Chapter Three).

Selection was a political and economic instrument through which the stability of state could be maintained, and its financial shortcomings might be resolved. Hence, the government utilised all of its bureaucratic capabilities to ensure that the selection of sites progressed in conjunction with its preferred strategy, and its intended beneficiaries were targeted for the proposed scheme. It was only then the concept of affordability was put into practice and the issue of assessing the income level was brought to under scrutiny.

As far as the formalities were concerned, the UDD, the "local unit", established by the WB, made necessary decisions about establishment of the acceptable level of household's income, affordability, and the minimum amount of fixed percentage of that income which could be allocated to housing.

A careful study of the finally selected sites reveals the significance of political considerations involved. The majority of these sites were the already well-established squatter settlements around Amman which had continuously been a source of embarrassment for the government (see map 1).

For example, Jofeh, was a highly visible symbol of poverty in the busy centre of the capital; and East Wahdat was famous for its high concentration of Palestinian refugees, living in very poor conditions, and a vivid example of discriminating policies of the jordanian government against this community.
MAP 1

SITE LOCATION MAP

ZARQA

YAJOUZE

RUSEIFIA

MARKA

QUWEISMEH

ABU ALANDA

MUQABELN

KIRBET ES SUQ

UPGRADING SITES
1 WADI RIMAM
2 JOFEH
3 EAST WADCAT
4 NUZHA

NEW SITES
5 QUWEISMEH
6 MARKA
7 NORTH RUSEIFIA
Map 2

AREA CONTEXT MAP

Source: Tourist Map of Amman, Royal Jordanian Geographic Centre, 1989
The UDP1 also included a number of empty sites which were mainly selected to provide housing for those whose properties were demolished during the improvement of the squatters areas in Amman. These site were chiefly located near to government's conventional housing projects, and its participants benefited from the services and infrastructure already provided for those areas. It is not difficult to imagine that the government's low-income employees were readily attracted to these type of sites and, given the chance, moved to construct their dwellings there. This process was more evidently observable later, when the areas of UDP1’s site and services projects continued to expand. Selection of sites was therefore based on existing physical realities, political interests and socio-economic considerations at national level rather than preferences of the local communities. In this way the community of beneficiaries, except those who were already settled in a chosen site, did not participate in on-going debates leading to selection of the sites (see chart 1) (UDD (UDHC), 1993).

5.1.3. The impacts of application of affordability on beneficiaries

During the process of assessing the local affordability level, the UDD become more aware of the real procedures and mechanism through which the beneficiaries of the chosen sites utilised their own resources (e.g. patterns of their saving and spending). This understanding helped them to base the level of projects and their financial demands on realistic footings, and successfully attract the community's response.

According to the WB's report in 1980, nearly 50% of the project beneficiaries were hitherto considered to be below the poverty line (with their estimated income level about JD 69 per household per month in 1979), and hence their participation in the project might be considered a success (World Bank, 1980).
The reason for inclusion of such a high percentage of low-income groups in the UDP1 was the result of careful observation of the UDD officials in pinpointing the obstacles that previously had blocked their way. According to the UDD's findings, the main financial problem facing the low-income households was not their inability to pay a regular monthly sum for their housing costs but the initial amount or 'the down payment' required by the bank that put them off.

The UDD's solution to by-pass this bottleneck was to introduce a number of measures to reduce the burden of the beneficiaries in their early stages of participation in the project. These measures included, instructing the bank to accept the value of land as part of the down payment, and selection of beneficiaries on the basis of their level of income and dwelling areas, instead of their type of employment (Urban Development Department, June, 1988).

Compared to customary regulations, required for entering into conventional housing projects at the time, selection based on application of affordability appeared more flexible, and provided the community with some room for manoeuvre. The conventional housing projects were only open to the government employees and even they had to meet several other criteria to qualify. These, for example, included having a family size of 6 or less and the minimum income of JD 150-200.

The most visible shortcoming of the application of affordability, however, was in its inability to penetrate into the 20% lower strata of the low-income groups by insisting to ensure a rate of return of 10 to 15 per-cent for its loans (Linn, J., 1983).

5.2. COST RECOVERY AND THE PRIVATE SECTOR

The WB's housing policy paper of 1975 has argued that the government subsidies in provision of public housing is a major obstacle in its production process, as well as being
a barrier on the way of improvement of its supply (World Bank, 1975). The same document has considered the state subsidy as one of dominant constraints in blocking the fair venues of housing distribution, by adding to existing social distinctions and inequalities:

"... subsidies create a privilege class who would divert the resources to their benefit preventing the rest to get their shares." (World Bank, 1975)

According to the WB, a realistic way to avoid this problem is to simulate the market mechanism and to devise necessary fiscal approaches to recover the invested public funds, in order to reproduce the low-income housing projects elsewhere.

The WB's proposed way to achieve "cost recovery" is to integrate the beneficiaries of low-income housing projects into the "local" or "national" housing market by removing regulatory and legal obstacles that hitherto would have prevented them to sell, buy or exchange their houses if they wished to do so. Once the possibility of turning the house into a marketable commodity is established, then the government can behave like any other active actor in the market, and seek to recover its investments in the process without expecting further complications.

In addition, this will attract the private sector to produce houses for this income group relieving the government of this responsibility. In an interview with Dr. Kabarity (1994), the current Prime Minister (1988), he emphasised the need to adopt the principle of cost recovery as the main method of creating an efficient government. He has maintained his argument until today and recently established a technical institution within his ministerial office with the main aim of endorsing the private sector.

5.2.1. Social and political difficulties facing the application of cost recovery

Application of this concept in the UDP1 was distinct from its generally proposed formwork
initially suggested by the WB, in three major ways:

a) Based on its particular socio-political formation, the Jordanian government was ill at ease to accommodate the idea of paying no subsidy and seeking total cost recovery in public housing (especially where losing the loyalty of its own low-income employees was at stake). Therefore, it placed more emphasis on "reducing the costs" rather than seeking to "recover" them. In this way, the government accepted to reduce the level of official housing standards and change a number of rules and regulations that asked for certain level of constructional details in public housing. But even in this issue, reducing some other standards, such as the plot size, were considered politically unacceptable (most probably for the concern over its backlash among the civil servant beneficiaries). Note 2

b) Having provided the legal possibility of selling a number of UDP1's land plots in open market, the government was keen to exploit the investment power of the Palestinian community as another source of revenue to cover the cost of housing its own employees. So the idea of "cross subsidisation" was mainly designed to make the upper income groups (in this case remittance receiving Palestinian families) to pay for the lower income groups (the government employees and politically dangerous groups among the very poor Palestinian refugees). Thus, the UDD embarked upon selling of some of the project's plots at market price to collect enough revenue to re-pay the debts of other so-called poorer groups.

The author conducted an interview with the UDP1's project director, H. Zaga, during the summer of 1989, in which he confirmed that the revenue generated in some areas, such as

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Note 2: Compared to the WB's initial proposals, the Jordanian government emphasised on a relatively higher level of plot sizes. The WB's maximum recommended plot size in UDP1 and UDP2 was 100 square metres, whereas the government's permitted plot size in these projects was 150 square meters. Due to excessively high land prices in Jordan this difference in plot size meant an increased cost on each produced housing unit. (See also tables of UDP1's completion report and UDD's application form issued by Building Licence Department of UDP2 collected in 1992).
Marka, was used to pay for some households who were unable to pay their monthly payments in Jofeh.¹

c) In order to increase the chances of integrating the beneficiaries in the housing market and preventing them to leave the project, due to lack of income, some additional measures were adopted to raise their income level. This was necessary because, in some socially sensitive areas (such as Jofeh) a large number of households were headed by a female, who were very often unable to generate sufficient income to take part in low-income housing schemes. To this end, the UDD made some effort to increase their income level by introducing a number of training courses in the project area, especially those designed for women (UDD, 1989).

To some local critics, the WB’s emphasis on the need to increase the community members income level seemed as a deception, designed to take the financial burden involved off the government, and meddling in the necessary process of resources allocation for the poor. However, the UDD’s attempts to raise local revenues has had some positive aspects as well. Firstly, since its search for finding the socially acceptable jobs was based on some intimate communal investigations, the beneficiaries, at the end, benefited from availability of suitable training courses, in line with traditions and culture of the area; which turned out to be practically useful.

Secondly, it enhanced inter-communal alliances and the sense of sharing a common purpose among the beneficiaries, as well as establishment of a positive relationship between the UDD and the community. The UDD, thus, gained the image of being an agent concerned with the community welfare rather than to be an instrument of state, created only to enforce some rules and regulations.
Generally speaking, application of the concept of cost recovery in the Jordanian case was a shabby and arbitrary process in which subsidies were not diminished and the low-income community also made to pay. The WB and the government acted on the basis of putting their own fiscal and political interests first. The WB’s emphasise on elimination of government subsidies paved the way for manipulation of the housing process by the government (e.g. through changes in selection of target groups and site allocations) to exploit the financial power of Palestinian community and to redirect their resources to support its own selected target groups. At the same time, the WB did nothing to discourage the government in spending its subsidies in provision of strategic projects, such as road constructions. The bank approved these category of provisions as part of the government’s financial contribution to the project (fulfilling one of the contract conditions) and a foundation for the communal benefit (Urban Development Department, June 1988) although, it might be noted that these projects evidently embodied other military and political intentions and only helped the housing sites indirectly.

5.3. REPLICABILITY AND GOVERNMENTAL SUPPORT

Replicability, according to the WB, is the need to "scale up" the provision of low-income housing so that the projects can be replicated on a continuous basis. Constant government support is also needed to sustain the replicability of this type of housing provision, the WB has recommended. M. Cohen (1988) has said that there was a need to look with more focus on the "municipal framework" in order to ensure a continuous supply of public utilities (roads, water, ... etc).

It has been argued that if such a continuity is achieved the low-income community would be ensured that, sooner or later, their access to housing will be made possible. As a result, the existing squatter settlers will gradually be absorbed in the process and the spread of further settlements will be significantly reduced.
5.3.1. Replicability in the UDP1

Since the UDP1 project included a number of different sites, each starting in different dates, the WB needed to make sure that the Jordanian government continuously supported their implementation. To ensure that such a political backing is received, the WB used its financial power and held back certain funds until the government accepted its terms and conditions that facilitated the project's chance of replicability (such as the application of affordability, loan arrangements, etc.). This approach was successful and the government's desperate need for financial aids enabled the bank to receive the necessary supports and to ensure the continuity of its housing projects.

The WB's bargaining power over the government had two additional by-products. First, it was somehow reflected in the UDD's status *vis-a-vis* and provided it with certain amount of decision making powers and financial independence. The extra capabilities rendered this locally established institution with more flexibility to act, in some cases even in favour of the community. In an interview with three employee in the UDD assessment department, they considered themselves an "elite" amongst government employees, with certain discretion and knowledge which enabled them to make some decisions without the involvement of central government.

Secondly, the WB's attempts to publicise the effectiveness of its approach, and to gain political support for continuity of its projects, was at same time useful in increasing the community awareness concerning the issue. It included specific references to the need for promotion of public participation in the formulation of government's housing policies, which could encourage the local communities to assert their views more persistently.
5.4. SECURITY OF TENURE

The WB has constantly argued that provision of legal land title for the low-income groups should not be considered as a hand out from the rich to the poor, but a necessary process of redistribution. David Glynn said:

"Land is a private asset once it is gained, therefore it is less appropriate for subsidy being transferred to a private individual than a continuing public service. So a private individual then makes his own profits on that." (1988)

He added that security of tenure is a process that provides the groups concerned with an opening into the system through which every body can share the social and economic available. It is, thus, not an act of charity, but an economically sound move, necessary to integrate every possible social group into the productive communal activities. Grimmes has seen it as a step towards establishment of social equity:

"...introducing an element of equity into urban land- ownership by giving squatters security of tenure is an urgent policy." (Grimes, O., 1976, p.96)

To achieve positive results in this direction needs the government’s commitment to provide legal and institutional means, the WB argued. Since the majority of the low-income groups, particularly in squatter settlements, have already had access to land, legalisation of their ownership would provide the necessary guarantees for their attraction towards the housing market and, to some level, their integration into the overall economic structure.

5.4.1. Legalisation process and the question of integration of beneficiaries

In the UDP1 project, the WB’s appointed body, UDD, had been empowered with direct authority to issue land titles and building licences to the beneficiaries without any need to refer them to either the Housing Corporation or the Land Survey Department. This relative freedom attracted more popular support for the UDD and enabled it to obtain further
concessions from the government that were of additional benefits for the community. An example of such beneficial changes was dealing with the so-called "non-registered" contractors, who were hitherto excluded from taking part in the government-sponsored project. Unlike "registered" contractors who were mainly well established companies with noticeable capital and political connections, the "non-registered" contractors were small firms who were ready to undertake construction of fewer dwelling units with comparatively cheaper charges. By issuing building licences to "non-registered" contractors, the UDD provided a cheaper and more flexible option for beneficiaries of its site and services project to employ.

Effectiveness of the UDD to hasten the process of legalisation provided further chances for the beneficiaries involved to use their newly acquired status to ask for other urgent community needs such as access to building materials, infrastructure, etc. Note3

<table>
<thead>
<tr>
<th>Table 1</th>
<th>Role Unregistered Contractors in the UDP1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Project type/Builder type</td>
<td>Owner built</td>
</tr>
<tr>
<td>Site &amp; Services</td>
<td>%8</td>
</tr>
<tr>
<td>Up-grading</td>
<td>%5</td>
</tr>
<tr>
<td>Non-UDP1</td>
<td>%15</td>
</tr>
<tr>
<td>Total Average</td>
<td>%9</td>
</tr>
</tbody>
</table>


Note 3 Compared to the municipalities in Jordan, which were politically weak and their decisions were often overlooked by the central departments (such as HC and LSD), the UDD was able to override the bureaucratic views and take its demands directly to the cabinet ministers. For instance in case of Zarqa and Ruseifa municipalities, where some of the participants of the UDP1 project were receiving no significant help from their official local leaders, the UDD took the trouble of supporting their demands. These municipalities were outside Amman, and had little political influence or source of finance. There were also some conflicts between the local electorates over credibility of the local mayors, leaving them in constant fear for their position. The main intention of the mayors in this situation was primarily to strengthen their own alliances with the central government and to secure their positions even if their approach undermined the interests of the local communities. As a result, these municipalities were isolated from their host communities and were unable to play a noticeable role in representing them. The beneficiaries in these areas were also disunited and had little chance of getting organised or improve their own housing conditions.
Establishment of additional local gathering points (such as adult education and training courses) by UDD played a relatively important role in stirring the local politics and give rise to emergence of a number of locally known leaders, able enough to articulate the local demands. This was a new, though indirect, link between the local communities and the governmental departments that, to some extent, reflected their views in overall housing policies, local decision making and implementation process (Wolman, H. & Goldsmith, M., 1992, p.187). Existence of such a link, has been argued, to be useful in bearing pressure to the government for adopting policy changes, and has helped the beneficiaries to gain increased access to resources at local level (Yudelman, S.W., 1987).

However, the ability of this institution to assume the task of community leadership and to carry out various negotiations on behalf of the beneficiaries concerning their housing needs, with the state departments diminished the possibility of creating a locally elected organisation.\footnote{Note 4 Yiie UDD's often fruitful negotiations with the government departments, to a certain extent, were due to effectiveness of its directorship. Hisham Zaga, the director, had personal commitment and the right contacts among the elite of Amman to cut his way through the difficulties. At the same time, he had a good understanding of how things were working in the government institutions, and was determined to avoid the same bureaucratic obstacles.}

6. EXAMINING THE LEVEL OF LOCAL COMMUNITY INVOLVEMENT IN UDP1

Current literature of urban studies have so often referred to the weaknesses and inabilities of the governmental agencies at local level (such as at municipality level) to respond fairly and effectively to local requirements. Alternatively, creation of a locally established network of organisations, to carry out certain resource redistribution measures, have thus been recommended (Wolman, H. & Goldsmith, M., 1992).
The WB's approach in Jordan was to set up a network of local institutions, not as autonomous as Turner had perceived, but increasingly combined with the local government institutions (e.g. the municipalities). This strategy was radically different from what writers like Tuner would have recommended. However, it has been argued that establishment of an institutional link between the locally active organisations and the governmental institutions and their related legal structure, has proved to be determinant in facilitating the community's access to resources. In the case of low-income housing such an approach might have actually led to an improvement in the level of efficiency and management of allocation process, and increased the level of cost recovery from beneficiaries (Devas, N. & Radoki, C., 1993).

D.G. Williams explained the reason for WB inability to empower the community to such a level as to enable them to have a more effective role in obtaining housing resources. He said:

"The Bank, certainly for a long time, only took a very partial part of Turner's philosophy of community empowerment. They took up the understanding of the divisions in government institutions and the difficulties resulting from it in accessing resources to the community, but at the same time they tried to take up a package; everything was packaged and people had to accept that package."

According to the WB sources (World Bank, June, 1988), in the UDP1 project the established link between the UDD and the governmental departments actually increased the speed and level of housing improvements carried out by the beneficiaries (e.g. Marka site and services project). This progression has been claimed to be an indication of the beneficiaries increased access to resources (particularly to building material).

However, the author's field investigation indicated that the main factor behind this change
in fact could be the use of informal building contractors, who did not obtain their materials through the formal channels, and were not formally registered with the offices responsible for provision of building licences. From the ten households questioned on this issue, eight families had used informal building contractors. The reason for beneficiaries usage of these contractors could also be attributed to the WB's emphasis on the contribution of "self-help" labourers in the process and allocated incentives to encourage community participation (World Bank, 1974). These incentives included offering of an easy access to building materials, and flexible administrative mechanism to obtain a building license for those involved in the UDP1 project.

The aforementioned incentives are available to the so-called "registered" contractors working in the formal sector. The basis of "registration" is that they should possess a certain amount of capital, which is beyond the reach of the majority of small contractors. The UDD's decision to involve the latter category demonstrated the benefit of their inclusion by achieving better quality housing units and involvement of more participants. Resting on such a positive experience, a number of small contractors who had worked in most of the WB's projects until the present day, have now embarked upon negotiations with the government on the possibility of having the same incentives (access to building materials and flexible system of licence provision) outside the boundary of WB's project.

7. EXPLORING UDP1'S ACHIEVEMENTS

According to the government sources, approximately a quarter of Amman's population lived on illegally occupied lands, and hence were denied access to public services or housing-financial market. National housing policies were also silent about their residents needs and requirements. Prevailing public housing programmes were concerned about/limited to the
middle income groups and the government employees.

From its earliest period of intervention, the WB’s showed little interest in changing the national housing policies and confined itself to transforming the housing conditions for the low-income communities at local level. The WB’s recommendations to alter the situation were concerned with changes in price of land, plot size, building regulations and arrangements of the financial market. According to the WB’s evaluation reports of the UDP1, these factors were the main reasons for prevailing inadequacies blocking the low-income groups accesses to housing.

In order to assess the degree of success and failure of the UDP1, and its actual contribution to the beneficiaries access to resources, it is important to examine and compare some of available data concerning various aspect of the project. It has to be noted that in general, there was a gap between the initial targets and the actual results (in terms of time-scale of completion, number of units and participants). But compared to the government’s conventional programmes, the UDP1 partly succeeded in achieving some of its objectives. The following section goes on to review the WB’s recommended changes and their outcome in increasing the community’s access to resources within the UDP1 project.

7.1. LEVEL OF HOUSING STANDARDS AND THE INCREASE IN THE NUMBER OF BENEFICIARIES

Due to its relatively cheaper price and easier financial arrangements, the UDP1 attracted enough attention among the target groups. Since the amount of allocated land to the UDP1 project was fixed, the Jordanian government’s persistence to change the WB’s recommended plot size (from 100 sq.m. to 153 sq.m.) had a direct effect on reducing the number of low-

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income families who were to benefit. According to the project reports, the capacity to accept potential beneficiaries in sites and services projects, for example, was reduced from 5000 household to approximately 2800 (World Bank, June 1980). This has to be noted in the context of the UDD’s actually receiving 12000 applications for its 2800 available plots, and being forced to keep the rest of the applicants in the queue for future projects. However, compared to the government’s conventional housing schemes during 1980-87, this was still a considerable increase in number of beneficiaries access to low-income housing.

7.2. LEVEL OF SUBSIDIES AND INCREASE IN BENEFICIARIES ACCESS TO RESOURCES

7.2.1. Role of Subsidies in reducing the land cost

In the Jordanian conventional housing projects the most evident item to be subsidised was land price. It was virtually free for the government conventional projects, but the WB’s recommendation to eliminate subsidies obliged the UDPl’s director to ask the beneficiaries for the price of their allocated plots. He commented that, they were so successful in removing this category of subsidies that they were able to sell their land plots very nearly at estimated market prices. (H.Zagha, Summer, 1989)

7.2.2. Reducing subsidies in the UDPl

Increasing the level of interest rates in housing loans was another way through which the WB tried to reduce the level of subsidies. For the beneficiaries of the UDPl the charged interest rate was well above the customary level of conventional projects but still kept below the market rate. The Housing Corporation used to charge 4% interest rate for its 20 years

Note 5 The plot size of 100 sq.m. would have provided 4135 plots for the applicants.
housing loans and asked for no down payments. The private sector charged 10-12% interest for its 10 to 15 year loans and asked for 25% to 30% down payment. Using the Housing Bank (HB) facilities, the UDD charged 8.5% interest for its 15 year loans and asked for 5% down payment. This was acceptable to the majority of target groups and almost two third of the UDP1 beneficiaries applied for the HB's mortgage loans. The number of loans provided by the UDP1's beneficiaries was approximately 2800 (excluding those who paid cash or made payments directly to the UDD).

According to the director of JHB (E. Zaher, 1991), the UDD loans included a level of subsidies which was a big burden and led to the inability of the bank in the long term to maintain. He has maintained his position with regards to this issue and in a more recent interview (1994) that he has personally expressed his views to the Prime Minister but was still under WB pressure the main provider for its project loans.

<table>
<thead>
<tr>
<th>Project type/ Source of loans</th>
<th>Site &amp; Services</th>
<th>Up-grading</th>
<th>Non-UDP1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing Bank</td>
<td>%55</td>
<td>%50</td>
<td>%50</td>
</tr>
<tr>
<td>Army loans</td>
<td>%15</td>
<td>%9</td>
<td>%0</td>
</tr>
<tr>
<td>Other banks</td>
<td>%9</td>
<td>%33</td>
<td>%25</td>
</tr>
<tr>
<td>Work loan</td>
<td>%15</td>
<td>%0</td>
<td>%0</td>
</tr>
<tr>
<td>Not Available</td>
<td>%6</td>
<td>%8</td>
<td>%25</td>
</tr>
</tbody>
</table>


7.2.3. Subsidies via unpaid capital

By 1988, 20% of the total beneficiaries of the UDP1 had overdue payments on their mortgage loans, and this percentage was expected to rise along with the worsening economic
circumstances in Jordan (Alwan, A., 1988). Attempts were made to solve the problem of arrears, firstly, by an agreement between the UDD and the HB, where the UDD carried out a persuasive campaign to explain to the beneficiaries the need to maintain regular payments. In other cases, the UDD accepted to pay part of the arrears to the bank and collected it in instalments from the concerned households gradually. The UDD also took direct responsibility in helping a number of very low-income group among the participants whose annual income was about 56 JD per year. As a result, 203 households out of the total of 217 these troubled beneficiaries in up-grading areas were able to remain in the project (Alwan, A., 1988). This group were assisted either by payment of their debts from the project’s revenues or via creation of an additional income (through training schemes).

At the same time, the WB advised the HB to extend the period of repayment, allowing the low-income groups to cope with the economic hardship. It was during this period that the WB realised that gaining the community’s initial commitment was much more simpler than expecting its steady maintenance. The importance of this continuous commitment will be discussed later.

7.2.4. The reduction of subsidies via savings in construction costs

A noticeable area for reducing state housing subsidies in the UDP1 was to lower the cost of construction and building work by aiming to provide a mixture of cheaper land, loans, labour and material. The cost differences in various projects and approaches is shown in the following table:

Note 6 Some of the participants, especially among the low-income group employees tended to regard their loans as yet another form of state subsidy, and hence were reluctant to pay their mortgage payments on a regular basis.
The above table makes clear that the total cost of construction of a dwelling unit (excluding the price of land) in the UDPl is almost half the cost of a similar unit built on the market priced land. To this one can add the land price, where in UDP1 a below market price vacant land is utilised and other units are constructed on land acquired through traditional *huija* contracts. The reason for arriving at such a difference in price between the UDPl and non-UDPl units is due to a number of factors including; lower price of building materials (which hitherto had to be bought from the market), utilisation of the "unregistered" building contractors (with lower wages), and reduced time span of the legalisation process, and diminishing repetition work and interruption of the building process, hitherto caused by official interventions and building police (Hooper, E., February, 1988).

### 7.3. THE NUMBER OF SMALL CONTRACTORS AND THE LEVEL OF COMMUNITY INTEGRATION

There was a small number of beneficiaries that benefited from obtaining legal status in upgrading sites areas and entered the labour market increasing their income level from JD56 to JD126.

But the success story of integration is clearly demonstrated by the participation of unregistered contractors in the UDP1.
The Jordanian government was the major employer of the large "registered" contractors and almost 58% of the construction works in the public sector went to these companies, particularly through the Housing Corporation (HC). Since the HC had no official role in the UDP1 project, the WB's local institution (UDD) was able to put less emphasis on using the "registered" contractors and turn to small and "unregistered" ones, locally known as *mu'allim*. The adopted approach was that the owner of a land plot was free to choose his/her own contractor and supply the building material. The contractor provided the labour and supervision often without asking about the owner's out-lay capital. For his own wages, the *mu'allim* also had a more flexible financial arrangements with the owner; he accepted an irregular periodic payment and asked for the remainder, as a lump sum, upon the completion of his task.

The government officials, however, were generally unwilling to disregard the registered contractors completely. This was especially true during the project period, when the economic stagnation in Jordan had created many difficulties for the well-established contractors and they were unhappy about the lack of jobs and fierce competition from the foreign companies (Hooper, E., 1988). Therefore, the government insisted on giving the site preparation contracts and infrastructure provision of the UDP1, to the Jordanian registered contractors.\[Note7\]

Within the UDP1 project itself, the government's radical shift from depending on large scale contractors to petty contractors and individual owner-builders was a noticeable phenomenon. According to the project's data, 83% of dwelling units in new sites and 89% of the houses in upgrading areas were constructed by petty-builders, *mu'allim*. The remaining houses in*

\[Note7\] The amount of work and its budget was not however favourable to these contractors. Since they regarded the contract as insignificant, site preparation process was delayed for two years. After such a long hold up in the project's implementation, the WB put some pressure on the government to sign a contract with a Chinese company to accomplish the task.
the project were constructed by the owners themselves. Only two dwelling units in the whole project were built by the registered contractors (Hooper, E., 1988).

The *mu'allim* is an "informal" contractor with no legally recognised status as a builder, and who is not professionally registered with the Ministry of Public Works (MPW) or with the Association of Contractors (Allwan, A., 1988). They had mainly failed to register with official bodies, such as MPW, due to lack of capital and influential political contacts. Before the UDP1 project, these builders only undertook private contracts to build for individuals who had acquired their lands through traditional tribal system, *hujja* contracts. The UDD, on the other hand, did not ask for seed capital from them and freely accepted their applications to register for participation in the project.

Involvement of these contractors in the UDP1 provided an unprecedented opportunity for them to embark upon new grounds and obtain approximately 90% of their total construction works from the project. Not surprisingly, they have been satisfied with their involvement in the UDP1.

This has been revealed by a survey carried out in 1988, where the majority have described working for the project as favourable. In a personal interview with four of these *Muallims* who had worked on the project from 1985 to 1992 some dissatisfactions were expressed. Their main objection was about the unexpected delays in the project, and strict enforcement of building standards and regulations by the official authorities.\footnote{Note 8}

One of the "*Muallim*" interviewed and who was involved in the housing construction of UDP1 project from the start has stated:

"The advantage of working in these projects is the possibility of having a regular revenue. But we are unhappy that this will stop once the project is ended. The

\footnote{Note 8: Personal interview during summer 1988, with four of these *Muallims* (Mr. H.F. Ali, Mr. M. Hadi, Mr. W. Kasim, and Mr. A. Jonaíd, working on the project from 1985 to 1992.}
facilities available for us in this project are not available in other government housing projects". (They do not need to be registered with government to work in government projects). (Freihat, H., September, 1993)

The lack of job security was the main concern shared by four muallims interviewed in this research.

7.4. SOCIAL COHESION AND COMMUNAL SOLIDARITY AMONG UDP1'S BENEFICIARIES: AN ANALYSIS

In this section the impact of communal awareness and collective action among the low-income groups, in raising their chances of accessing to housing, will be investigated. Two separate sites in the UDP1 project is chosen, in which the positive or negative outcome of having such characteristics have been observable. The idea is support the stated hypothesis (see chapter 2) and to demonstrate the fact that where the community of participants have been able to voice their demands coherently and collectively, their needs have had more chances of being met by the authorities. In contrast where the community members are largely divided, their individual objections and complaints have only led to their "punishment", and introduction of the drastic actions against the individuals householders concerned, often without any impacts on the initially unsatisfactory circumstances.

In this view, the WB's insistence to hold a mixed group of beneficiaries might be perceived as a disablitating measure, devised to reduce the effect of a collective community work. This is because although having a variety of different income group people in a project may help to generate larger sources of income for its implementation, but at the same time, it may result in lesser communal interactions and joined activities between them. As the analyses of the exemplary cases in this work have shown, without community cohesion, beneficiaries are less successful in asking for their specific demands and their ability to
withstand official pressures is reduced.

Having said this, it has also to be noted that achieving communal solidarity among the beneficiaries of a low-income housing project is not an easy task. Although collective aims and interests will often lead to group formations, but token minor differences in ethnic, social, political and economic backgrounds can divide visibly the hitherto homogenous communities. Even the WB, whose notion of "integration" aimed to organise various groups of the low-income people in one project, often found it difficult to hold such a group together without resorting to complex measures.

In case of Jordan, the WB’s advisors appreciated the fact that even within a single group of people, such as Palestinians, the economic differences would make the process of integration more difficult for some than the others. In the UDPl for example, the better off Palestinians, who chiefly had a substantial saving from working abroad, were reluctant to invest their money in the "informal" sector and favoured other alternatives more, giving them greater chance to integrate in the formal channels. To them the latter option was more secure and the profits were higher.

On the other hand, the lower-income Palestinians in refugee camps, who had mainly resided in Jordan without having any chances to gather noteworthy savings, were quite content to participate in "informal" activities.

The following case will attempt to highlight a number of factors that have apparently been influential in strengthening communal ties in Jordan. It will also define the ways in which such characteristics are achieved and might affect the outcome of the efforts made by the low-income groups to gain access to resources.
8. EXEMPLARY CASE 1: Jabal Ali

Jabal Ali was selected in 1981, by the municipality of Amman, as one the UDP1's upgrading sites. The size of the chosen site was 18.4 hectare in which 2500 settlers resided. Jabal Ali was an existing squatter settlement, initially established during the early 70's. It had all the common hallmarks of being a community of low-income householders with the average monthly income of around 175 JD equal to $145. The residents were mainly consisted of large families (with the average household size of 8.2 person) who lived in obviously overcrowded dwellings.

8.1. SOCIAL FORMATION

For political reasons, there is no official document to determine the social origin of the inhabitants. But as the date of site occupation, and the national affiliation of majority of its members would indicate that the majority are Palestinians (from Heron and Bir Sabah district, who became refugees at 1948) and might have been dislodged from some other refugee camps in Jordan, during and after the Palestinian up-rising of 1971. The other social groups, living in Jabal Ali, were the nomadic and landless Bedouins, who had been sedentarised after destruction of their traditional life style.

8.2. QUESTION OF LEGALITY AND OWNERSHIP:

Both Bedouins and Palestinians had purchased their lands through traditional contracts, Hujja, from a locally powerful tribe named Bani-Hassan. Thus, unlike some other cases in

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Note 9 In its height of political power in Jordan, the PLO threatened to overthrow the Hashimite regime. It resulted in direct military confrontations between the Jordanian army and Palestinians. A number of refugee camps were demolished during this period by the army as the nucleus of the up-rising and their inhabitants were dispersed around the country.
up-grading projects, the settlers of Jabal Ali were not interested in land legalisation aspect of the scheme, because they knew themselves as the rightful owners any way. What they were interested in was to receive the standard public services and infrastructure, as routinely provided by the district municipality of Ruseifa in other neighbouring areas.\textsuperscript{10}

8.3. CAUSE OF DISAGREEMENT

Disputes between the community members and the officials started when the UDD, on behalf of the WB, proposed the improvement plan, and asked the squatters to pay 5 JD per sq.m. for its implementation.\textsuperscript{5}

The WB's recommendation was apparently based on the government's own suggestion that the land in question was \textit{musha'a}, i.e: had no owner, thus could be appropriated by the state and sold. This assumption disregarded the popular resolution that the land had already being purchased under a commonly known legal system,

8.4. APPLIED STRATEGY BY THE COMMUNITY:

a. Gatherings and consultations: There was an initially gathering of the community leaders, mainly from the Palestinians, who assembled and collectively decided to reject the WB's plan. Their decision was based on firm assumption that their community members would not gain any positive benefit from the WB's declared plan (common motive); and their collective sufferings as refugees, as well as political affiliations to the PLO (common socio-political bonds). They hardly needed any persuasion to agree among themselves on the need for making a stand after being uprooted from their homes in previous occasions, both

\textsuperscript{10} Jabal Ali was located within the boundary of Ruseifa municipality. The mayor refused to provide any normal urban services to this area prior to solving the question of legality of land titles, or finding a different official alternative through which the cost of service provisions could be recovered.
by the Israeli troops (as refugees), and the Jordanian authorities (as the PLO supporters or illegal occupier of the government lands, depending on the occasion). The basis of this communal resolution was so strong and the position of opposition so clear, that the non-Palestinian neighbours (such as the land-less Bedouins) who were in the same predicament, readily joined them and took action.

b. **Focusing on mobilising factors:** Not directly referring to the political and financial causes of the dispute, the local community leaders resorted to religion, as a uniting factor for mobilisation. They argued that the WB’s proposed financial approach was against the application of the Islamic Common Law, *Shari’a*, since the payments requested was required borrowing money from the Housing Bank (to pay for the legalisation procedure), and hence to pay interest, *riba*, for it.\(^1\)

They also criticised the improvement plan for its insensitive physical modifications proposed, an issue which was culturally significant for all of the community members. They pointed out that proposals for widening of the access roads, and changing some of the spatial arrangements connecting the individual plots would be in conflict with their traditional sense of privacy and spatial hierarchy needed to separate between the kin and strangers.

c. **Establishment of a client-patron relationship:** While the community members were in open conflict the UDD staff on a daily basis, the community leaders arranged a few meetings with the tribal chieftains of Bani Hassan and reminded them of their traditional duty to support their clients.

Bani Hassan tribe, itself, had a long established claim over the ownership of almost all the

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**Note** 11 Charging *riba*, or interest, on the borrowed money is strictly forbidden in Islam. The banking systems in Islamic societies have been long in pains to find an adequate form of excuse to charge the interest without offending their orthodox customers.
lands in the district in question (namely Ruseifa), which Jabal Ali was only a part of it. The tribal leaders were supportive of the community because they had also previously challenged the central government in its attempt to register some of these lands as the state lands. They had combated the government in every occasion by subdividing and selling the lands in dispute to various groups of settlers; and thus, had no difficulty in understanding and supporting their cause.

d. Physical resistance: After the community leaders attempts to resolve the disagreement, by reasoning their case with the UDD officials, failed, all the community members were aware of their own and the authorities stand. The community leaders needed no more effort to encourage the members for further action. The popular resolve first appeared by not letting the UDD staff to enter the area. Then, when they persisted, different age groups among the community members expressed their resentments in various including stoning the UDD representatives once they attempted to visit the site.

8.5. THE PROCESS

By the beginning of the 80's, lack of progress in resolving the matter sharply deteriorated the relationship between the Bani-Hassan tribe and the government. This was particularly a sensitive issue then, because the inflationary land prices were at their peaks, and both parties were making their outmost efforts to seize the opportunity by turning their claims into a legally acknowledged reality.

In 1980, the concerned cabinet ministers, assisted by the Land& Survey Department, drew a plan allegedly to control the spread of unlawful settlements in the area. A special committee was set up to prevent the so-called practice of "illegal" land appropriation. To enforce its will, the committee used police and security forces to accompany the bulldozers
employed to demolish such settlements.

Adoption of this harsh approach placed the committee in direct conflict with the community and the patron tribes, namely, the Bani Hassan tribe. The controversy came to its head after the prime ministerial decree of 1983, that asked for eviction of the Bani Hassan’s settlers from the Jabal Ali area, and demolishing the existing dwellings in certain parts of it.

Traditionally, a powerful tribe, such as the Bani Hassan, would see itself responsible for protection of the people who have settled in its tribal lands. This case was no exception, and the tribal chieftains wooed to keep this tradition alive. It was not only a matter of defending their social honour and public respectability, but to maintain their influence, authority, and wealth.

Reacting to the government’s militant approach, Bani Hassan chiefs also case to act tough. As noted above, the social combination of settlers in Jabal Ali was also prepared for this, especially the Palestinian majority in the site who were politically motivated and united in their determination not to be dislodged again, bearing in mind that they firmly believed that they have purchased their lands through a commonly known method.

Open confrontation emerged between the tribal members and their squatter clients in one side, and the police/security forces on the other. The high ranking political figures in the central government suddenly realised the potential danger of such an open conflict and the disastrous implications of undermining the tribal loyalties for the regime. The armed forces were immediately removed from the area, and the prime minister resigned in disgrace.

To revers the previous policies and to win the support of Bani Hassan tribe, the new government appointed one of the tribal leaders as the minister of Public Work (which effectively embodied the duties of the housing ministry).

The municipality of Ruseifa made another attempt to nominate the same site for the WB’s
second designated up-grading project in 1984 (the UDP2), where a reduced basic land price of 4 JD per sq. metre was introduced. Other desperate attempts were made to convince the residents and the community members that by joining the project they would gain a bargain, not the least because the real market value of the land was minimum 6.5 JD per sq.m. (World Bank, June, 1984). But having discovered their point of strength and advantages, the majority of the community members still maintained their unity, refused any official interference in their affairs, and persisted on demanding only the improved municipal services necessary.

8.6. THE OUTCOME

During the period between 1985 to 1987, after a short lull, the new minister moved steadily to meet the tribal-popular demands. Finally, the authorities and the beneficiaries agreed on the basic price of 2 JD per sq. metre, for completion of the land legalisation formalities, and the process of up-grading project to start with it. The up-grading plan was greatly modified to incorporate the local aspirations and traditional preferences, while the legalisation fees were kept to minimum. Sometime later, the Ruseifa municipality also provided the site with necessary services and infrastructure, and thus met what the residents had hitherto demanded.

The case of Jabal Ali is by no means the only one in which the combination of factors listed above worked in favour of the community of beneficiaries. A similarly successful case is the up-grading project in Jana'a, where the beneficiaries of a WB sponsored scheme followed a comparable path, and mostly achieved their collective aims (Razzaz, O., 1993). No doubt these type of success stories are not limited to Jordan. By observing and analysing other cases in different developing countries, valuable lessons for establishment of a
practical approach for active community participation in the low-income housing schemes can be learned.

9. EXEMPLARY CASE 2: JOFEH UPGRADING SITE

The site of Jofeh was located in a busy centre of Amman, and could be considered as one of the oldest squatter settlements in Jordan. Its diverse residents had been gathering and squatting in the area from the early 1950's.

9.1. SOCIAL FORMATION:

Due to gradual movement of the low-income group people to the area, the settlers of the site were of a mixture of various categories of urban poor. They were, from different ethnic, tribal, and kinship backgrounds, with no specific political affiliations. Their prime stimulus for moving to Jofeh was the proximity of its location to the job market, in and around the capital, where they could readily find petty occupations to sustain themselves. The majority of inhabitants were, thus, engaged in the low-paid formal or informal sector activities, providing various urban services such as street cleaning and garbage collection. Apart from sharing the economic motivations of living and working around Amman, the settlers had very little in common to bind them as a community, with hardly any sense of unity or cooperation among them.

1. Legal and financial requirements of the project

During 1981, the UDD proposed its improvement plan for Jofeh, and after initial evaluations, set the land price at 18 JD per sq.meter. To start the process of land legalisation and upgrading of the site any applicant had to pay an amount equal to the value of his/her occupied land to get it legalised, and to share in the project.
According to the director of the UDD, fixing such a high price for land plots within the project was justified because the market price for the same plot of land in the market was between 23 to 25 JD per sq.metre. Unlike the case of Jabal Ali, here the squatters had bought their lands from the people like each other, or had simply occupied them in a period that the government had no formal and classified claim over them. This meant that while they needed to be legally recognised as the owners of their dwellings, the community members had no support and "commonly legal" reference of ownership backed by a well-known tribe.

ii. Causes of disagreement

The UDD's improvement plan, as well as its proposed land price was fiercely challenged by the community of settlers. Firstly, the majority of community members were not able to meet the UDD's financial demands; and secondly, a noticeable proportion of them resented the way that an "un-acceptable" approach of physical planning had cut short of their spatial-traditional links with their kin and extended family members around them.

9.2. COMMUNITY ACTION

i) Spontaneous Reactions: In its early weeks of commencement, the UDD's representatives, attempting to begin their preparatory project works on the site, faced some unorganised resistance from the community of squatters.

ii) Abortive client-patron relations: Isolated attempts were made by individual community members to remind the officials of a previous promise made by King Abdalah, during the 50's, that the residents of this area would receive their land titles free of charge. But their efforts were futile, and brought about no changes in the adopted policy or approach of the UDD.
iii) **Physical resistance**: Inadequate experience in mobilisation of a collective resistance, and lack of any official or political links, left a handful of motivated individuals among the community members to act. Without a sweeping support from the rest of squatters they were powerless and exposed to a number of baseless allegations. In due course, these individuals were arrested by the police, as "trouble-makers", and thus any resistance against the UDD's plan and proposals crumbled.

### 9.3. THE PROCESS

With no effective means of changing the decisions made for them, the community of settlers had no alternative; either they had to pay the requested amounts or to leave the site. Unable to meet the financial demands, approximately one third of the original inhabitants of Jofeh had to leave their dwellings. Many others paid the first instalment, only hoping to sale their homes after the process of legalisation was complete. A minority among the settlers also left the project claiming that they were critical of the new improvement plan devised by the UDD. According to these people the plan had linked their properties spatially to other neighbours, with whom they had no kinship or family relations.\(^\text{Note12}\)

By and large, the main reason for departure of the residents was their inability to pay the UDD proposed land prices, and not the fees for improvement or up-grading the site.

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Note 12 This is an indication of a culturally insensitive planning. Traditional Arab houses are usually designed in a single square plot of land which is detached from its neighbours in all of its sides. Semi-detached dwellings normally belong to the extended families (of brothers and sisters), or close relatives who are keen to live next to each other.
9.4. THE OUTCOME

The majority of people who left the Jofeh site ended up settling in another UDP1 related up-grading site, called East Wahdat. There the land prices were much cheaper and they could afford to own a land plot with no attachment to other neighbouring properties. The UDD officials expressed no regrets or sympathy towards the people who had thus became dispersed under their new arrangements. By all indications, the institution even used the settler's dissatisfaction as the means to encourage them to dislodge, and move to other less favoured sites such as East Wahdat. According to the UDD's director this was a necessary move to reduce the level of overcrowding in Jofeh. This case is also by no means unique. The UDD succeeded, in similar circumstances, to evict the poorest group of the squatters of the East Wahdat site and replace them by other low-income groups who were relatively better off and able to pay. In these cases the very poor were totally deprived of any rights to own the land and were forced to move to rental accommodation where available, such as Ruseifa.

10. EVALUATION

The WB's principles and strategy, during its first phase of involvement in the Jordanian low-income housing projects (1981-1987), might still be seen as a bureaucratically modified and politically softened version of the Turner's inspired approach. By attracting a noticeable degree of the local participation it was able to produce dwelling units, relatively cheaper and faster customary low-income schemes (see table 4).
Table 4
Average Unit Costs Compared

<table>
<thead>
<tr>
<th>Project type/ Cost</th>
<th>Average cost</th>
<th>Paid to Contractor</th>
<th>Average loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Site&amp;S. Services</td>
<td>5936</td>
<td>1488</td>
<td>2391</td>
</tr>
<tr>
<td>Up-grading</td>
<td>7730</td>
<td>1158</td>
<td>1960</td>
</tr>
<tr>
<td>Non-UDP1</td>
<td>13888</td>
<td>3896</td>
<td>5700</td>
</tr>
<tr>
<td>Average UDP1</td>
<td>6833</td>
<td>1323</td>
<td>2175.5</td>
</tr>
</tbody>
</table>


The UDP1's produced units were on average more affordable than those built in non-UDP1 areas, because the beneficiaries had smaller loans, legally accessed to building material and could use the active but unregistered contractors in their sites, who were ready to offer them better deals, in order to get as much units as possible in one locality.

Table 5:
Average Estimated Value of Unit Built on Vacant land

<table>
<thead>
<tr>
<th>Project type</th>
<th>Average estimated value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Site&amp;S. Services</td>
<td>13129</td>
</tr>
<tr>
<td>Up-grading</td>
<td>11167</td>
</tr>
<tr>
<td>Non-UDP1</td>
<td>28333</td>
</tr>
</tbody>
</table>


However, the important part of the WB's approach to be noted here, was the idea of working with local community, and taking direct action to improve their housing conditions, by providing loans and job training courses for the beneficiaries, opened a window of opportunity for the community, though minimal, to be aware of its rights and capabilities. Such realisation was important in creating a communal anticipation to be progressively involved in the process of redistribution of resources. The WB's increased publicity concerning the effectiveness of public participation became an information basis that helped
to raise community's awareness to identify available opportunities more quickly. In case of Jordan, these possibilities were not available to the low-income groups under conventional approaches.

However, the final configuration of the WB's principles and approach, as applied in Jordan, was limited to superimposition of those ideas on the local components introduced by the particular social formation of that country. This combination resulted in emergence of a localised version of the WB's views and recommended method, in which some low-income communities with specific bargaining powers had more chance to benefit.

In the case of UDPl, as noted, the specific global interests of the WB and the national concerns of Jordanian government combined to offer a low-income housing project for specific target groups. But the important point to note was that among the potential participants, those who were more organised and had experiences of collective action, were able to use the potentials of offered project to promote their own needs and requirements. While a non-organised community of participants or random collection of beneficiaries were in no serious position to challenge the official propositions or the quality and quantity of the services on offer.

In this perspective, this research is apt to make a complementary comment on the current views: participation without political support is merely a process of manipulation and cooption by the state; or participation promoted by the international agencies is not more than financial mobilisation and consultancy service (Rakodi, C. & Devas, N., 1993). According to the findings of this chapter, given the same amount of political support and foreign aids and advice, cohesive communities (in this case tribes and Palestinian) are more capable of using available occasions to access their needed resources than those totally dependent on the state and aid agencies.
Bearing this notion in mind, would provide a better basis of understanding for the complexities of the relationships between the main actors in the low-income housing projects (the state, community and the donor agency) and qualitative measures in preferring one particular alternative to the other. I.e. it will expose the over simplification of those positions who support one type of organisational approach against the other, such as bottom-up versus top-down, etc.

Following this line argument, it can be argued that any low-income housing alternative which provides some room for the effects of community action will be more pertinent; and any alternative which during its process promotes and educates communal awareness and solidarity will be more beneficial and finally productive. Based on such reasoning, this qualification can be used as a criteria to evaluate different housing alternatives and to assess their likely rate of success or failure in case of implementation.

The UDP1's participants benefited from had the particular advantage of having the WB's emphasis on the significance of working at local level during 1981-1985. It provided a legitimate venue for them to improve their sense of communal cohesion and achieved higher income level through taking part in training schemes. These possibilities would not be readily available in a different alternative, for example emphasising on "structural adjustment".

But according to the WB sources, now, working at local level is not productive enough, compared to attempting to sort out the problems from their source; i.e bureaucratic system. As a result of experiences learned from its previous approach of working at local level, the WB has shifted its focus from local to national level and has targeted the central bureaucracy for its recommended reforms.

At the present time, the WB's argument is that institutional structure of the government can
no longer be ignored or isolated from the activities at local level. This structure has to be the focus of reforms because the government's bureaucratic system plays an active role in formulating public policy agenda. It maintains a set of particular options and undercuts some others, assembles supports, and puts together many different components that at the end influence the direction of a certain policy, programme or project implementations (Cohen, J.M.40. et all, December, 1985).

In the next chapter the UN's involvement in Jordan (where a centrally oriented approach was adopted) will be discussed, and its results/achievements will be compared with the first phase of the WB's practices in that country. This comparison intends to show that by ignoring the community participation factor, the current WB's doctrine of involvement in Jordan (second phase 1990-1997) is not going to produce any better results, compared to the first phase, and is very likely to fail.
NOTES

1. Personal Interview with Zaga, H in Municipality of Amman, June 1987

2. Personal interview with a number of beneficiaries, from the UDD housing schemes, Summer 1988.

3. UDD. Land allocation and acquisition department (ıstimlak). Confidential files, private documents.

4. Personal interviews with the UDD staff during the summer of 1990.

5. There is no documentation on the UDD’s first attempt to include Jabal Ali, therefore the information were collected from the UDD employees in 1986-87

6. Interview with Hisham Zaqah, July 1987

7. Personal interview with a number of displaced people, from the UDD housing schemes, then residing at Ruseifa, Summer 1988.
INTRODUCTION:

This chapter will examine the UN’s Housing project of HG001, its associated concepts and approach in Jordan, as the second case study and a point of comparison with the WB’s low-cost housing project’s mentioned earlier in this work.

The above project was part of a general programme of economic development, including a package of financial aids, policy recommendations and advise for institutional reforms. It aimed to stimulate economic growth, establish closer ties between the public and private sectors, and to encourage greater use of individual financial resources particularly in provision of the low-income housing. The reason for selection of this case is its particular approach in giving the community a secondary role in the low-cost housing process by relying on the government institutions as the sole controllers and allocators of the UN donated funds to various actors involved.

This was arguably very similar to the situation arising from the approach adopted by the WB in the 1990’s in which the fiscal and organisational reforms of the state institutions (the so called structural reforms) were given priority to other approaches advocating promotion of public participation.

The HG001 case is used to draw a parallel between the UN’s past experience and the WB’s current change of direction through which it has withdrawn its attentions from stimulating community level activities and has focused on encouraging reforms within the bureaucratic system. Despite a number of plausible shortcomings, this approach now is upheld as the
most effective way to benefit the community, only via increasing the role of government in "management" of the areas such as urban and housing development and minimising its role in "provision" of any other services concerned (World Bank, 1991).

The outcome of coming UN's housing project can be a relevant basis of assessment for the likely outcome of the WB's current strategy towards low-cost housing since both approaches have relied heavily upon trusting the "reformed" central government institutions to deliver.

1. SUMMARY OF A BACKGROUND

During the 1970's, the UN was the main international agency operating as economic and development advisor in Jordan. The UN central office in Washington worked in cooperation with the USAID organisation to promote its ideas around, and its local office in Amman was the focal point of giving advise to the concerned officials on various issues including urban development and housing. (See Appendixes C & D)

At the time, it was believed that adoption of relevant policies and accomplishment of successful monetary and procedural reforms in the public sector offices (as proposed by the UN advisors) would eventually lead to higher state of economic development. In the field of housing, the idea was that in a reformed public sector, the institutions concerned would function more efficiently, and thus an increase in the level of housing production would be very likely.

Based on these assumptions the UN proposed a number of policy guidelines, procedural and organisational reforms, and also designed an "action plan" to show how its recommendations can be put into practice. The following part is a summary review of the main UN's areas of intervention in this regard.
1.1. The UN's policy recommendations for an increase level of local community participation

During its first stage of involvement in Jordan (the 1970's) the UN placed a great deal of emphasis on improvement of the government's conventional housing policy and insisted on the need to increase the number of housing projects undertaken by the public sector. Following the general trend of theoretical changes during the 1980's, the UN also acknowledged that the housing units provided by the public sector were in fact highly subsidised products that only reached middle income groups, leaving the low-income groups unaffected.

To correct this weakness, the UN proposed a number of measures for institutional reforms which recommended restructuring of the governmental housing offices, enabling them to coordinate different national policies to increase the level of production. It also asked for creation of new housing institutions (the Shelter Unit within the existing Urban Development Department), and provision of stronger basis/incentives for involvement of the private sector in housing production.

It was only during the 90's that the UN admittedly recognized that the proposed institutional reforms were not sufficient enough to pursue the recommended policy guidelines effectively and produce better results. A UN local adviser to SU, who was the personnel adviser for UDD before, had no illusions about the adverse effects of this type of reform. He said:

I would not mind to admit that these reforms at national level have horrendous adverse effects in the short term, but in the longer term I believe that the results would be better than in local community guided project approach.

This realisation drew the UN deeper into its Jordanian involvement. It allowed its advisors to become directly engaged in policy formulation for the government, and attempted for bringing about more regulatory, land and fiscal reforms, which their full investigation is
beyond the scope of this work.

1.2. The UN's main guiding principles in their housing approach

During the 1970's, the UN was not directly involved in the process of housing production but its main intention was to encourage a higher level of government participation in that process. In this regard, the UN's role was somewhat confined to giving technical advice to the public sector institutions. Ever since, the UN has maintained this early interest in attempting to increase the role of state in the process of housing production, and has only redefined the pattern of this involvement in different periods, according to development of various trends of thought in the field of housing studies.

In the early 1980's, the UN proposed three main guiding principles for the government's housing activities which aimed to supple the conventional method and to increase the output. These guiding principles to be adopted were:

a) Flexible housing process,

b) Use of local resources,

c) Community participation.

As it became clear, these guidelines were not meant to propose a new approach for state intervention in housing, but were rather aimed to expand and amplify the scale of public sector's housing activities.

These guidelines were the reflection of earlier UN's criticism of the "restricted government housing activities" in Jordan during the 1970's where adoption of a "project based approach", rather than a "nationally co-oriented approach" had been seen as the roots of the problems. The UN's advisors had blamed the government's conventional housing projects for not being integrated in a nationwide housing/land market and the UN had already stated
that the main issue was to adopt a method through which an impact on housing activities at national could be achieved (PADCO& Shelter Unit/Ministry of Planing, 1987).

1.2.1. How flexible housing process affects access to resources

Aiming to affect the level of state housing activities at national level, the notion of "flexible housing process" was introduced by the UN. During the 1970's, it was defined as promotion of the idea of "rethinking and piecemeal adjustments in decision making process and activities of the public housing sector". The Jordanian government, for instance, was encouraged to take the initiative in identifying its own target groups in different part of the country and adoption of locally relevant housing standards. This procedure was considered to be a necessary part of any state sponsored housing strategy to increase the level of production nation wide (Moe,J.I., 1973).

By 1985 the UN extended the domain of this idea by emphasising further on the necessity of adopting "flexible" housing policies and structural organisations. This was, of course, not about flexibility in dealing with or for the community of beneficiaries, but proposed to create a "flexible" working procedure among various public sector institutions at national level to complement each other's tasks. It was within this framework that the UN recommended establishment of a new housing institution (Shelter Unit), within the Urban Development Department, to act as the intermediary between various organisations and a forerunner of "flexibility" at national level (this will be discussed later in detail).

1.2.2. To what extend community participation principle was maintained

Using a number of terms, such as "popular participation" and "community action", the UN has seemingly expressed a continuous interest in promotion of the local level participation
of the beneficiaries and their integration in the national housing market (United Nations, 1976). But, perhaps due to inherent difficulties in defining the exact nature of these type of participation, the UN has proposed various interpretations and methods of achieving it in different periods.

Initially, the main aim of the UN's participatory approach was to assemble communities of beneficiaries, who were more willing to manage, maintain and participate with their own resources in the housing process. This theoretically "bottom-up" approach, to value the idea of public participation in practical management of urban activities, was seemingly influenced by early writings of John Turner and his views on the subject.

During the 1970's, the stated objective of the UN in this respect was to create a link between the community of beneficiaries and the government institutions, involved in public housing production, by providing a relevant administrative basis for the community to participate. But because the role of community within the production process was confined to donation of payments, in practice it meant that the UN's participatory scheme would come into effect only after the housing projects were completed. This "late" participation was, ironically, based on the assumption that community organisations would emerge only after the occupants moved/settled in the completed housing project. Note 1 The objective of this approach of organising the beneficiaries was probably understandable in its administrative framework, i.e. having the benefit of linking the community to the state. For example, it was argued at the time that the local community would be able to obtain a quicker response for its collective demands from the authorities if it is organised in this fashion (United Nations, May, 1976).

During the 1980's, the UN justified its involvement by criticising the limitations of WB

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Note 1 This was reflected in the UN country report on Jordan, 1973
approach and advocating decentralisation in housing activities.\textsuperscript{2} By the end of the 80's, the UN narrowed down its initial aims of decentralising housing activities and attracting the participation of community of households to placing most of its emphasis on a specific layer of people who could potentially be called the Owner-Builders. These were an economically identified group which had enough initial capital to apply for state's housing loan, and continue to invest in small instalments (to buy labour and material) to complete their housing units. According to the UN, the owner-builders in Jordan were a major asset in provision of the low-cost housing, and thus advised the government to capitalise on this asset by providing attractive sites and loans for them.

Based on such a restricted view of the beneficiaries the notion of "public participation" was turned into "participation of the owner-builder groups" not in local, but, in national housing market. This attempt to gather an economically selected and nationally mobilised community of beneficiaries was seemingly impressed by the WB's current theoretical positions which, at the time, were argued to be instrumental in increasing the level of housing production at national level.

1.2.3. How institutional reforms increase the use of local resources

The use of local resources was synonymous to having adequate procedural/institutional arrangements in place to collect regular payments from the beneficiaries to cover the cost of production and maintenance of the public housing units. By the mid 1980's, the UN

\textsuperscript{2} In a USAID report on the shift of focus in UDD (WB institution approach) towards becoming another central institution instead of emphasising on municipality and local level. "The prospect of the UDD becoming a national urban land development agency raises the question about centralising this function versus strengthening municipal governments to carry the socio-economic conditions and potential of each secondary urban area re different". (Jordan Urban Development assessment, final report, USAID, 1985)
outlined more clearly how the concept might be put into practice. Since that time, the households applying for "construction loans" are asked to pay a premium from their own resources prior to borrowing, and stating a specific period of time for repayment, apply to borrow the remaining necessary amount.

1.3. HOW THE UN RECOMMENDED ORGANISATIONAL MEASURES AFFECT THE WAY MUNICIPALITIES OPERATE AND COMMUNITY PARTICIPATION

In order to implement the first two of its guiding principles (flexible housing process and public participation) the UN recommended a number of institutional changes and new administrative procedures both at national (SU) and local level (JOHA). The purpose of this section is to identify the main factors that helped or hindered these institutions in coordinating both between the planner and the local community and between the central government and municipalities to create the right environment for the community to participate.

1.3.1. The impact of organisational changes at national level on municipalities

Although the UN adviser in Jordan realised the difference of institutional "established culture" between central and local institutions, the Un ability to avoid these inherited characteristics in their newly established institution proved to be limited. Note 3 This section will investigate the reason for these limitations and its influence on the outcome of the institution housing activities.

According to the UN, a "flexible housing process" would be successfully set in motion if a "flexible housing institution" could be created. Based on its earlier experiences with the

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Note 3 An interview with USAID adviser, Summer, 1992.
Jordanian housing institutions, the UN was adamant that the existing organisations were not adequate. In particular, Housing Corporation, the dominant responsible body for provision of conventional housing projects, seemed restricted in its activities which were confined to government employees and limited to areas adjacent the capital, Amman (PADCO, 1987). During the 1980's, new emphasis on the necessity of increasing the level of housing production at national level, brought about the question of choosing between overall reforms in the HC or creation of a new organisation. The UN was in general against passing further tasks to the HC, and also creation of a yet another all-encompassing housing institution such as a ministry. In its experts view:

"... setting up of a new ministry would appear to be an over reaction to the problem and causes difficulties of staffing, capitalization and time." (PADCO, 1987, p.84)

To resolve the dilemma, the UN finally helped the Jordanian government to establish a new institution, called the Shelter Unit, which its main objective set to be formulating proposals for a national housing strategy.

a) This new institution was administratively related to the Ministry of Rural and Municipal Affairs (MRMA) which was traditionally involved in land allocation schemes and local level development activities. In the UN’s view this provided the most suitable position for the Shelter Unit, since the existing framework presumably would have enabled it to function with more flexibility and prominence at national level, and acquire greater insight into local housing activities taking place outside the Amman area.

In addition to enhancing the procedural flexibility of the existing government institutions, the Shelter Unit (SU) was also meant to work as a mediator between the central government and two type of potential participants of housing activities at local and national level. These were accordingly, the community of beneficiaries in various government housing projects,
and individual owner-builders or small contractors nation-wide.

With regard to the first category of participants, the SU was supposed to create a "flexible housing process" by bringing closer together the planners and the community of beneficiaries so that they communicate and mutually remove the existing problems. The advocated venue for this scheme was to arrange training courses and seminars to educate the government planners to make them aware of the significance of working closer with the community.

Formulating a similar approach, to work with the second group of participants or the owner-builders, was more complex. To begin with, the UN had a vague definition of the owner-builder as "the owner who manages the production of the housing units for his own use". In practice this meant a category of users who were able to earn enough income to hire unregistered small contractor called "Mu'allim" to build their houses. According to the UN experts, production of housing units in this way was relatively cheaper, and could be carried out progressively with the help of those petit developers. Hence, it had to be promoted to play a dominant role in the Jordanian housing supply (PADCO& Shelter Unit, 1987).

No new establishment or "structurally reformed" institution was set up to pursue the policy of encouraging the participation of the owner-builders. The UN transferred the responsibility of organising the activities of owner-builders to an existing organisation; namely the Housing Bank. The motivation behind this decision was apparently the HB's previous reputation for its support of the established building contractors in Jordan.

1.3.2. Organisational changes and the use of local resources by participants

To strengthen its envisaged point of action, the UN established another sub department in
HB called JOHA. The main objective is that this department by continuously meeting small contractors would be able to identify the right incentives needed to encourage people to use their own resources. Also the director of HC was on its board of directors together with a few established contractors (see Chapter Three) and they attended every meeting in the hope that this would make central government more aware of the needs and requirements of the small private contractors. The argument presented was that if the government was able to provide the right stimulus for the target group of households to act, they would be certainly be more inclined to depend on/use their own resources in maintenance and management of their houses rather than demanding external assistance.

An appropriate area of intervention to prepare the ground for introduction of these incentives, according to the UN advisors, was the state housing policies through which, in theory, the existing status at national level could be affected. Two main areas of policy making, in particular, had been identified as the most relevant field of intervention, namely land policy and fiscal policy. It was through this line of argument that, for example, land for housing activities was to be made accessible at national level via rendering the incentive of "giving legal recognition" to smaller land plots. These were previously considered illegal land subdivisions and thus not permissable for housing construction.

a) On the fiscal side, the UN focused its attentions to seek ways of involving private developers in housing production for the low-income groups. In one hand, it advocated some institutional reforms in existing organisations dealing with housing budget. Specifically, the UN argued that almost all government's housing resources were concentrated in one institution, namely the Housing Corporation (HC), and recommended the need for its reform (PADCO & Shelter Unit/Ministry of Planing, 1987).

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Note 4 This institution is discussed in more details in Chapter Four.
By the beginning of the 1980's, the UN advisors involved argued that since HC was the main provider of the infrastructure, as well as construction activities, it secures the highest share of government's housing resources, thus preventing the proposed incentives to be distributed at a wider scale (PADCO, 1987). The alternative advised was to reduce the concentration of resources in HC by assigning the provision of infrastructure to Municipalities.

b) On the other hand, increased use of the private capital was seen as a way forward. The idea behind this orientation was the belief that since "Owner-Builder" housing would require very little of public resources, the government has to adopt "appropriate policies", as recommended by the UN, to boost this tendency among the users and private developers (Shelter Unit & PADCO, 1987).

From the early years of the 1970's, the UN made a lot of efforts to convince the government of the necessity of providing needed incentives for private developers to get engaged in construction of the low-income housing (PADCO & Shelter Unit, 1987). An example of such effort was the acceptance of loan subsidies in the state sponsored projects by the UN (Moe.J.I., May, 1973). The level of subsidy was considerably high and in cases it reached to 37% of the unit cost.

In general, it can be argued that the UN proposed policy recommendations, such as reduction of the minimum plot size, subsidies and tax exemptions, remained highly ineffective, and did not ensue any significant changes in the housing production or market in Jordan. As it will be discussed later, this was chiefly because, in practice, the sole agent of change was the state apparatus and no genuine popular support was envisaged to accomplish the proposed tasks.
1.3.3. The UN's plan for action

The UN commissioned, in 1984, a consultant company (PADCO) to prepare an extended report on the housing conditions in Jordan and to formulate policy recommendations for the government. In 1986, PADCO produced its blueprint for areas of intervention, called "National Shelter Strategy" report (NSS), in which the need for institutional and policy reforms within the public sector organisations was discussed in detail. Based on these observations, the UN's final report on Jordan (in 1987) proposed a plan for action. It asked for implementation of 1) modifications in land regulations, 2) institutional reforms, and 3) starting of a nation-wide housing project as the onset of formulation of a new policy/approach to housing in that country (PADCO, 1987).

I. The main purpose of the first measure was to increase the amount of available land for the low-cost housing activities. By doing so, the UN advisers assumed that as land becomes more affordable to low-income community, their access to housing resources will be increased. This measure was based on the information gathered by HC employees in their assessment of community needs under the guidance of the USAID office in Jordan.

The SU being under the wing of the HC (this is discussed is more detail in the following section) was forced to assign this assessment to HC employees. The report prepared by UN advisors with their assistance on land deregulation was considered by HC to be a source of added power which needed to be guarded with lots of secrecy.

In an interview with one HC employee who has been with the HC from the beginning and was one of those who saw their authority affected by the government failure in providing houses via the "Nuseir" project (see Chapter Three), he said when asked for access to the report "this information is not for the public". (Yacoub, W., Summer, 1992)

This newly found power is assumed to strengthen the position of the HC and to help it to
regain its old status at the main provider for government housing projects, which role was "stolen" from them by the establishment of the WB institution, the UDD. This institutional empowerment, contrary to UDD, neither benefits the local community nor informs them on how best to participate to increase their access to resources.

In additional keeping such information with HC has created a conflict with another central institution, the Land Development Department (LDD) which was the main institution responsible for providing access to land.

This was also seen by some government officials as being a source of trouble once it was put into practice. An employer in the land repossession department said that,

"land in HC was provided "free" to households, they are going to face lots of problems in selling land to government housing programmes beneficiaries". (Summer, 1993)

The lack of local involvement in the preparation of such a report which was left totally in the hand of central institutions has resulted mainly in conflicts between existing institutions and the keeping of local resources far from the reach of low-income communities.

A pilot project, namely Yajouz, was adopted by UN advisers to provide an opportunity for the Jordanian public sector to appreciate its "potential" in dealing with the main issues in low-income housing, such as land provision, re-organisation of the conventional plot sizes and increasing owner builder participation in the process. This project will be discussed in detail in the following section as Case One to demonstrate two main points: firstly to the failure of the UN new institution SU in communicating with the community, and which was instead regarded by the community as another central government institution with the aim of repossessing their land; secondly, the effectiveness of the community organisation in increasing their access to housing resources.
II. The second recommendation, concerning institutional reforms, aimed to establish the necessary administrative machinery to accomplish the stated goals. A new housing organisation, named Shelter Unit (SU) was created by the UN which in theory stood in the boundary of public and private sector, and was to bring the state and "user builder" together.

Structurally speaking, the SU operated under the new Ministry of Planning, instead of the Ministry of rural and municipal affairs, as it conventionally would have been for its particular functions. The reason for this shift of authority was apparently a belief among the UN advisors that the Ministry of Planning was a neutral ground, away from bureaucratic and tribal forces influencing the older establishments, thus providing the SU enough freedom of action in its operations.

In practice however, the pattern of recruitment muddled the original idea. The staff of SU including its director were recruited mainly from the Housing Corporation employees and its prominent bureaucrats (PADCO & Shelter Unit, May 1987). Not surprisingly then, an organisational link between the two institutions were established and shortly afterwards, in 1988, the SU was placed under the Ministry of Housing and Public Works (MHPW), which embodied the HC, apparently enable it to work in closer relations with the Housing Corporation.

This bureaucratic shift reduced any hitherto envisaged independent authority for the SU, and weakened its ability to impact the current course of the housing activities. The government's justification for this move was to harmonise the functions of two closely related bodies and to reduce the multiplicity of activities by the same board of directors (Housing Corporation, 1987).

There were no financial or regulatory changes after the Housing Corporation became an
institution with nation-wide responsibilities. Placing the SU under MHPW's bureaucratic control also made HC the central state institution of housing activities. By 1988, this status enabled the HC to bid for most of the foreign loans allocated to housing and often receiving them.\footnote{Note 5}

III. The third step in reforming Jordanian housing policy and approach was to provide a working example of ongoing housing activity involving participation of the owner-builders. The UN formulated a pilot project called Housing Guarantee Loan Project (HG001), in order to demonstrate how the government can use its potentials to attract private sector's participation in producing larger number of low-cost housing units.

2. EFFECTIVE COMMUNITY PARTICIPATION: CASE ONE: YAJOUZ

Compared to the second case, discussed below, Yajouz project was a limited and short term scheme, chiefly focused on land development techniques for establishment of a progressive housing project involving the community. References to the case are also brief and only appear in recommended strategy of action for legalisation of Yajouz settlement in Ruseifa municipality (Municipality of Ruseifa, 1983).

Therefore, due to lack of references, it would be difficult to examine this case with the aim of testing the UN's approach. But this case is a good case to explore several important factors in community organisation. It will demonstrate; firstly, the way by which the community was organised, secondly the way by which their solidarity and awareness was enhanced and finally the effectiveness of these factors in increasing community access to

\footnote{Note 5 The UN (HG003) during this period was considered to initiate policy reforms. The UN has developed its action plan even further in the 90's. It included sub plans which would provide further details to policy reforms. The UN (HG003) during this period was considered to initiate policy reforms. A pilot project was implemented in which the main target was the private sector and the main issue was land allocation.}
Figure: The Trend in Land Transactions in Yajouz Compared to the National Level

Source: - Department of Lands and Surveys, Annual Reports.
Figure: The Trend in Land Prices in Yajouz Compared to the National Level.

Source: - Department of Lands and Surveys, Annual Reports.
resources. Legalisation of land and infrastructure services were obtained in stages in relation to the level of bargaining power. This level was determined by obtaining a certain amount of resources, which increased their confidence in their collected effort to bargain for more.

Yajouz is a desert area located to the east of Amman. In the late sixties several events led to settlers moving to this area looking for cheap land. The trend of land prices in this area was different from that at national level. (see Fig. 1 & Fig. 2). At national level land prices during the 1970's were continuously rising whilst in Yajouz prices increased by not at the same rate, and instead, compared to the rise in the cost of living, it has in fact decreased. At the beginning of the 1970's the price of an average plot of land in yajouz was 2000JD, this has increased to 400JD by the mid-1980's whilst a similar plot in other areas of Jordan has increased to 8000JD. Note 6

This pressure was caused by a new wave of palestinian refugees caused by the 1967 war. The area was surrounded by phosphate mines and could only grow to the north. The refugee camp Hittin in the area was overcrowded. Yajouz was part of the municipality limits of Ruseifa. It is situated in the north and is accessible to major employment centres, Amman and Zarqa (see map 2).

The majority of land in the municipality of Ruseifa fall under government land except the north area where Yajouz is situated. Although this area is registered as state land was all claimed by the tribes of the region mainly Bani Hassan. Settlers purchased this land from tribal members and not state land registry department. In an interview with one of the settlers in this area explained;

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Note 6 the size of the plot is 700m2 with access to water and road. The national cost of living for housing increased by 177 percent (Central Bank monthly statistical bulletin).
Figure : Map of Ruseifa and Study Area (Yajouz)
"The state did not get involved with the deal between the settlers and the tribes member then (1971). We believed that after we bought the land and build our houses, government employees might pay us a visit and ask us to obtain the deed of our land from the state department for a small fee."

A member of Bani Hassan added that they have tried several times to register their land formally but state department put it aside justifying it that such a process would create complications for the department. (interview-1990).

Until early eighties there was not any public service and infrastructure in Yajouz. The settlers have continuously complained about the lack of such services, and during the 1970's no public services or infrastructure existed in Yajouz. By 1977 tribal members purchased electric generators and was selling electricity to households. Water was supplied by private water tank trucks. The community continuously complained about the inadequate supply of services.

At the beginning of the eighties when government resources became very scarce, and with land becoming one of the most inflated assets, the government wanted to claim back the area. This led to hostility between central government and Bani Hassan.

Another important source of income for the government was the remittances by the labour abroad (see Chapter Three). 41% of the household heads in the Ruseifa area were mostly skilled or semi-skilled workers who spend several years in the Gulf countries and sent their savings to purchase land and build their houses.\footnote{A survey made by the Royal Jordanian Scientific Society on Ruseifa, 1985.}

The central government expressed its interests in Ruseifa land publicly. The Prime Minister made public statements on the "abuse" of Bani Hassan to state property. and gave orders to arm forces to stop Bani Hassan from any further land exchange. This led to the state
direct confrontation with the tribes member and the imprisonment of dozens of their tribe (Satloff, R. B., 1986).

This confrontation brought to light the tension between central government and their strongest supporters, the tribes. The King as in moments of crisis, immediately acted to amend the situation by asking the Prime minister to resign and offered one of the tribes member a ministerial position awarding him for his successful attempts to calm his tribe. This incident consolidated the tribes claim over their land. However they were more cautious and preferred to hold their land activities until the situation cool down. After a year (1985) they picked up their activities more than before. It is at this time when central government send a team of UN advisors to the area to solve the land problem.

At the same time, settlers in the area were becoming aware of their bargaining power. Their continuous interaction with state patrol who were given discretion to enforce the rules. This has led to a closer relationship with the community of settlers giving opportunities to the community to get more.

Initially the local people and the concerned tribesmen welcomed the UN’s involvement in the area with the belief that this would lead to improvement of the infrastructure of the area. But later, their early optimism turned into stiff hostility when they found out more about the UN’s suggested master plan. They were aware that the main concern of the UN team was to redivide the land into smaller plot sizes. The owners of these newly created plots were also supposed to be legally recognised and given the right of tenure.

Although the local community had always asked desperately for provision of infrastructure, nonetheless an outside intervention in their commonly acknowledged legal title to land and traditional plot sizes seemed unacceptable. In their view, the historical tribal rights to the land and common contracts, Hudjja, were valid enough to establish
their ownership.\footnote{8}

This traditional type of land transfer seems to strengthen the relationship between community members. A tribal member state:

"Hujja contract is like a marriage contract, binding the buyer and seller for good. The seller is expected to intervene in any land dispute concerning the buyer. If I do not do it, buyers will not trust me and I would not be able to sell". The seller is a life time protector of the buyers' right to land, even against state intervention.

The community/tribal view was in sharp contrast to the UN's proposed strategy, in which the division of land to smaller plot sizes and its legalisation on this basis, was the first priority of action. The consequence of this fundamental disagreement was that the locals prevented the UN/SU staff from paying any further visits to the site, and eventually the UN had no choice but to drop the project.

Since the project was a failure before it even started, no documentations can be found in the strategy reports or government papers referring to it or the UN experts first visits to the site. The author's attempt, in June 1992, to verify the details of the initial project stage by interviewing the former director of the SU failed to produce any conclusive result. Although, it was only seven years before that the UN's visit was arranged during his term in the office, he seemed unaware of the problems involved, and even reluctant to acknowledge that it ever existed as a serious case. Other interviews with the local community, conducted by the author in this period, however, clarified the process.

Narratives of the events by the community members, and the records kept by a number of independent observers are the only proof of the UN's dramatic failure to communicate

\footnote{8} The Hujja contract is considered to be a legal right to land in areas where the government did not intervene to establish legal rights and issue title deeds.
with local communities directly and to by-pass traditional links and barriers by its strategy.1

This case, however, provides a clear proof of how an organised community network was able to participate effectively in the housing production process and increase their access to resources. It was state intervention in this highly aware and consolidated community that led to a semi-autonomous community. They were able to organise their activities via resistance, negotiations, identifying areas of strength and adjusting and readjusting their demands. These organised activities in turn forced the state to redefine its policies and enabled the community to gain more access to resources.

3. THE LACK OF OWNER-BUILDER PARTICIPATION: CASE TWO: FIRST HOUSING GUARANTEE LOAN (HG001)

This was a housing project, based on loan credit guarantee, which aimed at providing dwelling units for the low-income groups, mainly of public sector employees. The focus of approach in this case was to modify the loan arrangements to such a degree that makes it attractive for private developer’s involvement in building for above mentioned target group.

The following section will analyze the HG001 project in more detail, to show whether the UN was successful in achieving its main goals of encouraging a more effective participation of private developer and owner-builder, and secondly whether the local community and beneficiaries were able to increase their ability to access housing resources via this proposed strategy.

3.1. A SUMMARY OF HG001 PROJECT

This summary of project background is important to demonstrate how and why the UN
moved its emphasis from increasing participation of private developers to completely placing its emphasis on supporting the owner-builder. Exploring this shift is essential in order to point out the difficulties facing UN approach and the main reasons for their emergency.

The UN allocated $25 million loan to the Jordanian Housing Bank in 1987, in order to be used for establishment of a nation-wide housing scheme targeting the households with monthly income of less than JD 250 ($1JD=1.5 US$). Based on the UN’s recommendations, approximately 50% of this loan would be designated to the housing units that were being built by private developers, and the rest would be allocated for direct loan payment to individual owner-builders (PADCO & Shelter Unit, 1987).

In this way, the project had in fact two types of target groups in its scope; private developers and the low-income household applicants. In view of the UN advisors, the JHB was institutionally well located within the system to mediate between the government and beneficiaries. So under the scheme, the Jordanian Housing Bank (JHB) was given the dominant role as a public sector implementing agency which was directly in contact with both private contractors and individual owner-builders.

To establish necessary links with the recommended target groups the JHB, firstly, had to "increase the availability of long-term mortgages for the purchase of affordable dwelling units by the low-income families" (USAID, September, 1985). In practice, the maximum amount to be borrowed was JD 7616 (equal to an estimated cost of a low-income housing unit for each household) and the loan would have to be reimbursed in 15 years at 15% interest rate. Secondly, the JHB was to promote the level of private developer participation in the scheme by assisting them in putting together relevant housing projects to benefit the low-income groups (PADCO & Shelter Unit, May, 1987).
An agreement to start the project was signed between the UN and the JHB in 1985, but the disbursement of the loan started in 1987 when the mid term evaluation of the project by the UN was due. Because the project was the first of its kind in Jordan, the UN had initially recommended that it should start with a set of priorities and to be reassessed after the first 15 million dollar payment were disbursed.

The first step was to set the project in motion was to establish the administrative basis necessary, and to organise a group of people who would be responsible to manage the project within the JHB. This was accomplished with the initiative of Jordanian authorities and the new unit was named the Low-Cost Housing Department (LCHD). Although the UN/USAID advisors had initially estimated that the $15 million budget of loans would have to be divided fifty-fifty between individual applicants and private developers, the initial plan of LCHD allocated 9.5 million dollar to the first group and only 3.5 million dollar to the latter. This was the first difficulty faced by the project in terms of ensuring the participation of private developers.

The priorities of the target groups considered in UN project was based on a questionnaire with one of the leading and established private companies in the country REFCO. Neither the small developers nor owner-builders were involved in setting these priorities. The established developers were unaware and even uninterested in the need and requirements of the local communities. Their main concern was the scale of the project. In an interview with REFCO director (1989), he explained that the scale of the project was very small, "the larger the scale of the project the bigger is our profit."

REFCO was known for its success in production of low-cost housing for the government. In case of UN's initiative to attract private sector developers, it was only REFCO that once again submitted a proposal to participate. Although its degree of readiness for
commitment changed from 1985 to 1987 when REFCO became more aware of the limits of profit it had initially anticipated. REFCO was initially willing to execute the whole project but they finally managed to participate in provision of 47 units only. From an estimated total of 15000 units, this was a disastrously low percentage, bearing in mind that in total only four other private developers proposed to participate in few related small projects, amounting the total production to mere 111 units.

What is important to note is the fact that the UN's housing strategy did not generate any significant enthusiasm among the Jordanian private sector at large for involvement in the process. The participating firms in the new scheme were those who had previously been involved in working with the JHB/public sector housing construction programs any way. REFCO, Al-Abdellat and a number of other well established construction companies, where those who had produced a significant percentage of the middle income group housing in the country with assistance of the JHB. Al-Abdellat stated that:

"The demand for middle income housing projects was rising and there the profit is higher and therefore there is no incentive for him to become involved in low-income housing projects."

Hence, the reason for lack of progress in spreading the Un's objectives, more than its inherent shortcomings, was probably the particular social formation of Jordan in which an existing network of powerful elite, whether holding public or private sector positions, is in control of the profits which can be made from land, loans, construction activities, etc. So the ordinary private developers, who stand out side of this circle, neither trust the stated objectives nor hardly hope to be part of a profit making scheme in public sector while the existing network of relationships among the elite prevails.

This reluctance among majority of ordinary developers leaves the arena more open to the
regular clients of the JHB’s housing loan department and the exclusive nature of dealings then lead to adoption of approaches which suites these limited number of firms. In the UN’s case, for example, the first 20 units constructed by REFCO were not part of the housing project but merely the remaining part of its regular activities before even the UN’s project had started. Further more, in an attempt to encourage even these well established participants, REFCO and other contactors were given additional incentives to take part in the UN project loans. These incentives included a package of eligible loans in which the financial terms of the UN project would apply (%15 interest rate and 15 years remittance period) to all other related loans. Another administrative incentive was to offer their representatives a place at the board of public sector housing directors to represent views and priorities of the private sector. However by the mid 1987, these incentives only brought the total number of produced dwelling units by the private developers to 209. The case for attracting individual applicants was not also much different from above. In its attempt to find an increasing number of participants among the individual owner-builders, the JHB included the names of applicants who had expressed to participate in the WB’s housing projects earlier. Since the JHB was the sole institution in charge of providing loans to both WB and UN projects, to accomplish this design was rather simple. The JHB only needed to change the dates of applications that had been hitherto submitted for the WB projects to match with the date of UN’s project. In following parts the limitations involved in attraction of individual owner-builders will be investigated.

4. THE LEVEL OF COMMUNITY PARTICIPATION IN THE UN’S HG001 HOUSING PROJECT

In this section the results and achievements of the UN’s HG001 project with respect to its
approach and method of implementation will be discussed. Particular attention will be paid to analyze its effects and achievements in mobilisation of resources, accomplishment in bringing about policy and institutional reforms, and increasing low-income housing production in Jordan. It is necessary to mention that the UN itself has reviewed the project and, based on its own adopted definitions and criteria, has produced a number of reports on achievements and shortcomings of the project. This is a relevant starting point for this investigation, since it will be possible not only to look at the problems and changes after they occurred but to trace them to their theoretical basis. This is imperative to uncover a number of ambiguous trends within the process of UN’s Jordanian involvement, such as periodical oscillation between enforcing policy changes to advance private developers involvement in the low-income housing to attempting to promote households participation.

4.1. THE UN ASSUMED DEFINITIONS AND CRITERIA

4.1.1. Definition of the low-cost unit and its implications

The lack of a clear definition of a low-cost unit has contributed to the failure of the UN to carry out a proper assessment of the local community activities. The main source of information on local communities was collected by the UN from WB documents and from meetings with established private developers. The UN applied two criteria for defining a low-cost dwelling unit; namely the cost of construction plus land, and the income level of concerned beneficiaries. On this basis, the price of such a unit would not exceed JD 10000 and the income level of beneficiaries would be not more than JD 250 per month. Implicit in these figures was the land price involved. It was based on earlier surveys, carried out by the WB related institutions, which estimated to be a plot size of around 150 sq.m (to
provide space for a three room dwelling unit) (United Nations, 1985).

It its HG001 project, the UN did not make any attempts to change these criteria and generally tried to follow the housing standards laid out in existing planning regulations. Although this might sound contradictory to what was previously mentioned as the UN's attempt to reduce housing standards, but one has to bear in mind that the reduction of standards in the UN project was in fact no less than the accepted norms, adopted by the established developers in the Jordanian housing market.

Ironically, it were the practising developers who suggested a modified level of housing standards for the UN project that aimed to make involvement in the low-income housing production more profitable for the private sector. But despite its initial sympathy, the UN failed in action to persuade the government authorities to recognise the proposals. The result was, then, the inability of the project managers to control the cost of dwelling units, and hence the resources necessary for the low-income groups to enter the project. Note 9

Overlooking the significance of defining the relevant level of building standards for the low-cost housing units blurred the procedural focus on choosing the appropriate target groups. Administrative regulations and criteria applied by the Jordanian Housing Bank, which was implicitly accepted by the UN as the applicable building codes and standards, excluded the majority of low-cost housing units produced by the owner-builders in Jordan. They simply fall short of meeting the official requirements concerning building codes and standards of production.

A vivid example of continuous administrative obstacles was the issue of regulations

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Note 9: The UN however was more ready to be flexible in accepting other definitions of low-cost housing unit where its allocated budget was to be used in the WB related projects. The reason was probably the variety of building standards applicable to these projects that provided enough room for flexibility, where even a core unit of the ongoing sites and services projects was considered as a complete low-cost unit.
concerning the land ownership. The so-called "loan security" arrangement adopted by the JHB, to accept low-income housing applicants, would only include those units which were built on a government registered land plot, thus excluding the majority of similar units which were built on the land bought with traditional contracts of "Hudija".

The UN's position in this issue was equally controversial. Because on the basis of previous practices by the WB, the UN advisors knew that the cost of land was a large proportion of the total housing cost and had acknowledged it. But they made no serious move to persuade the government/the JHB to grant legal recognition to traditional contracts which had provided the majority of low-income groups with cheaper land plots.

4.1.2. definition of the low-income groups and its implications

In the UN's definition of the low-income groups, the phrase of "owner-builder" has a key position. In its National Housing Strategy for Jordan, the UN has synonymously referred to an applicant from the low-income group as a "the owner-builder" who is:

".... an individual who manages the production of housing units primarily for his own use." (PADCO & The Shelter Unit, May, 1987, p.202)

In practice, "the owner-builder" was a notion that included both the petit-builder (who builds for the market) and the beneficiary (or purchaser of a low-income house). The UN preferred to classify these two groups as "the owner-builder" merely on the basis of assuming that, in Jordan, the rate of petit-developers in the production of low-cost housing is not significantly high, and the purchaser rarely tends to sell his house (United Nations, 1987).

Having accepted this assumption, the UN experts did not bother to investigate further to see whether the purchased houses were really for personal use or reselling in the market. The result was that a large number of house produced in the process were sold to better-off
households (owner occupants) rather remaining in the owner-builder’s possession.

Looking from a different angle, this meant that the whole project orientation had shifted from aiming to encourage "usage" instead of "production", as it was originally intended. The UN's own assessment is generally ignorant about this fundamental change and thus no explanation or acknowledgement concerning its emergence is noted. But as it will be demonstrated latter, the main reason for such a shift in the project was to the bureaucratic formation of its implementing agency; i.e. the JHB. During the second part of 1980's the JHB was firmly in control of loan provision to the applicants participants, and its own adopted regulations played a determined role in directing the project towards dominance of individual purchasers or "owner occupants" (United Nations, 1985).

4.1.3. Private developers: Definition and practice

There are two major categories of private developers operating in the Jordanian housing market, namely large corporations and well established building companies with influential links to the government, and small scale developers. The first group are primarily comprised of real estate dealers, developers and financiers who carried out the government’s conventional housing projects and built for upper and middle income groups in Jordan. The second group were petit-builders and ordinary contractors who would accept to build any type construction offered to them by middle or mainly low-income groups, as far as it was profitable enough.

In its HG001 project, the UN, placed a lot of emphasis on working with the well established firms. Adoption of this approach was probably because the UN advisors in Jordan were convinced at the time that it were the large scale developers who would be able to kick-start the proposed housing strategy on the basis of their previous local experiences and working
with the JHB. In the UN's view, what this group only needed was some specific technical advise, about how to implement the low-income housing projects, to set the process in motion.

In practice, these expectations were not fulfilled, and despite provision of a separate grant, by the UN, to equip private developers with such technical assistance not many came forward (as noted above).

In latter stages the UN tried to pay some attention towards the petit developers, but this was also ill-conceived and unsuccessful. In this case the main reason for failure was the procedural framework, such as terms and conditions related to loans and working period, imposed by the JHB and the UN's passive agreement with it. The petit developers were highly reluctant to get involved in the project, because they believed the bank is expecting them to meet the requirements that only the large corporations were capable of meeting.

5. INVESTIGATING THE UN'S CRITERIA FOR EVALUATION

The HG001 project was evaluated by the UN advisors in two stages. The first one was carried out in May 1987, referred to as the "mid-term evaluation", and the second one was concluded in 1989 as the "final evaluation". As it will be shown below, the indicators upon which these evaluations are based have changed between the first and the last stage. This is because the UN's focus on the type of participants shifted from attempting to attract the well-established developers in the beginning, to paying attention to individual builders at the end. The following section will review and analyze the UN's internal evaluations and the applied indicators in both stages to clarify this shift of focus and the project's results as envisaged by the UN.
5.1. THE UN INDICATORS FOR EFFECTIVE COMMUNITY INVOLVEMENT

The fact that the UN brought forward the date of their evaluation of their loan disbursement from 2.5 years to 9 month demonstrate their doubts concerning the success of their approach. The evaluation was based on the UN's hitherto proposed indicators of 1985, by which the rate of success or failure had to be assessed. Assessment contained indicators to monitor the level of involvement by two different groups; individual households and private developers in the UN sponsored housing activities. The proposed indicators for assessment of the private sector involvement were:

a1) Number of participating private developers,

a2) Amount of construction loans for private developers.

For the level of individual owner-builder or beneficiaries participation included:

b1) Number of individual participants (assimilated by private developers, received mortgage loans or paid down payment),

b2) Participants income level (owner builder or purchasing from developers).

And for the appraisal of final of the project in reaching its target group were:

c1) Number of produced units (built and sold)

c2) Price of units produced.

The above indicators are basically a collection of numbers without any social or organisational values or any feed back from the local communities targeted by the project. Although in earlier stages, the indicators concerning the private developers activities in the project were more on focus, the actual evaluation of 1987 paid equal attention to the level of involvement by the individual participants. The above indicators are basically a collection of numbers without any social or organisational values or any feed back from the local communities targeted by the project. The UN explained this shift of attention by relating...
it to the significance of the JHB's previous relationship with individual applicants.

The UN assessment is a reflection of the JHB assessment of the project and provided the same explanation for the projet, i.e: the shift of emphasis to individual household/owner-builder as opposed to the private developers participation. The director of JHB explained:

"Due to our involvement in WB projects which is mainly for the individual applicant, the UN project was a continuation of this process" (Zaher, E., Summer, 1989).

According to the UN’s evaluation report provision of loans to individual households in the HG001 project had merely been the continuation of the JHB’s routine activities, whereas providing loans to private developers, to produce low-cost housing, had been a novel task for the JHB (United Nations, 1987).

5.2. THE LEVEL OF PRIVATE DEVELOPERS INVOLVEMENT

By 1987, available data concerning the rate of private firms involvement in the project was based on the JHB’s "estimates". Hence at this stage, the number of private developers and the amount of loans allocated to their supposedly under construction units was only the JHB’s speculative figures.

Based on these data, it was concluded that since the amount of loan, required by the JHB, had exceeded the UN’s initial estimate, then the project must have been progressing well in its objective of involving the private developers. The stated number of involved private developers in the UN’s report indicates that the distinction between established developers and petit-developers is diminished. This lack of clarity must be seen as the first step in the UN’s shift of focus by which the individual households were gradually became centre of attention, and even were called "small developers" to hide the lack of project’s success in
attracting real developers. This UN assessment of the project results will be discussed in more details later.

However, in an interview with an employee of JHB, a more accurate result can be deducted. He referred to a specific pilot project that was carried out after "the failure" of HG001 to attract private developers: Note 10

"I was personally involved in contacting established private developers (REFCO, DARCO, OTECO, see Table 5). They were not ready to get involved. The alternative was to sell serviced empty land in an auction for individual private developers. We did not have land to offer, we only had 11 pieces. Only two offers (Sayegh, F. and Hassan, F.) came forward. We gave them to the higher bidder (Sayegh, F.)."

In a personal interview with the director of DARCO, he said:

"How much am I going to make on these few plots, 2000JD or 3000JD each? It is not interesting. I can make much more by selling two apartments in the market".

Although the JHB employee admitted to me that the main aim is to attract the private developers to provide for low income groups, and the needs of this group exceed 26000 units. But he stated that he was unable to put any constraints on Mr. Sayegh since he has purchased the land in a commercial way and it was not offered to him free of charge. He went on to say that JHB would have subsidised the land if it was able to guarantee that it was going to reach low-income groups, but it was unable to give such guarantees.

But in questioning him further about whether they gave this private developer any incentives, he answered proudly that they provided him with a construction licence without

Note 10 M. Daid Allah was trained by the WB for their project loans then became the main organiser of the new institution JOHA and was responsible for initiating contracts with private developers (September, 1992)
any fees payment (as in WB project). Also the land was fully serviced which in another project would have cost him 30-40% of the total cost.

Mr. Sayegh was provided with permission to build the maximum allowed within government regulations for this size of land (150m²). Visiting the site, the project was of high building standards targeted for middle income groups.

This was considered to be a successful experiment that needs to be repeated on a larger scale. From the data above, the main concern for JHB was to prove to the UN advisers that they were able to attract private developers regardless of the participants income group or involvement. After investigating the above private developers' background, it was found that they were known for providing houses for middle income groups. The experiment according to Mr. Sayegh would have been more profitable if he was offered a larger amount of plots. He went back to JHB requesting more plots but he was turned down and promised more in future projects. F. Haassan; another private developer, came forward but on the condition of buying at least 100 plots. The JHB employee declared that there was a future project to sell 500 plots in Ruseifa area.

This above mentioned experiment took place during the period of the Gulf war when a large influx of Iraqi refugees fled to Jordan. Mr. Sayegh admitted that these projects were attractive to this group of people.

It is also important to question how these plots of land become the possession of government to offer to these established private developers. As explained earlier in the case of Yajouz, this will place more pressure on the government to repossess land owned by low-income groups under *Hujja* contract.

These above mentioned two established developers are the ones representing small developers to serve low-income local communities. But from the interviews it can be said
that this approach has an adverse effect on the low-income local community and widen the gap between community activities at local level and housing activities at national level. In addition, it denies the local communities access to housing resources.

5.3. THE LEVEL OF LOW-INCOME GROUPS PARTICIPATION

The UN initial emphasis on community participation largely diminished when putting its approach to practice. Neither was a local institution established as in the case of WB projects, nor was information for a better understanding of local community housing activities collected. The household’s income level was the most important indicator in selection of individual beneficiaries. This indicator is unable to provide the socio-economic knowledge necessary to determine the most effective way for the community to participate. It only determined the household’s eligibility for accessing the UN loans provided for use or occupancy of the HGOOl project’s housing units. There were no further selecting criteria, such as state of employment or social background of the participants, to complement the above indicator. A closer examination of the UN reports on the project would be sufficient to show that the references made to beneficiaries occupation was only to demonstrate that the project had served the low-income groups too (United Nations, 1985).

In fact to get its figures right for the project, the UN has adopted the criteria for "acceptable income level entry" from the WB and the government’s household surveys defining the low income groups (with income level of JD 120-250 per month) (United Nations, 1985). Since the project was seemingly reaching the 10th and 20th percentile (40%) of the applicants, the UN’s assessment has automatically imagined that the project was serving the low-income groups. Based on this observation, it can be assumed that the rate of low-income group participation in the project, as stated, is highly exaggerated.
Table 1
Participants Level of Income (Individual Households, 1985-1989)

<table>
<thead>
<tr>
<th>Income Level (JD)</th>
<th>UDD Beneficiaries (%)</th>
<th>Non-UDD Beneficiaries (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>121 to 150 JD</td>
<td>20.1</td>
<td>18.3</td>
</tr>
<tr>
<td>121 to 150 JD</td>
<td>23.3</td>
<td>26</td>
</tr>
<tr>
<td>151 to 250 JD</td>
<td>33.3</td>
<td>35.2</td>
</tr>
<tr>
<td>201 to 250 JD</td>
<td>23.3</td>
<td>20.5</td>
</tr>
</tbody>
</table>

Source: Various documents, compiled by the author

As the above table clearly demonstrates, the percentage of lower strata of the low income group participating in UDD project (0 to 150 JD income group) has steadily declined between 1986 to 1989, whereas the percentage of higher-income groups participation has increased (150 to 250 income group). The UN's assessment paper is oblivious towards providing any explanations for this increase in the rate of higher income groups in the project, but a combination of administrative and financial constraints can be cited to make it more clear.

By the time that the HG001 project started in Jordan, the country was experiencing some economic hardships. These difficulties had led to a noticeable increase in the cost of housing production, and in turn, had reduced the level of households purchasing power. In 1987, the acceptable income level for entering conventional/state sponsored housing schemes was raised from JD 250 to JD 375, in order to recover the extra expenditure for construction of each unit from beneficiaries.

In contrast, the entry income level for the HG001 project was retained the same as before (JD 250 per month). The objective, as the UN's evaluation report has indicated, was to keep...
the units within the reach of the low-income groups.

However, the increasing gap between rising cost of construction in the housing market and the UN's fixed unit cost (matching the fixed income entry level) brought forward the question of subsidies. The UN advisors seemed ambivalent in clarifying the issue of who would have to bare the extra costs. While for them having the participants of various income level was a desirable composition to be maintained, no criteria for achieving this objective was suggested, and even instead of project managers, it was left to the government/the JHB's decision makers for conclusion (United Nations, 1985).

The UN also did not appear to oppose the public sector in paying subsidies to complement the low-income group loans, but the government was in no economic position to increase its level of subsidies to the JHB. The actual result of this ambiguous situation was that the JHB enforced its own financial criteria in accepting applicants for the project, which meant attracting more of the higher echelon among the low-income groups.

5.4. THE LEVEL OF INDIVIDUAL HOUSEHOLDS INVOLVEMENT

By the mid period of project implementation, the Bank had paid a mere lip service to the issue of attracting individual participants in the HG001 project. It is thus mainly supportive data to promote the scheme rather than serious evaluation of its achievements and shortcomings. A number of figures, such as the number of participants, produced dwelling units and other project related activities have been compared with other project activities and the JHB's contemporary lending schemes to show the prominence of the HG001 project in attracting individual applicants. The JHB did not differentiate between the loans provided from its own resources and those dispensed from the UN disbursements in terms of project or applicants. Thus, for the UN, the continuous operation of the JHB within the framework of HG001 project meant that the total target number of participants and constructed housing
units loans has already been achieved, considering the other conventionally ongoing loans paid from the bank's own resources. Based on this assumption the UN's final evaluation was concluded, using the total number of participants and the amount of loans spent, before the actual project had ended. However at the end of the project the case was revised. Indicators dealing with private sector involvement was absent, and plenty of attention to the status of individual applicants in the project. The main indicators used in this assessment were thus: a) The number of units build and sold and b) The Beneficiaries income level. These were obviously used to show that, firstly, the beneficiaries were of the low-income groups and, secondly, the project had succeeded in reaching them. Lack of attention to the objective of attracting private developers, in the final evaluation, was the outcome of three effectual factors; namely the apathy of private developers to take part in the project; the use of JHB's apparatus as exclusive implementing agency; and the UN's emphasis on loan disbursements. The latter factor, specifically was instrumental to attract the applicants for the contemporary WB's projects who found the HGOOl more convenient to apply for. The difference was, however, that the WB's beneficiaries were chiefly purchasers, rather than builders. So the UN's initial objective of opening new housing market, by increasing the number of owner-builders, was also bound to fail.

However, the final assessment concluded that the project had been a success in attracting individual households. To understand the reason for this, rather surprising, conclusion a more detailed examination of the UN's criteria for its evaluation is necessary. The following part will attempt to show that in calculation of "the number of applicants", or the main indicator of success, several discrepancies has occurred by different parties involved, and the figures stated in the UN's report are different from those referred to by the JHB and the government's statistics.
5.4.1. The total number of applicants

In theory, the HG001 project embraced two groups of participants: a) the low-income applicants who were to construct their houses (owner builders); b) the low income applicants who purchased their houses from the project’s private developers (owner occupants).

In its final assessment, however, the UN did not distinguish between the number of owner-builders and owner-occupants among the applicants but instead emphasised on the total number of applicants regardless. The total number of applicants thus announced was 4739 beneficiaries. Compared to the initial estimated total of 2400 participants, this was an indicator of the project’s success in attracting the low-income households (United Nations, June, 1990). However, looking at some of the tables, drafted in the UN’s preliminary evaluation, makes it possible to note that having distinguished between the number of builders and purchasers would have produced a different result.

<table>
<thead>
<tr>
<th>Project/Applicants</th>
<th>No.</th>
<th>% Purchased</th>
<th>% Constructed</th>
<th>% Completed</th>
<th>% Units Added</th>
<th>No. of Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>UDD</td>
<td>1756</td>
<td>%95</td>
<td>%1</td>
<td>%2</td>
<td>%2</td>
<td>17</td>
</tr>
<tr>
<td>Non-UDD</td>
<td>2945</td>
<td>%2</td>
<td>%47</td>
<td>%44.9</td>
<td>%6.1</td>
<td>1384</td>
</tr>
<tr>
<td>Previous Dev.</td>
<td>38</td>
<td>%100</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>4739</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1401</td>
</tr>
</tbody>
</table>

Source: Various documents, compiled by the author.

As the above table demonstrates, only 29% of the total number of (1401) housing units might possibly be considered as constructed. A different way to double check the UN’s presumed number of owner-builder participants is to look at the amount of loans, borrowed
by various groups of applicants. The actual number of produced units would be far less than the UN's estimation, if the percentage of participants who had used the loans to carry out additional construction work on their existing properties, rather than producing a complete unit, is noted.

This category of beneficiaries, for example, can be easily detected because they were allowed to borrow slightly less than half of the total amount of the housing loan (around JD 3000-4000). According the UN's own tables 70% of the applicants had borrowed JD 4000 or less (United Nations, 1987). This would indicate that the amount of loans allocated for the production of new housing units must have been even less than 29%.

The percentage of newly produced housing units would be even less than above if the number of WB's beneficiaries, who constructed 1% of their houses, are excluded. The government's statistics on the number of registered small housing units (2 bedroom dwellings) built during the project period would throw further lights on these discrepancies.

Table 3 shows that the number of small dwelling units, produced in greater Amman area, was far less than what the UN had estimated.

<table>
<thead>
<tr>
<th>Year</th>
<th>No. Of Units/ Government Sources</th>
<th>No. Of Units/ The UN</th>
</tr>
</thead>
<tbody>
<tr>
<td>1986</td>
<td>68</td>
<td>230</td>
</tr>
<tr>
<td>1987</td>
<td>72</td>
<td>258</td>
</tr>
<tr>
<td>1988</td>
<td>40</td>
<td>236</td>
</tr>
<tr>
<td>1989</td>
<td>85</td>
<td>125</td>
</tr>
</tbody>
</table>

5.5. The HG001's competence to expand the low-income housing market

In its early years of involvement in Jordan, the UN had criticised the JHB's approach to dispensing housing loans for its tendency to reach the upper income groups rather than the poor. The HG001 project was expected to re-allocate the JHB's resources towards the lower margins of the housing market, and to incorporate the low-income groups by using the existing resources to assist them to mobilise their own resources.

The UN used two main criteria to assess the rate of project's success in achieving this goal. It took into account, firstly, the participants level of income to determine their economic status, and secondly noted the number of units produced by the project for this group.

5.5.1. Income level of the participants

The applicants eligibility for receiving the UN's housing loan was determined by the participants income level. The UN advisors had continuously stated that the lower the income of the participants was, the more successful the project would become in exploring new venues in the housing market. According to the UN evaluation paper of 1987, as high as 80% of the project units had reached the lower strata of the low-income groups (with income of JD 120-200 per month) whilst only 20% of the upper low-income groups had benefited form it. The UN had considered this as an indication of the HG001's potential to mobilise "untapped resources" and expand the housing market to the lower strata of the low-income groups.

Despite such an optimism, some signs of uncertainty can also be detected in the UN's evaluation paper of (1989), regarding the accuracy of the stated income levels by the applicants. Based on the JHB's and other private developers observations a considerable number of beneficiaries might have had much higher income level than initially claimed. Considering the rapid progress in construction process and the higher level of down payment
paid, despite raising housing cost, the ability of "low-income" beneficiaries to cope seemed very much robust. Note1

Discrepancy regarding the real level of beneficiaries income has not been elaborated in the UN's report. It is also oblivious about other conditions which might have contributed to the emergence of this issue, such as the JHB's regulations demanding the participants to be the owner of their housing land in order to qualify. It is not difficult to imagine that in a country with tribal background like Jordan, land ownership for ordinary urban poor is an acute issue, even more critical than having a specific income level. It requires social ties, connections as well as ability to earn an income.

5.5.2. Evaluation of the number of low-cost units produced by the project loans

The UN's has calculated the number of low-cost dwellings produced under the HG001 project, the same as calculating the number of its participants. Here, also the number of produced units is being taken from the JHB which includes the housing units produced under the WB scheme.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner-builders Given for the UN Project</td>
<td>733</td>
<td>977</td>
<td>1273</td>
<td>1051</td>
<td>667</td>
<td>4701</td>
</tr>
<tr>
<td>Owner- Builders in the WB Project</td>
<td>%30</td>
<td>%50</td>
<td>%45</td>
<td>%50</td>
<td>%45</td>
<td></td>
</tr>
<tr>
<td>Purchasers from The WB Project</td>
<td>%0</td>
<td>%96</td>
<td>%98</td>
<td>%94</td>
<td>%96</td>
<td>%96</td>
</tr>
</tbody>
</table>

Source: Various documents, compiled by the author.

Note 11 There were higher levels of down payment paid by individuals than the amount required by the Bank, and the cost of housing units was 30% higher than the project's estimations.

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As table 4 indicates around 96% of the people who purchased and 45% of those who built their houses were from the WB projects which were later included in the UN’s list of participants. The reason for this miscalculation, as before, was the fact that the JHB, as the responsible financial agent both for the WB and the UN housing projects did not distinguish between the applicants form either. When the JHB was asked for the list of beneficiaries taking part in the HG001 project, it had simply presented the UN with a general register of all applicants who had borrowed loans to spend for building or purchasing low-income dwelling units.

Inclusion of a high percentage of the WB beneficiaries (approximately half) in this list can be taken as an indicator that the UN’s project did not succeed in tapping any new low-income group resources. Before its involvement, the WB had already made considerable efforts to mobilise resources among its own beneficiaries. Thus the figures in the UN assessment paper, adding the WB participants to the total number of applicants, can only be considered a miscalculation.

In this regard, it is interesting to note that the dwindling number of applicants in the HG001 has interpreted by the UN as a result of economic crisis in Jordan at the time, but in fact it was directly linked to absorption of the applicants by the ongoing WB projects which offered better loan arrangements. In 1987, the beneficiaries of the WB’s first project were ready to receive their housing loans, but delays in starting the WB’s second project put many of them off. This had a noticeable effect on the number of applicants which were supposedly had to be taking part in the UN project during 1988-89.

Of course not all the applicants in the HG001 project were of the WB’ beneficiaries. There were others participants who were chiefly seeking to get loans to extend their already existing properties. Majority of these applicants were of the low-income groups but their
participation in the project was not to produce new dwelling units. So, as owner-builders they can not be counted as the real target group who were at work adding significantly to the existing housing stock in Jordan. Than the remaining group which might be named as the major contributor to the project were the established private developers which produced a limited number of dwelling units for the project in its early years.

5.5.3. The UN methods to attract private developers involvement

Only name five established private developers who took part in the project, and their estimated total number of production would have been 131 units (United Nations, 1987). In practice they only managed to produce 66 units. In the whole period of running the project, the UN's estimated number of low-cost units produced by this was not dramatically better, and it only amounted to 350.

Stating this final figure compelled the UN to admit that the project's result in attracting private sector developers had not been a success. To this reluctant acknowledgment the reality of private sector involvement, as shown in table 5, must be added.

<table>
<thead>
<tr>
<th>Year</th>
<th>UN Estimate</th>
<th>REFCO</th>
<th>DARCO</th>
<th>OTECO</th>
</tr>
</thead>
<tbody>
<tr>
<td>1985</td>
<td>120</td>
<td>20</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>1986</td>
<td>75</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>1987</td>
<td>67</td>
<td>20</td>
<td>42</td>
<td>0</td>
</tr>
<tr>
<td>1988</td>
<td>59</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>1989</td>
<td>29</td>
<td>0</td>
<td>0</td>
<td>24</td>
</tr>
<tr>
<td>Total</td>
<td>350</td>
<td>40</td>
<td>42</td>
<td>24</td>
</tr>
</tbody>
</table>

Source: Various documents, compiled by the author.
Investigating the records of low-cost housing production by each developer produces an even more disappointing result. It is that firstly from the total estimate of 350 units by the UN only 312 units have been produced during the project’s span. But closer examination of the latter figure also reveals that a high percentage of these units (226 externally added units as opposed to 86 units for the project) were produced as a part of previous contracts and agreements between these firms and the JHB, prior or separate from the HG001 project. The same as the previous figures, the UN received its data from the JHB as a bundle and very little attentions were paid to double check them, or to distinguish between the developers contemporary activities and those accomplished for the project.

As stated above, to some extent, the UN admitted that the project had been unable to attract enough private developers to be considered successful, and referred to a number of policy and regulatory obstacles as the cause. To these shortcoming one might add the reality of low-cost housing production in Jordan, in which the small developers form 80% of the housing production. In case of the HG001, these people were not included and thus their potential could not be utilised to boost production. Lack of monitoring and control over the current procedural and regulatory framework by the UN, and lack of enthusiasm from the JHB side to involve this active group of builders, left their resources untapped and prevented the low-cost housing market from expanding as planned.

6. OVERALL EVALUATION: HOW CAN COMMUNITY PARTICIPATION BECOME EFFECTIVE IF THE APPROACH LACKS LOCAL LEVEL ORGANISATIONAL ACTIVITIES

In an attempt to answer this question, I have tried to point out the relationship between government institutions and the community of beneficiaries within a specific case. As detailed examination of the UN’s own project evaluations demonstrates, no significant
result in accelerating productivity and expanding low-income housing market is achieved. The real figures, indicating the number of produced dwelling units, attracted individual households, petit builders and private developers, are very far from the initial expectations. Only comparing the number of participants and of constructed units between the WB and the UN projects reveals the fact that the former’s approach in the same period has been more effective in achieving its objectives than the latter. It might be concluded then the relative success of the WB’s project is due to recognition of the need for greater level of community involvement, as well as establishment of a locally active housing institution, even in its limited form.

In terms of performance, it was interesting to note that after the political events of 1987, the Jordanian government withheld any kind of its economic support from the Palestinian groups and claimed its priorities were to concentrate on promoting overall economic growth. This shift of interest created some limitations both for the WB and the UN’s schemes in Jordan. But while the ongoing WB’s projects were carried out to completion, and its implementing agent (UDD) enjoyed still some managerial authority and advantage to pursue its original purpose of housing the poor Palestinian refugees, the UN’s project was drastically diverted to support the government’s favourite schemes only.

The main criticism of the UN’s strategy is, however, the failure in achieving its two principal objectives; namely 1) involving private sector developers in the low-cost housing production, under management and in cooperation with the public sector, 2) expanding low-cost housing market by attracting more beneficiaries and tapping their resources.

6.1. FAILURE IN ATTRACTING PRIVATE DEVELOPERS

a) Large scale developers: The UN had advised the Jordanian government to build a
"partnership" with private developers (United Nations, 1985). This was the UN's major creed, according to which the relationship between the public and the private sector should not be based on competition on the same grounds, but the public sector has to develop managerial, legal and fiscal tools to enable the private sector to become more productive (PADCO, 1987).

The organisational solution to establish such a partnership, as suggested by the UN, was to include two representatives of the private developers in the government's concerned decision making offices (to form JOHA). After a few gathering sessions, the imposed integration from above came to dead end due to conflicting interests between private developers and the bureaucrats. It carried out its periodical meetings "as ordered" for a while, but in limbo. The JOHA's fundamental problem was that it had no home grown roots; it was neither part of the state system nor independent organisation of the private developers. Its lack of well defined autonomous structure, widespread popularity among the small builders, and financial subordination to the JHB had limited its ability for independent action and flexibility even to obtain housing loans for the members.

In its reports, the JOHA had continuously complained about its inability to influence the government officials in changing building standards or providing them with residential land (JOHA, 1989).

Since the UN had left it to the government, the JOHA's members were only from large scale contracting companies, who were selected on the basis of their previous experiences with the JHB. In Jordan, these firms were relatively few (around 40) while there were hundreds of small scale developers who were not "registered" with the government and thus denied any access to the JHB loans (United Nations, 1985).

The UN did not suggest any regulatory changes to identify and incorporate these people who
were already involved in the low-cost housing activities.

In short, the UN's half-hearted institutional adjustment did not initiate any positive change in the mind of public sector authorities to drop some of their bureaucratic stands and support private developers activities.

b) **Petit builders**: The idea of "partnership" brought about no perceptible harmony and cooperation without or within the government administration itself. Faced with severe economic difficulties, the central government withdrew its financial commitments to the JHB and only allocated it enough budget to run its own top priority conventional housing projects.

These changes made the JHB more persistent on its regulatory demands and financial precautions. The petit developers were entirely effected by these restrictions because, compared to individual beneficiaries or the established contractors, giving loans to this group was considered to be highly risky. The JHB saw itself obliged to insist on its procedures in order to make sure that the risk of loan recovery had been minimized.

Hence, the petit developers were not often able and keen to go through the extensive paperwork needed to obtain the JHB's loan approval procedure. These applicants required, for instance, to have an initial capital of larger than their loan, in order to qualify for "the construction loans" which even then would be dispensed on a short term basis.

Another restricting approach by the JHB was to charge an incremental interest rate (equal to commercially available market rates) on their loans and demand total adherence to the conventional building standards. These two points were highly unpopular among the small scale developers and made them to conclude that the HG001 project would not be profitable to get involved.

The UN's emphasis on keeping accurate and effective account of the small private
developers loans, on the other hand, had somehow irritated the JHB's officials. They showed reluctance to embark upon the job by excusing themselves for having to do additional administrative works. Not surprisingly, these bureaucratic measures and delays would incur cost increase which in turn put off petit private developers from participation.

c) **Shortcomings of the UN's approach:**

c.1. **Lack of focus:** The UN's strategy in attracting private developers failed also because, the JHB’s insistence to accept the applicants who owned their housing lands, shifted the attention of the UN’s project managers from promoting construction activities to cumbersome attempts for increasing the level of land availability in a tribal society such as Jordan. This was contrary to the approach adopted by the WB’s implementing agency, (UDD), where the focus was on increasing the level of construction activities carried out by the beneficiaries.

c.2. **Ineffective re-organisation:** The institution representing private developers, JOHA, turned out to be an exclusive gathering place for representatives of a few well-established construction firms and officials. This outcome was not creation of more effective housing institution which could embrace the concerned majority. By no standards it conformed with the initial ideas of giving prominence to the owner-builders and aiming to promote the self-build process by individuals and small scale developers.

c.3. **Avoiding risks:** The JHB as an integrated part of the state bureaucracy preferred quick solutions to its problems, i.e. providing loans to individual households for purchasing their dwelling was considered safer than dealing with "risky" construction activities of the small private developers.

c.4. **Lack of vision:** According to the UN, offering the government’s technical expertise and adoption of appropriate housing policies were enough incentives to attract private developers.
participation. The main factor of involvement for the private developers was, however, the rate of potential profit in producing low-cost housing. The author conducted a personal interview with four major private companies, based in Amman, during the summer of 1992. Representative of REFCO, DARCO, OTECO and Independent Association of the Private Builders were questioned about the issue. According to them, the rate of profit in low-cost housing could be estimated around 20% of the total price. This was compared to 40% in the case of building houses for the upper income groups. So it might be argued that the inability of the UN and other public sector institutions to identify the correct priorities resulted in having a disappointing outcome.²

C.5. Inadequate criteria: Adoption of the WB's selection criteria of beneficiaries by the UN was another reason for its failure to attract the anticipated number of participants, other than those who had already been qualified for the WB projects (United Nations, 1985). The UN emphasised on "affordable" rather than "available" loans but unlike the WB, it neither attempted to create any regulatory changes within the JHB nor to establish a new institutions that would provide its members with regulatory advantages similar to those available in the WB's projects.

What the UN probably failed to realise was the fact that the WB's projects were designated to provide access for a particular target group, i.e. the urban poor of Palestinian origin. Whereas the rest of the low-income groups or small private builders were not necessarily a homogeneous group (like Palestinians or tribesmen) and their status was not politically sensitive. Therefore, there was little interest by the government to support them; i.e. gaining such a support to some degree requires manifestation of a bargaining power by the target group.

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6.2. COMMUNITY AND HOUSING POLITICS

The overall definition of the UN's beneficiaries (low-income groups) never explicitly meant to be politically oriented towards a particular category of people. This was in contradiction to the WB's housing projects which were clearly targeted towards encompassing the majority of poor Palestinians. Within the Jordanian social formation this group did not receive any particular attention from the central government, and it was only the WB's first project that actually considered them as its main target group.

The HG001 project, on the other hand, was conceived and implemented on the basis of the UN's plan to generate economic development in Jordan, where the UN was to be the motivator, the government the performer and the loans the means. Therefore, the beneficiary groups who were attracted to the UN's housing project during 1985-87, were low-ranking state employees and partly scattered tribesmen and poor Palestinians, who were still able to meet the financial criteria to enter it.

The JHB, as implementing agent, had neither authority nor motivation to promote the project among the general category of urban poor or petit-developers. It was a centrally organised institution very much in tuned to act as the mediator between the government and well-established developers, who were its regular clients well before the UN's project had started. The JHB's information about the bulk of low-cost housing activities at local level was minimal and its data in this regard was mainly derived from, not the community, but the private contracting firms. Having chosen such a sole agent, the UN's project had little chance to adjust its priorities to match the priorities of its potential participants, whether be individual households or the majority of owner-builders.

As in the case of small developers individual households were also asked to possess their own housing land and abide the government's coded building standards (USAID, 1985).
A large number of low-income households and informal owner-builders, who could not afford to purchase land and pay for its construction before applying for a loan, were thus left out.
7. CONCLUDING OBSERVATIONS

The UN's housing experiment in Jordan makes it clear that the final rate of success or failure of these projects, among other things, is particularly related to the socio-political status of the target group and the level of autonomous action assigned to the implementing institution involved. The appropriate amount of local level authority in these two domains, determined by the social formation of the given country, would provide the necessary room for manoeuvre in relevant areas of action; namely housing standards, regulatory and fiscal incentives, and the type of managing institution which would be responsible for the project's implementation.

In case of Jordan for example, if the UN was determined to succeed in promoting "the owner-builder" as its main target group, it had to intervene in the issues of housing standards, land and loans regulations, and to establish an appropriately strong local level institution to carry out its strategy.

The reason that the UN did not succeed in this was, partly, because its target group, individuals and small developers, did not enjoy any significant collective awareness and political leverage. The individual applicants were consisted of socially scattered low-income groups, not even having experience of leaving in one site, and the majority of owner-builders were informal sector, "unregistered" developers who worked in various locations.

The UN recommendations for reforming housing institutions and policies in order to attract the registered and unregistered private developers in one arena, failed to see the difference between the power base and priorities of each group, and thus had no impact on involving the majority of private contractors to the project. This was contrary to the WB's projects in which unregistered contractors were permitted to participate on their own pace.

Appointing the government's central institutions, as the sole agent of implementation, was
another factor that limited the project's achievements. Both the Shelter Unit (SU) and the JHB did not have any real authority at local level to modify the overall land regulations, fiscal requirements and building standards in order to generate any extra housing activities for the owner-builders. They remained in their largely "public sector" image and failed to make contact with their concerned participants to encourage them to bring forward their resources.
NOTES

1. Personal interview with the former director of the Shelter Unit, contrasted with information given by 11 households, involved in Yajouz Project, during summer 1992.

2. Personal interview with a number of private developers, June 1992
CONCLUSION

Based on its literature and exemplary case reviews, and analysis of the WB and the UN's records of involvement in the Jordanian low-income housing schemes, this thesis aimed to bring the issue of public participation into focus and to clarify the question of a suitable form of local organisation further. It also intended to discuss what the theoretical state of the concept of public participation had really been so far, and what form of it could fulfil the early expectations and be more effective.

The hypothesis concerned was to argue that:

The real public participation at its most effective form is a process through which social awareness and communal bonds of a target group can be raised and strengthened enough so that they can pursue their own collective objectives in accessing to the basic resources.

The cases reviewed in this work, endeavoured to show that establishment of the locally active organisations is a right step in this direction, and without it no centrally directed reform package can aspire to reach and to serve the low-income groups adequately.

1. THEORETICAL DISCREPANCIES

Throughout its first two chapters, the existing work has demonstrated that the existing literature is ambiguous and inconclusive about the issue of "public participation". While its importance in advancing the low-income housing process has been emphasised by a large number of workers involved, yet no commonly agreed and clear cut working definition, and clarification for establishment of an effective form of public participation has been put forward.¹

As recent as the mid 1990's, a number of works have appeared that in their general approach to the subject, some methodological attempts have also been made to re-organise and evaluate various categories of existing proposed views and approaches concerned (Hawtin, M., et. al. 1995).
But these remaining in minority, the majority of protagonist writers of this field might still implicitly recommend and sanctify one form or the other of the community participation while their recommendations are not practically worthwhile. This is predominantly because the most basic ingredient of success, i.e. adoption of any suggested form of participation (in terms of structure, arrangements and approach), is not adequately explored. This lack of clarity is the main reason behind the currently heard cries of disappointment regarding the general usability and effectiveness of the concept, as expressed by Midgley (1995):

".. this belief is based more on rhetoric and ideological commitment than a careful analysis of the effectiveness of different forms of community involvement." (Midgley, J., 1995, p.121)

On the basis of reviews and analyses presented so far, this work is apt to offer the following analytical classification of the different forms of community participation. Subsequent to this categorisation, a number of practical components for establishment of an effective form of community organisation will be suggested by which the performance of any grouping concerned might be assessed, and through which the process of mobilising the community might be successfully instigated.

2. COMMUNITY PARTICIPATION CLASSIFIED

a) For Turner and his early followers, the so-called autonomous school, the notion of public participation is literally synonymous to individual and households taking part in provision and construction of their houses. In this view the beneficiary is rightly identified as the "owner-builder", the one who participates with his/her individual physical and financial strength, to own his/her home. The process of participation begins and ends here, and no ties, but sharing in a housing production process, does or needs to exist. These type of
views on the subject might be termed as *The Physical Participation*.  

b) For international organisations, such as the WB (especially in its early decades of low-income housing activities, the notion of participation has been a combination of utilising the manual and financial commitment of the applicants. The participants involved in these schemes are called "beneficiaries", vaguely indicating that they are "benefitting" from an ongoing project, organised and supported by the government, or its related agencies, which might or might not require various degrees of physical and financial commitment by the individual household. This can be termed as *The Planned Participation*.  

c) There is a third form of public participation which invites the community members concerned to inform the planners or decision makers of their own opinions, by talking or writing to them, and expressing their queries and demands or critics about a given scheme and plan which is on display in public places and municipalities, etc.  

Although this might be seen as a direct and effective way of communication between the officials and the community, in reality it will only work if there is already an effective system of local government in place, to take the public views on board.  

In many developing countries, where the socio-political context for such a communication is absent, this approach will be the most superficial form of public participation conceived.  

Since the schemes and plans are customarily prepared in isolation from the community, and by no means there are any assurance that the beneficiaries aspirations will be met. Implementation of this type of participation schemes is then just a matter of formality, diverting the public attention or drumming to grab some kind of political opportunity for the concerned politicians. Thus, it can be termed as *The Show-case Participation*.  

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3. PROGRESSIVE PARTICIPATION

As the exemplary cases in this research would suggest, where and when the community of beneficiaries enjoys some form of internal cohesion, and its members are determined to utilise their own potential collectively to influence the schemes or plans presented to/for them, it is possible to make an impact. Depending on their adopted strategy, and within the context of existing social formation and politico-economic possibilities in their country, they might totally or at least partially achieve their objectives.

If the presence of such qualifications within the locally established organisations can be taken as criterion for assessing the validity and effectiveness of different forms of community-based participatory bodies, then it can be concluded that the successful approaches to the low-cost housing are those that do not exclusively seek to exploit/to be based upon manual and financial resources of their beneficiaries.

Fruitful approaches, on the other hand, might contain a strategy and programme of action which seeks to raise the ability of the clients involved to act collectively, to gather relevant socio-political information to allow themselves to communicate more effectively with planners, decision makers and politicians concerned.

It is in this respect that establishment of the locally active organisations becomes a necessity. They might function as a suitable point of foci for the community action and a place of accumulation for its potentials.

The above statement would seem more justified if the case of UN’s involvement in Jordan is brought to bear. The reviewed cases would suggest that adoption of a top-bottom approach, working within the bureaucratic systems to accomplish a set of pre-designated reforms, is a long term, cumbersome and often finally futile approach for responding to the urgent housing needs of the low-income groups. This is to maintain the view that successful
reforms do not necessarily start from one direction only. They can be more effective if the both ends of a socio-political spectrum, elite and the poor, are to become the subjects of change.

4. STRATEGY FOR A PROGRESSIVE PARTICIPATION

To distinct the proposed from of community participation in this work from the above noted categories, it has been termed as the "Progressive participation". This is a participation based on establishment of a locally active organisation with a number of qualifications. To distinguish this organisation from the ones described and designated by the Autonomous and Heteronomous schools, it is necessary to clarify its functioning components and approach. The constructive elements of a successful participatory organisation of the low-income group will address and be oriented towards the following steps of action:

a. Gatherings and consultations:

The active local community organisation is a place for free gatherings and consultations of all concerned members. This stage is to help the members to exchange ideas and information regularly, to strengthen their community ties and bonds, and to engage in schemes and programmes that are designed to enhance their social awareness, as well as their practical skills and job prospects, if necessary (as seen in the WB's early cases).

b. Focusing on mobilising factors:

The local community organisation is a place where the members are encouraged to find out about their own prominent binding factors and points of interests. These communal links can vary from kinship ties and religious affiliations to membership in political parties or even local sport teams. Such communal ties will reinforce the internal cohesion of the group, and will facilitate the process of collective decision making by bringing to bear the
points of communal agreement or disagreements.

c. Establishment of a client-patron relationship:

The local community organisation is a place where the messages of popular affections and support to relevant sections of decision making system are assembled and expressed. Based on local consultations and exchange of ideas, the most likely venue for approaching the centres of power can be identified and negotiated with (as was the case of dealing with tribal leaders and local politicians in Jordan).

d. Use of publicity:

The local community organisation is the centre of publicity for the common goals, within and without the community. It can be utilised to function as a focal point of attracting attentions to the problems at hand, with reference to the positive communal ties, hitherto identified, to engage the whole community in publicising for the themselves. The means of such activities can be based on using the gathering sessions, local press, and other local, regional or national media as they become available (Hawtin, M., et. al. 1995).

e. Physical resistance:

The local community organisation is a place that, as a last resort, the possibility of arranging an orchestrated public resistance can be considered. Physical resistance is not necessarily a violent confrontation, although immature organisations would easily get intimidated and engulfed by it. This might vary from staging demonstrations and protests locally and otherwise; or getting united for delaying tactics and protection of the communal rights and properties by barricading the demolition squads and so on.

In addition to these specific stages, an active community of beneficiaries might take into account the following areas of action:
f. **Identification of the suitable type of housing resources:**

In any given socio-political context access to one type of housing resource might be easier than the other. To identify and concentrate on the accessible resources would create more chance of success. Lack of central government funds for low-income housing in Jordan meant that to take any given opportunity in land reform/distribution schemes could be a more promising bid.

g. **Understanding the political system:**

Political system in developing countries can be highly volatile and unpredictable. Being up-to-date. Therefore it is essential for the community to keep itself up to date and looking for potentially supportive groups and personalities might be of help.

Sudden changes might hinder any attempt by the community to draw any general guideline for action or forming an alliance, but understanding and following the trend of changes that might affect their access to resources would be beneficial for the community to organise its activities more effectively.

h. **Government enabling role to access to information:**

In theory any community is entitled to the right of being informed, in this case especially about the housing resources. It would be always difficult to obtain information about changes in housing priorities and policies from the official sources, but if the community is being made aware of the importance of having such information, then gaining necessary information might be possible by various ways of exerting popular pressure.

Suggested strategies are by no means concert or final, but their adequate adoption might be a necessary step in the right direction. This is particularly the case since within the current mode of politico-economic thinking around the globe, the low-income communities are more likely to be marginalised and, hence, in greater need of fending for themselves.
5. POSTSCRIPT

The unprecedented politico-economic changes at global level, starting from the late 1980's onwards, has influenced, and is bound to affect further, the plight of the urban poor in general and the low-income housing schemes in particular. A major single event during this period has been the collapse of Soviet Union and the so-called Eastern block which has effectively brought to an end the 50 years legacy of the cold war and political rivalries between the East and the West.

This is, and needs to be seen, as the end of the non-profitable, aid-based and humanitarian involvements of the international agencies in developing countries, compared to the extent and scale of the past few decades. The so-called international agencies, such as the WB, IMF and even to some extent the UN have been, and still are, the intrinsic parts a world system which is under the hegemony of the Western capitalist World.

The nature and scale of the schemes and projects, used to be undertaken and sponsored by these agencies throughout the world, is bound to change. These were primarily devised to foster economic prosperity and to up-grade the natives standard of living, in accordance with the long term economic interests of the world system and their geopolitical strategy to secure available sources and markets, vis-a-vis an ideologically strong opponent. I.e. the threat of the Eastern block, who could de-stabilise the status-quo by using the Third World predicaments, and engage in a direct political and economic competition with the West.

This fear is no more, and the urgency of working for an on-going global rivalry with the Eastern block has disappeared. Other types of competitions and rivalries might emerge within and without the Western capitalist world in the future, but for the short term, no comparable circumstances with the 1950's to 1980's exist.
Specifically speaking, the ideas of bureaucratic reforms and structural adjustments, starting in the 1980’s, are now more apt to be liberally applied. In the absence of any eminent danger from "the other side", the low-income groups and poorer societies can now be left to their own predicaments much more easily.

While the WB's president has to admit that structural adjustment programmes "do not work", and the" trickle-down theory is not very satisfactory", allocation of its loans for development has become increasingly subject to adoption of specific socio-political changes, as dictated and favoured by the dominant Western powers (Prowse, M., 1992). Other well established international institutions, e.g. IMF, are now increasingly taking the view that their main job is dealing with global monetary system and exchange rate regulations, rather than becoming an agent of economic development (Prowse, M., 1992).

In such a new climate, the issue of public participation, especially among the urban poor and the low-income groups will find a new urgency. The would be beneficiaries of the WB, the IMF, etc. have now even less chance of being a target group for these international agencies, and thus need to rely on themselves more than before.

The prevailing moves by these agencies to disregard and dispose of the local organisations is destined to limit the chances of community members in accessing the basic resources, and is bound deteriorate the low-income housing schemes in particular.

Reforms and strategies dealing with enabling the government institutions and official capacity needs to go a long way before its effects, if any, can benefit the overall economy of the concerned societies, and to trickle-down to benefit the low-income groups. Their best bet is rather to organise, and in the absence of no serious external assistance, create a suitable environment for themselves in which their basic needs might have some realistic chances of being met.

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Through its presented cases and analyses, this research, aimed to bring to bear a number of concepts and areas of attention which can serve as an assisting framework for establishment of such locally active organisations. Certainly, there is plenty of room for further research and other studies in countries like Jordan, to look for practical ways of assisting the low-income group people on their way to acquire adequate shelter. Those future works might confirm or replace the suggestions made here, but whatever their result might be, one can hope that the prospect of urban poor will be less arduous than their past.
NOTES

APPENDIX A:

RUSEIFIA PROJECT: LAY-OUT AND HOUSING GUIDELINES

SOURCE: UDD REPORT

MINISTRY OF MUNICIPALITIES, RURAL AFFAIRS AND ENVIRONMENT
AMMAN, 1987
237

Russeta: Housing units
الدليل

(2) السكن النواة ويكون من غرفة ومطبخ وحمام.
(3) السكن النواة ويكون من غرفة ومطبخ وحمام.
(4) الطارئ الأرضي بعد اكتماله من قبل المتقاعدين.

Ruseif: Housing units
الدليل

(د) المسك الدوّل ويتكون من غرفة وصالح وحمام.
(د') الطابق الأرضي يدك اكساء من قبل المقبس
(د '') الطابق الأول يدك اكساء من قبل المقبس

Ruseifa: Housing units
APPENDIX B:

JOEFH PROJECT: LAY-OUT AND PARTICIPANTS DATA

SOURCE:  HOUSING STRATEGY REPORT

PADCO
AMMAN, 1988
### Population Age Distribution 1985 and 1990, Jofeh

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<tr>
<th></th>
<th>&lt;5</th>
<th>5-9</th>
<th>10-14</th>
<th>15-19</th>
<th>20-25</th>
<th>26-45</th>
<th>46-65</th>
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<tr>
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<td>7.3%</td>
<td>9.3%</td>
<td>7.8%</td>
<td>7.0%</td>
<td>7.1%</td>
<td>4.9%</td>
<td>2.5%</td>
<td>52.2%</td>
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<tr>
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<td>7.0%</td>
<td>7.9%</td>
<td>6.7%</td>
<td>5.3%</td>
<td>6.5%</td>
<td>6.0%</td>
<td>1.3%</td>
<td>47.8%</td>
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<tr>
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<td>12.8%</td>
<td>14.3%</td>
<td>17.2%</td>
<td>14.6%</td>
<td>12.9%</td>
<td>13.6%</td>
<td>10.9%</td>
<td>3.7%</td>
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<tr>
<td><strong>1990</strong></td>
<td></td>
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<td></td>
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<tr>
<td>Male</td>
<td>4.8%</td>
<td>7.0%</td>
<td>5.9%</td>
<td>8.6%</td>
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<td>7.7%</td>
<td>5.1%</td>
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<td>7.0%</td>
<td>5.7%</td>
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<td>8.3%</td>
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<td>8.0%</td>
<td>6.7%</td>
<td>1.1%</td>
<td>49.1%</td>
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<td>Total</td>
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<td>12.7%</td>
<td>11.2%</td>
<td>16.9%</td>
<td>17.4%</td>
<td>15.7%</td>
<td>11.3%</td>
<td>2.6%</td>
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1985 TOTAL N = 2,348  
1990 TOTAL N = 841
Table 1, Population Growth Rates, 1981 to Saturation

<table>
<thead>
<tr>
<th>Year</th>
<th>Jofeh</th>
<th>% Change</th>
<th>Wahdat</th>
<th>% Change</th>
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<tr>
<td>1981</td>
<td>2,400</td>
<td></td>
<td>2,810</td>
<td></td>
</tr>
<tr>
<td>1985</td>
<td>2,410</td>
<td>-.4%</td>
<td>3,060</td>
<td>4.9%</td>
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<tr>
<td>1990</td>
<td>2,475</td>
<td>1.7%</td>
<td>5,145</td>
<td>16.8%</td>
</tr>
<tr>
<td>2001</td>
<td>2,920</td>
<td>11.8%</td>
<td>6,810</td>
<td>13.2%</td>
</tr>
<tr>
<td>Saturation</td>
<td>3,230</td>
<td>11.1%</td>
<td>7,045</td>
<td>14%</td>
</tr>
</tbody>
</table>

Source: 1981, Table 11, Baseline Health and Population Assessment; 1985, Table 26 and 13, 1983 Population Survey; 1990, 50% sample survey; 2001 and Saturation based on projected buildout, Appendix E.

Table 2, Household Density Measurements

<table>
<thead>
<tr>
<th>Year</th>
<th>Household Size</th>
<th>Persons per Room</th>
<th>Rooms per HHI</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Wahdat</td>
<td>Jofeh</td>
<td>Wahdat</td>
</tr>
<tr>
<td>1981</td>
<td>7.1</td>
<td>7.0</td>
<td>4.7</td>
</tr>
<tr>
<td>1985</td>
<td>7.5</td>
<td>7.7</td>
<td>3.4</td>
</tr>
<tr>
<td>1990</td>
<td>8.1</td>
<td>7.5</td>
<td>3.0</td>
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</table>


Table 3, Plot Density Measurements

<table>
<thead>
<tr>
<th>Year</th>
<th>Avg Plot Area</th>
<th>Avg No. Floors</th>
<th>HHI/Occupied Plot</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Wahdat</td>
<td>Jofeh</td>
<td>Wahdat</td>
</tr>
<tr>
<td>1981</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>1985</td>
<td>121 m²</td>
<td>NA</td>
<td>1.2</td>
</tr>
<tr>
<td>1990</td>
<td>126 m²</td>
<td>92 m</td>
<td>1.4</td>
</tr>
</tbody>
</table>


The 1985 square meter figure is based on a calculated average from a digitized plan map. The 1990 figure is based on reported plot sizes from the head of household; the two averages are remarkably similar given the different sources.
I. Community Profile

Jofeh

The upgrading of Jofeh, an older community located in the heart of the city center, occurred within the existing settlement fabric, infrastructure and circulation patterns. Upgraded in 1981 at cost of JD 546,900, Jofeh already had some 2,400 residents about 70% of its potential population under current zoning. The upgrading process actually caused an initial densification with households locating to Wahdat when existing housing structures were demolished to accommodate circulation and infrastructure improvements. Ten years after upgrading the community is approaching its pre-project level with 2,175 residents in 338 households. This is far less than original projections on the 1981 baseline study that predicted there would be 3,330 residents by 1991, its legal saturation point under current zoning.

There has been a dramatic shift to an older population with a drop in the percentage of the population under 15 years of old, from a high of 51% in 1981 to 36% in 1990. In the same period, there was a major increase in the 15-34 age group, the 35-59 age group stabilized somewhat and the over sixty group increased slightly. The increase in the 15 to 34 age group reflects an increase in younger unmarried men living at home and a high percentage of extended families that comprise 27% of the households that average 10.3 persons (figure 2, Household Sizes 1990, Wahdat and Jofeh).

Since upgrading, overcrowding declined from 4.2 persons per room in 1981 to 2.6 in 1990 for two reasons: building expansion and decreasing household sizes. The average number of rooms per household increased from 1.7 in 1981 to 2.9 in 1990 and, during the last five years household sizes have declined from...
Yet, overall plot densities are still high given the small plot sizes. In Jofeh, plots average 9.35 square meters, or an average on plot density of approximately 9.35 square meters per person in 1990. Growth is occurring within the legal zoning limits and under the supervision of a closely regulated and curtailed building license activity by the UDO and the municipality. When the community reaches its full buildout under current zoning, on-plot densities will approach 8.1 square meters per person.

---

The average household size in Jofeh in 1990 was 7.5 persons, in Wahdat it was 8.1. The 1991 Land Connaissance Survey noted an average of 7.4 in greater Amman.

The "on-plot density" is derived by taking the average plot size and dividing it by the average number of persons living on a plot. In Jofeh, there is an average of 1.38 households in a two-floor structure and 1.44 in Wahdat, using average plot and household sizes in each community, this is equivalent to 11.6 sq. meters per person in Wahdat and 8.3 sq. meters per person in Jofeh. At three stories, the differences in plot densities between the two communities diminish to 8.47 for Wahdat and 7.7 for Jofeh.
APPENDIX C:

HG-001 PROJECT: STATUTORY CHECKLIST

SOURCE:  JORDAN LOW COST HOUSING PROJECT

USAID
1985
Subject: Low Cost Housing Finance Project 278-182-001

Dear Mr. Gower,

As you are aware, the Government of Jordan places a high priority on housing for low-income groups, encouraging private sector investment and the participation of specialized credit corporations, primarily the Jordan Housing Bank, in the financing of housing for these groups. To this end, we are interested in utilizing Housing Guaranty resources for funding housing programs that meet the needs of the low-income groups.

Therefore, you are kindly requested to seek authorization of $25 million in Housing Guaranty to finance the Low-Cost Housing Finance Project and provide $250,000 for technical assistance from TSFS Grant IV to support implementation of this innovative program. This Project will be implemented by the Jordan Housing Bank.

Sincerely yours,

[Signature]

Minister of Planning

268
<table>
<thead>
<tr>
<th>R. FUNDING SOURCE</th>
<th>FIRST FY</th>
<th>5. LIFE OF PROJECT</th>
<th>B. C. L/C</th>
<th>D. TOTAL</th>
<th>E. TOTAL</th>
<th>F. TOTAL</th>
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<tbody>
<tr>
<td>Appropriated Total</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Grant) USDA/TSI S</td>
<td>100</td>
<td>(              )</td>
<td>(        )</td>
<td>250*</td>
<td>(        )</td>
<td>(        )</td>
</tr>
<tr>
<td>(Loan)</td>
<td></td>
<td>(              )</td>
<td>(        )</td>
<td></td>
<td>(        )</td>
<td>(        )</td>
</tr>
<tr>
<td>1. Housing Guaranty</td>
<td>5,000</td>
<td>5,000</td>
<td>25,000</td>
<td>25,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Country</td>
<td></td>
<td>(              )</td>
<td>(        )</td>
<td></td>
<td>(        )</td>
<td>(        )</td>
</tr>
<tr>
<td>Benefit (n)</td>
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<td>1,300</td>
<td>3,300</td>
<td>8,90</td>
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<td></td>
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<tr>
<td>TOTALS</td>
<td>100</td>
<td>5,300</td>
<td>6,700</td>
<td>250*</td>
<td>11,300</td>
<td>33,550</td>
</tr>
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</table>

8. COSTS ($000 OR EQUIVALENT)

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<thead>
<tr>
<th>R. PRIMARY PURPOSE CODE</th>
<th>C. PRIMARY TECH CODE</th>
<th>D. OBLIGATIONS TO DATE</th>
<th>E. AMOUNT APPROVED THIS ACTION</th>
<th>F. LIFE OF PROJECT</th>
</tr>
</thead>
<tbody>
<tr>
<td>723</td>
<td>253</td>
<td>100</td>
<td>250*</td>
<td></td>
</tr>
<tr>
<td>1. Loan</td>
<td></td>
<td></td>
<td>25,000</td>
<td>25,000</td>
</tr>
<tr>
<td>2. Loan</td>
<td></td>
<td></td>
<td>250*</td>
<td></td>
</tr>
<tr>
<td>TOTALS</td>
<td>250*</td>
<td>25,000</td>
<td>250*</td>
<td></td>
</tr>
</tbody>
</table>

Increase the participation of private developers in the low-income housing market.
Increase the availability of long-term mortgages for purchase of units affordable by low-income families.
A. General Criteria Under HG Statutory Authority.

Section 221(a)

Will the proposed project meet the following criteria.

(1) is intended to increase the availability of domestic financing by demonstrating to local entrepreneurs and institutions that providing low-cost housing is financially viable?

(2) is intended to assist in marshalling resources for low-cost housing?

(3) is intended to have a pilot project for low-cost shelter, or is intended to have a maximum demonstration impact on local institutions and national policy; and,

(4) is intended to have a long run goal to develop domestic construction capabilities and stimulate local credit institutions to make available domestic capital and other management and technological resources required for effective low-cost shelter programs and policies.

Section 222(a)

Will the issuance of this guaranty cause the total face amount of guaranties issued and outstanding at this time to be in excess of $1,718,000,000?

Will the guaranty be issued prior to September 30, 1985?
Section 223(j)

(1) Will the proposed Housing Guaranty be coordinated with and complementary to other development assistance in the host country?  
YES - IIEC's UAP-2 activities

(2) Will the proposed Housing Guaranty demonstrate the feasibility of particular kinds of housing and other institutional arrangements?  
YES - Low-cost units build by developers

(3) Is the project designed and planned by A.I.D. so that at least ninety percent (90%) of the face value of the proposed guaranty will be for housing suitable for families below the median urban income for housing in urban areas in the host country?  
YES

(4) Will the issuance of this guaranty cause the face value of guaranties issued with respect to the host country to exceed $25 million in any fiscal year?  
$25 million FY '75

(5) Will the issuance of this guaranty cause the average face value of all housing guaranty issued in this fiscal year to exceed $15 million?  
NO

Section 238(c)

Will the guaranty agreement provide that it will cover only lenders who are "eligible investors" within the meaning of this section of the statute at the time the guaranty is issued?  
YES


Section 620/620A

(a) Does the host country meet the general criteria for country eligibility under the Foreign Assistance Act as set forth in the country eligibility checklist prepared at the beginning of each year?  
YES
(2) Is there any reason to believe that circumstances have changed in the host country so that it would now be ineligible under the country statutory checklist?

NO
APPENDIX D:

SOURCE OF COMPLIED TABLES:
(THE UDD EVALUATION REPORTS (HG-001))

SOURCE: MID TERM EVALUATION PAPER, 1987
FINAL EVALUATION PAPER, 1990

URBAN DEVELOPMENT DEPARTMENT
AMMAN MUNICIPALITY
### TABLE 2

**JORDAN HOUSING BANK**

**INDIVIDUAL LOAN PROGRAM: PROJECT 185**

**ASSESSMENTS, YEARS 1-5, AND LOAN ELIGIBLE FROM MARCH 1, 1985, TO JUNE 30, 1987**

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<tr>
<td><strong>Project Paper</strong></td>
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<tr>
<td>JHB Lending*</td>
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<tr>
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</tbody>
</table>

*Non-UDD includes eligible loans from March 1, 1985 and UDD includes eligible loans from September 11, 1986 when JAB was signed. In 1987 to June 30 only.

### TABLE 3

**JORDAN HOUSING BANK**

**DEVELOPERS' SHARE, 1986**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Government</strong></td>
<td>11.4%</td>
<td>11.4%</td>
<td>21.8%</td>
<td>11.7%</td>
<td>24.4%</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Private Sector</strong></td>
<td>5.2%</td>
<td>7.5%</td>
<td>11.8%</td>
<td>11.7%</td>
<td>23.1%</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Military</strong></td>
<td>18.3%</td>
<td>4.4%</td>
<td>17.4%</td>
<td>11.2%</td>
<td>6.8%</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Police</strong></td>
<td>5.1%</td>
<td>2.1%</td>
<td>6.2%</td>
<td>1.8%</td>
<td>2.2%</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Skilled Labor</strong></td>
<td>13.5%</td>
<td>77.1%</td>
<td>9.4%</td>
<td>20.7%</td>
<td>24.5%</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Agriculture</strong></td>
<td>6.8%</td>
<td>1.1%</td>
<td>0.1%</td>
<td>1.1%</td>
<td>2.0%</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Laborers</strong></td>
<td>0.9%</td>
<td>2.8%</td>
<td>1.1%</td>
<td>1.4%</td>
<td>1.3%</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Public Sector</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inst.</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Private Sector</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inst.</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Abroad</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>No occupation</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Associations</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>100.0%</td>
<td>100.0%</td>
<td>100.0%</td>
<td>100.0%</td>
<td>100.0%</td>
<td>100.0%</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

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### Table 3

**SUMMARY INDIVIDUAL LOAN PROGRAM: 1965-1967 (ELIGIBLE LOANS)**

<table>
<thead>
<tr>
<th>DATE</th>
<th>3/1-31/66</th>
<th>1/1-12/66</th>
<th>1/1-10/67</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>AMOUNT LENT (000's JPN)</strong></td>
<td>2,377.8</td>
<td>2,368.1</td>
<td>907.3</td>
<td>6,053.2</td>
</tr>
<tr>
<td>(000's U.S.$)</td>
<td>7,944.5</td>
<td>6,732.0</td>
<td>2,594.9</td>
<td>17,312.2</td>
</tr>
</tbody>
</table>

| NUMBER OF LOANS | 716 | 616 | 276 | 1,608 |

<table>
<thead>
<tr>
<th>HOUSEHOLD INCOME (JPN per month)</th>
<th>0-120</th>
<th>121-150</th>
<th>151-250</th>
<th>201-750</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-5 years</td>
<td>44.3%</td>
<td>26.8%</td>
<td>32.2%</td>
<td>35.7%</td>
<td>100.0%</td>
</tr>
<tr>
<td>6-10 years</td>
<td>22.1%</td>
<td>24.0%</td>
<td>22.8%</td>
<td>21.2%</td>
<td>100.0%</td>
</tr>
<tr>
<td>11-15 years</td>
<td>11.8%</td>
<td>23.1%</td>
<td>24.3%</td>
<td>21.2%</td>
<td>100.0%</td>
</tr>
<tr>
<td>Over 15 years</td>
<td>0.8%</td>
<td>0.1%</td>
<td>0.1%</td>
<td>0.1%</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>TERMS OF LOANS (% of loans)</th>
<th>15-10</th>
<th>11-15</th>
<th>Over 15</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average (JPN)</td>
<td>1,688</td>
<td>1,688</td>
<td>1,688</td>
<td>1,688</td>
</tr>
<tr>
<td>Range (JPN) in %</td>
<td>8.8%</td>
<td>7.4%</td>
<td>7.4%</td>
<td>7.4%</td>
</tr>
<tr>
<td>1-2,000</td>
<td>12.0%</td>
<td>12.0%</td>
<td>12.0%</td>
<td>12.0%</td>
</tr>
<tr>
<td>2,001-3,000</td>
<td>13.0%</td>
<td>13.0%</td>
<td>13.0%</td>
<td>13.0%</td>
</tr>
<tr>
<td>3,001-4,000</td>
<td>23.1%</td>
<td>23.1%</td>
<td>23.1%</td>
<td>23.1%</td>
</tr>
<tr>
<td>4,001-5,000</td>
<td>24.3%</td>
<td>24.3%</td>
<td>24.3%</td>
<td>24.3%</td>
</tr>
<tr>
<td>5,001-6,000</td>
<td>15.8%</td>
<td>15.8%</td>
<td>15.8%</td>
<td>15.8%</td>
</tr>
<tr>
<td>6,001-7,000</td>
<td>9.5%</td>
<td>9.5%</td>
<td>9.5%</td>
<td>9.5%</td>
</tr>
<tr>
<td>7,001-7,616</td>
<td>7.3%</td>
<td>7.3%</td>
<td>7.3%</td>
<td>7.3%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>100.0%</td>
<td>100.0%</td>
<td>100.0%</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LOAN PURPOSE (% of loans)</th>
<th>15-10</th>
<th>11-15</th>
<th>Over 15</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Construction</td>
<td>44.6%</td>
<td>44.6%</td>
<td>44.6%</td>
<td>44.6%</td>
</tr>
<tr>
<td>Completion</td>
<td>44.6%</td>
<td>44.6%</td>
<td>44.6%</td>
<td>44.6%</td>
</tr>
<tr>
<td>Addition/Extension</td>
<td>5.2%</td>
<td>5.2%</td>
<td>5.2%</td>
<td>5.2%</td>
</tr>
<tr>
<td>Home Improvement</td>
<td>0.8%</td>
<td>0.8%</td>
<td>0.8%</td>
<td>0.8%</td>
</tr>
<tr>
<td>Debt Payment</td>
<td>1.8%</td>
<td>1.8%</td>
<td>1.8%</td>
<td>1.8%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>100.0%</td>
<td>100.0%</td>
<td>100.0%</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

*The JMB only considers "verifiable" income when determining household income for purposes of qualifying borrowers. In some cases loans are made on the basis of guarantor rather than the income of the borrower.

**Mid Tier** - Ref. 1987

275
Table 5
Jordan Housing Bank
Purpose of Loan
Individual Loan Program: UDD

<table>
<thead>
<tr>
<th>Purpose</th>
<th>No. Loans</th>
<th>% Total Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase</td>
<td>1671</td>
<td>75.2%</td>
</tr>
<tr>
<td>Construction</td>
<td>31</td>
<td>2%</td>
</tr>
<tr>
<td>Purchase Plus Construction</td>
<td>6</td>
<td>.3%</td>
</tr>
<tr>
<td>Completion Plus Enlargement</td>
<td>46</td>
<td>2.5%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>1754</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>

1970

Table 6
Jordan Housing Bank
Individual Loan Program: Non-UDD
Summary Table

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>No. Loans</td>
<td>733</td>
<td>668</td>
<td>645</td>
<td>588</td>
<td>311</td>
<td>2745</td>
</tr>
<tr>
<td>Volume (000's)</td>
<td>2771</td>
<td>2376</td>
<td>2073</td>
<td>2137</td>
<td>1073</td>
<td>10934</td>
</tr>
<tr>
<td>Avg. Loan</td>
<td>3781</td>
<td>3557</td>
<td>3215</td>
<td>3638</td>
<td>3452</td>
<td>3543</td>
</tr>
<tr>
<td>Avg. Cost Const.</td>
<td>4468</td>
<td>5077</td>
<td>4390</td>
<td>4547</td>
<td>4823</td>
<td></td>
</tr>
<tr>
<td>Avg. Value Loan</td>
<td>3945</td>
<td>3790</td>
<td>3477</td>
<td>3602</td>
<td>3426</td>
<td></td>
</tr>
<tr>
<td>Cost/Value Ratio</td>
<td>79%</td>
<td>75%</td>
<td>78%</td>
<td>79%</td>
<td>71%</td>
<td></td>
</tr>
</tbody>
</table>

*Partial years

For these calculations a number of loans have been eliminated because information was incomplete.

277
### Table 10

**Jordan Housing Bank**

**Private Developer Program**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>No. loans</strong></td>
<td>120</td>
<td>75</td>
<td>67</td>
<td>59</td>
<td>27</td>
<td>350</td>
</tr>
<tr>
<td><strong>Volume</strong></td>
<td>679,489</td>
<td>527,207</td>
<td>271,794</td>
<td>249,374</td>
<td>911,300</td>
<td>1,570,994</td>
</tr>
<tr>
<td><strong>Avg. Loan</strong></td>
<td>5245</td>
<td>4122</td>
<td>4056</td>
<td>4226</td>
<td>3142</td>
<td>4488</td>
</tr>
<tr>
<td><strong>Avg. Cost</strong></td>
<td>7111</td>
<td>6479</td>
<td>7258</td>
<td>6382</td>
<td>5349</td>
<td>4488</td>
</tr>
<tr>
<td><strong>Avg. Value</strong></td>
<td>5225</td>
<td>4461</td>
<td>4723</td>
<td>4362</td>
<td>3302</td>
<td>3302</td>
</tr>
<tr>
<td><strong>Cost/value ratio</strong></td>
<td>73%</td>
<td>68%</td>
<td>67%</td>
<td>68%</td>
<td>68%</td>
<td></td>
</tr>
</tbody>
</table>

**Partial years**

Some loans have been eliminated because the information was incomplete.
APPENDIX E:

THE WB's TRAINING AND COMMUNITY FACILITIES IN UDP1 PROJECT

SOURCE: UDP1 COMPITION REPORT

URBAN DEVELOPMENT DEPARTMENT
AMMAN MUNICIPALITY
1988
CONDITIONS AFTER UPGRADE

SELF-HELP CONSTRUCTION

PAVED FOOTPATHS
QUWEISMEH:
VOCATIONAL TRAINING CENTER

MARKA:
CORE-SHOPS
INNER VIEW OF EAST WAHDAT:
CHILDREN PLAYING NEAR THE COMMUNITY CENTER

WOMEN TRAINING CENTER:
SEWING CLASSES
WOMEN TRAINING CENTER:
TYPING CLASSES

INNOCULATION PROGRAMME AT COMMUNITY CENTER
APPENDIX F:

THE UDD ORGANIZATIONAL CHART

SOURCE:  URBAN DEVELOPMENT PROJECT

URBAN DEVELOPMENT DEPARTMENT
AMMAN MUNICIPALITY
MAY, 1988
APPENDIX G:

A SAMPLE OF TRADITIONAL SALES CONTRACT

SOURCE: URBAN LAND TENURE, AND PROPERTY DISPUTES IN CONTESTED SETTLEMENTS: THE CASE OF JORDAN

OMAR MUNIF RAZZAZ
HARVARD UNIVERSITY
MAY, 1991
APPENDIX G

A SAMPLE SALES CONTRACT (HUJJA)*

In the Name of God the Beneficent, the Merciful
Proof (Hujja) of Land Sale

First Party: H. Hulielh and S. Saleiman
Second Party: A. Mustafa Saleh

The agreement has been made to buy a plot of an area of 650
m², which is located north of Ruseifa, north of Yajouz Road.
The full payment has been made.

Boundaries: North: Gazi, the brother of Salma
South: The same seller
East: Umwad Awad and his partners
West: 5 meter wide road

Conditions: The first party will give up his rights to this
plot, and he is obliged to protect the buyer from the tribe
(clan), or the neighbors. The seller is not responsible for
protecting the buyer from the state or any other official
authority. Further, the seller is not responsible for future
fees (penalties). According to this statement, an agreement
has been made and witnessed by the undersigned and God, and
God is the best witness of all.

30/9/1975

Witness Witness Selling Party Buying Party

* The bold font represents the printed text. See next
page.
الفريق الأول البائع: 
الفريق الثاني البائع: 

الحدود: بحدهن الشمال فاقي اخر هما 
من الجنوب تتم البلاط 
من الغرب - 500 متر 

التاريخ: يكون الفريق الأول البائع متأخر في اتمام هذه الأرض عليه حاية 
المشتررين قبل التعذر أو الدخولين ومنحؤلا البالة 
من ضرر الدولة أو أي شخص آخر ومن أي دين تطلب 
مستغلها عليه جزري اليفاق وذلك أمام الشهود والمصداقية 
خير الناهدين.

9/9/1978 

ناهدي
APPENDIX II:

LOCAL COMMUNITY PETITION FOR SERVICES

SOURCE: URBAN LAND TENURE, AND PROPERTY DISPUTES IN CONTESTED SETTLEMENTS: THE CASE OF JORDAN

OMAR MUNIF RAZZAZ
HARVARD UNIVERSITY
MAY, 1991
APPENDIX II

PETITION TO THE PRIME MINISTER REQUESTING SERVICES

In the Name of God the Beneficent, the Merciful

His Excellency the Prime Minister

Amman, 22/9/1986

Amman - Jordan

Dear Sir:

We the residents of Bay al-Rasheed in the city of Ruseifa extend to your Excellency our respect and appreciation wishing you added invincibility and progress under the reign of His Majesty King Hussein the beloved, entreat your excellency to advise those in charge to plan this neighborhood which is inhabited by thousands of citizens...

This neighborhood lacks all the basic services for survival: especially electricity, for one of the residents has a private electricity generator and sells us each Kilo for 110 Fils, although the main the electric poles belonging to the Jordan Electricity Company pass right through our neighborhood, also, the roads are unpaved: dusty in summer, muddy in winter, making our homes inaccessible.

There are no primary schools for our children, and other schools are too far. There are no telephone services although the telephone lines pass next to our neighborhood.

Hoping your excellency will extend help, God bless you.

Signatures:

(forty five signatures)
الله الرحمن الرحيم

د. ر. ه. الز. ر. الامام

امام الأركان

تحية وصفاء

نعين سكان حي الرشيد في مدينة الرياض ترجم إلى نظام dissolved أن آيات الاحترام والتقدير من ضمن ديوان الزيتون من الشعريات والثمار في ظل حضرة مباشرة لله俯د�د

الجاهزة الخمس المدي، راجي من د. ر. ه. الز. ر. الامام الأساص على هذا الحفيظ تبصق

الكلية الخدماتية لحياة الإنسان وأمليا الكهرباء حيث أن أحد المواطنين لدى ماهور كهرباء ويعيننا كليهما الكهرباء بينما في المصادرة نصف مصورة بالصين موجبة باللغة الإنجليزية بسرية.

لا ساعدنا على الوصول إلىك.

ولا يوجد مدارس لا طالبًا فيه بعيدة قائم ولا خدمات هاتف طناب ان امدة الهاتف قريبة من هذا الحفيظ.

راجي من د. ر. ه. الز. ر. الامام السامحة والله بحفظكم ورضاكم.

همم

(عدد نقاط مرفقة)
APPENDIX I:

TRADITIONAL PROOFS OF TRIBAL LAND OWNERSHIP

SOURCE: URBAN LAND TENURE, AND PROPERTY DISPUTES IN CONTESTED SETTLEMENTS: THE CASE OF JORDAN

OMAR MUNIF RAZZAZ
HARVARD UNIVERSITY
MAY, 1991
Receipts of agricultural taxes dating back to 1949, 1954, and 1955 collected from the Bani Hassan tribe for cultivating Utel ez-Zarga and Buseifa. These receipts were used by Bani Hassan members as a proof that they had possession of the area during that period.
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