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# Scaling low-income housing delivery in Kenya and the Philippines: community participation and livelihoods outcomes

The intersection of community participation and livelihoods for the urban poor who move into formalised, low-income housing is the focus of this paper. Drawing on case studies from the Philippines and Kenya, and working with Real Equity for All (Reall) and their partners, we critically examine the dynamic changes to communities moving into new housing funded through the Community-Led Infrastructure Financing Facility (CLIFF) programme of affordable homebuilding. The two contexts contrast different levels of community involvement, savings practices and scales of housing construction. We explore how at-scale construction of low-income housing may mean communities feel more disengaged, whilst noting the challenges of fuller participation. We find that moves to both *in situ* housing and peri-urban relocation sites have mixed and complex impacts on livelihoods, although livelihood changes are balanced by beneficiaries against quality of life. Construction itself generates work, but direct and indirect community benefits are not straightforward. Our findings fill an important gap in research evidence, addressing how communities and livelihoods change as low-income home builders seek to achieve scale, and how notions of community are generated and reconstituted through savings and homebuilding processes.

**Keywords**: low-income housing, community, participation, livelihoods, housing construction, Kenya, Philippines, scaling

## Introduction

This paper examines the consequences for community participation and livelihoods from initiatives to deliver low-income housing at scale. We analyse two contrasting contexts, the Philippines and Kenya, where people on low incomes move into formal housing designed for and with the urban poor. The paper focuses on low-income housing finance and homebuilding through community-based short-term loans, developed by the NGO Reall (Real Equity for All), to contrast different approaches to community participation adopted by Reall's partner organisations in the Philippines where community-led initiatives predominate, and in Kenya where the NGO

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partner takes a stronger lead, and the resulting livelihood impacts for beneficiaries. We discuss how moving to scale might affect community participation, with implications for community formation at housing sites, and critically examine the potential benefits that participation may bring. Community participation in low-income housing delivery has seen growing interest for many decades (Mullins and Moore, 2018), yet there are few critical studies that contrast approaches to participation and their livelihood outcomes.

The Reall approach enables those on very low incomes to access housing finance, land titles and formal housing, yet attempts to deliver these solutions 'at scale' have important impacts for communities, their participation in housing delivery, and their livelihoods. Whilst much research highlights the benefits of home ownership (Cadstedt, 2012), others demonstrate that 'new housing does not automatically eradicate poverty' (Meth, 2020, 160). For decades the formalisation paradigm has dominated responses to urban informality, often to the detriment of informal dwellers, but as Meth (2020, 141) argues, 'the politics of formalisation are complex', as are the lived experiences of movement from informal to formal housing. Cherunya et al. (2020) highlight that the disruption to livelihoods and their reconstruction after relocation has been overlooked. We argue that livelihood responses to moving into formal homes are complex and have mixed results, and that the intersection of low-income homebuilding, community participation and livelihoods needs further thought as housing projects are delivered at scale.

The paper begins with a discussion of community participation and scale in low-income housing delivery, and impacts of displacement to new housing on livelihoods, before providing details of two Reall-funded programmes – in the Philippines in Cebu/Mandaue and Davao, and in Nairobi, Kenya. We outline the methods, followed by an analysis of contrasting participatory approaches and their livelihood implications. Finally, we conclude by reflecting on the intersection of participation, livelihoods and low-income housing delivery.

## Community participation in delivery of low-income formal housing at scale

Community participation in low-income housing development is widely considered critical to project success, and as a poverty-reduction strategy enhancing empowerment (Lemanski, 2008), an assumption situated within a long lineage of participation in development and self-help housing. Turner (1976) is widely credited for changing approaches to housing the urban poor. He argued those dwelling in informal settlements had the capacity and entrepreneurism to develop self-help housing if underpinned by formal property rights. With World Bank support, this approach justified various housing schemes, including sites-and-services, core-housing and *in situ* home and settlement upgrading, but such schemes led or supported by national governments were significantly scaled back with neoliberal policies in the late 1980s and 1990s.

This shift in approach re-cast governments as enablers of low-income housing production rather than providers, with an increased role for the private sector and civil society. Although governments across South and Southeast Asia, and Africa have broadly followed this pattern of reducing direct involvement in housing provision, there remains a variety of state responses. In South Africa, for example, state delivery of formal housing remains significant in scale, but beneficiary choice and participation has been minimal, and locations are peripheral and often segregated (Huchzermeyer, 2014). In Rwanda, the affordable housing programme, heavily subsidised by the World Bank, has failed to deliver formal housing affordable to the poor (Niedenhoff, 2023). State housing that has continued into the 'enabling' era is therefore subject to criticisms of earlier projects: it fails to reach the poor, and, when it does, it does so in a way insensitive to their livelihoods. Similarly, settlement upgrading and titling programmes have favoured property owners rather than the poorest, who are typically renters (Rigon, 2016). Kenya and the Philippines have both significantly reduced state provision of housing. The Philippines has continued to deliver large-scale relocation schemes, which have failed to meet demand, whilst in parallel creating an enabling legislative environment for civil society from the 1990s (Galuszka, 2020). Kenya, on the other hand, has more recently embedded access to housing in its constitution, but settlement upgrading projects involving relocations have been highly controversial (Hendriks, 2014). In both countries, despite more 'enabling' environments for civil society and private housing developers, supply has barely scratched the surface of low-income housing need.

During the neoliberal 'enabling' turn in low-income housing, participatory approaches to development were also widely popularised (Chambers, 1994), which, whilst initially focused on understanding the realities of the poor, evolved into advocating for empowerment in decision-making and providing a means for local development that quickly became international development orthodoxy. Criticism promptly emerged of how participation was applied, and communities conceptualised. The costs and burdens of participation shouldered by the poorest, likelihood of elite capture, reinforcement of existing power dynamics, lack of local capacity and expertise, and tokenistic application, were all highlighted as pervasive problems in what Cooke and Kothari (2001) called the 'tyranny' of participation, alongside romanticised conceptualisations to 'community' (Guijt and Shah, 1998). Participation in development, and specifically self-help housing, were both criticised for their alignment with neoliberal ideology which pushes responsibility for decision-making and action onto communities and individuals (Campbell, 2013). With housing solutions increasingly driven by NGOs and CBOs, the limited capacities of these, and communities themselves, have restricted the scale and impact of formal housing solutions.

Given the sheer size of housing need, the question of how this can be delivered at scale whilst retaining empowering aspects of community participation is critical (Horn, 2021). Within this context, the work of Reall (formerly Homeless International) since its inception in 1989, developed from supporting community-led pilot projects delivering revolving loans and supporting capacity building in the 1990s, to coordinating and part-funding the Community-Led Infrastructure Finance Facility (CLIFF) which aimed to deliver community-led housing at scale through larger-scale loans to intermediate partners (Morris et al., 2007).

Despite decades of housing projects with participatory engagement, there are relatively few studies which explore how communities emerge and are engaged during housing development. As with broader critiques of participation, early analysis of participation in housing noted the romanticisation of 'natural' communities, ignoring internal power dynamics (Rigon, 2018a). Meredith and McDonald (2017) argued that successful community participation in housing rests on the balance of power between communities and outside agencies, rather than communities taking full control, and fostering empowerment remains a challenge, particularly at scale. Large-scale projects have often treated community participation as tokenistic. Lemanski (2008), for example, documents how government housing projects in South Africa involved minimal participation, ignored community diversity, leading to dissatisfaction. However, bottom-up, community-led initiatives have also failed at scale (Meredith and McDonald, 2017), and the tension between scaling whilst retaining community participation is at the heart of this paper.

With respect to housing, participation has multiple forms and meanings, with many of the early criticisms of participatory development still lingering. Participation is commonly used to gain degrees of legitimacy and 'buy-in' from beneficiaries, to deliver housing through community labour or to provide financial empowerment (Cherunya et al., 2020), rather than a wider sense of empowerment in decision-making. For others, participation in the housing design phase is seen as critical (Minnery et al., 2013), while inadequate participation can lead to poor site selection or inadequate housing design (Galuszka, 2020). Some argue that, in complex projects with multiple stakeholders, building trust through participation can gain community support (Meredith and McDonald, 2017). In more recent conceptualisations, community participation is framed as collaborative housing partnerships or co-production by stakeholders (communities, state, third and private sectors) rather than communities themselves delivering housing (Mullins and Moore, 2018).

How low-income formal housing can retain community participation whilst delivering at scale is a significant tension. Scaling can be defined as scaling 'within' – between households; 'out' – to other communities; 'across' – to other policy areas; and 'up' – into higher policy levels (Horn, 2021). Scaling in formal low-income housing might involve all these simultaneously, although typically delivery 'at scale' refers to more housing units across communities (scaling out), implying wider changes to scale across and up. Horn (2021, 523) identifies a need for attention to 'the processes and agencies that enable scaling in the first place', and highlights, in Mukuru, Nairobi, the importance of community connections and conflict management. What remains relatively unexamined is how scaling out and up in delivering low-income housing might facilitate, undermine, or change community participation and the role of other agents. Others highlight where scaling can undermine existing community participation, for example in the Iztapalapa neighbourhood in Mexico City where local participation lessened as community needs were met, even though formal systems of participatory governance were developed (Silvonen, 2021). The shift in international donor strategies towards project and service delivery, rather than advocacy, which is common when projects scale up and out, might also undermine participation (Cawood, 2021).

Establishing or strengthening community savings has been an important approach for delivering low-income housing at scale. Cawood (2021) argues that community savings can facilitate connections through membership bodies, and a financial base enables communities to scale activities upwards and outwards. Savings groups have allowed low-income groups ineligible for formal finance to access housing loans, even if such groups are small against the global need (Feather and Meme, 2019). Savings, credit and land-purchasing groups may form around locality, or other factors, such as work, gender, religion or ethnicity (Hendriks, 2008). They can be formal or informal, for example, in Kenya Savings and Credit Cooperatives (SACCOs) are a common form of micro-finance, but many informal groups also exist (Cadstedt, 2012). In informal settlements in large cities such as Nairobi there is no 'ancestral community' but a mix of initial settlers and recent incomers (Rigon, 2016) making even geographically bound communities heterogenous. However, within communities, different narratives can emerge about who belongs, and what rights they have (Rigon, 2014).

Another relatively unexamined facet of community participation in formalised low-income housing is what happens to communities once they move into new housing, particularly to peri-urban locations, a likely outcome of 'scaling out'. Relocating often involves both social and spatial change, with impacts on livelihoods. New communities enter a form of 'modern commons' (Midheme and Moulaert, 2013), with some communal control over land and risk-sharing arrangements through savings groups. Such social changes are hard to measure, perhaps explaining the relatively limited research available. A study of residents in informal settlements moving to formal housing in South Africa found declines in community relations (Meth, 2020) with many years needed to establish a sense of community (Meth and Buthelezi, 2017). Others suggest external actors, including NGOs, cannot easily 'build communities' (Midheme and Moulaert, 2013). Thus, analysing communities-in-formation in new low-income housing may provide deeper insight into complex (in)formal relations around new housing.

## Livelihoods, displacement and housing construction

Livelihood approaches have evolved from attempts to represent how poor households make a living, reflecting their capabilities, social and material assets, and vulnerabilities (Lloyd-Jones and Rakodi, 2002) to more recent efforts to interrogate the power relations and structural biases that produce vulnerabilities (Dijk, 2011). Here, we discuss livelihoods in this holistic sense, bringing together concerns for making a living, with how these are embedded in communities, wider structures and power relations, particularly within new formal housing communities and NGO partners.

A critical problem linking housing to livelihoods is the issue of displacement. Many low-income households live in informal settlements close to central employment hubs, where urban land markets exclude them from formal tenure. Although there have been state-led attempts to make urban land available to low-income groups, such as the community mortgage programme in the Philippines, their impact is limited (Llanto, 2007). Displacement to the urban fringe is often the only option when housing is scaled out, yet this can disrupt business ties, livelihoods, education and social networks, dismantle existing live–work spaces, or result in the abandonment of new peripheral properties (Galuszka, 2020; Meth, 2020; Yntiso, 200). Urban upgrading programmes also result in development-induced displacement, seen in Nairobi and Dar es Salaam (Hendriks, 2008), and more recently in mass relocation schemes in India (Huchzermeyer and Misselwitz, 2016) and government housing schemes in South Africa (Culwick and Patel, 2020; Meth and Buthelezi, 2017). In the Philippines, mass relocations in Manila date to the 1970s, but beneficiaries often returned to informal settlements after failing to secure livelihoods (Llanto, 2007). In Nairobi, many poor households are reluctant to move to peri-urban areas, due to fears around loss of employment and income (Hendriks, 2008; Yntiso, 2008), and face higher spending for transport or services (Culwick and Patel, 2020). Ultimately, unless there is radical change in urban land management, many of the poor must seek affordable land and housing on urban peripheries (Hendriks, 2008).

Recent research in Nairobi suggests that complex livelihoods are disrupted when domestic space is moved away from informal settlements. Cherunya et al. (2020) found that, despite the flexibility informal work sometimes brings, the biggest challenge of relocation was the re-establishment of economic activities, and loss of livelihoods intimately tied to social networks. Meth (2020) discusses 'marginalised formalisation' referring to the conditions of inequality and poverty that persist after moves to formal housing. This paper considers the ways in which the move to low-income housing results in the reconfiguration of livelihood practices, and how these intersect with community participation.

The urban poor draw on diverse but fragile livelihood resources, income streams and social networks (Hendriks, 2008), and secure housing can afford income-generating opportunities from rental or home-based enterprises. For example, households with secure tenure have increased security and incomes compared to those in rental housing or informal settlements (Cadstedt, 2012; Meth and Buthelezi, 2017). Yet rarely do framings of community participation in upgrading or construction address the need to rebuild livelihoods after construction or in new locations (Culwick and Patel, 2020; Meth, 2020). The difficulty obtaining data on income-generating activities for the urban poor has contributed to this gap. Minnery et al. (2013) find that in South Asian cities, insufficient attention to livelihoods has meant that homeowners have defaulted on community loans or were unable to maintain physical assets.

However, informal settlement upgrading and homebuilding can also generate employment and stimulate the local economy (Majale, 2008). Employment can be generated *directly*, including employment in construction, which could include housing beneficiaries, and *indirectly,* through employment in the supply chain, and changes to beneficiaries' livelihoods from more secure accommodation (Smith and Brown, 2019). For example, urban upgrading can enable home-based enterprises (Mpembamoto et al., 2017), or provide new work opportunities, although tracking employment through the construction supply chain is complicated (Smith and Brown, 2019).

Practices of participation in housing differ depending on the sociopolitical context (Mitlin, 2018) involving relations between communities and external partners, and therefore livelihood benefits from *direct* involvement in construction can vary. These can include involvement in the design, procurement and building (Smith and Brown, 2019) and 'sweat equity' from participants to lower housing costs (Galuszka, 2020). Either hired or 'voluntary' community labour can provide skills for future work in construction. Where community members are directly employed, in site work, brick-making or general masonry, this generates income and skills locally (Midheme and Moulaert, 2013). In African and South-East Asian contexts, building materials can be expensive, but cost of labour is relatively low, and communities commonly host a pool of skilled and unskilled building labour (Acheampong and Anokye, 2015). However, this aspect of community-led housing developing is under-explored. Similarly the *indirect* livelihood impacts of relocating, and how formal housing is used as an income-generating asset is not widely addressed, nor is how community participation and formation in newly developed low-income areas influences the range and acceptance of livelihood options available.

## Project background

Working in partnership with Reall (Real Equity for All) and their in-country partners – the Philippine Alliance and the National Cooperative Housing Union of Kenya (NACHU) – this research examined the impacts of Reall's CLIFF programme of affordable homebuilding.[1] Reall (formerly Homeless International) is a UK-based NGO which promotes affordable housing to the bottom 40 per cent of earned income in sub-Saharan Africa and Southeast Asia. Reall works with in-country partners, building their capacity to deliver formal housing with secure tenure and services, financed through community-based micro-mortgages normally repaid within five years (Jones and Stead, 2020). Reall's in-country partners have developed innovations to reduce costs of housing to beneficiaries, yet a challenge is how to scale this model out and up.

Both the Philippines and Kenya have considerable constraints for building formal low-income housing. In the Philippines, centralised and community-based approaches to informal settlement upgrading (Minnery et al., 2013) have existed for some time. Although there is supportive legislation to devolve housing markets and support civil society in community-led housing, relocations remain a problem, with large-scale relocation schemes dominating over *in situ* upgrading (Galuszka, 2020). In Kenya, building codes and planning laws enforce high standards on new housing, making it unaffordable to the poor (Rigon, 2016). However, hybrid models of land purchase in Kenya enable groups registered under the Cooperative Act to buy land to subdivide between members (Hendriks, 2008) based on the long-established history of cooperatives in Kenya, enabling those on low incomes to pool savings. Kenya's incorporation of citizen participation in urban governance through constitutional reform in 2010 should create fertile ground for community-led housing, but these intentions are rarely realised (Horn, 2021). In the city contexts of this research (Nairobi, Cebu and Davao) land and housing are highly commodified, whilst access to formal housing finance is poor. In Nairobi, 85 per cent of households rent and 60 per cent live in informal settlements (Meredith and McDonald, 2017). In Cebu estimates from the mid-90s had 58 per cent of residents living on informal land (Thirkell, 1996). For Davao, LinkBuild's data suggests 59,388 households need formal housing; earlier estimates suggest 26.5 per cent rent their housing unit (Pampanga et al., 2015).

The two case studies of Reall partners are significant for two reasons. First, both were early adopters of the CLIFF programme which gave medium-term loans to partners for community-led housing schemes, usually for five years. CLIFF was piloted in India (2002), expanded to Kenya (2005) and then the Philippines (2007) (Morris et al., 2007). Second, although early adopters, they worked towards scaling out housing delivery through different routes, with NACHU achieving homebuilding at a larger scale (in units) than the Philippine Alliance.

The Philippine Alliance grew from the community savings movement in the Philippines, led by the Homeless People's Federation of the Philippines (HPFPI), now

1 The Phillipine Alliance has five linked organisations, HPFPI (Homeless People's Federation Philippines); PACSII (Philippine Action for Community-led Shelter Initiatives); TAMPEI (Technical Assistance Movement for People and Environment); LinkBuild, to integrate functions of the previous three organisations; and CORE-ACS which provides loans.

working with savings groups in fourteen cities. The five linked organisations of the Alliance work collaboratively on financing, design and construction of homes, leveraging the government-sponsored community mortgage programme, donor funds and community savings. Project sites are limited by the availability of affordable land, and land is either purchased by or mobilised by LinkBuild (which handles housing delivery). Building on strong grassroots movements of the urban poor, the Alliance has retained community involvement in home design, project management (e.g. procurement) and construction in the form of 'sweat equity'. These reflect how the Alliance has sustained the co-production model developed through HPFPI and the Asian Coalition for Housing Rights (ACHR) over many decades, initially used for all Reall partners but which, as discussed below, has proved difficult to deliver at scale.

Our research focused on Cebu/Mandaue and Davao. In Cebu/Mandaue, the Philippine Alliance has built affordable homes within existing informal settlements (*in situ*) gained through community activism, and on reclaimed wetland donated by the state near the city centre and port. In Davao, affordable homebuilding is taking place in peri-urban locations. New homes are typically constructed of interlocking compressed earth blocks (ICEB) with concrete and steel reinforcements, made by community members on-site. The housing in Cebu/Mandaue is two-storey terraces and in Davao single-storey units with small gardens. Prospective homeowners are mobilised through communities but must also satisfy LinkBuild eligibility criteria and credit checks.

NACHU in Kenya has progressed further with financing and building low-income housing units at scale, but the model of working with communities differs. NACHU works throughout Kenya, financing land purchase and managing housing construction, and helps community savings groups form housing cooperatives, registering as SACCOs (Savings and Credit Cooperative Societies). SACCOs have been hugely successful in enabling access to housing, providing affordable, unsecured lending rates compared to commercial mortgage lenders. SACCOs have an estimated 14 million plus members, although instances of poor management and fraud have been identified (Feather and Meme, 2019).

Our research focused on NACHU's ongoing housing projects in peri-urban Nairobi. The homes constructed are one-storey single-family units, either 'core housing' (two-room dwellings) or small one- to two-bedroom homes, designed for incremental expansion. NACHU's housing projects are designed in-house and tendered out to contractors, a more conventional approach. For each site, NACHU works with a community savings group or cooperative of informal dwellers, and once construction is complete, group members buy homes over five to seven years through loan repayments organised through the groups.

NACHU also delivers a large number of units through this approach but works with community savings groups differently to the Philippine Alliance. Community groups are often brought together by NACHU for a housing project rather than building on the initiatives of existing groups, as in the Philippines. The two organisations therefore contrast in terms of the degree of involvement of communities, the nature and location of their homes (with implications for livelihoods) and the organisation and management of the construction process.

## Methods

Data was collected in two phases. The first (09/2016) developed a pilot methodology to sample NACHU sites in peri-urban Nairobi where construction was ongoing or complete. Two years later, between 08/2018–11/2018, the main phase took place in Cebu/Mandaue and Davao, with further data collection in Nairobi.

Our research focused on three elements: community engagement; impacts on beneficiaries' livelihoods; and employment generated by housing construction. Three surveys for housing beneficiaries, construction workers, and manufacturers and suppliers, were administered by research assistants. Key informant interviews were conducted with Reall partners, construction site managers and contractors. Table 1 summarises the data.

**Table 1 Summary of data collection**

| Study site | Beneficiaries' household survey | Construction workers' survey | Manufacturers and suppliers' survey | Key informant interviews |
|---|---|---|---|---|
| Nairobi | 68 | 40 | 49 | 15 |
| Cebu | 44 | 12 | 26 | 15 |
| Davao | 24 | 5 | 29 | 6 |
| Total | 136 | 57 | 104 | 36 |

Beneficiary respondents were sampled across multiple days and different times of day. Sampling was opportunistic based on availability, although LinkBuild or NACHU staff would call ahead to community members. This accounts for the skew towards female respondents (Table 2), whilst the dominant age category (36–55) likely reflects the capacity of middle-aged to older households to access housing (Table 3).

**Table 2 Beneficiary respondent gender distribution**

| Study site | Female | Male |
|---|---|---|
| Nairobi | 40 | 28 |
| Cebu | 37 | 7 |
| Davao | 16 | 8 |

**Table 3 Beneficiary respondent age distribution**

| Study site | 18–25 | 26–35 | 36–55 | 55+ |
|---|---|---|---|---|
| Nairobi | 5 | 16 | 39 | 8 |
| Cebu | 1 | 4 | 24 | 15 |
| Davao | 1 | 3 | 14 | 6 |

Data were analysed in SPSS for quantitative data, and Nvivo for qualitative data. We report in detail on the quantitative data elsewhere (Smith et al., 2019). Adopting the same survey approach across the three sites enabled direct comparisons, whilst key informant interviews used similar framing topics. A key limitation was reliance on beneficiary recollections prior to moving into new homes.

## Contrasting approaches to community participation

In this section, we compare approaches to community participation and housing delivery across the two Reall partners, LinkBuild (Philippines) and NACHU (Kenya). We consider if these different approaches result in different livelihood impacts for beneficiaries and more widely.

### Moving from community-orientated to scaling construction: the Philippine Alliance

The Philippine Alliance is moving towards scaling out housing delivery but retains much of the community-led model and emphasis on informal savings developed by HPFPI and ACHR. Prior to establishing LinkBuild, Philippine Alliance projects were highly embedded in communities, whereby design, construction management and procurement were handled at community level. With the establishment of LinkBuild aspects of design and project management were handed over.

Across all three sample sites (two in Cebu/Mandaue and one in Davao) there was significant participation in home design and construction. Communities in LinkBuild projects are connected from the start to sites they will move to. Of the two sites in

Figure 1 Examples of LinkBuild housing: left: two-storey units on-site (in existing informal settlements) in Cebu/Mandaue; right: detached bungalow units off-site in peri-urban Davao

Cebu/Mandaue, one was an informal settlement with housing constructed *in situ* for existing residents, and whilst re-building is controversial, this meant that community members remained in the same location. The second was a relocation site for residents of another low-income settlement. In Davao, the sample site was a relocation site for an inner-city informal settlement (Figure 1). In addition, LinkBuild requires 70 per cent of savings group members to be from the established community. This still created exclusions as some could not afford to join, although in both Davao and Cebu/Mandaue, low-income housing was built on adjacent plots by other organisations, broadening options.

High levels of community involvement in design and building had benefits and challenges for communities and for LinkBuild. In Cebu/Mandaue, on a site with thirty-two homes, the community created committees to handle the finance, procurement and construction of the project. Community members were hired as construction workers, and each household gave 150 hours of free labour to minimise costs. Even at more distant sites, regular meetings with community members were held on-site, and communities were involved in participatory design of the site layout, housing and financial arrangements. The use of ICEB's lowered costs, using local manufacture and providing community members with work, new skills and businesses that could continue beyond the project. Beneficiaries were generally pleased with their new housing and occupancy rates were high.

There was no evidence of significant community disputes or conflict in Davao or Cebu/Mandaue, perhaps because communities either remained *in situ* or moved together. Although the overall site included several smaller schemes led by other donors, those who had moved to relocation sites said that they liked their neighbours and the atmosphere of the peri-urban sites. Some residents commented:

> The neighbours here are better now because they are disciplined compared to the old place they were staying, where people just did whatever they pleased. (Cebu/Mandaue relocation site resident)

> The place is much more liveable and away from the very crowded city. It's very calm with fresh air. We have a peaceful life now with a respectful neighbourhood. (Davao relocation site resident)

In Cebu/Mandaue and Davao, new homeowners held monthly meetings, organised social activities and met neighbours through exchanging food, thus building community bonds. Security was a concern, but the majority felt that their new housing was more secure than before, mainly because they had moved from settlements where crime was a problem, or no longer had inconsiderate neighbours.

Some tensions did emerge. Although it was envisaged that participation in project management and construction would support livelihoods, this did not always transpire. Most members had limited construction skills; some families paid others to do their labour, while others left the construction work for jobs elsewhere. A six-month delay occurred when community workers demanded higher pay. Many had existing employment that they could not leave, restricting their contribution on-site, making the timing of their input alongside paid labour difficult. Some could not afford to pay labourers to replace their sweat equity, and felt they had to work harder than those who could. Women appeared to take a disproportionate burden of the labour during weekdays. In addition, the time for training community workers and the initial poor quality of the ICEB blocks delayed projects. Eventually, labourers were hired from outside the community, and some managers wondered if the project may have been cheaper if local labourers had been employed from the start. Whilst communities were directly involved in the design of settlements, for LinkBuild to scale out relocation sites, the direct involvement of community members in construction was challenging. Furthermore, delays in residents moving to relocation sites meant that some felt their homeowners' associations were not always functioning well.

To summarise, the participatory involvement of communities in Philippine Alliance projects was fundamental to its operation based on a long-established tradition of community mobilisation, but was challenging to manage, with implications for the scaling out of homebuilding. The implications for community livelihoods were mixed, as participation in planning or construction did not always yield longer-term benefits. Yet communities felt closely involved in the delivery of housing, even on relatively distant sites.

## Scaling out low-income suburban homebuilding: NACHU, Kenya

In Nairobi, NACHU was building in peri-urban locations due to high land prices. Plot layout and housing design was done in-house and construction by contractors. Houses were usually semi-detached or detached, single-storey units on sizeable plots allowing for home expansion (Figure 2).

Kenya has a long tradition of cooperatives, initially established to promote rural development and latterly financial inclusion through SACCOs (Alila and Obado, 1990). Building on this, NACHU works with savings groups registered as cooperatives, either as SACCOs or housing cooperatives, and encourages their formation where formal groups do not already exist. Savings groups were consulted on location and design of housing but had limited direct involvement in design and construction. Many members live in informal settlements in central Nairobi, so working on outlying sites is impractical, although contractors offer beneficiaries employment where feasible.

In 2018, NACHU worked with 115 housing cooperatives. Rather than allocating sites to communities, cooperatives enter a 'pipeline' to be allocated housing when they have raised the deposit and sites are ready for occupation, providing NACHU with flexibility. When and where they are allocated therefore depends on housing availability, and how quickly they can demonstrate savings capacity. If, for example, a community group fails financially, housing can be quickly re-allocated. If sufficient housing is not available for large cooperatives, the cooperative may select members to move. If a cooperative only has a small membership, they may share a site with another.

Cooperatives must have a 'common bond' as part of their legal documentation. This could be a common interest, such as occupation (e.g. motorcycle taxi drivers, street

Figure 2 Examples of NACHU core one-bedroom housing: left: unit near completion; right: after occupation with small garden

sellers, urban agriculture), or religious group. Although members may live geographically close before moving – many in Kibera, Nairobi's largest informal settlement – some cooperatives are geographically dispersed, facilitated by the relaxation of the 'common bond' (Feather and Meme, 2019). Cooperatives vary considerably in size. The largest cooperative with NACHU had 22,500 members affiliated with a Catholic church; however cooperatives typically have 50–250 members.

With sites on cheaper land outside the Nairobi County limits, occupancy rates at some seemed low. In principle, the NACHU system facilitates groups to access housing when they can save and enables NACHU to build at scale underpinned by a base of community savings. However, this dynamic of organising communities and allocating housing can lead to tensions. One example involved a cooperative organised by a persuasive Christian pastor, totalling 500 eligible members. When 100 houses became available, the cooperative selected members to move, and negotiated to build a church on-site. They also wanted to build a school, but they shared the site with a smaller Muslim community group who wanted a mosque.

NACHU employees recognised the organisation of cooperatives as fundamental. Although one said that: 'the success or otherwise of the group is purely down to the management of the group – this is guided by the law and not NACHU. If they have good leaders, they will be successful quicky', equally this could be problematic:

> The larger groups can generate a lot of funds quickly, and this can lead to the leadership embezzling money… with a lot of members, in a short time they can generate many millions of shillings. The leaders have never seen this kind of money before. (NACHU employee)

One group of prospective beneficiaries had problems as community members insisted they had paid their fees, but there were no payments to NACHU. As a result, NACHU found another cooperative from their 'pipeline' for the site.

Another cause of tension was that cooperative members had not lived together before, which NACHU employees recognised could be a problem:

> When they move to the site they can become more cohesive, but there can also be more divisions. If they all move together, they become neighbours and can become friends. But there can also be tensions – if the whole group does not move together as there might not be enough houses available. (NACHU employee)

If savings groups experienced problems, NACHU mediated but legally could do very little. Yet, despite the large scale of the NACHU operation, NACHU employees maintained strong relations with community members. One NACHU community worker said: 'I know all of the members personally – I have 500 members' phone numbers in my phone!'.

NACHU was therefore proactive in building and supporting cooperatives and scaling out housing delivery, but cooperatives are largely removed from land acquisition and homebuilding processes. Some had strong relations with NACHU, but minor tensions emerged through the establishment of client-like relationships. It was not uncommon for communities to find delays with services, such as water, electricity and septic tanks, with sometimes unrealistic expectations of NACHU's role. Reall found that NACHU's track record had proven patchy, with some beneficiaries refusing to pay because they were unhappy with the quality of houses and associated infrastructure. Alongside this, some community groups struggled to organise garbage collection, or deal with internal conflict. Whilst in other contexts community savings have been shown to enable scaling out (Cawood, 2021), for NACHU working at scale also created tensions, opening up opportunities for abuse, where the capacity of NACHU to manage conflict, considered essential for scaling out and up (Horn, 2021), was limited.

Despite tensions, positive community relations were forming between new homeowners. One respondent said that she 'has met real friends who care for one another and are ready to help… in Kibera there was gossip which affected relationships, and there were too many people'. Many felt more secure, had more privacy and built better relationships. Others believed that the diversity of the new communities was positive: 'you exchange ideas because we come from different backgrounds, we learn from our neighbours and share challenges', whilst another said: 'it's like a village, we all know each other. In Nairobi you could fear your neighbour'. NACHU were also praised for facilitating business clubs and self-help groups which encouraged community development.

Some residents were concerned with security, which further highlighted community tensions. At one site, a gang with links to a resident had been reported stealing building materials. There were reports of thefts across sites, from personal possessions to construction materials. Houses were supplied with locking doors; however individual plots were not 'secured', and residents often built fencing. Many residents complained that sites were insecure without a perimeter fence.

## Comparing approaches

The Philippine Alliance achieved considerable community involvement throughout the housing process, building on its tradition of savings federations and activism of HPFPI. We found stronger relationships between communities and the organisation at LinkBuild sites, which may be attributed to co-produced design, stronger participatory working and because communities were established neighbours. This may have made community leaders more accountable than in NACHU savings groups, and therefore better able to manage conflict, as they lived side-by-side with community members. Participation in design and construction may be more important for generating satisfaction with the overall process than for ensuring appropriateness of design and reducing costs (Minnery et al., 2013).

NACHU's approach, drawing on Kenya's historically strong SACCO and cooperative sector, was to support the creation of cooperatives, and then contract out housing construction, managing a pipeline of savings groups. Communities had little input to design and delivery, yet significant levels of personal contact remained between NACHU, the communities and their members. Contact between NACHU and savings groups was treated more as a transaction to support larger-scale construction, creating communities to finance housing and scale out, rather than building longer-term empowerment for advocacy and self-reliance. Thus communities were not a 'natural geographic community' (Meth and Buthelezi, 2017) but were not heterogeneous either, given how savings groups are created (e.g. religious-based). However, this approach excludes the very poor, catering for those with sufficient earnings to support regular payments, even if in the 'bottom 40%' (Jones and Stead, 2020).

The model adopted by NACHU disassociates the land purchase and homebuilding process from the formation of community groups, with NACHU as developer of low-income areas, noted in state-led projects in South Africa (Meth and Buthelezi, 2017). The NACHU model shows how new communities emerge through the process of SACCO formation. Low-income peri-urban communities, coming together in this way, generate opportunities and struggles for new residents, rather than a general decline in relations found elsewhere (Meth, 2020), but at the exclusion of those who cannot afford to participate. Yet this is not a straightforward form of 'suburban citizenship', instead it formalises and brings together geographically dispersed communities (religious or occupation-based), and thereby scaling generates new forms of cohesiveness and conflict.

Questions still emerge about the nature of community participation when scaling out housing delivery, for members and organisations alike. While communities in the Philippines appeared stronger and more cohesive, the participatory approach was costly, as Jones and Stead (2020) have commented; for LinkBuild, current levels of community involvement can drain organisational time and resources. Some aspects of community participation can delay projects, whilst causing tensions about fair contributions. There was limited evidence that skills gained through participation in design and construction were carried through into future livelihoods. Instead, members found contributing time burdensome whilst maintaining employment elsewhere. As Mullins and Moore (2018) comment, there remain questions about whether communities should directly deliver housing. Equally, we found the assumption that community members need 'new' livelihoods, and that these can be provided through construction, may be misplaced.

## Housing and livelihood impacts

We have noted how home ownership can improve economic circumstances, but there is little evidence about the wider livelihood impacts of low-income housing construction, particularly after relocating (Meth, 2020). Our survey of new homeowners sought to understand the impact on beneficiaries' livelihoods of moving into formal housing, both at *in situ* and peri-urban relocation sites.

Households varied considerably in their earnings, meaning that they had different capacities to cope with the livelihood changes of moving. In Cebu/Mandaue, average monthly household earnings from our sample were PHP 21,782 (USD 428), ranging from PHP 3,000 (USD 59) to 59,000 (USD 1,160). The average in Davao was PHP 27,702 (USD 545), ranging from PHP 9,200 (USD 180) to 78,300 (USD 1,539). In Nairobi, average monthly earnings were KSH 34,097 (USD 302), ranging from KSH 1,200 (USD 11) to 198,000 (USD 1,749).[2] Second jobs were common. In Cebu/Mandaue, 20.5 per cent, in Davao 33 per cent and in Nairobi 36.8 per cent had secondary employment, suggesting irregular or uncertain income from main employment. Homes were places of work; in Cebu/Mandaue 47.4 per cent of respondents worked from home, and in Davao 36.8 per cent, mainly running *sari-sari* shops selling everyday items. In Nairobi 31.3 per cent of respondents worked from home including cooking, small-scale manufacturing or day care.

With variations in income, insecurity of employment and home working, it was likely that moving home, often to a distant location, would have considerable and mixed impacts on livelihoods, and this was borne out in our data, which showed that occupations, incomes and costs all changed because of the move (see Table 4 and Smith et al., 2019). It should be noted that time occupying new homes varied. In Nairobi, on average occupants had lived in their new property for one year five months (longest: five years), in Cebu, one year two months (longest: seven years) and in Davao one year ten months (longest: six years). Most participants had therefore recently moved, making most livelihood changes recent.

**Table 4 Summary of outcomes for project beneficiaries**

| | Cebu, Philippines | Davao, Philippines | Nairobi, Kenya |
|---|---|---|---|
| % changed occupation | 37.9 | 54.5 | 35.4 |
| % increase household income | 54.2 | 37.5 | 33.3 |
| % decrease household income | 25 | 25 | 46 |
| % increase in home working | 6.5 | 10.1 | 9.9 |
| % increased household costs | 90.3 | 75 | 72.6 |
| Av. increase monthly loan repayments (USD) | 36.64 | 16.95 | 52.12 |

2 This was a low outlier, due to recent loss of work by both household partners, although nine respondents quoted less than KSH 10,000 per month.

A relatively high proportion of respondents had changed employment, particularly in Davao, and home-based work had increased in each context. This was probably because with relocation, commuting to previous workplaces became impractical or costly. Respondents reported commuting over forty minutes (Cebu/Mandaue 53.5%; Davao 53.5%; Nairobi 56.5%), the majority by public transport. High proportions reported increased household costs, perhaps because loan repayments were higher than previous rents, and additional commuting or services costs. Overall new homeowners in Nairobi were impacted more by moving than counterparts in the Philippines based on household income change and loan repayments, although Cebu showed a greater increase in household costs. In response, occupations often changed significantly (Table 5).

**Table 5 Sample of occupational trajectories**

| No. | Gender | Current occupation | Previous occupation | Reason for change | Interviewee income difference | Household income difference |
|---|---|---|---|---|---|---|
| | | | **Cebu/Mandaue** | | | |
| 1 | Female | Sells filtered water | Staff at Dunkin' Donuts in a mall | To take care of children | Decrease | Increase |
| 2 | Female | Sari-sari store owner | Sold coconut wine | Evicted by city from informal stall | Decrease | Decrease |
| 3 | Female | Sells cold water | Sari-sari store owner | Children grown, so she can do less taxing work | - | Decrease |
| 4 | Male | Sari-sari store owner | Bottle washer | To take care of grandson | Increase | - |
| | | | **Davao** | | | |
| 5 | Female | Sari-sari store and internet café owner | Sari-sari store owner | Opened internet café because there are public schools nearby | Increase | Increase |
| 6 | Male | Pedicab driver, growing, selling bonsai trees | Worked in a junkshop | Former workplace is too far away | Increase | Increase |
| 7 | Female | Sari-sari store owner | Carenderia (café owner) | Carenderia not feasible in new area. Not enough people living nearby | Decrease | Decrease |

| No. | Gender | Current occupation | Previous occupation | Reason for change | Inter-viewee income difference | Household income difference |
|---|---|---|---|---|---|---|
| | | | | Nairobi | | |
| 8 | Female | M-Pesa shop | Teacher | Closer place of work | Increase | Increase |
| 9 | Male | Mason | Collecting and selling wastepaper | Previous job didn't cover costs of basic needs | Increase | Increase |
| 10 | Male | Driver | Marketing for wife's dressmaking shop | Easier to be self-employed when landlord not pushing for rent | Increase | Increase |
| 11 | Female | Farmer | Sold newspapers, ran hotel and salon | Low income, lack of opportunities when construction finished | Decrease | Increase |
| 12 | Female | Casual labourer and hawker | Tailoring business | Transport too expensive to continue business | Decrease | Decrease |
| 13 | Female | Urban agriculture | Shopkeeper | Too far and expensive to get to former workplace | Decrease | Decrease |

*Note*: Changes in occupation and income from participant recollections. Timeframe varied depending on individual patterns of moving home

Some changes were significant, particularly in Nairobi, from being a teacher to running a shop (no. 8), from tailoring to casual labour (no. 12). Many cited the expense of transport or the travel distance as the primary reason for change (nos 5, 8, 12, 13), whilst for others relocating businesses was not feasible due to lower demand at their new location (no. 7). For some the move presented an opportunity, to be self-employed (no. 10) or for opening an internet café (no. 4). In Nairobi, 79.4 per cent of households undertook urban agriculture, representing an opportunity to supplement food supply. One respondent stated: 'We are also not buying vegetables and eggs because we grow them here'. In Cebu/Mandaue and Davao, plots were smaller and the figures were lower, 50 per cent and 37.5 per cent respectively. In Davao keeping livestock was prohibited at the new site. Respondents' comments and our observations suggested that soils were poor on the newly constructed sites, in part because topsoil was not set aside and returned after building.

Livelihood change was also related to moving-in times: in each context this could take between six months and two years. Reasons for delays included the commuting distance, extending or improving new homes, and delays in service installation. As noted, new homeowners balanced these costs against perceptions of having a more secure home, and a cleaner, safer and healthier local environment. Many mentioned the safety and environment for families and children, with one respondent from Nairobi commenting: 'There is a lot of playground space for the children to play in. In Kibera the environment was not safe'.

We also considered the livelihood impacts of construction, both *direct* involvement in construction and *indirect* involvement in materials supply. Our data show the workdays generated, based on surveys with construction workers, contractors and project managers, and community members in the Philippines for sweat equity, and manufacturers and suppliers (Table 6).

**Table 6 Total direct and indirect employment across the three case-study cities**

| City | Total direct employment: on-site man-days per house | Total indirect employment: off-site man-days per house | Total construction man-days per house |
|---|---|---|---|
| Cebu | 143 (68%) | 68.5 (32%) | 211.5 |
| Davao | 125 (66%) | 65.5 (34%) | 190.5 |
| Nairobi | 196 (79%) | 53 (21%) | 249 |

There are only marginal differences between the workdays generated between locations, with more in Kenya than the Philippines. These can be partly attributable to the housing materials and complexity of different house types: on-site labour in Nairobi is relatively time-intensive due to techniques used (quarried stonework for walls), whilst in Davao housing design was the simplest across the three sites. There were also differences in the production processes. As noted earlier, in Cebu and Davao ICEB's are made on-site, and some community members are employed on-site, particularly for *in situ* builds. The contribution of indirect employment makes up a significantly higher proportion of workdays generated than the figures of between 10–12 per cent indicated in previous research (CIBD, 2005). In Nairobi indirect employment was 21 per cent of workdays per house, in Cebu 32 per cent, and Davao 34 per cent. This could be relevant to improving community livelihoods if locally manufactured materials and suppliers were prioritised. Our figures suggest that scaling out of low-income housing construction, and the handling of construction and supplies by contractors, does not necessarily mean that workdays generated are lowered, particularly if construction methods remain labour intensive.

Yet as noted above, due to the distances between beneficiaries and relocation sites, it was unlikely that work generated would go to beneficiaries, and when it did, in the Philippines, it was not always needed as many had established livelihoods and employed others to cover their sweat equity. Instead, these figures illustrate the potential to generate work in construction, even if this does not directly contribute to livelihoods of housing beneficiaries.

This section explored the livelihood impacts for housing beneficiaries, and work generated through building projects. In common with other studies (Culwick and Patel, 2020; Galuszka, 2020; Meth, 2020), we found that relocations brought mixed impacts on livelihoods, often with a change of occupation, and whilst work was generated through construction, this was rarely taken up by housing beneficiaries. Although some have noted the need to reconstruct livelihood practices in peri-urban locations (Cherunya et al., 2020), many beneficiaries in our study changed occupation, which for some was of benefit, whilst for others led to reduced incomes. We found small increases in home working after relocation, primarily for women, which suggests that home ownership may not be such a boon to home working as previously suggested (Cadstedt, 2012; Gogh and Kellett, 2001), particularly when new homes are distant from previous markets, although some benefits were becoming apparent as communities bedded down. For many, though, livelihood changes were only one factor in their move, where improvements to quality of life, linked to safety, security and the local environment were equally important.

## Conclusions

This paper has considered impacts of scaling out low-income housing delivery on community participation and livelihoods, comparing contrasting approaches undertaken by Reall partners, examining in each savings practices, how new communities emerge and the livelihood implications of the move. Bottom-up low-income homebuilding initiatives have largely failed to scale out and up (Mullins and Moore, 2018), and our evidence addresses how communities and livelihoods change as low-income homebuilders seek to achieve scaling. Our cases demonstrate how communities are, in a sense, 'generated' through savings, homebuilding and relocation processes being scaled out, and how these are rooted in contextual conditions: different practices can lead to different outcomes for communities in terms of cohesiveness, conflicts and livelihoods.

There have been challenges with both approaches, with different implications for scaling and participation. More extensive community participation adopted by LinkBuild, founded on the savings federation movement and community activism, and working with communities from a single neighbourhood, made their communities more cohesive, but equally community involvement caused delays and tensions, limiting potential to scale out. NACHU drew on Kenya's well-established network of formal cooperatives and SACCOs to detach savings groups from specific sites, which led to heightened community tension and less satisfaction with the homebuilding process. Our findings suggest that the historical strength of networks of the urban poor, the practices of Reall partners, and their choices about community involvement and construction, play a critical role in how low-income peri-urban communities emerge, in both cases with some successes at 'building communities', although research has shown this to be difficult elsewhere (Midheme and Moulaert, 2013).

Savings schemes underpin both approaches but a key difference is the formalisation of savings groups in Nairobi through SACCOs, which limits membership to households with regular incomes, and the self-regulated and often informal savings groups of the Philippines with more flexibility to include the very poor. In the Philippines, greater levels of community participation, and interface between the community and LinkBuild, appeared to foster a more cooperative and less client-based relationship, whilst knowledge of where communities will move can provide a sense of security. The challenge is to build on community savings traditions, but find a path between these two examples, enabling communities to have an early link with a site, input into site and housing designs, while also using cost efficiencies of experienced contractors. Despite NACHU's efforts, the client-based relationships and move into capitalist housing supply necessitated by the savings model lacked the social solidarity of LinkBuild's approach.

Displaced to the urban fringe, our respondents faced similar livelihood challenges to those in previous studies (Cherunya et al., 2020; Meth, 2020; Yntiso, 2008): disruption to work, increased costs and longer commutes. Occupational changes could be substantial, whilst many residents found new income-earning opportunities. For some, the negative short- and medium-term impacts on household income were balanced against improved quality of life. Bringing together community participation processes and livelihoods analysis in examining scaling out, we have demonstrated the practical significance of existing and emerging power relations (Dijk, 2011) within communities, and relations between communities and key actors (LinkBuild, NACHU, Reall) as critical to understanding livelihood impacts when moving to formal housing.

Livelihood impacts of the construction process are under-researched. Homebuilding generates significant construction work for local labour, and in the supply chain, with potential for impacting livelihoods, although these benefits are not always available to community members. In Cebu/Mandaue and Davao, the time and resources invested by community members and the organisation was undermined by related delays and inequalities of contributions between members. In Nairobi, construction work was rarely taken up by community members as they were not near relocation sites. Otherwise, the longer-term evidence on livelihoods was mixed, perhaps because the research was undertaken when sites were fairly new and livelihoods were not consolidated.

Whilst it has long been advocated that home ownership improves the economic circumstances of the poor (Turner, 1976), outcomes were not clear from our study, but new homeowners often took a holistic view. Whereas Cherunya et al. (2020) consider how domestic spaces 'oscillate' between places as livelihoods are reconstructed, we would question whether beneficiaries are reconstructing old livelihoods, or starting afresh with new businesses and new communities. Following Meth (2020), our respondents retained an element of marginality to their new lives as formal homeowners; many had to abandon previous livelihoods and were negotiating their entitlements in more formalised spaces. The sense of entering new suburban relationships, and the exclusions they engender through community selection and ability to save, was also apparent. Our findings suggest that the communities, and their altering livelihoods in new peri-urban communities, warrant further investigation as these places consolidate.

Scaling up and out is challenging for low-income formal homebuilding, as our cases show. Although there is significant need for understanding how participatory community practices can be scaled out in housing and other sectors (Horn, 2021), our findings do not provide straightforward answers. LinkBuild have demonstrated that community cohesion and strong involvement can be maintained, successfully managing conflict, but in doing so scaling up is limited due to the slow pace of community-led processes. NACHU's homebuilding and community-management model, and the SACCO model of savings, shows potential for scaling out, but equally the SACCO model illustrates that scaling out too quickly and widely, generating savings communities that lack strong bonds, without adequate housing supply and with potential for corruption which cannot be managed by mediating agencies with limited capacity, may generate conflict. This highlights a significant tension between appropriate community participation and scaling, and the extent to which participatory processes as linked to housing are, sometimes quite literally, community-building processes. How critical actors, such as NGOs, and the wider institutional environment engage and manage these emerging communities – in part through their participation in housing projects and beyond – is critical for the success of scaling out formal low-income housing. Community savings groups, suggested by others as having potential for scaling out and up (Cawood, 2021) do not straightforwardly scale successfully.

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