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The enabling approach for housing supply Drawbacks & prerequisites – Egyptian experiences

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Abstract Housing supply is the main role of the state to improve living conditions to the inhabitants either by directly provision or by enabling its provision. Different policies were attempting to solve the housing problems especially for poor and low income. The enabling approach is considered as being the latest trends in housing supply, that change the role of the government from being the sole provider, to the enabler for housing markets and partnership. Therefore, many critics doubted in the ability of that approach to improve housing rights, sustainability, and economic growth at the same time.

The paper attempts to highlight prerequisites needed to improve the success of the enabling approach in achieving adequate housing provision. Then the paper revisits the Egyptian experiences in the application of the enabling approach from 2005 till 2010. Finally, the paper highlights the main drops and lessons must be considered as promising approach after the revolution.

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1. Introduction

Housing Policy groups the general factors for the development of the housing sector. It affects directly the housing production to meet demand and enable economic growth. It considers the fundamental role that housing must play in sustaining a productive and mobile population. It also considers the importance of public investment both for the growth of the sector as a whole and for the provision of housing to vulnerable and low-income groups. Housing supply must address all social groups in the state, including housing in urban areas, peri-urban areas, and rural areas of the country. Therefore, some housing policies are attempting to realize the efficiency in housing production and management.

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2. Housing issues and responds

Housing and development standards must be continually reviewed to ensure affordability of housing while not compromising key health and safety concerns, nor compromising environmental conditions [19]. Based on the growing need of housing provision, the housing policy is concerned with defining the role of public sector and the centralization, the sufficient housing production and the finance system [7,27].

Those challenges have been addressed over different policies through last 50 years. In the 1960s and 1970s, housing was provided by the state in mass provision. Therefore, squatter and other informal settlements began appearing [19]. Reactions in this period tended to the eradication of informal (squatter) settlements and re-house the people elsewhere [22].

In the early 1970s, the informal (squatter) settlements were reconsidered as being part of the solution rather than the problem. From the mid-1970s, the state encouraged self-help ownership by providing plots, services, technical assistance, and cheap materials [2], but tended to be mostly beneficial to the middle income groups (who could afford to build to formal standards [8]. Therefore, in order to improve the housing of the poorest households, the government's attempt to provided a very small proportion of housing which was always not enough to solve the problem.

Although, policies were concerned with the supply of housing units or land, the expenditure of the state was very high. Therefore, the first policy could not cope with increasing demand of housing and there was a lack in housing provision for poor. The second policy in order to cover the costs, housing provided was not affordable to the poor, and subsidies did not go to the merited [19].

3. The enabling approach and prerequisites for poverty alleviation

It is becoming evident that most governments were being unsuccessful in the role as housing providers. John Turner was one of the strongest critics of the policy [20–22]. He argued that governments should cease doing what they did badly, i.e., building and managing housing. He proposed that instead of central institutions providing housing, users should be one of the principal actors.

3.1. The evolution of the enabling approach

In last three decades, the dilemma of creating policy that should include effort to articulate a framework for slum prevention, developing land tools to implement pro poor land policies, promoting a range legislations to address housing, land and property issues emerged. By the late eighties, international development agencies had omit that in order to achieve progress in the housing sector, it was necessary to work more closely with market-actors and further reduce the involvement of the state. This was to be the “enabling” strategy [31].

Based on the above demonstration, the success of the housing policies can be assessed by the comparison between the percentages of governmental expenditure to the number of benefiting from this policy, i.e., how many households are served and benefiting from the government expenditure.

Accordingly, the success of the housing policy is based on the less expenditure and the more beneficiaries as shown in the following table.

The idea of the enabling approach was the best way to supply housing for all. It addresses the housing system not just projects. the enabling approach is that it is not government's job to provide housing but to generate an environment which enables the housing market to work effectively [31]. In 2008 UN-Habitat declares that the development objective of the UNHRP is to assist States and other stakeholders to ensure the full and progressive realization of the right to adequate housing as provided for in international instruments considering affordability, accessibility, and sustainability. UN-Habitat addresses issues that cover the multiplicity of approaches and disciplines aiming then (1) To support enabling land and housing reforms; (2) To support increased security of tenure; (3) To promote slum improvement and slum prevention policies [13].

Many Governments around the world have adopted the enabling approach; some with more success than others have, and it continues to be the dominant paradigm in international advice on interventions. Jordan government succeeded to facilitate the emergence of capable private sector housing developers and to incentivize their move down-market to serve lower-middle income households. Morocco government redeveloped squatter settlements into compact, successful housing neighborhoods across the country. It reduced the share of the urban population living in squatter settlements from 11% to 4% over a 15-year period. Kurdistan Regional Government achieves the Creation of an effective investment environment, and attraction of national and international private developers to build substantial amounts of new housing in a short period. The government intervention can be effective in the following areas:

Enabling the housing markets by

1. Setting up The regulatory framework needed and reform government institutions, focusing them on different goals and retooling them accordingly [1,15].
2. Ensuring the availability of the components of housing supply, these components consist of land; infrastructure; labor; building materials suppliers; and service providers, through technical assistance, training.

Enabling partnership

1. Involving all actors in the process; accepting the informal sector as a partner: the government only enables serviced land supply, finance, or servicing informal areas and providing security of tenure [24].
2. Enable several mechanisms of Housing finance and Land towards poverty alleviation [6].

3.2. Policies within the enabling approach

Housing the urban poor has always and will continue to be one of the main challenges facing concerned governmental bodies whether on national or local levels. The enabling approaches were developed to cover different housing principles then to meet different challenges.

3.2.1. Housing rights and right to the city agendas

Under the housing rights protocols [28], all people are entitled to adequate housing (as defined by [25], though not necessarily through government provision. There is even a provision that lack of funding is not a reason for not fulfilling the right to housing [23]. The exact meaning of the right and how it is to be fulfilled has been challenged in the courts in a famous case in South Africa, which has been adopted internationally. The rights to the city protocol focuses on the need to regard all occupants of the city, various social groups, as important and deserving of sharing in its benefits. The enabling approach incorporates increased power and participation of citizen groups representing the poor [3]. Therefore, the city is for all, regardless of income, ability to pay, or legality of residence. So cities should provide affordable houses for all social groups with the quantity that meet needs [4].

3.2.2. Enabling but with sustainable urban development added

One of the most important issues in the sustainable development paradigm is to balance efficiency, equity, and sustainability. Enabling with sustainable development ensures the integration of the deprived group with the society and avoids their segregation.

Sustainable development will be well-served by efforts to reduce embodied energy and water in new development and minimizing their waste by unnecessary demolitions of serviceable and re-usable buildings and infrastructure. Slum upgrading ensures the sustainable development. Interventions are as in the enabling approach, but with more emphasis on environmental management and poverty alleviation [19].

The issue of sustainability has opened the door for analyzing and reforming the housing finance strategy and mechanisms in some countries. It aims to encourage other stakeholders apart from the government to contribute actively in providing sustained source of housing finance to all society groups including the urban poor. The main concerns are to evaluate the effectiveness of the existing governmental subsidy policy and to shift the role of government to support financially the most deprived group.

3.2.3. Housing as economic development

UN-Habitat and ILO have been concerned with improving the understanding of housing as economic development since 1995 [26]. It is well known that housing supply is uniquely beneficial to economic development, through direct employment, income multipliers, and backward and forward linkages in the rest of the economy, when constructed using local, labor-intensive technologies used by small-scale builders.

Some countries have included encouraging local initiatives in providing shelter and credit for housing development through NGOs or community associations such as in India, Pakistan, and Brazil. Such policies are valuable for economic development. However, one of the main concluding remarks from recent housing provision strategies within those countries is the withdrawal of government from direct provision of housing towards contributing to the vitality of a free housing market through supportive legislation and credit mechanisms especially for the urban poor [1].

3.3. The enabling approach criticism

The enabling approach do not consider the affordability of low income that may not survive with the growing market, and

threat directly the main objective of housing provision which is the objective of Poverty alleviation. This conception of the enabling strategy, however, has been subject to much debate and criticism for its over-concentration on the private markets and exclusion of alternative/complementary modes of housing provision from serious policy consideration. Judith Tandler pointed that in order To guarantee success of enabling approach, promoting policies such as decentralization, privatization, and deregulation, demand-driven development is necessary [18,5]. According to the "Turner school": *one of the biggest obstacles in achieving user control over the housing process was the problem of unrealistic building standards*". Turner recommended deregulation to support the decentralization of housing production.

While, Vinit Mukhija concluded that Housing provision through market mechanisms is likely to be paradoxical and may require seeming policy contradictions. Enabling is likely to involve both decentralization and centralization; both privatization and public investment; both deregulation and new regulations, and both demand-driven and supply-driven development [14]. This complex and more sophisticated role of the State is necessary to provide the institutional support for well-functioning property markets, as well as to capture the opportunities high value property markets provide. For policy-makers, it is important to recognize the complexities involved in providing housing for low-income groups. It is unlikely that there are easy, workable solutions.

The severe under development of institutional capacities and human and material resources coupled with intricate and complex social, political, cultural, and economic interactions between various agents and structures of provision create major obstacles to the efficiency of private land markets in developing countries.

Moreover, the enabling approach implicitly assumed that for the private sector to perform effectively, the key need is deregulation of policy controls. However, it is more likely that deregulation has to be followed by new regulations. Although, most of the critics of the market-based approach recognize the need to make housing policy work within the framework of markets, they disagree with the assertion that privatization and deregulation are the solution [11,12,31,33].

4. Discussion

As mentioned above the role of the government in the enabling approach is to interfere in several areas to enable the housing provision. Ironically, enabling housing provision through market mechanisms may require restrictions to guarantee its success as an approach realizing human rights, sustainability, and economic growth at the same time. Enabling is likely to require a different type of State involvement, not necessarily less State involvement. Therefore, many prerequisites may be necessary to ensure the right of housing especially for the poor [16] who may not afford a housing unit within the housing market and securing sustainability and economic growth.

The principles of housing provision are guiding the enable approach, and the below Tables 1 and 2 reveals that many prerequisite actions may be taken to ensure the balance between the three principles in each intervention. This balance must be realized to achieve the success in applying the enabling approach.

Table 1 Comparison between approaches pro housing provision.

Approaches for housing provision	% Of government expenditure	Number benefiting
The state provision approach	Maximum	Limited
The enabling approach and development policy	Minor	Maximum

5. Egyptian experiences in applying the enabling approach and the provision of adequate shelter

In the past five decades, Egyptian government had directly been involved in large-scale housing construction activities, which had caused significant distortions to the housing market, on one hand, and major expansion of private sector participation in the informal housing sector. The challenge emerged when the government was unable to cope with the unprecedented population increase in Egypt and it acknowledged the need to share its responsibility. The Egyptian government adopted a package of mechanisms and incentives to encourage various actors to share in the provision of housing and services. Its role was to raise and control the quality of those services in order to achieve the balance between supporting social housing programs for low-income groups, and in promoting its responsibility.

Attempting to apply the enabling approach and to realize the economic growth, it provided various forms of housing programs aiming: (1) to meet the increasing demand for urban and rural development (2) to reduce the negative effects of unplanned urban growth. The presidential elective program (2005–2011) launched promises to provide 500,000 units over 6 years for all youth who applied and are unable to afford the high cost of having a housing unit. The Private Sector was also involved in providing/offering units to provide greater flexibility in meeting the needs of citizens. The government intervention was in four areas.

5.1. Area of government interventions towards applying enabling approaches

5.1.1. Promoting participation

The Government adopted three forms of participation for the private sector to ensure affordability. The first was through the Provision of incentives for real estate investors through enabling subsidized serviced lands in condition to establish housing units (63 m²) to meet various needs and to be affordable to targeted social groups. The second was the Provision of serviced lands to merited citizens (*Build Your Home* (EBNY BEITAK) project 150 m², and *Family Home* (BEIT ALEILA) project 300 m²) to be built according to certain requirements. Each of the two type serviced lands was allocated in the new towns of new urban communities. The third was through the direct provision of housing unit the *Initial Care* (AWLA BELRAAYA) project (approximately 46 m²) under rental system targeting poverty prevention. Figs. 1–4 show sample of these projects. The government was setting a national strategy for upgrading and prevention the emergences of new informal areas.

The national program for social housing was delivering to youth 323 thousands units/plots ready and 226 units were in progress until the end of the fifth year of the program [30].

5.1.2. Enabling credits and loans

The government attempted to provide direct support for the implementation of the housing projects, by 25 thousand Egyptian pounds non-refundable grant for the benefit of the citizen's to subsidize one housing unit. In addition, a protocol was signed with the Central Bank of Egypt, the National Bank of Egypt, Bank Misr, and Housing & Development Bank to provide a house loan to the citizen of 30 thousand pounds to be paid over 20 years with monthly payments starting from 160 lb per month in the first year increasing by 7.5% annually [29].

5.1.3. Reforming the law of construction and urban planning and urbanization harmony

The government had enabled an adequate legal framework for improving housing systems, mechanisms and achieving sustainable development, and preventing the formation of any new slums. Accordingly, it was declaring the new law No. 119 issued for, 2008 and its regulation in 2009 concerning construction and organizing all activities relating to the process of urban development. Main features of the law are to eliminate the causes of interruption and failure to implement and enforce the application laws. It initiate the development of a Higher Council for planning and physical development, to be responsible to review policies, regulation and planning decrees, and to monitor their implementation. The law set the right to review and update plans of city or village every 5 years to cope with changes in local conditions. In addition, it organizes the works of maintenance of the existing buildings through what is called "holdings associations" (the [9] and its regulations).

5.1.4. Allocating Land for various levels of housing in new towns

The government ensured through the strategic plans done for updating new cities, the allocation of residential use and enable lands for various social groups. The middle-income group generally could find affordable houses either through land plots provided and subdivided by cooperatives companies, unions, and governmental agencies and or by individuals sells [10].

5.2. Assessments of the drawbacks of the Intervention of the Egyptian government towards the enabling approaches

The paper depends in performing this analysis on comparing the Egyptian governmental actual intervention results with the enabling approach objectives' searched in the precedent section to reveal weaknesses. Even thought that the mentioned housing policy that shared expenditures with different partners was assessed with major success, nevertheless, many drawbacks were obstacles to realize its objectives. Although, it enables variety in supplying housing (land, unit, credit) which widen the beneficiaries, but this policy was criticized from, the viewers as not been able to meet needs [17]. The following analysis in Table 3 explain the drawbacks of the Egyptian experience in the application of the enabling approach and its consequences towards poor alleviation.

Table 2 Intervention of the enabling approach for housing provision and related prerequisites.

Intervention of the enabling approach for housing provision		prerequisites	Objectives	Housing Rights	sustainability	economic development
Enable housing markets	Setting up The regulatory framework needed and reform government institutions,	1. Decentralization: as the dispersal of power and responsibility	to better respond to demand			
		2. Ensure the housing right protocol	To Provide housing for all			
		3. Capacity building	To improve skills to apply new rules			
		4. Provision of an institutional supporting for well-functioning property markets,	To set adequate land management			
	Ensuring the availability of the components of housing supply	1. Provide tangible land use planning to enable (reasonable) regulated land and housing	To decrease land cost for improving affordability			
		2. Ensure Large medium scale production with the encouragements of small providers	to ensure availability and variety of the housing components			
		3. public investment in housing component	To control costs and To prevent monopoly			
		4. Capacity building	To improve industries of the housing provision field			
		5. Standardize the quality and establishing quality control institution	To control quality of product			

Enable participation		prerequisites	Objectives	Housing Rights	sustainability	economic development
Partnerships and accepting the informal sector as a partner	1. Political wills	To facilitate perform the partnership				
	2. Effective co-operation between government and other actors, NGOs and the private sector in particular,	To encourage other actors to share in the housing production				
	3. Capacity building	to improve skills and ability to work for informal sector				
	4. Deregulation	to encourage the contribution of private sector in housing production				
	5. Increased power and participation of citizen groups representing the poor	To ensure the demand driven policy				
Enable several mechanisms of Housing finance and Land assembly	1. Cost recovery is most effective	To maintain sustainability of finance				
	2. strengthen developers Financiers;	To ensure housing finance				
	3. Rapid and simple judgment procedure	To sustain housing investment				
	4. Simplify procedure for obtaining Credits, fund, loan, for low income	To Ensure access for credits for poor				
	5. Grant offers for deserved group	To prevent housing deprivation				

Source: author

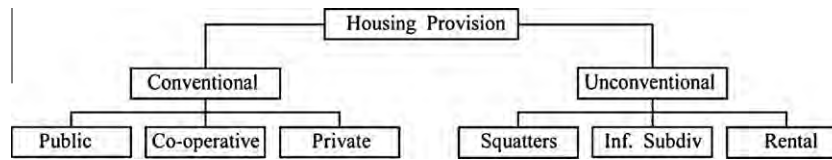


Figure 1 A conceptual model of housing provision in developing countries.



Figure 2 Beit Al Eila project (family home project) typical design.



Figure 3 Type of social housing provided by private sector.



Figure 4 The national project of social housing (the youth housing project).

6. Discussion

Generally, until 2010 the national project for social housing only deliver 60% of what was targeted in the elective presidential program according to the book of the WATANY party December 2010. The government failed in realizing not only the national project of social housing but also in ensuring quantities or affordability for low and middle income due to the lack of the prerequisites needed to each intervention.

Land selling through auction, monopoly, difficulties to earn loans or credits for low-income group and long procedures of judgments contribute together to flourish high cost of housing unit, inequity, and corruption. The paper will examine also if each effect was positive or negative to achieve the housing policy principles as shown in Table 4.

The paper highlights that the enabling approach applied in Egypt was the first step towards improving economic growth.

It points out the possible alternatives to increase the accessibility of the urban poor to formal and affordable housing finance channels. Although, this could be a substantial step to prevent the development of further informal settlements, they were being developed due to inefficient formal housing policy instruments. Therefore, the affordability of housing that is the cornerstone in the housing policies for poor was left, through different phases: either for the inability of the government at the earlier phase, or for the wrong estimation of the real incomes in the last phase. This factor is essential in the complication of the housing sector and the expansion of the informal sector resulted.

Judged according to the World Bank assessment as being the most successful policy, the housing policies within enable approach and the multiplicity of providers could improve and offer different schemes for social housing [32]. However, the deduced principal assessment of this phase reveals that it goes

Table 3 Intervention of the Egyptian government: Drawbacks and consequences.

Intervention	Intervention of the Egyptian government: Drawbacks and consequences
<i>Enable housing markets</i>	
Reforming the law of construction and urban planning and urbanization harmony	
Setting up the regulatory framework needed and reform government institutions	<p>1. Ensure the centralization*: Although the apparently direction to the decentralization, the all the organizations responsible to take the decisions and to fund are central. This issue decreases the complication and difficulties upon inhabitants and coverts all decisions to be supply driven instead of demand driven</p> <p>2. A reading of the articles of the law gives the impression that the already onerous, bureaucratic and costly building permit regime became more than before. The localities that are responsible of building permits had stopped any new construction in cities due to their ignorance of the law application and their weak capacity in urban governance. This situation was good environment for corruption and the growth of informal buildings</p> <p>3. Limited reform for government institution is revealed through the establishment of new organizations, without any general reform, and creates the duality in responsibility, i.e., conflicting roles between localities and the ministry of housing and the ISDF, hindered goals achievement. The unclear responsibility results conflicting decision and flourishes corruption</p> <p>4. Very limited capacity building for the application of the law</p>
Allocating Land for various levels of housing in new towns to ensure availability of land to all	
Ensuring the availability of the components of housing supply	<p>5. Selling land through open auction raises the price of land in both new and old cities, this policy enhances the tendency of land trading, encourage the illegal violation of land to benefit from the increasing prices. This causes the growth of informal settlement, and finally raises the price of the housing units</p> <p>6. Privatization of large-scale production such as “the reinforced steel production”: this action ensures the monopoly and raises the price of the essential construction material for the housing provision and limited the participation of small providers. Thus a dramatically increase in the housing unit prices threatens affordability of many social strata and deprives them the right to have an affordable house</p> <p>7. No public investment in housing components, accordingly no control of the prices nor the quality of the housing material production</p> <p>8. No capacity building results the drawbacks in the industries of the housing provision field. Moreover, the wrong estimation of the cost of serviced land or the infrastructure provision absorbed extra subsidies during the implementation. Then, the subsidies were not sufficient to make the units affordable</p>
<i>Enable participation</i>	
Promoting participation	
Partnerships and accepting the informal sector as a partner	<p>9. Participatory Budgeting laws were not yet acting in Egypt at the time of doing the projects: this results The lack of participatory mechanisms in the housing provision was representing an obstacle that opposed the creation of the sustained partnership and the formation of an active relationship</p> <p>10. Many agencies were contributing in providing houses through the national social housing, like ministry of Housing, governorates Awqaf (mainly official bodies)</p> <p>11. Private sector developers were major player in social housing production. Therefore some decisions toward free markets concerning building materials (steel) and lands, made the cost of construction being very high</p> <p>12. Non acting participatory Budgeting law was an obstacle hinder forming a real partnership</p> <p>13. Lack of legal framework oppose creating the sustained partnership</p>
Enabling credits and loans	
Enable several mechanisms of Housing finance and Land assembly	<p>14. Although the enabling of different types of loans and credits but financial schemes was not appropriate to the real economic income of low and middle income</p> <p>15. Luck and first come first, are the main factors in determining who benefits</p> <p>16. The price of several scheme of national programs (except the Initial Care project) are based on unreal assessment of incomes, which negatively affect the affordability of low income group, and the subsidies were been gone to the undeserved groups. The result is Only 2–5% of delivered subsidized units of NP had been occupied</p> <p>17. Cost recovery was the sole way to appraise alternatives, disregarding social effect</p> <p>18. Long and complicated judgment procedure, facilitate corruption and increase power of greediness, moreover complicated procedure for obtaining Credits, fund, loan, for low income deprived the access to subsidies for deserved group</p>

* The law 119 issued 2008 launch the establishment of the high council for urban planning who is responsible of all planning decrees on all level of the state, also the law deliberate responsibilities of planning and monitoring for implementation from the localities.

Table 4 Shows the assessment of the policy according to the housing principles.

Assessment of the Egyptian experience for applying enabling approach according to its goals

Right of adequate housing	Sustainability	Economic growth
Different scheme of the national program for the social housing were unaffordable*	Major environmental problems due to the establishment of informal housing units on borders of hills or on flood currant areas	The monopoly of housing material provision would have negative side effects on the economic growth
Quantity of supplied social housing represent only 0.2% of total increased population during this period, and only 3–5% of the demand of the low and middle income group**	The high rate of construction due to the policy towards free market affect negatively the environment (no EIA necessary for small housing project, and no obligation for paving or planting after construction)	Achieve a free market for housing operation starting from building material to land and unit prices
	Although different scheme of the housing program, (serviced lands, housing units, rental system) there is a total segregation from the society, except the case of direct credit that enable the liberty to have a formal unit anywhere	Many agencies were contributing in providing houses through the NP, like NUCA, governorates Awqaf
	Several means of finance for housing sector based on the principle of cost recovery system guarantee its sustainability	Private sector developers were major player in middle income group housing production

* The price of loans was calculated based on a study for the ministry of housing by the Word Bank 2007 where income of household was assessed 2500 EGP, with no consideration of the worker in temporary jobs dropout rate or the unemployment rate,

** The increase rate of population in Egypt is 2.1% and the total population of Egypt 80 million, the population in 6 year will be about 90 million inhabitants i.e., 22.5million households , and the social housing cover only $0.5/22.5 = 2\%$ of the total needs ; low and middle income represent 48% of the total households (CAPMAS report 2006).

towards free markets and creates the good environment for economic growth, without realizing an acceptable step toward the right of housing or the social and environmental sustainability.

7. Conclusion

The variety in affordable housing scheme, and multiplicity of providers could improve principles of housing policy on condition of considering the right of housing and the environmental consideration. In addition, having sufficient information about incomes, inhabitants' needs, is the key of offering the suitable and the adequate house and of preventing the wrong estimation of the real needs and demands.

Enabling approach is not just a policy for housing provision, but it is a general reform not only in the housing sector but also in the governing system. Formulating the new housing policies should integrate the policies of production, trade, education, etc. . . in one package due to the strong link that joins them as effect and result.

Setting a successful housing policy should associate several caring interventions in order to enable housing markets and participation. These interventions should integrate the following areas: (1) Setting up the regulatory framework, (2) reforming government institutions, (3) ensuring the availability of the components of housing supply, (4) improving partnerships, (5) accepting the informal sector as a partner, (6) enabling several mechanisms of Housing finance and Land assembly.

Finally, Housing policy should consider many prerequisites actions, to control and monitor the deviation of the policy and to ensure the housing principles (housing rights, sustainability, and economic growth). It should realize balance between going

towards economic growth and towards poverty alleviation at the same time.

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