



MDBs have progressively developed standards and policies that ever more closely approximate international human rights norms. They have succeeded in doing so despite their member states' national practices sometimes lagging behind. Thus, the purposes for which aid or lending is undertaken, and the way in which those activities are managed, have arguably become more consistent with this normative framework. MDBs have become standard-setters in respecting social and environmental standards. How have they done so, and will the BRICS Development Bank be able to improve on those standards?

For example, the AfDB, in following the World Bank and the Asian Development Bank, recently adopted a very progressive disclosure and access to information policy, 'fulfilling a key commitment to shareholders' and reaffirming the centrality to the bank of good governance, with emphasis on transparency, accountability and information sharing.

### **Prospects for the BRICS leadership**

That the BRICS Development Bank (BDB) should fulfil this commitment to shareholders is hopefully beyond question. Widespread hope has been expressed that BRICS members – the BDB's first shareholders – will provide impetus for greater democratic fairness, voice and accountability in global governance institutions. Internal BRICS arrangements are currently too informal and inchoate to allow many insights into the features of its first formal entity.

Some basic considerations, although not adequately predictive, may permit a preliminary assessment of the prospects for desired BDB leadership. First, BRICS members have mostly supported or ratified the primary components of the international human rights framework.

Second, the internal power distribution (shareholding) in existing MDB boards reflects dominance of the most powerful Western democracies. In the WB, add China and

Japan. In the ADB they're joined by India, Australia, Indonesia, Canada and South Korea. The IADB is dominated by the USA (30%), Argentina, Brazil, Mexico, Japan and Canada, while the AfDB enjoys the most egalitarian leadership, spread among Nigeria, Algeria, the USA, Germany, Japan, Libya, Egypt, Canada, South Africa and France.

**Hope has been expressed that BRICS members – the BDB's first shareholders – will provide impetus for greater democratic fairness, voice and accountability in global governance institutions.**

Third, the quality of national governance, particularly voice and accountability (as a proxy for participation and access to information), is assessed in the 2012 Worldwide Governance Indicators (WGI). Scores range from more than 90% for Canada and Germany; per cents in the 80s for France, the USA and Japan; per cents in the 60s for South Africa and Brazil; 58.29% for India; 27.5% for Nigeria; 19.91% for Russia and 4.74% for China.

The absence of WGI leaders will likely mean that the BDB will test its shareholders' commitment to democratic human development approaches. ■

*Author: Gary Pienaar, senior research manager, Democracy, Governance and Service Delivery programme, HSRC.*

# Housing the urban poor in Africa:

## experiences of un-serviced housing plots

Self-provision of housing has always been part of the African culture and tradition. The fundamental ingredient in urban homeownership schemes for the poor is the smooth facilitation of the provision of appropriately located land at nominal cost. But how do we achieve this? *Trynos Gumbo* explains.

**T**he majority of African cities were designed and modelled to cater for a small number of elite and the privileged minority during colonialism. The religious application of strict urban planning and development ideals against the backdrop of rapid urbanisation, which coincided with the wave of independence within the continent, has given rise to serious social ills.

There has been a proliferation of squatter settlements, which have become common sites of social struggles and crimes, communicable diseases and fire outbreaks that result in a loss of property and human lives. In the quest to inform ways of improving and promoting homeownerships among the urban poor in cities of the developing world, the study reported here focused on innovations in land and housing delivery that sought to bridge gaps in the outcomes of formal and informal land and housing delivery systems.

**Conventional land and housing delivery systems have perpetually failed to serve millions of the urban poor.**

### **Formal land and housing delivery processes**

Conventional land and housing delivery systems have perpetually failed to serve millions of the urban poor in cities of the developing world, particularly so in almost all African cities. Predominantly, land and housing units delivered through the planning-servicing-building-occupation (PSBO) framework – a formal model that forms the basis of most urban planning systems – has been unaffordable to the majority of the urban poor and does not meet soaring demands. This model places much emphasis on orderly land parcelling processes and sequential development of structures to stipulated standards, as represented in Figure 1 (on page 28), ignoring affordability in the process.

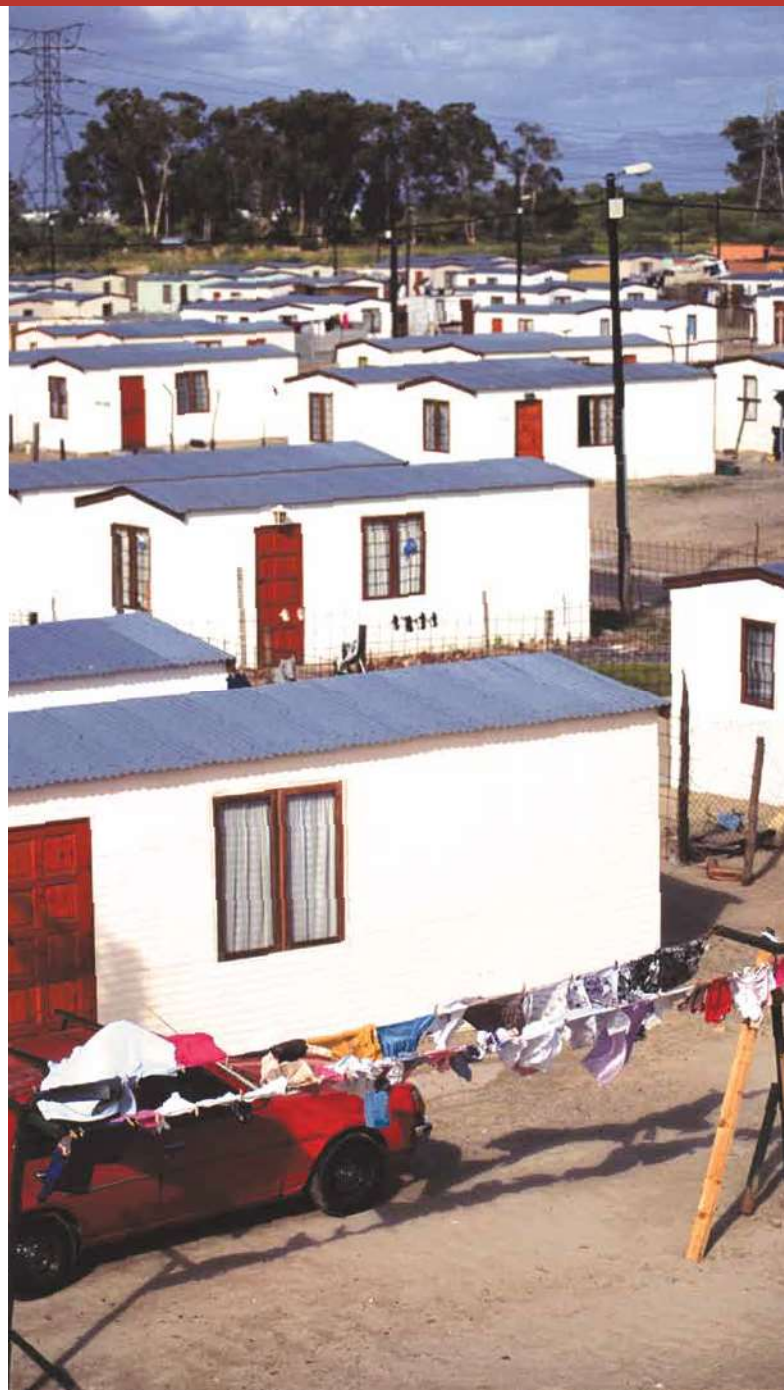
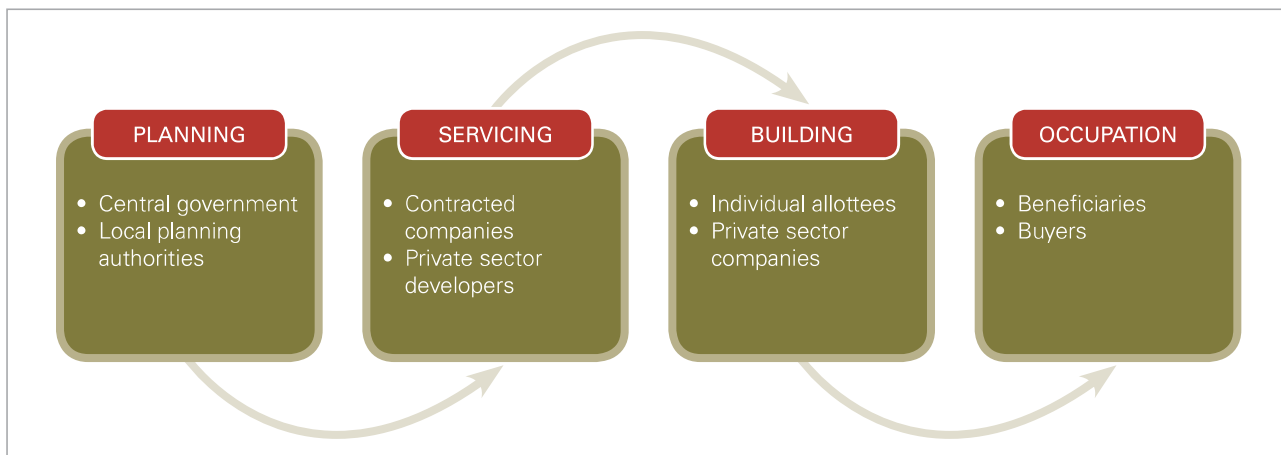


Figure 1: The sequence of formal land and housing delivery.



Source: Gumbo, T., developed from ideas by Baross (1990)

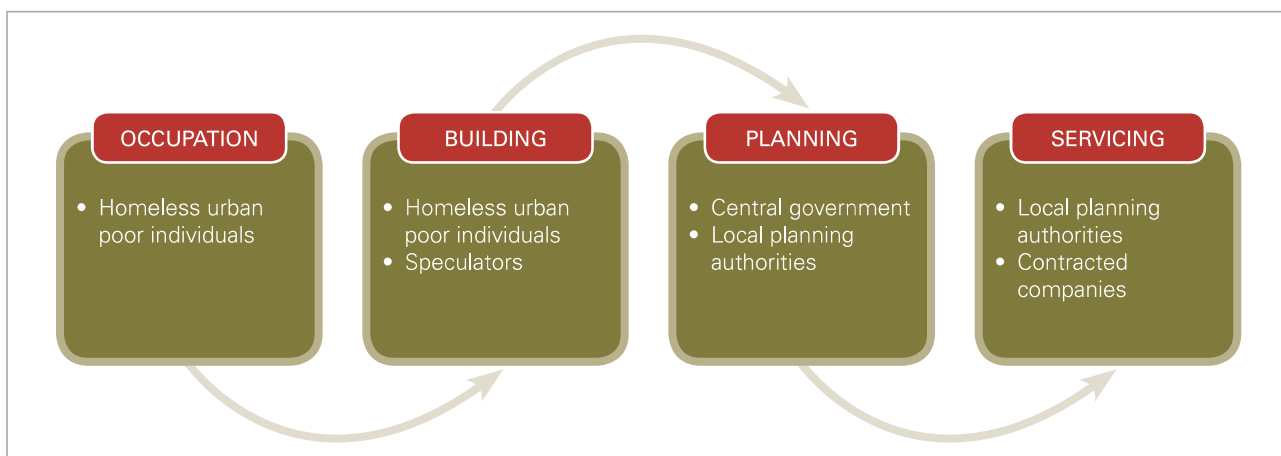
**Spatial practices ... assist in the creation of sustainable, harmonious, compatible and secure urban environments.**

Throughout the planning, servicing and building stages, built environment professionals perform prescriptive tasks to fulfil conceived or abstract space ideals, giving rise to substantial increases in costs that cannot be met by despondent urban poor households.

**Informal land and housing delivery processes**

In most African cities, rigid and inaccessible land and housing delivery processes have left the urban poor with no options but to devise illegal mechanisms and unconventional frameworks of accessing housing. Their solutions usually follow the occupation-building-planning-servicing (OBPS) sequence, as depicted in Figure 2.

Figure 2: The sequence of informal land and housing delivery.



Source: Gumbo, T., developed from ideas by Berner (2000)

Representational spaces give rise to insecure and substandard housing outcomes with serious repercussions that include overcrowding, disease outbreaks as well as unsecured investments that suffer from demolition and eviction threats. Disregarding order and spontaneous reaction to situations create unstable urban communities.

**Bridging formal and informal land and housing delivery processes**

Innovative delivery of land and housing to the African urban poor helps bridge extreme outcomes of the formal and informal approaches. The adjusted approach follows the planning-occupation-building-servicing (POBS) framework. It takes into account the benefits of providing properly planned housing stands, at the same time relaxing regulations on servicing the land before building and occupation (Figure 3 on page 29). This results in the development of stable, secure and affordable housing outcomes.