Appendix: Housing Profiles

Bangladesh
China
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the Philippines
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Bangladesh

Bangladesh Housing Profile at a Glance

- Bangladesh is one of the most impoverished countries in Asia. Poverty is worse in rural areas.
- The urban population will nearly double between 2000 and 2015, from 26 million to 50 million. Dhaka's population growth rate is the highest of any major city in the world.
- Urbanization has overwhelmed the capacity of cities to provide housing or basic services: at least 50 per cent of urban inhabitants live in slums or squatter settlements.
- 18 per cent of the urban population and 28 per cent of the rural population lack access to clean water. 25 per cent of the urban population and 61 per cent of the rural population lack access to adequate sanitation.
- The government has embarked on a campaign to improve access to adequate sanitation.
- One NGO has created a model for delivering formal water service to Dhaka's slum and squatter communities on a cost-recovery basis, and the Grameen Bank operates successful housing microfinance programs.

Bangladesh is one of the poorest countries in Asia. Despite reductions in the incidence of poverty from approximately 59 per cent in 1991 to 50 per cent in 2000, 63 million people in Bangladesh continue to live below the poverty line and one-third of the population lives in "hard core or extreme" poverty (Government of Bangladesh 2005: 5). Poverty is concentrated in rural areas, home to 85 per cent of the poor people in the country (Ibid). By some estimates, the average income of a person living in the slums of Dhaka is three times that of the average person living in a rural area (Singha 2001: 1).

Reductions in poverty during the 1990s due to sustained economic growth[2] were limited by rising inequality (Government of Bangladesh 2005: 5). Inequality is worse in urban areas. In rural areas, inequality of land ownership (and the consequent vast numbers of landless households) correlates strongly with poverty: the poverty incidence in 1995-96 was 80 per cent for households without cultivated land; 60 per cent for households with up to 0.2 hectare, and "almost none" for households with

COUNTRY FACTS[1]

Population: 147,365,352 (2006 est.)

Capital: Dhaka

Area: 144,000 sq. km.

Ethnic groups: Bengali (98%), tribal groups, non-Bengali Muslims

Languages: Bangla (official, also known as Bengali), English

Religions: Muslim 83%, Hindu 16%, other 1%

more than 1.0 hectare (see, e.g., Hossain 2004: 7).

Both poverty and housing demand in Bangladesh will be shaped largely by urbanization over the next 30 years. The urban population of Bangladesh is expected to double from 26 million in 2000 to 50 million in 2015, and to stabilize by 2035 (Government of Bangladesh 2005: 50). The three major factors contributing to this urbanization rate are rural to urban migration, geographical increase of urban territory, and natural population growth in urban centers (Singha 2001: 1). Most people will live in Bangladesh's four major cities of Dhaka, Chittagong, Khulna, and Rajshahi (Ibid). Dhaka has the highest population growth rate of any major city in the world. The city is expected to grow from its current population of 13 million to 23 million over the next 10–15 years (Canadian International Development Agency 2006: 35). The city's infrastructure is capable of supporting 10 million inhabitants at most (Ibid). Dhaka lies in a flood plain where it is subject to frequent cyclones, storm surges, floods and tornadoes (Ibid).

Rapid urbanization has overwhelmed the capacity of urban areas to provide shelter and other basic needs to inhabitants. According to a task force on Bangladesh Development Strategies, 1990, "Implications of such urbanization are poverty, gross inequality, high unemployment, underemployment, overcrowded housing, proliferation of slums and squatters, deterioration of environmental conditions, highly inadequate supply of clean water, high incidence of diseases, overcrowding in schools and hospitals, overloading in public transports and increase in traffic jams, road accidents, violence, crimes and social tension. These features are characteristic of urban centers of Bangladesh, especially Dhaka." (Singha 2001:1).

Housing quality

The formal housing sector has been unable to meet the needs of low-income households in Bangladesh, especially in urban areas.[3] The primary reason for this according to one study is the high cost of housing in relation to incomes. This is exacerbated in urban areas where land prices are high. One result of high urban land prices is that housing is often built in multi-unit structures, which are unattainable for purchase to low and middle-income households who need access to incremental land acquisition and construction methods.

In urban areas, in 1999, nearly 50 per cent of the population lived in informal settlements (Government of Bangladesh 2005: 50). This percentage has probably increased since then. Most housing for the urban poor is constructed from temporary materials (Ibid). Only 26 per cent of urban poor households owned their home in 1999, and only 18 per cent owned any land (Ibid). In Dhaka, the poorest two-thirds procure housing through several sub-markets, including: squatter settlements; refugee rehabilitation colonies and squatter resettlement camps; 'bastis' (inexpensive rental units in buildings with one or two stories); tenement housing in the inner-city; and employee housing. In addition, 3 per cent of the city's poor live in makeshift housing such as boats, vehicles or multiple-occupancy rooms (UNESCAP Agenda 21 2003: 7).

The UN estimates that 82 per cent of the urban population and 72 per cent of the rural population have access to clean drinking water; fewer have access to improved sanitation (*see* table below, and Government of Bangladesh 2005: 48). Access to sanitation increased in rural areas and decreased slightly in urban areas between 1990 and 2002.[4] It is still at a very low 39 per cent for

Access to water and sanitation in Bangladesh[5]
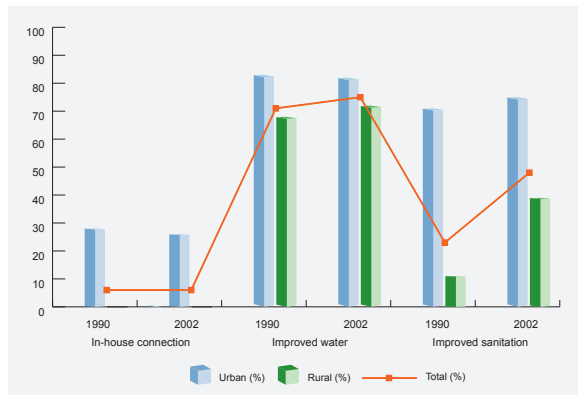
rural areas, and the rate of in-house sanitation hook-ups to toilets for rural areas is effectively zero.

Impediments to improving housing for the poor: prevalence of disasters

Bangladesh is considered the "most disaster-prone of all countries," according to a recent World Bank report.[6] It suffered 170 major disasters between 1970 and 1998. In addition, Bangladesh is vulnerable to climate change due to global warming because it lies in a low delta area that is frequently flooded in the monsoon season and has water shortages in the dry season. A warmer climate would produce worse flooding and shortages of fresh water due to seawater intrusion along the coast.

Efforts to address poverty housing

Government efforts

In 2003, the government launched a national campaign to achieve the goal of 100 per cent coverage of sanitation by 2010. According to a base-line survey, approximately

10.5 million families needed financial assistance for basic sanitation in 2003. The government's campaign plans to cover approximately 9 million of these families, and will cost US$85.89 million between 2003 and 2010 (UNESCAP 2003: 27).

The government subsidizes housing for middle- and upper-income households and a scattering of low-income households through the Bangladesh House Building Finance Corporation (HBFC).[7] The HBFC offers 15-20 year mortgages to individual households at commercial interest rates that increase as the loan amount increases (UN-Habitat 2005: 73). The HBFC is funded by specific government bonds and its loan recovery rate is low (currently 86 per cent, but cumulatively 44 per cent). The government has been reluctant to move the HBFC mortgages down-market for fear of non-repayment. However, the HBFC has introduced some loans for smaller-sized housing (550-1,000 sq. ft.) for middle and low-income households.

NGO efforts

Dushta Shasthya Kendra (DSK) is an NGO that has created a model for delivering formal water service to Dhaka's slum and squatter communities on a cost-recovery basis.[8] DSK identifies communities willing to pay, then works with them to designate water delivery points and infrastructure placement and to formulate guidelines for water access and cost sharing. DSK serves as an intermediary between the communities and city authorities, lends capital funds and provides technical construction support. The DSK model is significant because it greatly reduces the amount of money slum and squatter communities must pay for safe water, compared with buying it on the illegal or informal market, and because of its emphasis on community empowerment.

DSK is also supported by WaterAid UK, and its methods have been replicated by other NGOs and incorporated into government policies for water provision.

The Grameen Bank was established in 1983 to provide loans without collateral to the rural landless poor, primarily women, for microenterprise.[9] Its charter restricts its work to rural areas. In 1998 it had more than 2.3 million members in approximately 40,000 villages, with an average loan size of US$180 and a repayment rate of 97 per cent. The Bank has several housing loan programs, including those for construction, repair and land purchases. Housing loans ranged from 10.5 to 4 per cent of total loan disbursements in the 1990s. A total of 446,237 housing loans had been disbursed by July 1998, mostly to women. Because housing loan programs are funded by grants from foreign donors, the Bank can offer an interest rate of 8 per cent on a 15-year loan, compared to a rate of 20 per cent on a one-year general loan. Repayment rates may be poorer than for enterprise loans, and defaults rose significantly after a period of severe floods in 1997-98 that damaged and destroyed many homes.

The Grameen Bank offers loans for two sizes of house construction.[10] The smaller requires a loan of US$300, the larger US$625. In both cases, the household spends US$800 to US$1,000 of its own savings on house and furnishings. The houses are built of wood and concrete, with iron roofs, and include a sanitary latrine. A simple construction design allows families to build most of their own houses; the roofs are installed by professional local carpenters.

CHINA

CHINA HOUSING PROFILE AT A GLANCE

- Between 1990 and 2003, the number of people living in extreme poverty in China fell from 377 million to 173 million, a decrease attributed to high economic growth.
- High economic growth, previous housing deficiencies and rapid urbanization have contributed to soaring demand for urban housing.
- The single most important factor affecting access to shelter may be a series of recent reforms changing the state welfare housing system to one based on private ownership and market transfers.
- Rising inequality is reflected in housing differentials based on occupation and education.
- China faces severe shortcomings in sanitation facilities. Despite large gains since 1990, only 69 per cent of urban households and an alarming 29 per cent of rural households had access to improved sanitation in 2002.
- The government's policy of forced eviction and relocation to make way for development jeopardizes housing security for millions.
- National and municipal governments have initiated programs to help disadvantaged people gain access to housing and finance markets in the transition to a market-based system.

Rapid industrialization policies and sustained high economic growth in China are generally credited with wide-scale poverty alleviation over the past two decades (Macan-Markar 2006).[12] Between 1990 and 2003, the number of people living in "absolute poverty" (earning less than US$1 a day) in China fell from 377 million to 173 million (Ibid). Gains in human development in China are reflected in rising scores on the UN's Human Development Index; between 1975 and 2000, scores rose from 0.522 to 0.726 (UNDP China's Progress 2003: 4).

Gains in economic growth have been accompanied, however, by a marked increase in inequality. The Gini coefficient rose from under 0.22 in 1978 to 0.45 in 2001 (UNDP China's Progress 2003: 3; UNDP 2005 Human Development Report). The effect of rising inequality on the poor is strongly debated.[13] One of the primary results of inequality is a shortage of adequate housing.

COUNTRY FACTS[11]

Population: 1,313,973,713 (2006 est.)

Capital: Beijing

Area: 9,596,960 sq. km.

Ethnic groups: Han Chinese 91.9 %, 55 other ethnic groups 8.1%

Languages: Mandarin (official language) plus local dialects

Religions: Officially atheist. Confucian, Taoist, Buddhist, Muslim 1%-2%, Christian 3%-4%.

The demand for urban housing has soared over the past decade because of a combination of factors including high economic growth, previous housing deficiencies and rapid urbanization (Yu 2003: 1). Demand for housing and other services is expected to continue shifting to urban areas over the next two decades. The UN estimates that 421 million people will migrate from rural to urban areas between 2000 and 2030, nearly doubling the urban population (UN-Habitat 2005: 189-191).

The potential for explosive urbanization is currently repressed by strict government controls on residency (see, e.g., UNDP China's Progress 2003: 9-10). In Beijing, household registration systems prohibit legal residency to 3.8 million migrants living in the city (Satterthwaite/ACHR 2005: 22). Since only those Beijing residents with proper registration documents are allowed to work legally or use public schools, the unregistered population is among the most marginalized groups in Asia (Ibid). Many unregistered migrants live in illegal settlements far from the city center (Ibid). The government is beginning to reform the housing registration system by experimenting with lifting registration requirements in some municipalities (see, e.g., Yu 2003: 22), and is expected to lift residency controls completely in the coming years (UN-Habitat 2006: 15).

History of housing reforms

Perhaps the most important aspect of housing is the series of recent reforms changing the state welfare housing system to one based on private ownership and market transfers. In rural China, housing has historically been self-built and privately owned, although the government prohibited sales (Tang 1996: 2). Since 1949 in urban areas, however, the state controlled almost every aspect of housing, including production, allocation, operation

and pricing, and owned most urban land (Yu 2003: 5). Housing distribution was based on merit, work-place seniority and need; housing allocations were often contentious because they had great bearing on quality of life (Ibid). The state charged a nominal rent that covered neither the initial investment nor maintenance costs (Ibid).

Under the welfare housing system, China was able to provide higher levels of basic housing than most developing countries (Tang 1996: 2). One of the significant advantages of the welfare system was the socio-economic integration of neighborhoods, as managers and workers often lived next to each other (Ibid).

However, several problems hindered the effectiveness of the welfare housing system. First, the state invested so little in urban housing that housing shortages and dilapidation of current stock became increasingly problematic, and access to basic services was scarce (Tang 1996: 2; Yu 2003: 6). [14] Per capita urban living space decreased from 4.5 sq. m. in the early 1950s to 3.6 sq. m. in the late 1970s (Yu 2003: 6). Second, distribution of housing between work-units was unequal. State-owned enterprises received better housing allocations than collective enterprises (Tang 1996: 4). Third, the allocation process was heavily influenced by corruption (Ibid).

Beginning in the early 1990s, the central government made a series of policy decisions transferring the urban housing system to a private rights regime and establishing a housing market. The state ended welfare housing allocations. As a result of these changes, homeownership rose to 70 per cent in urban China by 2000 (Yu 2003: 3). Housing construction also increased dramatically, as did the average floor space per person in urban areas (Ibid).[15]

Some indicators show that rapid housing reforms have led to the creation of an urban underclass.[16] Initial studies show, for example, growing inequality in housing based on occupation and education. The urban residents who have benefited least from this process may be those most vulnerable to competition related to the urban population increases expected over the next two decades. Reforms have favoured groups in power, such as officials, and disfavoured others. Deep regional disparities in housing reform and distribution have also emerged.[17]

Housing quality

It is unclear how many people in urban or rural China are adequately housed, although statistics on access to basic services provide a rough idea of shelter conditions. While urban residents are more likely to have access to water and sanitation, they often live in overcrowded buildings and must cope with rising levels of air pollution and solid and hazardous wastes (UN-Habitat 2006: 14-15; Yu 2003:12-14; Human Rights in China 2003: 29). Rural residents enjoy more space per person, but usually live in self-built homes made of temporary materials such as wood, bamboo and grass (Yu 2003: 12-14).

Many low-income households lack access to improved drinking water and sanitation. Coverage for drinking water increased between 1990 and 2002 in rural areas (from 59 per cent to 68 per cent) but decreased in urban areas (from 100 per cent to 92 per cent).[18] Despite the government's investment of over US$1 billion in infrastructure to improve drinking water access between 2000 and 2003,[19] 400 out of 669 cities lack sufficient water, and 100 of these face severe shortages (UNESCAP 2003: 28). Approximately 30,000 children die each year from diarrhoea contracted by drinking unclean water (UN-Habitat 2006: 15). Natural disasters such as

floods and droughts aggravate water supply problems, and source pollution has harmed public health and safe drinking water (Ibid). China faces severe shortages in sanitation facilities. In 2002, 69 per cent of urban households and only 29 per cent of rural households had access to improved sanitation compared with 64 per cent of urban and 7 per cent of rural households in 1990. Waste water disposal plants are capable of covering only 40 per cent of the total discharge (UNESCAP 2003: 28).

Access to water and sanitation in China[20]
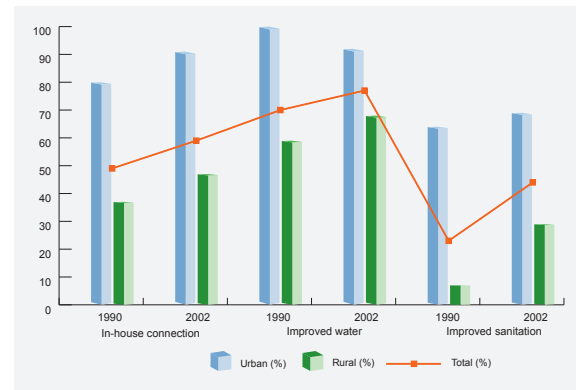
Air pollution has reached dangerous levels in many cities, and an estimated 400,000 people die prematurely every year of respiratory disease (UN-Habitat 2006: 15).

Impediments to improving housing for the poor: eviction and relocation policies

The Chinese government has carried out an extensive policy of eviction and relocation to facilitate economic growth and development plans. Forced evictions have affected both rural and urban residents. In rural areas, construction of dams has been the greatest cause of forced evictions. By World Bank estimates, the government

forcibly removed 10.2 million people between 1950 and 1989 for this reason (Human Rights in China 2003: 1). Others estimate this number to be 40–60 million people (Ibid). To construct the Three Gorges Dam on the Yangtze River, the government forcibly evicted and relocated 1.2–2 million people (*Economist* 2002; see also Human Rights in China 2003; Becker 2002). Compensation to evictees is "woefully inadequate" according to *The Economist* (2002), and corruption has further reduced the amount of resources available for relocation.

In urban areas, including agricultural areas on the urban periphery, evictions are carried out largely to accommodate commercial development (Human Rights Watch 2004: 22[21]). Significant collusion between local cadres and developers frequently influences government policies to evict the poor (Ibid; see also *The Economist* 2002). The Center on Housing Rights and Evictions (COHRE) estimates that 40 million farmers have lost their land and livelihood to industrialization and urbanization over the past 20 years (Macan-Markar 2006). COHRE also estimates that 1.25 million housing units were demolished and 3.7 million people evicted and relocated in the past decade (Ibid). Forced evictions have been worst in Shanghai (considered a model of economic success by many), where 850,000 housing units were demolished and 2.5 million people evicted from 1993 to 2003 (Ibid).

In Beijing, the government relocated 200,000 households over the past decade to accommodate its city redevelopment plans (Satterthwaite/ACHR 2005: 20). The government allows real estate developers to redevelop housing areas as long as they re-house the original residents (Ibid). They do not have to re-house the residents on the redeveloped site, however, and often move them to distant sites where land is cheaper

but employment opportunities are scarce (Ibid; see also Human Rights Watch 2004: 24). Prices of the new housing in relocated areas generally exceed the compensation allotted to evictees (Ibid). Evicted families often lose home-based businesses (Ibid). One of the greatest causes for current evictions in Beijing is "beautification" for the 2008 Olympic games (Ibid: 32).

Laws and regulations offer insufficient protection to evictees. Evictions may take place with no notice, involve excessive force, and include inadequate or no compensation (Human Rights Watch 2004: 21, 35). Evictees have little if any legal recourse as courts often refuse to hear eviction cases. Lawyers representing evicted people are sometimes jailed and convicted. Evictees have no right to injunction in the courts — so even if they win their case, their homes are demolished (Ibid: 4, 16-17).

Social unrest around evictions is on the rise. Human Rights Watch estimates that in 2003 there were 1,500 violent incidents, suicide protests and demonstrations related to housing demolitions (Human Rights Watch 2004: 2-5). In Beijing, in 2000, 10,000 people petitioned in a civil suit against evictions and demolitions (Ibid: 22-25). COHRE reported 74,000 protests and riots by victims of forced evictions in 2005 (Macan-Markar 2006).

Efforts to address poverty housing

The Chinese government has implemented two major programs to help people purchase housing in the wake of the transition to private ownership. It is unclear whether and to what extent these programs, titled the National Comfortable Housing Project and the Housing Provident Fund, have expanded access to mortgage financing and homeownership to disadvantaged groups (see e.g. UN-

Habitat 2005: 73). Municipalities may also have programs designed to assist residents with problems of housing affordability. Some cities use one-time equity grants to low-income families based on the market value of their current housing, which they may then use to access financing for a new unit (UN-Habitat 2006: 15). For example, the city of Guangzhou, population 8 million, introduced a housing allowance system in 1998 to help people afford housing.[22] The allowance is given based on rank and seniority and can be used for rent payments, to build up savings for housing purchase or to apply for a government loan for up to 30 per cent of a property's price (UN-Habitat 2005: 73). Cities may accompany equity grants with tax incentives to developers to provide affordable housing. This combination spurred production of more than 20 million housing units in China over the past five years (UN-Habitat 2006: 15).

FIJI

Fiji Housing Profile at a Glance

- Poverty and inequality are on the rise in Fiji.
- The non-renewal of sugar-cane leases in rural areas has contributed to rapid urban migration.
- Over two-thirds of the urban population lives in slums and squatter settlements, which continue to grow.
- Many people in both rural and urban areas lack secure tenure, which often prevents access to water and sanitation services.
- Discrimination against women and Indo-Fijians prevents equitable access to housing markets.
- New Zealand is supporting squatter resettlement programs.

Fiji comprises 110 inhabited islands, including the two major islands of Viti Levu and Vanua Levu. The population is evenly divided between urban and rural areas. But process of rapid urbanization is under way. The non-renewal of land leases on sugar cane farms has contributed to this rapid shift by forcing Indo-Fijian farmers, their families and their employees to search for jobs and housing in urban areas. The UN predicts that 69 per cent of the population will live in urban areas by 2030 (Ibid: 189-91).

Acute poverty appears to be rising.[24] Growing inequality among households, heightened by a lack of redistributive measures, such as a modern social security system, has exacerbated the poverty gap (UNDP Fiji 2004: 21). The Gini coefficient for per capita income rose from 0.43 in 1977 to 0.49 in 1990-91 (the last time it was measured). It appears to have continued to climb since then (Ibid). In 1997, 25 per cent of the households were considered

COUNTRY FACTS[23]

Population: 905,949 (2006 est.)

Capital: Suva (Viti Levu)

Area: 18,270 sq. km.

Ethnic groups: Fijian 51% (predominantly Melanesian with Polynesian mix), Indian 44%, European, other Pacific Islanders, overseas Chinese, and other 5% (1998 est.)

Languages: English (official), Fijian, Hindi

Religions: Christian 52% , Hindu 38%, Muslim 8%, other 2%

to be in absolute poverty (Naidu 2001: 2; see also ADB Fiji 2006: 1). In rural areas, the collapse of the sugar cane industry has worsened poverty (Naidu 2001: 11).

Housing quality

Most people in urban areas live in overcrowded housing developments and squatter settlements (see, e.g., So 2005: 13). The UN estimates that 67.8 per cent of the urban population, 280,000 people, lived in slums in 2001 (UN-Habitat 2005: 189-91). About 82,350 people live in 182 squatter settlements, lacking legal title to land and housing (New Zealand Government 2006: 2). The impact of insecure tenure in these settlements is amplified because it often prevents households from acquiring access to safe water and other services.[25] Squatter settlement populations are rapidly increasing (Ibid).

Housing conditions for low-income people in rural areas are equally poor in most cases. Tenure insecurity for land and housing is prevalent, as reflected by the hardship caused by the non-renewal of 22,000 agricultural leases in sugar-cane districts (UNDP Fiji 2004: 59). Landlessness in both rural and urban areas appears to be a major cause of poverty, especially among Indo-Fijians and indigenous Melanesians, as well as indigenous Fijians who have migrated to urban areas (ADB Fiji 2006). Poverty and poor housing conditions in rural areas are also tied to cyclones, droughts and other severe weather patterns that wreak damage upon homes and livelihoods, requiring frequent repairs to houses made of traditional materials such as reeds and wood (ADB Fiji 2006: 1; Habitat for Humanity Asia-Pacific, Fiji, 2006).

Information on the number of people with access to safe water, improved sanitation and other services varies

according to source. While UN-Habitat reported 98-99 per cent access to improved drinking water in 2005, UNESCAP reported only 70 per cent access to piped water in 2003 (UNESCAP 2003: 28).[26] A 2003 government study found lack of safe water was considered a major hardship by all of 20 communities surveyed (ADB Fiji 2006: 4). Fourteen of these communities had access to piped water (Ibid). In urban areas, overall water supply was rated by inhabitants as "good," with the exception of those living in squatter settlements and on traditional lands (Ibid). Extreme weather patterns and urban growth have taxed Fiji's abundant water resources, limiting access to water and sanitation in urban areas (UNESCAP 2003: 28). Only 15-27 per cent of the population has access to treated sewerage facilities.[27]

Impediments to improving housing for the poor: ethnic and gender-based discrimination

Both ethnic and gender-based discrimination affect access to adequate housing. Due to discriminatory land entitlement laws favouring native Fijians, Indo-Fijians have few land entitlement options, even though they comprise nearly 50 per cent of the population. According to Steve Weir of Habitat for Humanity Asia-Pacific, the laws precluding Indo-Fijians from secure tenure also necessarily preclude them from mortgage financing. This has made it very difficult for Habitat to extend its mortgage financing services to Indo-Fijians (Weir 2004: 8). Landlessness in both urban and rural areas correlates strongly with ethnicity. Gender appears to play an important role in access to land and housing as well, particularly in rural areas. Customary laws favouring men in inheritance and other areas often take precedence over formal legal protections, leaving women with less access and rights to land and housing (So 2005: 16-19). Women's rights to real property are especially insecure in

the event of widowhood or divorce (Ibid: 26).

Efforts to address inadequate housing

The government announced plans in 2005 to upgrade squatter settlements and to relocate many of the squatter families (Fiji Government 2005; Pacific Islands Report 2005). As part of this program, the government appears to be carrying out forced evictions and relocation of at least 1,000 people from state-owned land, and supporting the forced eviction of many others from privately-owned land (Ibid).

The government of New Zealand recently announced a contribution of NZ$2.1 million (US$1.4 million) in 2006 and up to NZ$10 million (US$6.6 million) over the following three years to support squatter resettlement programs in Fiji (New Zealand Government 2006).

INDIA

INDIA HOUSING PROFILE AT A GLANCE

- Economic gains and poverty reduction in recent years still leave 260 million people below the poverty line, making India home to 22 per cent of the world's poor.
- 75 per cent of the poor live in rural areas.
- Urbanization levels are strikingly low; the bulk of urban migration will take place over the next 20-25 years, resulting in an additional 300 million urban dwellers.
- 55.5 per cent of the urban population – 158.4 million people – lived in slums in 2001. This number is expected to rise at nearly the same rate as urbanization.
- By 2015, India will contain two of the five largest cities in the world, Delhi and Mumbai, with over 20 million inhabitants each, as well as Calcutta with nearly 17 million inhabitants.
- Access to clean water is better than access to improved sanitation: 96 per cent of urban inhabitants and 82 per cent of rural inhabitants had access to improved water in 2002, while only 51 per cent and 18 per cent, respectively, had access to improved sanitation.
- Discrimination based on caste or religion prevents equitable access to housing markets.
- Eviction and relocation to make way for development threaten housing security for many poor people.
- The government has made substantial headway in improving access to clean water and sanitation in rural areas, and recently launched a seven-year project to improve basic services and secure tenure in poor urban neighbourhoods.

India, like China, has experienced high levels of sustained economic growth over the past 15 years. Annual gross domestic product growth averaged 4 per cent from 1990-2003. This growth has been credited with a substantial reduction in poverty. However, approximately 260 million people remained below the poverty line in 2000, making India home to 22 per cent of the world's poor (Government of India Planning Commission 2002-2007: sec. 3.2.1). The bulk of poverty lies in rural areas, where 75 per cent of the poor live (Ibid).[29] Poverty and housing conditions vary greatly by region, and authority for housing is mainly at the state and municipal levels.

India has one of the lowest urbanization levels — 27.8 per cent — in the world.[30] The country's urbanization rate is expected to remain between 2.3 and 2.5 per cent

from 2000 to 2030, indicating that the urban population will expand by approximately 300 million people (UN-Habitat 2005: 189). By 2015, India will contain two of the largest five cities in the world, Delhi and Mumbai, with over 20 million inhabitants each,[31] as well as Calcutta with nearly 17 million inhabitants (Ibid: 214). According to the 2001 national census, the absolute number of urban poor may be decreasing despite increases in total urban population. Census data showed 67.1 million urban people living in poverty,[32] the lowest number since 1977-78.

Investing sufficiently in urban shelter and infrastructure to meet the needs of growing urban populations is one of the greatest challenges facing India. To date, the impact of urban population growth on infrastructure and services has been mostly negative and, in light of the inability of urban authorities to meet shelter needs, has driven many to informal settlements and slums (Government of India Planning Commission 2002-2007: secs. 6.1.14 & 6.1.31). In 2001, 55.5 per cent of the urban population, a total of 158.4 million people, lived in slums (UN-Habitat 2005: 189).

Housing quality

In 2002, the total housing deficit in India was 8.9 million units, taking into account overcrowding, replacing old houses, and upgrading inadequate houses (Government of India Planning Commission 2002-2007: sec. 6.1.62). The government projected that the total deficit for 2002–2007 would be 22.4 million units (Ibid).

The quality of housing for low-income people varies greatly in India depending on region and location. A national survey carried out by the government in 2002 revealed the following housing characteristics:[33]

- **Building materials:** In rural areas, 36 per cent of the population lived in 'pucca' structures made of long-lasting materials such as stone and mortar, brick, sheet metal or reinforced concrete; 43 per cent lived in semi-pucca structures; and 21 per cent lived in 'katcha' structures made of unprocessed natural materials of short lifespan such as mud, thatch and grass. In urban areas, 77 per cent of the population lived in pucca structures, 20 per cent in semi-pucca structures, and 3 per cent in katcha structures.[34]
- **Overall condition:** 19 per cent of the housing units in rural areas and 11 per cent of the units in urban areas were in need of immediate repair.
- **Unit size:** Average household floor space in rural areas was 38 sq. m., while in urban areas it was 37 sq. m. A recent survey found that in Mumbai, 42 per cent of slum dwellings had an area of less than 10 sq. m., while only 9 per cent had an area greater than 20 sq. m. (UN-Habitat 2006: 24).
- **Tenure:** In rural areas, 92 per cent of households owned their homes, compared with 60 per cent in urban areas.

Access to basic services such as drinking water and sanitation also vary greatly by region,[35] and access is generally much lower in rural areas. Access to services increased significantly during the 1990s. In rural areas, for example, the access to improved water increased from 61 per cent to 82 per cent, while access to improved sanitation rose from 1 per cent to 18 per cent).[36] The government cites the lack of safe drinking water and sanitation as the "main reason for prevailing ill health and morbidity levels in the country." (Government of India Planning Commission 2002-2007: sec. 2.1.25.)

Access to water and sanitation in India[37]
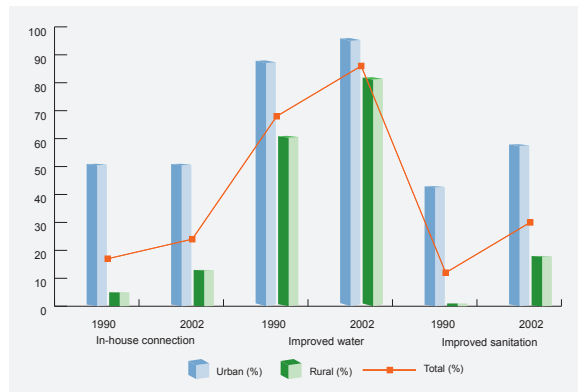
Calcutta, a city of over 14 million people in the state of West Bengal, illustrates the shelter challenges facing India's cities. About 4 million people currently live in the slums, and another 1 million live in illegal squatter settlements (Mallick 2001). Approximately 20,000 units are added to the city's housing stock each year, a number that falls 50,000 units short of annual demand (Ibid).

Low-income housing settlements in Calcutta fall into two categories: recognized settlements located within the city, called 'bastis'; and unrecognized settlements located in marginal land. [38] Bastis are huts made of brick, earth and wattle (a framework of sticks and twigs) with tile roofs. They are spread throughout the city and often located on valuable land. Bastis have degenerated since the 1980s, in part because their improvement has fallen under the jurisdiction of municipal governments that suffer from "severe institutional malfunctioning" and a lack of funds. Bastis frequently have insufficient access to water, sanitation, sewerage, drainage and waste disposal, are overcrowded, and face rising crime. The bastis have legally recognized tenure status, which provides stability to residents, but also increases the price of housing within

them, excluding many of the poorest.

Those too poor to live in the bastis must find shelter in the unrecognized settlements, located on vacant public and private land outside the city center, on train tracks, canals, highways and under bridges. These settlements have no recognized tenure rights and receive no services. The threat of eviction is constant. According to one description, "Unrecognized settlements represent some of the most degraded environmental conditions, with severe health consequences for people living there, and with potential larger public health consequences as well."

Impediments to improving housing for the poor

Eviction policy

Government evictions can undermine housing security for low-income people in both rural and urban areas. Development projects, such as dams, have caused the internal displacement of over 21 million people, according to the Internal Displacement Monitoring Center. More than 50 per cent of these displaced people are members of Scheduled Tribes or Adivasis (Internal Displacement Monitoring Center on India 2006: 10). In urban areas, evictions have taken place for city beautification to attract foreign investment, as well as for development projects.

The largest of these occurred between December 2004 and February 2005, when the city of Mumbai demolished 80,000 homes, rendering 300,000 people homeless (UN Special Rapporteur on Housing 2005: 10).[39] The government provided little if any advance notice, used violence and burnt or damaged the property of many residents including their identity cards. The city's Chief

Minister explained that the evictions were necessary to create a future "world-class city" (Ibid). In December 2003, in Calcutta, the West Bengal Government and the Calcutta Municipal Corporation used policemen and paramilitary forces to forcefully evict 75,000 people from canalside settlements (Asian Coalition for Housing Rights 2003: 6). Evictees were provided neither with notice of eviction nor resettlement options (Ibid).

Access to financing

The poor have little access to housing finance. The mortgage market is characterized by a prolific number of lending institutions (370 by one estimate), which as a group, have a small market share but play a growing role in housing finance. Mortgages are equivalent to only 2 per cent of India's gross national product compared with, for example, 13 per cent of South Korea's. UN-Habitat 2005: 72.)

Natural disasters

Natural disasters damage or destroy the homes of millions of people each year in India (Internal Displacement Monitoring Center on India 2006: 10-11). In the past two years, the 2004 tsunami displaced 640,000-650,000 people and destroyed over 150,000 homes (Ibid; see also Oxfam International 2005: 3), and the 2005 South Asia earthquake caused destruction and homelessness to thousands in Kashmir (Internal Displacement Monitoring Center on India 2006:10-11). Lesser disasters frequently damage lives and shelter.

War and violence

More than 600,000 people are internally displaced due to violent conflict in India (Internal Displacement Moni-

toring Center on India 2006: 1). Most of these have been unable to return to their homes for many years. The internally displaced have fled violence in Kashmir due to continued fighting between the government and insurgents seeking either an independent state or accession to Pakistan. Others have fled the northeast states, due to ethnic fighting and government security operations, and several central states, because of extreme leftist insurgencies and the government's response. Internally displaced people generally live in substandard housing with poor access to basic services. Many live in tent camps lacking drinking water, sanitation, healthcare or education, and some are completely homeless (Ibid: 8-9).

Religious and caste-based discrimination

The Dalit castes face severe social and housing-related discrimination. They are still often prevented from owning land and are forced to live in peripheral settlements. Studies show that even when Dalits do have access to housing, they usually live in the worst quality houses, often temporary structures with thatched roofs (UN Special Rapporteur on Housing 2005: 18).

Discrimination against some religious groups excludes many low-income households from better housing. In Calcutta, for example, some 75 per cent of the Muslim population lives in slums (Ramaswamy 2006: 2).[40]

Efforts to address poverty housing

The national government has initiated several programs to improve housing conditions for low-income groups. The most expansive is a seven-year project launched in 2005. This program, titled the Jawaharlal Nehru National Urban Renewal Mission (JNNURM), seeks to improve basic services and secure tenure in poor urban neighborhoods (UN-Habitat 2006: 165-66). Another endeavor, the National Slum Development Programme, uses a combination of physical infrastructure and social services to upgrade slums, providing water, shared latrines, drainage and community bathrooms and sewers (Ibid).

Past public programs to address poverty housing in rural areas have been generally ineffective, according to the government's Tenth Five-Year Plan report (2002-2007) (see e.g. Government of India Planning Commission 2002-2007: sec. 3.2.26). One of the reasons for limited success in rural areas is that the chief public vehicle for addressing housing needs has been the Indira Awas Yojana (IAY) program, which provides free houses to qualifying low-income households. The program has not been financially efficient, and the concentration of resources on "giveaway" houses leaves little funding for credit/grant combination programs (Ibid). Also, because IAY houses are free, loan-based programs are less popular among state officials and recipients (Ibid: sec. 3.2.37).

Other initiatives include simplifying legislative requirements such as the Urban Land Act and rental legislation, implementing Constitutional Acts regarding elected local governments, conferring land title or tenure status to squatters, and increasing access to housing financing by low-income people (UNESCAP Agenda 21 2003: 11).[41]

Many NGOs and community-based groups are working on shelter improvement for low-income people in India. An example of a contemporary community-integrated slum development program is a combined effort by the Society for Promotion of Areas Resource Centers (SPARC), the National Slum Dwellers Federation and a network of women's collectives known as Mahila Milan (UN-Habitat 2005: x1ii; Satterthwaite/ACHR 2005: 24). This program strengthens local capacity for managing slum upgrading and/or redevelopment financed mostly by state subsidies and partly through loans taken by the community and repaid by individual community members.[42] The communities use a non-profit company to draw down the funds they need in order to pay up-front for land, infrastructure and housing development. As the program has scaled up, it has also received funding from the Community-led Infrastructure Finance Facility (CLIFF).

INDONESIA

INDONESIA HOUSING PROFILE AT A GLANCE

- Indonesia has one of the fastest urbanization rates in the world. The urban population is expected to rise from 89 million in 2000 to 188 million by 2030.
- Economic growth slowed after the 1997 Asian financial crash, which caused poverty levels to spike and undermined housing gains for low-income people.
- There were nearly 21 million slum residents in 2001.
- Indonesia needs some 375,000 new housing units a year for low-income families.
- As much as 80 per cent of all housing is built incrementally in the informal sector.
- 89 per cent of urban inhabitants have access to basic services.

Indonesia has one of the fastest urbanization rates in the world. The number of people living in urban areas is expected to rise from 89 million in 2000 (42 per cent of the total population) to 120 million in 2010 (50 per cent) and to 188 million (68 per cent) by 2030 (UN-Habitat 2005: 106, 189-91). The urbanization rate between 2000 and 2010 is projected at 3.6 per cent per year, which will taper off to about 1.6 per cent per year between 2020 and 2030 (Ibid).

Indonesia was extremely centralized prior to 2000. Decentralization since then means that authority and resources for low-income housing are being transferred to local and municipal governments (UN-Habitat 2005: 36). In many cases this decentralization has occurred without the necessary devolution of sufficient funds and other resources, leaving the low-income housing sector without strong public direction or support.

COUNTRY FACTS[43]

Population: 245,452,739 (2006 est.)

Capital: Jakarta

Area: 1,919,440 sq. km.

Ethnic groups: Javanese 45%, Sundanese 14%, Madurese 7.5%, coastal Malays 7.5%, others 26%

Languages: Bahasa, Dutch, English, and more than 583 languages and dialects

Religions: Muslim 88%, Christian 9%, Hindu 2%, other 1%

Indonesia's economic successes of the 1990s were set back by the Asian financial crisis of 1997.[44] The country subsequently suffered economic recession, and political instability (UN-Habitat 2005: 36). The poverty level doubled as GDP decreased by 13.8 per cent and the currency lost 80 per cent of its value (Ibid). According to the government, the number of poor rose from 22.4 million in 1996 to 49.5 million in 1998 (Republic of Indonesia 2003: 7). The economy has since rebounded, and poverty levels have diminished.

Aside from the effect of increased poverty on housing conditions, the financial crash directly affected the housing sector in that it ended a program of highly subsidized loans through the BTN (National Savings Bank) for low-income housing development. Some communities that had organized themselves to be their own "developer", in order to capture loan subsidies, lost their deposits with the bank (Mumtaz 2001). In other cases, the outside developer disappeared.

Housing quality

Investment in housing is small relative to that in many other Asian countries, comprising only 1.5 per cent of GDP; mortgage finance comprises only 3 per cent (The World Bank, Indonesia 2001: 1). The UN estimates the country needs 735,000 new housing units a year and to repair 420,000 units annually (UN-Habitat 2005: 106). According to a study conducted for the World Bank, at least 375,000 of the needed new housing units will be for low-income groups who cannot afford access to formal markets. This means that all of these households must be accommodated in one way or another by the informal markets, unless entry barriers to the formal market are reduced (World Bank, Indonesia 2001: sec. 2.5.2).

Very little per capita housing investment is generated by low-income groups. More than 60 per cent of the population cannot afford the least expensive housing unit offered on the formal market, and at least 75 per cent cannot afford an unsubsidized mortgage (World Bank 2001: 2). The UN estimates that 70-80 per cent of all housing is built incrementally in the informal sector (UN-Habitat 2005: 106).

Nearly 21 million slum residents lived in Indonesia in 2001 (UN-Habitat 2005: 189-91). In Jakarta, a city of 4.8 million people, 60 per cent of the population lives in "kampungs," described as "densely populated, largely illegal, threatened, unserviced, low-income settlements." (UN-Habitat, Habitat Debate 2005: 15.) The slums sprawl outward from city centers at a startling rate: between 1996 and 1999, the total land area occupied by slums increased from 38,053 to 47,393 hectares (UNDP, Indonesia: 86). Land prices continue to soar as land becomes scarcer and the urban population grows (Ibid). The provision of basic services is much higher in urban than in rural areas.

In its Millennium Development Goal Progress Report, the United Nations Development Program outlined serious shortcomings in Indonesia's approach to water delivery, citing a lack of priorities, plus technical and managerial difficulties in the government's regional drinking water companies (PDAMs) (UNDP, Indonesia: 80-82). Much of the water supplied through PDAMs is contaminated, especially in rural areas (Ibid). Contamination at water supply sources in Java and Bali has also become critical due to rapid industrialization, greater population density, more household and industrial pollution, and the effects of mining and pesticides (Ibid).

Access to water and sanitation in Indonesia[45]
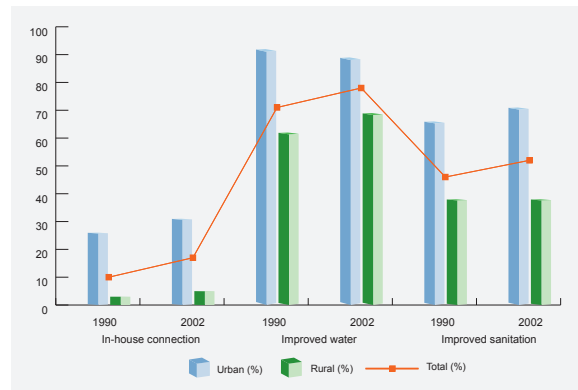
Impediments to improving housing for the poor: land prices; low incomes; administration; and disasters

The greatest impediment to improved housing conditions in Indonesia is poverty itself. In rural areas, intense poverty is closely related to inequities in land ownership (see, e.g., Mukherjee et al 2002: 32, on landlessness in West Java). In urban areas, poverty spiked after the 1997 financial crisis and remains intensive as cities attempt to assimilate millions of new residents.

According to the UN, Indonesian slums are growing because:

- Households cannot afford adequate housing due to low incomes and increasing urban land prices;
- The environment is degrading;
- Human resource development and education levels are low, leading to lower community social standards;
- The government is failing to provide housing[46]

and;

- Central and local government are failing to provide and maintain urban infrastructure and services.

The World Bank suggests another major factor: a lack of serviced land for moderate and low-income housing (World Bank 2001: 2). Weak local land administration capacity and an excess of idle land exacerbate this problem (Ibid).

Natural disasters pose a direct challenge to shelter for the poor. The Indonesian people suffered great damage from the 2004 tsunami, which destroyed 127,000 houses and left 500,000-600,000 people homeless (Oxfam International 2005: 1-3).

Efforts to address poverty housing

Indonesia has a strong history of helping to house low-income families. For example, the Kampung Improvement Project (KIP), established in Jakarta in 1969, was probably the first recognized slum upgrading project in the world (UN-Habitat, Habitat Debate 2005: 15; see also Mumtaz 2001) and is credited with providing basic infrastructure and tenure security to 70-80 per cent of Jakarta's low-income housing communities (UNESCAP 1998: ch. 4, p. 11). KIP has moved through several phases, beginning with problem identification and investments in access and drainage to 1.2 million people at only US$12 per capita.[47] Between 1972 and 1984, the World Bank worked through KIP, providing loans to improve community infrastructure and individual housing. The latter was considered urgent to combat widespread health problems caused by overcrowding and poor lighting and ventilation (Ibid). By 1989, KIP had helped approximately 15 million members of the urban poor. In

its third phase, KIP endorsed a more community-based approach, and the beneficiary communities became increasingly involved in planning and implementation.[48]

The government established CoBuild (Community-Based Initiatives for Housing and Local Development) in 1989 to address the fact that affordable housing was available to only 20 per cent of Indonesians in urban areas.[49] In 2000, this program was integrated into a UNDP and UNCHS program, funded by the Netherlands Government. CoBuild helps establish city-level revolving funds that make loans at market interest rates to members of eligible community groups for housing construction and improvement, and for land purchases. Once the first loan of about Rp2.5 million (US$200) is repaid, a household may borrow up to three subsequent loans. Loan repayments are used to advance new loans to households.

THE PHILIPPINES

THE PHILIPPINES HOUSING PROFILE AT A GLANCE

- The Philippines experienced one of the world's highest urbanization rates during 1960–1995, with an average urban growth rate of 5.1 per cent.
- Over 75 per cent of population is expected to live in urban areas by 2030.
- Poverty has decreased in recent years as the economy has grown, but inequality levels are among the highest in Asia.
- 58 per cent of Metro Manila's residents are squatters, who often live on low-lying floodplains, precarious slopes, exposed riverbanks, and within highly toxic zones close to highways and railroads.
- Overcrowded and unsanitary conditions have caused high levels of tuberculosis in slums.
- The Philippines has made gains in the provision of safe water and sanitation provision over the past four decades, although access to drinking water has decreased over the past decade.
- High urban land prices force many low-income households out of the formal housing markets.
- The government's Community Mortgage Program targets low-income house holds for assistance with housing finance.

The Philippines is a rapidly changing country of 88 million people, slightly more than half of whom live in urban areas (UN-Habitat 2005: 190). The Philippines experienced one of the world's highest urbanization rates between 1960 and 1995, with an average growth rate of 5.1 per cent (see *Taipei Times* 2004).[51] Over 75 per cent of the population is expected to live in urban areas by 2030 (UN-Habitat 2005: 189-91). Manila, considered one of Asia's megacities, currently is home to over 10 million people (Ibid: 215; see also *Taipei Times* 2004).

The total poverty levels decreased over the 1990s in both urban and rural areas (World Bank 2003: 3). Poverty remains largely a rural phenomenon, although it is shifting, along with the overall population, from rural to urban areas (Ibid; UNDP, Philippines 2000: 7). Currently 30 per cent of the poor live in urban areas, but this figure is expected to exceed 50 per cent by 2025 (UNDP, Philippines 2000: 12; World Bank 2003: 3).

Compared to many of its Asian neighbors, the Philippines experienced low economic growth rates over the past three decades. Gross domestic product growth was just 0.3 per cent between 1975 and 2003 (UN Human Development Report 2005). However, the economy has grown strongly in the recent years. Annual per capita GDP is expected to grow from 4.0–4.5 per cent in 2002 to 5.8–6.0 per cent in 2006 (UNDP, Philippines 2000: 14).

The extent to which increased GDP benefits the poor is not clear. The Philippines has one of the highest levels of income inequality in Asia, with a Gini coefficient of 46.1 in 2000 (UN Human Development Report 2005).[52] Inequality continues to rise and is worse in urban than in rural areas (World Bank, Philippines 2001: 1). According to the World Bank, these high levels of urban inequality suggest that poverty in the Philippines is deeply rooted in government structures (World Bank 2003: 8).

Housing quality

While 82.2 per cent of non-poor households lived in houses built of "strong materials," according to the 2004 Annual Poverty Indicators Survey, this was true for only 43.4 per cent of poor households (Philippines National Statistics Office 2005). Home ownership rates do not vary much by household income level, according to the survey, remaining at approximately 60 per cent for low-, middle- and upper-income populations.[53]

In urban areas, housing conditions are "surprisingly poor" even for the middle classes, according to the World Bank (World Bank 2003: 7). The total number of urban slum dwellers increased from 16 million to 20 million between 1990 and 2001.[54] The UN estimates that of people living in informal settlements in key urban areas,

34 per cent live on government land, 24 per cent on private land, 21 per cent in dangerous areas, 20 per cent on national government infrastructure, and 1 per cent on local government infrastructure (UNDP, Philippines 2000: 49). Fifty-eight per cent of Metro Manila's residents are squatters,[55] who often live on low-lying floodplains, precarious slopes, exposed riverbanks and within highly toxic zones close to highways and railroads. They also face fire hazards (ACHR 2005: 47; see also *Taipei Times* 2005).[56]

The following story illustrates challenges facing slum residents in Manila.[57] In July 2000, a mountainous garbage dump in Payatas collapsed from heavy rain, killing hundreds of poor people who lived nearby. Some of the surviving residents of the dump communities were forcefully relocated to Kasiglahan, an 8,011-unit government site on the fringe of Manila, which also houses those who have been evicted from other parts of the city. Relocated persons were required to make market-rate mortgage payments to buy 22 sq. m. rooms with no ventilation. The site was built in violation of government codes in a riverbed prone to flooding and surrounded by eroding hills. When a typhoon swept through Manila in 2004, the river flooded Kasiglahan, killing five people.

Observers cite health hazards and social unrest in the Philippines slums (*Taipei Times* 2005; UN-Habitat, Habitat Debate 2005; Wallerstein 1999). Overcrowded and unsanitary conditions have caused high levels of tuberculosis, for example. An estimated 39 per cent of children between the ages of five and nine in slum areas may be infected with this disease, which is expected to spread exponentially if strategies are not implemented to stop it (Ibid).

The Philippines has made marked gains in providing water

and sanitation over the past four decades. Between 1960 and 2000, the number of people with access to improved drinking water increased by an average of 2 per cent per year (UNDP, Philippines 2000: 22). Some of this success seems to have eroded over the past 15 years, however. Also, water access numbers may not take sufficiently into account contamination of supply. The majority of slum residents (72 per cent) had access to piped water or tube wells in 1995, but 36 per cent of this water was found to be contaminated at the point of consumption (UNDP, Philippines 2000: 22; see also UNESCAP 2003: 34). Access to clean water varies greatly by region in the Philippines: it is as low as 29 per cent in the Autonomous Region of Muslim Mindanao and as high as 97 per cent in Central Luzon (UNDP, Philippines 2000: 22).

Access to water and sanitation in the Philippines[58]
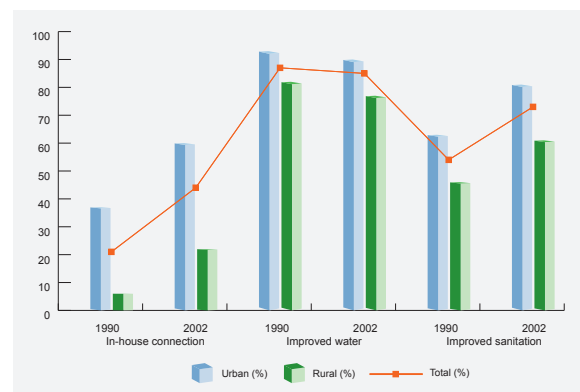
Despite improvements, lack of sanitation remains a major problem in urban areas. Only 20 per cent of Metro Manila has direct connection to a centralized sewer treatment facility, and approximately 1,000 tons of solid waste are uncollected each day in Metro Manila (Ibid: 2).

Impediments to improving housing for the poor: urban land prices

One of the greatest impediments to improved housing conditions is the high cost of urban land (World Bank, Philippines 2001). This is also indicated by the high per-centages of middle- and upper-income households living in informal areas.

Efforts to address poverty housing

The government has a multi-tiered approach to shelter improvement for low-income people. Several state agencies provide or support housing finance; of these the National Housing Authority is concerned with social housing (UN-Habitat 2005: 62). Somewhat unique among developing countries in Asia, the state's role in housing finance is that of a primary lender (Ibid). Many of the government's efforts to address poverty housing have reportedly become decentralized, encouraging participation at the community level (Ibid). Between 1993 and 2001, nearly 1 million people became homeowners

through the National Shelter Program,[59] which assists with resettlement, slum upgrading, sites and services development, core housing and proclamations of government-owned lands for housing the poor (UNDP, Philippines 2000: 49).[60]

The government also established a housing financing system aimed at lower income groups. Through the national Community Mortgage Program (CMP), the government lends to individuals and communities living on public and private lands who are at risk of eviction for lack of tenure security.[61] To qualify, communities form associations and identify an "originator" (NGO or local government) that will assist with land development. Average loans are US$665 per household, with 25-year repayment at a subsidized interest rate of 6 per cent. The CMP helped 140,650 low-income households to secure housing and tenure rights between 1989 and 2003. Loans may also be used to help groups of poor households purchase land.

Sri Lanka

Sri Lanka Housing Profile at a Glance

- With urbanization at 21 per cent, Sri Lanka is more rural than most of its Asian neighbors. Poverty is concentrated in rural areas.
- The total urban population is projected to increase from approximately 4 million in 2000 to 6.5 million in 2030.
- Civil war destroyed close to 90 per cent of the homes in the northeast, and 352,000 people remained internally displaced at the end of 2004.
- Poverty has decreased over the past several decades, although half of the population remains in moderate poverty.
- The number of urban residents living in slums and the percentage of slum dwellers relative to total urban residents decreased from 1990 to 2001.
- Infant mortality in slums is twice the national average.
- Compared to many developing countries, Sri Lanka has lower levels of access to improved water, but higher levels of access to improved sanitation.
- The government's Million Houses Programme and Urban Basic Services Programme were forerunners in the use of community-based organizations to implement housing improvements.
- NGOs SEVANATHA and The Women's Bank of Sri Lanka are working to improve housing conditions for the poor.

Major hurdles to pro-poor development on the island state of Sri Lanka have included a two-decade civil war in the north and northeast of the country, and the 2004 tsunami which destroyed approximately 90,000 houses and left at least 640,000 people homeless (Oxfam International 2005: 3; see also ACHR 2005: 3).

Sri Lanka is highly rural. Its urbanization level in 2000 was only 21.1 per cent, much lower than most of its Asian neighbors (UN-Habitat 2005: 189-91). The total urban population is projected to increase substantially between 2000 and 2030, from approximately 4 million to 6.5 million (Ibid). The largest city, Colombo, has an estimated population of 850,000 (UNDP, Sri Lanka 2005: 87). The city's population growth rate is low due to a combination of existing high population density and high inner-city land values that push residents seeking low-income housing out to the suburbs, which are growing

COUNTRY FACTS[62]

Population: 20,222,240 (2006 est.)

Capital: Colombo

Area: 65,610 sq. km.

Ethnic groups: Sinhalese 74%, Tamil 18%, Moor 7%, Burgher, Malay and Vedda 1%

Languages: Sinhala (official/national language) 74%, Tamil (national language) 18%, others 8%, English used in government and by about 10% of the population

Religions: Buddhist 70%, Hindu 15%, Christian 8%, Muslim 7%

much more rapidly (SEVANATHA 2002: sec. 1.2). On any given days Colombo has a floating population of around 500,000 people who work in the city but live at considerable distance away in the suburbs.

Poverty decreased rapidly from 1953 through the 1980s, during which time many people gained access to basic services such as water and sanitation (UNDP, Sri Lanka 2005: 25). Beginning in the early 1990s, poverty reduction slowed (Ibid). During 1990–2003, 7.6 per cent of the population earned less than US$1 a day, and 50.7 per cent earned less than US$2 a day (UN-Habitat 2005: 209). Poverty is worse in rural areas, and especially in the north and northeast regions where the civil war was fought out.

Housing quality

The bulk of information on shelter conditions highlights problems in urban areas. In rural areas, lack of access to infrastructure such as water, electricity, sanitation, communication and roads may be the primary shelter-related issues, rather than a shortage of houses (see e.g. Karunaratne 2004).

The overall shortfall of housing is projected to be approximately 650,000 units in 2010, not including housing needed to replace that destroyed by the 2004 tsunami.[63]

Official statistics point to encouraging trends in slum populations. According to the UN, both the number of urban residents living in slums and the percentage of slum dwellers relative to total urban residents decreased from 1990 to 2001 (UN-Habitat 2005: 189-91).[64] The country's 899,000 slum residents in 1990 represented 24.8 per cent of the urban population, while the 597,000

slum residents in 2001 represented only 13.6 per cent of the total urban population (Ibid).

This contrasts sharply with conditions reported in Colombo, home of the worst shelter problems (UNDP, Sri Lanka 2005: 87). In 2001, the government declared Colombo to be on par with San Salvador as the worst slum city in the world, based on the fact that over 50 per cent of the population lived in slums (Karunaratne 2004).

Low-income housing settlements in the capital fall into three categories: slums, shanties and labor quarters. Slums are overcrowded, deteriorated housing units with shared facilities, made of permanent materials and located in the inner city. Shanties are squatter settlements made of improvised materials with hardly any facilities, located on public marginalized lands (SEVANATHA 2002: sec. 2.1.1). Approximately 550,000 residents live in these low-income settlements, which are relatively small, usually containing fewer than 50 houses each (Ibid: sec. 2.1.1). Occupants seldom have legal tenure rights to their land or housing (UNDP, Sri Lanka 2005: 87). The average floor space of a slum house is 20 sq. m. (Ibid), and overcrowding is pervasive. In the slums approximately 128 people share a water standpipe, and 36 people share a common toilet (UNDP, Sri Lanka 2005: 87). Poor health conditions in the slums and shanties are evidenced by an infant mortality rate that is double the national average (Ibid). A shortage of low-cost land is a primary cause for the growth of shanty settlements around Colombo's periphery (Ibid).

Compared with other developing countries and to South Asia as a region, Sri Lanka has lower levels of access to improved water,[65] but higher levels of access to improved sanitation. Access to both varies greatly by region (in

Access to water and sanitation in Sri Lanka[66]
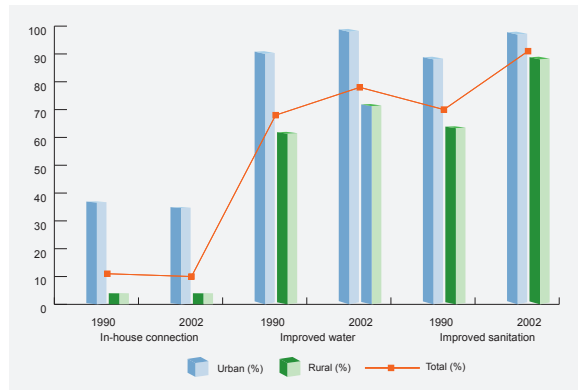
2001, 91.5 per cent of the population had access to clean water in Western Province, 95 per cent in Colombo District, and only 21.2 per cent in Mannar District), and access is higher in urban than in rural areas.

Impediments to improving housing for the poor: conflict; planning barriers

Sri Lanka faces the challenge of recovering and rebuilding from 20 years of civil war, as well as from tsunami destruction. The war destroyed close to 90 per cent of the homes in the northeast, and 352,000 people remained internally displaced at the end of 2004 (Global IDP Project, Sri Lanka 2005: 7, 8). Approximately 78,300 of these people live in squalid, overcrowded state-run welfare centers, some for over 10 years (Ibid).

A 2004 report by the Asian Development Bank and the UN pointed to several macro-level factors that prevent wide-scale shelter improvements for the poor. These include "inappropriate city planning, procedural delays to provide secure land tenure for the poor, lack of access to the city's network infrastructure by the urban poor, and

limitations for improving the livelihood processes of the urban poor." (Jayaratne 2004: 2.)

Efforts to address poverty housing

The government established two major programs to address poverty housing through slum upgrading and other measures. The government's Million Houses Programme and the Urban Basic Services Programme use community-based organizations (CBOs) to leverage local participation into shelter and infrastructure improvements (Jayaratne 2004: 2). The government also granted tenure to slum residents and increased investment in infrastructure (Ibid). As a result, housing quality improved, so that the number of houses with brick walls rose from 44.6 per cent to 77 per cent for 1990–2000, and the number of houses with wattle and daub decreased from 31.5 per cent to 17.2 per cent during this period (UNDP, Sri Lanka 2005: 87). The sustainability of these programs has been drawn into question, however. The UN and ADB say the government has yet to implement viable, long-term programs to address slum conditions (UNDP, Sri Lanka 87; see also Jayaratne: 2).

SEVANATHA, a pro-urban-poor development NGO based in Colombo, works to alleviate poverty through participatory community development approaches.[67] SEVANATHA offers microfinance, and introduces innovative methods and practices for low-income settlement developments. It also implements housing and infrastructure projects in low-income communities, and strengthens the project-management and communications capacity of urban poor communities.

The Women's Bank of Sri Lanka is a self-financing organization that makes loans to members (some of the country's poorest women) for living expenses, housing

improvements and other social needs.[68] Loan repayment to the Women's Bank is nearly 100 per cent. In 2004 it lent an equivalent of US$2.5 million. About 25 per cent of Women's Bank loans go to house building and improvement, toilet construction, electricity installation, water connection and land purchase. Housing loans are for the equivalent of US$100 to US$1,000, and carry 2 per cent monthly interest. The loan repayment term is typically two or three years. Capital for housing loans is limited to the Bank's savings. Local Women's Bank groups are also initiating infrastructural improvements for water, drainage and solid waste disposal. The Women's Bank started a separate fund to assist tsunami-affected people.

THAILAND

Thailand Housing Profile at a Glance

- Thailand ranks relatively high on the UN's Human Development Index at 73. Fewer than 2 per cent of the population lives in extreme poverty.
- Rapid economic growth has increased household incomes, but also demand for urban land; prices in the formal urban land market exclude the poor and many of the middle class.
- Current urbanization levels are surprisingly low at 31 per cent, although this is expected to rise to 47 per cent by 2030.
- Housing quality is relatively high, where reportedly 93 per cent of the population lives in houses built of permanent materials. Tenure security is reasonable, as is access to improved water and sanitation. The government estimates that 8.2 million people live in substandard housing.
- The government's Baan Mankong initiative for slum upgrading aims to improve housing and provide tenure security for 300,000 households (2.5 million people) in 2,000 slum communities between 2003 and 2007.

Relative to other developing Asian countries, Thailand has achieved a high degree of economic success and poverty alleviation. Of the countries profiled in this report, Thailand is ranked highest (at 73) on the UN's Human Development Index. Poverty remains high (32.5 per cent of the population earned under US$2 a day between 1990–2002), but acute poverty, measured by the number of people earning less than US$1 a day, is less than 2 per cent (UN Human Development Report 2005). The overall number of poor decreased from 15.3 million in 1990 to 6.2 million in 2002 (UNDP, Thailand 2004: sec. 3.1). Rural areas are home to 8.6 per cent of the poor (Ibid).

Thailand experienced high levels of economic growth for most of the past three decades. Annual gross domestic product increased an average 5.1 per cent between 1975 and 2003 (Ibid). The country is still recovering from the aftermath of the 1997 financial crisis that undermined much of this progress. But annual GDP growth has increased to more than 4 per cent over the past few years. Inequality is relatively high in Thailand,

COUNTRY FACTS[69]

Population: 64,631,595 (2006 est.)

Capital: Bangkok

Area: 514,000 sq. km.

Ethnic groups: Thai 75%, Chinese 14%, other 11%

Languages: Thai, English and dialects

Religions: Buddhist 95%, Muslim 3.8%, Christian 0.5%, Hindu 0.1%, others 0.6%

although its Gini coefficient of 43.2 in 2000 was lower than that of several other major Asian economies such as Malaysia, the Philippines and China (Ibid).

Rapid economic growth has had two opposing effects on access to housing for low-income people in Thailand (Mohit 2001: 5). First, it has increased incomes and purchasing power of the poor, allowing greater access to formal housing provided by the government and private sector (Ibid). Second, it has caused dramatic increases in land prices that have excluded low-income people from the formal housing markets (Ibid).

Current urbanization levels are surprisingly low. An estimated 31.1 per cent of the population (nearly 19 million people) lived in urban areas in 2000 (UN-Habitat 2005: 189-91). This number is expected to rise to 47 per cent (approximately 35 million people) by 2030 (Ibid).

Ten million people live in the Bangkok metropolitan area, which comprises 50 districts over 1,569 sq. km. (Leadership for Environment and Development 2003: 3). It is Thailand's largest city; the next largest, Chiang Mai, is many times smaller (Mohit 2001: 1).[70] Bangkok has experienced extreme growth over the past 40 years, accompanied by increasing competition for land and resources by high levels of in-migration and commercial/industrial development. Thailand's commerce and industry is centered in Bangkok — it is the home of 52 per cent of the nation's industries (Leadership for Environment and Development 2003: 3). This has created environmental degradation and health threats to residents in the form of air pollution, poor management of solid and hazardous waste, land subsidence and loss of prime agricultural land (Ibid). Many industries have relocated into the urban fringes, causing prime agricultural land to degrade and a haphazard pattern of development (Ibid).

Housing quality

Housing quality is relatively high. Reportedly 93 per cent of the population lives in houses built of permanent materials (UNDP, Thailand 2004: Target 11). However, the government estimates that 8.2 million people live in substandard housing (Habitat for Humanity Asia-Pacific, Thailand, 2006[71]).

The latest UN-reported data for the number of slum dwellers in Thailand was nearly 2 million (or 19.5 per cent of the urban population) in 1990 (UN-Habitat 2005: 189-91). The Government Housing Bank described the physical conditions of informal settlements and slums as: "A group of buildings with a housing density of not less than 15 houses per rai (1,600 sq. m.), in an area characterized by overcrowded, deteriorated, unsanitary, flood and poor conditions of stuffy, moisture and non-hygienic accommodation, which might be harmful for health, security or the source of illegal action or immorality areas." (Mohit 2001: 3).[72] One of the most severe shelter issues is overcrowding. A 2000 survey found that 6.8 million people, or about 27 per cent of the urban population, lived in "congested areas." (UNDP, Thailand 2004: Target 11).

Security of tenure is better than in most other developing countries.[73] Approximately 93 per cent of the total population had secure tenure in 2000; 91.2 per cent of the urban population and 94.8 per cent of the rural population (UNDP, Thailand 2004: Target 11). Although slum residents may secure tenure to their physical housing structure, they may lack secure tenure of the land upon which it is built (Ibid). In a pattern typical of informal settlement, settlers either occupy land without any tenure rights (squatter settlements) or negotiate with landowners for permission to occupy their land temporarily (Mohit

Access to water and sanitation in Thailand[74]
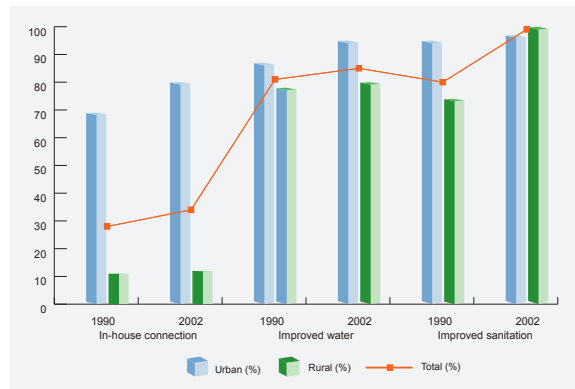
2001: 4). Landowners often allow low-income families to occupy marginal lands for low rent; this agreement may be either oral or take the form of a signed contract that may be terminated within 30 days (Ibid). Once the agreement is made, the settlers begin to build temporary housing. Land-rental slums are more common than squatter settlements in Bangkok (Ibid). Outside Bangkok, most Thai people own their homes, whereas one-third of the residents of Bangkok rent (Ibid).

Thailand has achieved extensive coverage of both improved water and sanitation (UNDP, Thailand 2004: Target 10). The water and sanitation coverage achieved in rural areas is unmatched by any other developing Asian country. In-house connection rates remain very low in rural areas.

Impediments to improving housing for the poor: urban land prices; tsunami reconstruction

One of the greatest impediments to improving housing conditions is the high price of urban land. High land prices are both a cause and an effect of greater social and economic problems such as rapid urbanization and industrialization, growth of slums and speculation. The 1997 financial crash in Thailand was largely predicated on soaring urban land prices, speculation and inefficient public land policy and management (Mohit 2001: 2; see also UN-Habitat 2005: 59). These factors caused land prices to spiral further upward and rendered housing costs prohibitive for low-income households. As a result, many of the city's poor were pushed further out of the city center, and the distances between their homes and their jobs, schools and healthcare facilities became even greater (Mohit 2001: 2).

Further challenges lie in reconstructing approximately 4,000 houses destroyed by the 2004 tsunami and helping low-income people to better prepare their shelters for future disasters.

Efforts to address poverty housing

The government launched the Baan Mankong ("Secure Housing") initiative for slum upgrading in 2003, which aims to improve housing and provide tenure security for 300,000 households (2.5 million people) in 2,000 slum communities between 2003 and 2007.[75] This would affect over one-third of Thailand's 5,500 slum communities. This initiative, managed by the Thai Government's Community Organizations Development Institute, channels infrastructure subsidies and housing loans directly to poor communities. These communities select the best methods to improve housing and basic infrastructure and project management. A key aspects of the Baan Mankong program is its focus on secure land tenure and the variety of ways it offers to achieve this. Community residents may use a government loan to purchase land rights from the landowner or pay for a community lease; agree to move to part of the land they occupy in exchange for tenure rights (land-sharing);[76] or

move to another location provided by the government (if they were occupying government land).

To address shelter-related challenges in Bangkok, the Bangkok Metro Administration has framed a 20-year management plan for urban growth (titled the "Bangkok Agenda 21"). The Administration's goals are to strictly regulate land use, arrest urban degradation and prepare to accommodate 10.2 million people by 2017 and 11 million by 2022 (Leadership for Environment and Development 2003: 3).

END NOTES

1   www.cia.gov/cia/publications/factbook/index.html

2   The average annual GDP growth during the 1990s was 5 per cent. The Gini coefficient for Bangladesh rose from .259 in 1992 to .306 in 2000 (Government of Bangladesh 2005: 5).

3   Hoek-Smit 1998: 21.

4   According to statistics used by the Government of Bangladesh, urban access to improved sanitation has declined much more severely, from 71 per cent in 1990 to 56 per cent in 2002 (Government of Bangladesh 2004: 48).

5   UN-Habitat 2005: 200.

6   World Bank 2006.

7   UN-Habitat 2005: 73.

8   Singha 2001.

9   Hoek-Smit 1998: 37-40.

10   UN-Habitat 2005: 116. Members of the Grameen Bank typically live in small houses of jute stick, straw, grass, bamboo and dried wood, and spend US$30 annually for post-monsoon housing repairs. For most members it would cost the same amount to repay a loan for construction of a sturdier, well-constructed house with 20 sq. m. of floor space (Ibid).

11   www.cia.gov/cia/publications/factbook/index.html

12   Average annual per capita growth in GDP was 8.2 per cent between 1975 and 2003 (UNDP Human Development Report 2005).

13   Some pro-market analysts believe that sustained high growth in China and India may only be possible if accompanied by high inequality, but that the "growth plus inequality" formula still brings net gains to the poor (Quah 2002: 19). According to one analyst, only under "inconceivably high" increases in inequality would growth not benefit the poor (Ibid: 19).

14   Between 1952 and 1978 the state's total investment in housing as a percentage of GNP was 0.75 per cent, compared with a world average of 3-6 per cent (Tang 1996: 2).

15   While the construction boom following housing reforms has increased overall floor space available to urban residents, averages may conceal disparities between advantaged and disadvantaged groups.

16   Adapted from Yu 2003: 18-22.

17   For example, most urban households in Beijing and Shanghai had tap water between 1995 and 2000, while this was true for only 80 per cent of households in Tianjin and Chongqing municipalities.

18   These data do not include Hong Kong and Macao Special Administrative Regions (SAR) of China.

19   The Chinese Ministry of Water Resources supplied water to 24 million people under the 8-7 Poverty Reduction Plan by the end of 2002, and plans to extend water supply to 26 million additional people over the next few years (UN China Country Team 2003).

20   UN-Habitat 2005: 200. These data do not include Hong Kong and Macao Special Administrative Regions (SAR) of China.

21   The report notes that this is often the case in spite of official justifications that the evictions are for the "public good."

22   Affordability is a severe impediment to homeownership for many in Guangzhou, an area of rapid growth where the average annual income for low- and middle-income households varied from US$1,150 to US$1,900 but the average 60 square meter house cost US$26,000 (UN-Habitat 2005: 73).

23   www.cia.gov/cia/publications/factbook/index.html

24   Accurate, recent data on poverty and housing conditions on Fiji is difficult to obtain and in many cases does not exist (see UNDP Fiji 2004).

25   A 2003 study by the Asian Development Bank found that many low-income urban residents were unable to apply for public water hook-ups because they could neither pay the connection costs nor produce a certificate from the landowner allowing them to apply (ADB Fiji 2006: 45).

26   This discrepancy could be explained by UN-Habitat's definition of "access to improved drinking water supply," which includes household connection, public standpipe, borehole, protected dug well, protected spring and rain

water connection, any of which may be located within 1 kilometer of the user's dwelling (UN-Habitat 2005: 180). The 2004 report by the Fiji Government on the Millennium Development Goals reported different numbers still for access to water. According to this report, 96.1 per cent of urban households had access to safe water in 2002 (compared with 92.9 per cent in 1996, and approximately two-thirds of all rural households (UNDP 2004: 58).

27   UNESCAP (2003) reported that 15 per cent of the total population had access to improved sanitation; in its 2004 report on the Millennium Development Goals, the Fiji Government estimated a rate of 27 per cent without access to improved sanitation (if pit latrines are discounted from the definition of "improved sanitation") in 1996, a significant reduction from 43 per cent access in 1986 (UNDP Fiji 2004: 59).

28   www.cia.gov/cia/publications/factbook/index.html

29   Rural poverty has decreased from 37.27 per cent in 1993-94 to 27.09 per cent in 1999-2000 (Government of India Planning Commission 2002-2007: sec. 3.2.4). Some observers believe that statistics on reductions in poverty in India may be inflated (UNDP 2005: 4).

30   The average world urbanization level in 2000 was 47 per cent. In developed countries it was 75-80 per cent, and in China and Indonesia it was 36 per cent and 42 per cent respectively. Both of these countries are urbanizing more rapidly than India. (Government of India Planning Commission 2002-2007; secs. 6.1.5 & 6.1.9; UN-Habitat 2005: 189).

31   Mumbai will need to build at least 1.1 million affordable housing units in the next decade for those who currently live in slums and for new migrants, according to a 2003 report (UN-Habitat 2006: 24).

32   This number is 23.6 per cent of the total urban population. In rural areas 193.2 million people, or 27.1 per cent of the rural population, are poor (Government of India Planning Commission 2002-2007: table 6.1.3). The government statistics on declining urban poverty, however, do not easily reconcile with UN data on increasing numbers of urban slum residents (estimated at 131.2 million in 1990 and 158.4 million in 2001) (UN-Habitat 2005: 189).

33   See Government of India 2002.

34   It appears that construction of pucca houses increased during the 1990s while construction of katcha houses decreased in both rural and urban areas.

35   See Government of India Planning Commission 2002-2007: sec. 2.1.25, noting the difference in in-house toilet connections between the states of Kerala (51 per cent connected) and Orissa (10 per cent connected).

36   India has made major efforts in recent years to extend water and sanitation coverage to rural areas. It has extended water supply in the vast majority of rural areas, and plans to extend sanitation to 50 per cent of the rural population by 2010 (UNESCAP 2003: 29).

37   UN-Habitat 2005: 200.

38   Description based on Ramaswamy 2006, except where otherwise noted.

39   This mass eviction contrasted sharply with Mumbai's long tradition of collaboration between city officials and organizations for the urban poor in developing pro-poor housing solutions such as upgrading and new developments (Satterthwaite/ACHR 2005: 22).

40   Muslims account for approximately 20 per cent of the city's total population (Ramaswamy 2006: 2).

41   India's Tenth Five Year Plan (2002-2007) highlights the importance of the government's role in expanding the supply of urban land available for housing low-income people by reducing regulatory and legal impediments to development and by providing trunk infrastructure to slum communities (Government of India Planning Commission 2002-2007: secs. 6.1.33 et. seq,; sec. 6.1.64). The report also cautions that while the need for government intervention in the shelter sector is great, it is deeply impeded by corruption and the dominant role of elite groups in urban governance (Ibid: sec. 6.1.75).

42   One of the founding projects conducted by this coalition of NGOs, along with the state and community groups, was construction and maintenance of community block toilets in Pune, where the municipal government initiated an open bid for construction and maintenance of toilets in the city's slums. This project achieved such successful results that it served as a model for a similar project in Mumbai. Through these projects, groups such as the National Slum Dwellers Federation, Mahila Milan and SPARC have now constructed about 500 community

block toilets. These toilets are designed and managed by the community, and serve hundreds of thousands of slum dwellers in several Indian cities. (UN-Habitat 2005: 24).

43   www.cia.gov/cia/publications/factbook/index.html

44   GDP per capita growth rate for 1975-2003 was 4.1 per cent, compared with only 2 per cent for 1990-2003 (UN Human Development Index 2005).

45   UN-Habitat 2005: 200.

46   In its Indonesia Progress Report on Millennium Development Target 11, the UNDP underscored its concern about the government's lack of commitment and capacity to fulfill housing needs for low-income groups, and to provide water and sanitation services (UNDP, Indonesia: 80-83, 87).

47   The remainder of this paragraph is based on UN-Habitat, Habitat Debate 2005: 15, except where otherwise noted.

48   The degree to which KIP was institutionalized into the government's programming is unclear. According to one source, the Department of Housing assumed the original KIP unit in 1993, and the KIP approach was replicated in cities throughout Indonesia (UN-Habitat, Habitat Debate 2005: 15). According to the World Bank, however, KIP was dependent on donor financing, did not receive funding from the government's budgets and was not institutionalized (World Bank 2001, Indonesia: sec. 2.5.1).

49   The remainder of this paragraph is based on Mumtaz 2001.

50   www.cia.gov/cia/publications/factbook/index.html

51   This rate has slowed to a predicted 2.9 per cent between 2000 and 2010, and is expected to further decrease to 1.6 per cent between 2020 and 2030 (UN-Habitat 2005: 189-91).

52   Compare with a Gini coefficient of 49.2 in Malaysia, 44.7 in China, 43.2 in Thailand, 32.5 in India and 30.3 in Indonesia (UN Human Development Index 2005).

53   The fact that homeownership rates are not higher for higher income households could be because illegal occupation rates are high for middle and even upper classes (Philippines National Statistics Office 2005).

54   This number taken as a percentage of total urban population declined significantly over this period, from 55 per cent in 1990 to 44 per cent in 2001 (UN-Habitat 2005: 189-191)

55   For a description of the conditions of squatter settlements in Muntinlupa, one of the 14 municipalities in Metro Manila, see Satterthwaite/ACHR 2005: 14, 20

56   The fire in the former BASECO shipyard in Manila destroyed more than 2,000 homes. Habitat for Humanity Philippines partnered with the Center for Community Transformation (CCT) and the government of Manila to rebuild 1,000 houses under the Save & Build scheme introduced in endnote 53, Chapter IV in the body of this report. Habitat for Humanity's nearby Resource Center helped to develop a new construction technology using light-weight steel frames and concrete slabs for foundations

that worked well on BASECO's soft ground, as well as fire-proof cement-fiber walls and aluminum roofs that keep interiors cool.

57   ACHR 2005: 47.

58   UN-Habitat 2005: 200.

59   Between 2002 and 2004, the NSP was scheduled to assist an additional 880,000 households, of which 61 per cent lived in informal settlements (UNDP, Philippines 2001: 49).

60   Of the people assisted prior to 2002, 51 per cent obtained housing from private developers with the help of government loan financing, 13 per cent received housing through state resettlement programs, 12 per cent received housing through community programs including the Community Mortgage Program, and 16 per cent benefited from presidential proclamations transferring public land rights for low-income housing (UN-Habitat 2005: 62).

61   UN-Habitat 2005: 124.

62   www.cia.gov/cia/publications/factbook/index.html

63   Tsunami reconstruction will require building 90,000–200,000 units (see Fernando 2005; ACHR 2005: 3). Up to 250,000 additional units may be needed to relocate people living within 100 meters of the coast, per government regulation following the tsunami (Ibid).

64   The only other Asian country reporting decreases in both absolute and relative numbers of slum residents was North Korea (see UN-Habitat 2005: 189-91).

65   The average rate of improved water coverage in developing countries is 78 per cent; in South Asia it is 85 per cent (UNDP, Sri Lanka 2005: 85). The average rate of improved sanitation coverage in developing countries is 51 per cent; in South Asia it is 37 per cent (Ibid).

66   UN-Habitat 2005: 200.

67   See www.serd.ait.ac.th/ump/sevanatha_urban_resource_center.htm

68   ACHR 2005: 18-19.

69   www.cia.gov/cia/publications/factbook/index.html

70   Bangkok accounts for approximately 58 per cent of the urban population of the country (Mohit 2001: 1).

71   See www.habitat.org/ap.

72   See also a description of low-income settlements in Bangkok, as follows: "Low-income settlements in Bangkok are characterized by extremely high population densities, lacking proper drainage system and susceptible to flooding. The houses are made of second-hand wooden planks or asbestos sheets and are usually built on stilts over stagnant water. Narrow and winding footpaths serve as pedestrian walkways. With no solid waste collection system garbage piles up under the houses. Sanitation systems are rudimentary and are in the form of concrete rings used to build a cesspool under the toilet. In general conditions are far from what is acceptable as standard norms, made of substandard materials and lacking sanitary facilities." (Mohit 2001: 11.)

73   For a thorough review of tenure security issues in Bangkok, see Ibid.

74   UN-Habitat 2005: 200.

75   Satterthwaite et al 2005: 8-9; UN-Habitat, Habitat Debate 2005: 4.

76   Land-sharing schemes for regularizing squatter settlements, begun in Bangkok in 1982, have succeeded in increasing the formal sector land supply for low-income housing and avoiding eviction. Land-sharing requires that the landowner and land occupants (squatters) reach an agreement whereby the amount of land under occupation is reduced, leaving the most commercially valuable piece to be developed by the landowner, in exchange for a transfer of formal tenure rights to the occupants (see UNESCAP 1995: sec. 10.5).

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