The pressures of rapid urbanization and economic growth in Asia and the Pacific have resulted in growing numbers of evictions of urban poor from their neighbourhoods. In most cases they are relocated to peripheral areas far from centres of employment and economic opportunities. At the same time over 500 million people now live in slums and squatter settlements in Asia and the Pacific region and this figure is rising.

Local governments need policy instruments to protect the housing rights of the urban poor as a critical first step towards attaining the Millennium Development Goal on significant improvement in the lives of slum-dwellers by 2020. The objective of these Quick Guides is to improve the understanding by policy makers at national and local levels on pro-poor housing and urban development within the framework of urban poverty reduction.

The Quick Guides are presented in an easy-to-read format structured to include an overview of trends and conditions, concepts, policies, tools and recommendations in dealing with the following housing-related issues:

1. **Urbanization**: The role the poor play in urban development
2. **Low-income housing**: Approaches to help the urban poor find adequate accommodation
3. **Land**: A crucial element in housing the urban poor
4. **Eviction**: Alternatives to the whole-scale destruction of urban poor communities
5. **Housing finance**: Ways to help the poor pay for housing
6. **Community-based organizations**: The poor as agents of development
7. **Rental housing**: A much neglected housing option for the poor.

This Quick Guide 1 looks at some of the current trends in urbanization in Asia, including urban-rural migration, the links between urbanization and poverty and the state of formal and informal housing in the context of urbanization. The guide examines housing and land policies and programmes highlighting those which have been most effective to date.
Acknowledgements

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The Quick Guides were produced under the overall coordination of Mr. Adnan Aliani, Poverty and Development Division, UNESCAP and Ms. Åsa Jonsson, Training and Capacity Building Branch, UN-HABITAT with vital support and inputs from Mr. Yap Kioe Sheng, Mr. Raf Tuts and Ms. Natalja Wehmer. Internal reviews and contributions were also provided by Ms. Clarissa Augustinus, Mr. Jean-Yves Barcelo, Mr. Selman Erguden, Mr. Solomon Haile, Mr. Jan Meeuwissen, Mr. Rasmus Precht, Ms. Lowie Rosales, and Mr. Xing Zhang.

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The original documents and other materials can be accessed at: www.housing-the-urban-poor.net.

The above contributions have all shaped the Quick Guide series, which we hope will contribute to the daily work of policy makers in Asia in their quest to improve housing for the urban poor.
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## RESOURCES

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Rapid urbanization is happening across Asia, with more and more people in need of housing. Providing adequate housing to everyone in our cities is not an impossible goal. It’s possible to solve the serious housing problems, if we can begin to see urban poor settlements not as problems, but as sources of energy and important contributions to the production of housing. And it’s possible if we can look at the poor not as beneficiaries of someone else’s ideas, but as the primary actors at the centre of their own development.

There are many factors that are responsible for the shortage of adequate housing for many people in urban areas. This guide looks at some of the current trends in urbanization, including rural-urban migration, past efforts to contain rural-urban migration and the links between urbanization and poverty. The guide then looks at the state of low-income housing — both formal and informal — in this urbanizing context. Finally, some housing and land policies and programmes are examined — both those which have made problems worse, and those which show a new direction and new opportunities to make them better.

This guide is not aimed at specialists, but instead aims to help build the capacities of national and local government officials and policy makers who need to quickly enhance their understanding of low-income housing issues.
An urbanizing Asia

Over the last five decades, Asia has seen some enormous demographic changes. One of the most dramatic changes of all has been the movement of people from villages to cities. The percentage of people living in Asian cities and towns, as compared to total country populations, is increasing fast. In 1950, about 232 million people lived in urban areas, which represented about 17% of Asia’s total population. In 2005, Asia’s urban population had risen to 1.6 billion people, or about 40% of the region’s total population. There’s no doubt that as the Asian region continues to develop, the level of urbanization will increase. The United Nations estimates that urbanization in Asia between 2005 and 2010 will increase at the rate of about 2.5% each year. At this rate, more than half of Asia’s total population will live in urban areas by the year 2025, and by 2030, it is expected that 54.5% of Asia’s population will be urbanized. This means that by 2030, one out of every two urban residents in the world will be in Asia.

<table>
<thead>
<tr>
<th>Urbanization in Asia (1950-2025)</th>
<th>Level of urbanization (% population living in cities)</th>
<th>Urban growth rate (% growth per year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asia (overall)</td>
<td>16.8</td>
<td>24.0</td>
</tr>
<tr>
<td>Japan</td>
<td>34.9</td>
<td>56.8</td>
</tr>
<tr>
<td>Korea</td>
<td>21.4</td>
<td>48.0</td>
</tr>
<tr>
<td>Cambodia</td>
<td>10.2</td>
<td>10.3</td>
</tr>
<tr>
<td>Lao PDR</td>
<td>7.2</td>
<td>11.1</td>
</tr>
<tr>
<td>Nepal</td>
<td>2.7</td>
<td>4.8</td>
</tr>
</tbody>
</table>

The two most physically and economically developed countries in Asia are also the most urbanized: Japan and Korea. In 2005, about 66% of Japan’s population lived in cities, while in Korea, about 81% of its population was living in cities.

On the other hand, Asia’s least-developed countries have dramatically lower levels of urbanization. In 2005, only 15.8% of Nepal’s population lived in cities, while 19.7% of Cambodia’s population and 20.6% of Lao PDR’s population lived in towns and cities.

These countries may have low levels of urbanization today, but they are urbanizing very fast — much faster than the overall Asian rate. While the overall urban population of Asia grew by 2.6% per year between 2000 and 2005, the urban population in Nepal, Cambodia and Lao grew twice that fast (Nepal by 5.2%, Cambodia by 5% and Lao PDR by 4.1% per year, during that same five-year period).

In general, the more rapid a country’s economic growth, the faster is urbanization. Urban areas account for as much as 70% of Gross Domestic Product (GDP) in East Asia. In the Philippines, urban areas account for 75-80% of Gross National Product (GNP) and 80% of its economic growth. Vietnam’s urban areas contribute 70% of the country’s economic growth. In South Asia, Mumbai on its own is estimated to generate one-sixth of India’s GDP.

The industrial and service sectors are generally located in urban areas, due to the easy access to a mixture of:

- **larger concentrations of inputs** such as materials, labour, infrastructure, transport and services.
- **larger concentrations of consumers** (the “market”).
- **greater opportunities for networking** and rapid knowledge sharing.
- **proximity to administrative institutions** which regulate commercial activities.
- **access to other economies of scale and scope**.

Globalization, urbanization and other socio-political factors have also heightened the dynamic economic links between cities and their surrounding peri-urban areas.

Source: Jack, 2006
Megacities:
The number of very large cities in Asia is growing fast

In 1950, the world counted just eight cities with 5 million or more inhabitants. Two of those cities were in Asia: Tokyo (with 11.3 million inhabitants) and Shanghai (with 6 million). In 2005, the world had 50 cities with 5 million or more inhabitants, and this time, 28 of them were in Asia, including the largest city of all, Tokyo, with 35.2 million inhabitants. The United Nations predicts that the world will have 61 such big cities by 2015 and that 32 of them will be in Asia. By then, Tokyo (with 36.2 million inhabitants), Mumbai (with 22.6 million) and Delhi (with 20.9 million) are expected to be the three largest cities in the world.

These cities require new forms of urban planning and management as “city regions”. Many large cities are decentralizing governance, with more municipalities managing different parts of the city. This requires better inter-municipal coordination, more intermediate levels of governance, more civil society participation and more autonomy for different parts of the city.

Primate cities
A primate city is a single city — usually a capital — which is much more populous and much more important politically, financially and economically than all other cities in that country. In most countries, the primate city is at least twice as populous as its second-largest city. Examples of primate cities in Asia include Seoul, Bangkok, Ulanbataar, Phnom Penh and Kabul. India, on the other hand, is an example of a country which has no primate city, but contains several very large, populous cities, including Mumbai, Delhi, Kolkata and Chennai. The problem with primate cities is that they contribute to uneven development and by doing so encourage rural-to-urban migration to only one city.

Asian cities with more than 5 million people

<table>
<thead>
<tr>
<th></th>
<th>in 1950 (in millions)</th>
<th>in 1975</th>
<th>in 2005</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tokyo</td>
<td>11.28</td>
<td>26.62</td>
<td>35.20</td>
</tr>
<tr>
<td>Shanghai</td>
<td>6.07</td>
<td>9.84</td>
<td>18.20</td>
</tr>
<tr>
<td>Osaka-Kobe</td>
<td>14.50</td>
<td>14.28</td>
<td>15.05</td>
</tr>
<tr>
<td>Kolkota</td>
<td>7.89</td>
<td>13.22</td>
<td>11.61</td>
</tr>
<tr>
<td>Shanghai</td>
<td>7.33</td>
<td>12.43</td>
<td>11.27</td>
</tr>
<tr>
<td>Mumbai</td>
<td>7.08</td>
<td>11.27</td>
<td>11.27</td>
</tr>
<tr>
<td>Seoul</td>
<td>6.81</td>
<td>12.43</td>
<td>10.72</td>
</tr>
<tr>
<td>Beijing</td>
<td>6.03</td>
<td>9.65</td>
<td>10.69</td>
</tr>
</tbody>
</table>

Megacities attract the largest share of development investment, energy and creativity. But statistics tell us clearly that actually, many more urban Asians live in smaller cities and towns than in all the megacities in the region. In 2005, the total urban population of Asia was 1.5 billion, but only 10.8% of these people lived in cities of 10 million inhabitants or more, and just 7.6% lived in cities of 5 to 10 million inhabitants.

This means that it is important to give planning attention not only to megacities, but also to smaller cities and towns, where more people actually live. One thing governments can do to divert some of the migration away from the very large and primate cities is to invest resources to develop the capacity of secondary cities and towns. Then, secondary cities and towns can also offer employment, making them attractive alternative migration destinations to the megacities.

Governments can also encourage private investment in secondary cities and towns by developing industrial zones and granting tax concessions. It's not easy to make such economic decentralizing policies, though. A lot depends on the viability of various economic sectors, the availability of infrastructure and services such as ports, airports, highways and railway lines. Also, investors have to have good reasons to decide to locate their factories or businesses in these secondary cities, rather than closer to the established urban centres, where all the infrastructure is already in place, along with the national government decision-making structures.

Who lives where in Asia?

<table>
<thead>
<tr>
<th>CITY SIZE</th>
<th>POPULATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>more than 10</td>
<td>167</td>
</tr>
<tr>
<td>5 - 10</td>
<td>118</td>
</tr>
<tr>
<td>1 - 5</td>
<td>356</td>
</tr>
<tr>
<td>0.5 - 1</td>
<td>160</td>
</tr>
<tr>
<td>less than 0.5</td>
<td>751</td>
</tr>
<tr>
<td>TOTAL urban population</td>
<td>1,553</td>
</tr>
</tbody>
</table>


The lure of smaller cities:

Almost half of Asia’s urban population (49.6%) lives in towns of less than 500,000 inhabitants. By 2015, Asia will have gained 37 cities of 1–5 million people.
What is urbanization?

Different countries have different definitions of what is “urban”

The definition can be based on the number of inhabitants in a given population centre, the type of prevailing economic activity (agriculture or not), the level of infrastructure (roads, street lights, water supply) or the function of the place (administrative centre). Because definitions vary, it’s not always easy to compare urbanization levels in different countries. Governments also tend periodically to reclassify rural settlements and peri-urban areas as urban areas. This increases the urban population of a country with the stroke of a pen. This happens when rural settlements take on urban characteristics due to changes in the economic activities of people who live there or the increasing construction of more urban-style infrastructure and basic services. It also happens after farm land gets converted into industrial and residential uses and becomes essentially urban land, but outside the existing municipal boundaries.

Defining “urban”

The United Nations defines an urban agglomeration as the built-up or densely populated area containing the city proper, suburbs and continuously settled commuter areas. It may be smaller or larger than a metropolitan area; it may also comprise the city proper and its suburban fringe or thickly settled adjoining territory. A metropolitan area is the set of formal local government areas that normally comprise the urban area as a whole and its primary commuter areas. A city proper is the single political jurisdiction that contains the historical city centre.

However, an analysis of countries worldwide shows that different criteria and methods are being used by governments to define urban:

- 105 countries base their data on administrative criteria, limiting it to the boundaries of state or provincial capitals, municipalities or other local jurisdictions; 83 use this as their sole method of distinguishing urban from rural.

- 100 countries define cities by population size or population density, with minimum concentrations ranging broadly, from 200 to 50,000 inhabitants; 57 use this as their sole urban criterion.

- 25 countries specify economic characteristics as significant, though not exclusive, in defining cities — typically, the proportion of the labour force employed in non-agricultural activities.

- 18 countries count the availability of urban infrastructure in their definitions, including the presence of paved streets, water supply and sewerage systems or electricity.

During the period of 1950-1955, the rate of population growth in Asia as a whole was 1.95% per year. This growth rate declined steadily over the years to 1.25% per year by the period 2000-2005. But during those same two periods, the rate of population growth in urban areas was 3.74% (1950-55) and 2.67% (2000-05). This means that about half of the urban growth rate was caused by natural population growth. The rest of the urban population growth was the result of rural-to-urban migration and reclassification of previously rural areas into urban areas. In other words, rural-to-urban migration is not the only cause of urbanization, although it plays an important role. In many cities in the Asia region, the creation of new slums and squatter settlements is more due to formation of new urban households rather than rural-to-urban migration.

There are many different types of migration:

- People don’t only migrate from rural to urban areas — they also migrate from one rural area to another, and from one city to another.
- Some migrants move permanently, while others go temporarily, for a season or for a few years, and then return to their villages.
- Some migrants are unmarried and move alone, some leave households behind, while others come to the cities with spouses, children and parents.
- In some countries, it is mostly men who migrate, while in other places, women are the main migrants.

It is important to pay attention to these different types of migrants, because they will likely have very different housing needs.
When people make the decision to migrate to the city, their decision is almost always a well-informed one.

5 good reasons to migrate:

1. **The pushing and pulling forces of migration.** People migrate either because they are being **pushed** out of their place of origin, or because they are **pulled** to their new migration destination. Or more often, people move because of a combination of overlapping **pushing** and **pulling** forces. Some are pushed out of their native places because they can't earn sufficient income to sustain themselves or their households. Others may be pushed out of their place, either temporarily or permanently, by natural disasters such as floods, droughts or earthquakes or because of sustained ecological changes, such as desertification or soil erosion. At the same time, people are pulled to their migration destination by better job prospects, better education and health facilities, or more freedom from restrictive social and cultural realities, for themselves and for their children.

2. **Most have little chance of making a decent living in agriculture.** Most people in the rural areas work in the agricultural sector, but agriculture is highly dependent on weather conditions, rural land is limited and its fertility is sometimes low or declining, land holdings are small, farm debts are high, and many households have always been or have become landless. As a result, overall rural incomes tend to be pretty low. In order to increase income, small farmers need to increase their productivity, but they are often too poor to pay for the necessary technology, whether it is equipment, high-yield seeds or expensive chemical fertilizers. Increasingly, farmers and others in rural areas supplement their income from agriculture with non-farm income, in the rural areas if possible, or in urban areas through temporary migration to work on construction sites, in domestic work, as self-employed street vendors or in other kinds of urban jobs.

They know their cities:

Migration to the city is no longer the frightening odyssey it might have been for villagers a generation or two ago. People in even the remotest Asian villages all see re-runs of American TV shows, they all have at least one friend or relative working in the city, and the benefits and drawbacks of going to the city are now pretty well known.
Migration to cities improves the prospect of finding better jobs. Even when a rural household can live off its land, the future for rural children is in non-farm and more often in non-rural employment. For these children, migration to urban areas improves their prospects of finding such employment. Besides dramatically increased job opportunities, urban areas offer them better education and health care opportunities — and sometimes greater social freedom. Because urban cultures tend to be less constrained than village cultures by traditional customs and hierarchical structures, cities also offer young migrants and their children greater prospects of upward social mobility.

People know what cities have to offer them. Although some rural households have no choice but to leave the rural areas in order to survive, most migrants make a deliberate choice to stay or to leave. Improvements in transport, the availability of mobile phones, improved communications and increasing links with earlier generations of urban migrants in the city have all made the rural population much more aware of both the advantages and the drawbacks urban areas offer, in particular what kind of employment opportunities are available and what kind of housing conditions exist.

Urban migration is often a survival strategy for rural households. In order to spread economic risks, households may split into several groups that locate themselves in different places: rural areas, small towns, and big cities, while some household members may even move abroad. In this way, the household’s sources of income are diversified and are not vulnerable to economic downturns in a particular place. This arrangement also allows children and the elderly to remain in the villages where living costs are low, while income-earners and school-aged children move to the most suitable places.

Rural to urban migration in Mongolia

In Mongolia, when state factory closures and cutbacks in social services left many with no other sources of livelihood, many returned to herding cattle — far more than the country’s environment could sustain. Overgrazing and deforestation quickly created an ecological disaster, which has in turn devastated livestock, increased rural poverty and caused sweeping migrations into urban centres. As a result, cities like Ulanbataar, are increasingly surrounded by vast ger areas (informal settlements, named for the felt-lined tents which are the traditional shelter of Mongolian herdspeople). In these ger areas, poverty, unemployment, lack of sanitation and basic services all make living conditions far worse than before the transition.
Urban and rural poverty

Most definitions of poverty are based on how much a person earns. The problem with measuring poverty this way is that it divides populations into “poor” and “non-poor”, with little recognition of the diversity of deprivations, vulnerabilities and needs which are part of being poor. This measurement also ignores the variety of assets people have, which may or may not translate into income or cash, but which plays an important role in determining levels of poverty — assets like housing, job skills, good health, land, access to services, access to savings and credit groups and social support systems. As a result, the scale and depth of urban poverty is not properly estimated, which can have serious policy implications. Amartya Sen, India’s Nobel-prize winning economist, defines poverty as a lack of freedom to lead the kind of life a person values. Poverty cannot be seen only in financial terms, he argues, but as having many dimensions:

- poverty of sufficient and stable income and productive assets
- poverty of access to safe, secure housing
- poverty of access to essential infrastructure and public services
- poverty of safety nets and poverty of the protection of legal rights
- poverty of power, participation and respect

If people are deprived of these essential things, they will have difficulty realizing their full potential as human beings and as members of society. As such, they will not be able to benefit from, contribute to or have much influence on their society’s development. As urbanization increases around the region, it won’t be long before most of Asia’s poor will live in cities. This phenomenon is what many are now calling the urbanization of poverty.

### Rural poverty

In rural areas, people are often poor because their land isn’t productive, or is inadequate to meet their needs. Small farmers often face enormous difficulties in taking on new technologies to increase productivity and market their products, or find themselves caught in spiraling debts because of rising costs of fertilizers and falling market prices for their crops. Others are poor because they don’t have any land at all, and survive as agricultural laborers, renting or living on someone else’s land. The lack of job opportunities makes it difficult for the rural poor to climb out of poverty by staying there. But most importantly, the rural poor are almost never linked together into organized networks of mutual support, with enough strength to resolve their problems collectively and to make their voices heard.

### Urban poverty

In urban areas, an important aspect of poverty is often the lack of adequate housing and infrastructure. Poor people in cities may have greater cash incomes, but these may be unstable and inadequate, especially when considering the higher costs of living in cities, such as transport and housing. With a lack of formal housing options, many are forced to settle in slums and informal settlements, often on unsuitable land, or live ‘invisibly’ in overcrowded buildings, and far from employment opportunities. As they often do not own the land they occupy, or possess housing registrations and building permits, they lack a stable asset base, access to credit and basic services. Environmental health can be a large concern, especially for children. Limited or weak safety nets can make urban poverty particularly difficult, especially in times of crisis.
Most of Asia’s urban poor work in the informal sector, one way or another. Good jobs in government offices, factories and private sector businesses may be desirable, but are usually in short supply. Such jobs require education and skills, as well as the right contacts, or enough cash to pay to brokers.

Instead, most urban poor use their own creativity and entrepreneurial spirit to start their own small businesses, selling goods, prepared foods or fresh produce from carts or in the neighbourhoods and offering all kinds of services. These informal businesses are often the main supply system for the city’s poor. The goods and services they offer are cheap, flexible and available where and when you need them: just about anything can be sold from a cart. But the informal sector is also an important supply system for everyone else in the city — not just the poor — with fresh vegetables and fruits, tasty snacks and meals, cheap clothing and just about anything a person needs — at prices far lower than any store can offer.

The hours may be long and the working conditions may not always be ideal, but earnings from self-employed informal businesses (or wages working for other informal sector employers) are often higher than low-level daily wage labour or factory work in the formal sector. And for poor women especially, who often have households to look after and manage, self-employment through small informal-sector enterprises provide a flexible option for bringing in extra income while staying at home or nearby home. For many women, it is also the only option due to discrimination and lack of education. It is no surprise, then, that women comprise the greater majority of workers in the informal sector labour market.

In addition to its contribution to Asia’s employment the informal sector also contributes a large part to national economies by generating both production and income, which in turn generate spin-off economic activities. Statistics show that the informal sector’s share of Asia’s overall gross domestic product (GDP) is as high as 31%.

A large employer:
In Asia, 65% of all non-agricultural employment is in the informal sector. And increasingly, the tendency is for the formal sector to subcontract services out to secondary labour markets, most of which operate in the informal sector.
The tide nobody can stop:

Governments all over Asia keep trying to stop or reverse the migration into cities, but so far, their efforts have not succeeded

Rapid urbanization puts heavy pressure on urban resources. In many Asian cities, it is common to find that more than half the population lives in slums or squatter settlements, without adequate shelter, urban infrastructure and services, because the development of infrastructure in these cities and towns has not kept pace with the increase in demand. Working conditions in the urban informal sector are often far from perfect and working children are common. City managers have furthermore been largely unable to enforce urban plans and building regulations. Many well-intended urban improvement programmes such as slum clearance have been ill-designed and only cause further problems.

Faced with the growth of slums and squatter settlements and the increase in urban informal activities, which continue to be seen as problems, some policy makers continue to imagine that the poor would be better off in the rural areas and conclude that they only cause problems like squatting, hawking, crime and disorder in cities.

Over the past decades, various governments have tried to restrict rural-urban migration by putting restrictions on entry into the city. For instance, the urban population in some places require identification cards for urban residence, without which they cannot access free or subsidized public services such as health care and education. However, such actions tend to create shortages of urban labour and to drive up prices of goods and services, while increasing the poverty of rural-urban migrants, who end up paying for services that other people are getting for free.
Why can’t urban migration be stopped?

- **People are coming to cities in order to survive.** The will to survive is a tough force to counteract, even by governments determined to slow down the flow of people into cities.

- **It’s not easy for governments to control where, how and when their citizens move around the country.** Restricting people’s freedom of movement is also widely regarded as a violation of their basic human rights.

- **The cities and towns these migrants are moving into need their cheap labour** and need the cheap goods and services they provide as workers, hawkers, laborers, artisans, waiters, taxi drivers, maids and cleaners.

- **When people move to cities, they are moving to places where they will earn more,** become more productive, and develop themselves economically.

- **When governments force migrants out of the city into relocation areas,** the poor job opportunities and living conditions in these peripheral areas often mean people can’t survive.

- **When governments force slum-dwellers out of the city** into rural resettlement programmes, many of these people are actually city-born urbanites who have no experience as farmers and no desire to start a new life in a village.

How can we make urban migration work better?

- **Instead of trying to stop migration,** the best thing to do is to introduce realistic policies and programmes which help make urbanization work better — for the poor and for the city as a whole.

- **Poverty reduction and human development are incremental processes** — they don’t happen over night, especially with so many poor people moving into cities. Policies to achieve adequate housing for all the urban newcomers can only be realized progressively.

- **The urban poor themselves are the major resource in poverty reduction and urban development.** If governments can find creative ways to enable and support this process, instead of undermining it, the poor themselves can drive the process of incremental development of housing and settlement upgrading, and become the city’s chief partner in solving the serious problems of housing and basic services.

Good urban governance

Urban development is the result of decisions and actions made by a wide range of public and private actors. The best solutions to urban poverty and housing problems are those in which a variety of actors work in partnership, with the poor being the key actors. When governments acknowledge that they can’t solve the problem alone, but only in partnership, that’s when the really effective work begins. The most important thing governments can do to help resolve problems of urban migration and housing is to ensure that no group is excluded from participation in the process of deciding how to solve those problems, and to ensure nobody is excluded from the benefits of urban development and public resources invested in solving these problems.
Informal settlements in cities

One of the most visible manifestations of urbanization is the growth of different kinds of informal settlements. (See Quick Guide 2 on Low-income housing). Some informal settlements are highly visible in a city, while others may be more hidden and durable from the outside, for example in overcrowded tenements, rental housing and some public housing projects. In practice, definitions of these settlements can get fuzzy, especially when landowners or authorities either partly recognize the settlements or accept some of the settler’s rights.

But whether accepted or not, there are plenty of common misconceptions about both slums and informal settlements — and the people who live in them.

Not all squatters and slum-dwellers are migrants and not all migrants live in squatter settlements.

Migrants come to cities for a better future for themselves and their children. While they realize the importance of shelter and infrastructure, these are not necessarily a first priority. Earning is a priority and since transport costs can be high, proximity to employment opportunities is often more important than housing quality. Many migrants also expect to return some day to their village and so may not want to buy a house — even a house in a squatter settlement. They are more inclined to rent a room somewhere close to job opportunities. But many city-born households face similar housing problems and are forced to live in slums and squatter settlements.

Not all people living in informal settlements are poor, and not all poor live in informal settlements.

The housing shortage in many Asian cities and towns is so acute that it’s not only the poor who can’t afford formal housing. In many cities, even middle-income households are being forced to live in slums and squatter settlements, which increasingly include a mix of different income groups. People may end up living in a slum or squatter settlement because it’s affordable, because the location is convenient, or because they were poor when they moved in but are now better off. As such, large informal settlements are becoming growing markets for goods and services, at the same time they continue to provide a source of cheap labour.
In many places, a clear distinction is drawn between slums and squatter settlements:

- **SLUM**: Usually the term slum is used to cover a wide range of areas with poor quality housing, insufficient infrastructure and deteriorated living environments, but in which the occupants have some kind of secure land tenure: as owners, legal occupants or formal tenants of the land.

- **SQUATTER SETTLEMENT**: The term squatter settlement is usually used to describe areas where people have built their own houses on land that doesn’t belong to them and for which they have no legal permission or lease or building permit, and usually built without following building and planning regulations.

### Slums in Asia

(Figures as of 2001)

<table>
<thead>
<tr>
<th>Region</th>
<th>Total population (in millions)</th>
<th>Total urban population (in millions)</th>
<th>% of total urban population</th>
<th>Total slum population (in millions)</th>
<th>% of total urban population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eastern Asia</td>
<td>1,364</td>
<td>533</td>
<td>39.1</td>
<td>193.8</td>
<td>36.4</td>
</tr>
<tr>
<td>South-Central Asia</td>
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<td>253.1</td>
<td>59.0</td>
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<tr>
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<td>203</td>
<td>38.3</td>
<td>56.8</td>
<td>28.0</td>
</tr>
<tr>
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<td>175</td>
<td>115</td>
<td>65.7</td>
<td>29.7</td>
<td>25.7</td>
</tr>
<tr>
<td><strong>TOTAL Asia</strong></td>
<td><strong>3,519</strong></td>
<td><strong>1,280</strong></td>
<td><strong>36.4</strong></td>
<td><strong>533.4</strong></td>
<td><strong>41.7</strong></td>
</tr>
</tbody>
</table>


42% of all urban Asians live in slums. That means that 533 million people are living in squalor and insecurity in the region’s poor and informal urban slums. The overwhelming majority are not layabouts or criminals, but ordinary, hard-working people who cannot afford decent housing.
In developed countries, the term slum has more of a negative connotation than in developing countries. In developed countries, a slum is an area of town that is deteriorating, probably occupied by a marginalized group of people, and is therefore ripe for demolition or “urban renewal.” Peter Lloyd used the term *slums of despair* to describe such neighbourhoods. In cities of developing countries, the people who live in slum and squatter settlements are usually too busy getting on with their lives to despair. For them, the hope for a better living environment and a better future for themselves and their children is very much alive. And they are ready to invest their resources — no matter how small — in improving their houses and communities, if the conditions are favorable. Lloyd calls these kinds of settlements *slums of hope*.

**Signs of hope:** When people feel they can stay a while, they will almost always invest in improving their housing

Slums tend to deteriorate over time because the land and building owners are waiting for the right opportunity to redevelop the land or sell it to a developer. In the mean time, they may opt to rent out space to poor households who have no stake in the property and therefore have little incentive to improve it. Housing in squatter settlements, on the other hand, is often owner-occupied, and if they believe they can stay there for a while without being evicted, residents will often invest their savings in improving the dwelling and the community environment. So even though the tenure is much more uncertain, housing in squatter settlements tends to improve more over time. In some countries like Thailand and Pakistan, the governments have launched innovative programmes to improve housing and living conditions by supporting this process of community-driven improvement.
**Signs of hope:** Poor households in informal settlements usually develop their housing incrementally, at their own pace

Many squatter settlements begin life as encroachments by a small group — or even a single household — on a piece of vacant land. If the authorities don’t come to demolish the first simple huts put up on that land, these “pioneers” will gradually start improving their dwellings and other poor households will come to join them. Once there is a sizable settlement with some solid housing on that land, the residents may contact the authorities and request infrastructure services such as water supply and electricity, and may negotiate with local politicians to support these requests. Houses in squatter settlements are usually built over time by the residents who occupy them, or by small local contractors, or some combination of the two.

But the urban poor continue to face many tough realities:

**As cities grow, vacant land in suitable locations becomes more and more scarce**

As cities grow and densify, poor people in search of housing will find it more and more difficult to simply squat on a piece of vacant land. They may find that most good pieces of vacant land are already occupied by earlier squatters, and what is not occupied is well-guarded against encroachment by the authorities or land owners. As a result, informal land markets develop, in which politicians, government officials, thugs and slum leaders collude to “sell” house plots in established squatter settlements, with protection, in exchange for cash and political support. While these informal land markets can be highly effective mechanisms for providing land and housing to poor households, they often exclude the very poorest from established informal settlements.

**Some urban poor opt for the freedom of renting instead of buying or building a house in a slum**

Because even illegal land in squatter settlements has its cost, many of the poorest households may be forced to rent rooms in a slum or squatter settlement. The number of room-renters usually increases as available land for squatting diminishes and housing costs in informal settlements rise. And for some urban poor households, rented rooms offer certain advantages, giving them the flexibility to move on if they have to find work elsewhere or if some emergency makes it necessary to suddenly leave.

Many rural-urban migrants may not even expect to stay long in the city, and for them, renting a room allows them to save as much money as possible and invest their savings in building a house back home in their village.
Housing and urbanization

**FACT: Everyone needs housing**

Housing provides us all with privacy and security, as well as protection against the physical elements. By keeping us healthy and productive, good housing contributes to the well-being of both households and to a country’s broader economic and social development. Housing is also a good investment, and house owners often use their houses and land as a kind of savings account. Housing is an important asset for its owner — it can be used as a place to generate income through home-based economic activities and it can serve as collateral for loans.

**FACT: Housing is a human right**

The right to housing has been enshrined in several important international declarations, which almost all Asian governments have signed:

- **Article 25 of the Universal Declaration of Human Rights** states that “Everyone has the right to a standard of living adequate for the health and well-being, of himself and of his household, including food, clothing and shelter.”

- **The 1976 Vancouver Declaration on Human Settlements** states that “Adequate shelter and services are a basic human right, which places an obligation on governments to ensure their attainment by all people, beginning with direct assistance to the least advantaged, through guided programmes of self-help and community action.”

- **The Habitat Agenda, adopted in Istanbul in 1996**, reaffirmed the commitment “to the full and progressive realization of the right to adequate housing, as provided for in international instruments. In this context, we recognize an obligation by Governments to enable people to obtain shelter and to protect and improve dwellings and neighbourhoods.”

PHOTO: ACHR
Housing is a key part of the urban economy

Housing production is a major economic activity in most cities. Building housing not only produces the economic asset of the housing unit itself, but it creates all sorts of secondary economic activities: laborers get employment and then spend their earnings locally, materials purchased in the city support industries and supply businesses, and new housing attracts further investment in the areas where it is built, and tends also to increase nearby land values. Investment in housing accounts for between 2% and 8% of GNP and up to 30% of gross capital formation in developing countries. As an asset, housing is even more important, as it accounts for between 20% and 50% of the private asset wealth in most countries. House-ownership is a major motivation for household saving and significantly influences household consumption. In addition, housing affects inflation, labour mobility and the balance of payments, as well as government budgets through taxes and subsidies.

FACT: Housing is expensive for almost everybody

Millions of new households are added every year to the urban population. Most of these households need a place of their own to live. But urban land is in limited supply and needs to be developed with urban infrastructure (including roads, water supply, drainage, sanitation and electricity) before formal housing can be developed on it. Residents also need access to other urban services such as health care, education, transport, and civil protection. All of which makes housing costly.

FACT: The formal housing being built is not enough

The public sector, the private sector and civil society are already producing housing, but the production falls far short of providing decent, affordable shelter for all urban households. Many people who cannot afford housing in the formal market are forced to share accommodation with family or friends, or to rent. And a large portion of the urban population — the poor — can only build, buy or rent in the urban informal housing market. In fact, the urban informal sector and the urban poor themselves are the largest producers of housing in the world’s cities.
Over the years, central and local government authorities in cities across Asia have tried implementing all kinds of policies and programmes to resolve the serious problems of housing the urban poor. Most of these policies and programmes have failed miserably, but that hasn’t stopped them from being resurrected later on, by subsequent administrations, or in other places, to be tried again. Here we take a look at four of the most often repeated but least effective policies and programmes that aim to ensure that the urban poor have a decent place to live.

1 **Push the poor out of the city**

Many governments have dealt with problems of housing and urban poverty by taking steps to remove the poor from the city, through anti-urbanization policies and eviction drives which push the urban poor out of their informal settlements, demolish their houses and send them back to rural areas — or at least out of the city into poorly-planned relocation colonies. These sometimes brutal policies have almost never been effective in halting rural-urban migration or curtailing the spread of informal settlements. They may have been able to destroy the settlements the urban poor had developed for themselves and eliminated the capital they had invested in their housing, but even so, the slums always came back: people had no choice but to come back to survive. The only tangible effect of these policies has been deepening poverty, greater hardship and prolonged suffering for the urban poor, whose subsequent living conditions are even more substandard and hazardous. (See Quick Guide 2 on Low-income Housing)
Many governments build subsidized public-sector housing for the urban poor. These programmes, in which the state acts as both developer and landlord, have been highly successful in places like Hong Kong and Singapore, where slum-dwellers and squatters were resettled in state-built high-rise apartment blocks. But such programmes are not easy to replicate elsewhere, since both Hong Kong and Singapore are wealthy city-states, with relatively small urban populations and no rural hinterland at all — and therefore no rural-urban migration to deal with. In other countries, subsidized public-sector housing has almost always run into serious financial problems after some years, because the low-income housing needs are so much greater than what the governments could afford, and the supply quickly lags far behind demand. Because most cities also face a shortage of affordable housing to all income groups, market forces have enabled middle-income groups to gradually invade subsidized low-income housing units on a large scale. So the urban poor target group remain homeless, while the government ends up subsidizing housing for the middle class.

Some government policies give incentives to the private sector to develop housing for the urban poor. These private sector “incentive schemes” work in several ways. In some countries, authorities will only allow private developers to build middle and high-income housing if the developer agrees to build a certain percentage of the units for low-income groups, at certain low rents or sale prices. In practice, however, the developers have found loopholes and ways of getting around the rule, so in the end, very little affordable housing gets built. Other governments have created an environment in which the private sector is encouraged to move “down-market,” with faster approval procedures, lower interest rates for housing loans and smaller minimum plot sizes, which are supposed to enable private sector developers to build lower-cost housing and still make a profit. While such housing may not target the poorest of the urban poor, it can sometimes reduce the invasion of subsidized public-sector low-income housing by lower-middle-income groups.

Faced with a lack of other alternatives or new ideas, many governments have adopted a “blind-eye” policy towards their urban housing problems. In these cases, neither resettlement into the rural areas nor resettlement into subsidized public-sector housing schemes have been feasible, and the private sector has developed little more than some limited housing for lower-middle-income groups with regular incomes. So with no other ideas on their tables, many governments have by default adopted policies which more or less leave most of the slums and squatter settlements alone, only carrying out evictions where there is an immediate alternative need for the land. Some governments are also providing some minimal basic services in the older and more organized of these settlements. Although these infrastructure provisions may increase people’s perceptions of their land security and encourage investment in their houses, they are not able to stop evictions.
Solving problems on many fronts:
Instead of depending on a single solution, it’s better to think comprehensively

1. It is important to aim to solve all the city’s housing problems, not just a few projects.

Housing policies should benefit the larger population living in slums and squatter settlements in a city, not just a few here and there.

The “blind-eye” policy may allow many to stay where they are, but it can’t ensure that the right to decent, secure housing is within reach of everyone in the city. There is a need for policies and programmes that aim to solve the urban housing problem from many angles at the same time. No single solution can solve all the problems. That means regularizing the tenure and upgrading existing settlements wherever possible, and organizing voluntary and participatory resettlement to suitable new locations only where regularization and upgrading are absolutely not possible. Housing policies should also promote partnership between government, low-income communities, NGOs, civil society organizations and the private sector, with each doing what it can do best.

In addition to improving existing settlements, there is a need to develop programmes for housing newly formed urban poor households.

The urban poor population is not something static, but is growing and fluctuating every day. And all these new-comers need housing too. The people in existing informal communities, as well as small informal-sector contractors, are by far the most efficient producers of affordable housing. They can play a key role as producers of housing for these new households. But this kind of self-help housing cannot occur just anywhere. Nobody wants informal settlements to keep growing and duplicating themselves. It is possible that this kind of low-income self-help housing by the poor and the informal sector can happen in a planned manner, as in “sites and services” schemes (see Quick Guide 2 on Low-income Housing).

2. Remember to plan for the urban poor households who have just arrived in the city.

PHOTO: UNESCAP
PHOTO: UNESCAP
Policy makers tend to pay little attention to rental housing as an important part of the housing stock that is affordable to the poor.

Some argue that the rental rooms and houses that are available to the poor in informal settlements are very bad, overly expensive and exploitative. But despite the drawbacks, many poor households prefer to rent rather than own their house in a slum. They may not be able to borrow enough or gather the resources necessary to informally buy a plot or house in an existing slum, or to pay for the cost of building a house of their own. Some may prefer to remain mobile and be able to move away when employment opportunities change, especially when the household’s main income earners work as casual laborers or temporary employees. Others may stay in the city only a limited time and may wish to save as much money as possible for meeting other needs, or to gradually build a house back in the village. Government policies should ensure that there is an adequate supply of low-cost rental housing. (See Quick Guide 7 on Rental Housing)

If there can be close links between low-income housing and urban planning, it will be good news for the poor and good news for the whole city.

Many despair that urban planning in Asian cities has been replaced by ad-hoc projects determined by money politics and donor funding agendas rather than any real local planning process. And it is certainly true that the authorities in many Asian cities lack the capacity or the political power to enforce urban plans, whether those plans are good or bad.

As a result, market forces drive the development of cities and towns. The urban poor, who are always the weakest players in the land and housing markets, are left out, or forced onto marginal land that is unsuitable for habitation, or else pushed to the remote urban periphery, far from employment opportunities.

It is important that local governments and urban planners don’t give up on the planning process, and keep working to adopt inclusive policies which leave space for the urban poor to realize their right to adequate housing and access to basic urban infrastructure and services. One good way to do this is to allocate land for housing in general and for housing the urban poor in particular.

Remember that rental housing is a viable option for many poor households.

Make housing for the poor a key part of the larger urban planning process.
STRATEGY 1: Investing in building partnerships

Partnerships are essential to ensure a good supply of urban low-income housing, in the quantity and the variety that is needed. This task is way too big for any single group to handle alone — neither the urban poor themselves, nor the government nor the private sector can do it. But if such partnerships are to be effective, the organizations of the urban poor must be central partners. And as in all partnerships, it is important to work out who does what according to what each group does best:

- **THE GOVERNMENT** can help poor communities (who remain the weakest players in the urban land market) access much-needed land in several ways. They can set aside land for low-income housing within their urban plans, and they can help mediate between land-owning agencies and individuals and poor squatters, to develop compromise solutions such as land sharing, land pooling and land readjustment (see Quick Guide 3 on Land). Governments should regulate the poor’s own housing process with as little intervention as possible, without hindering community initiatives. In order to prevent the urban middle class from gaining control of such land, the government can also develop innovative forms of urban land tenure, such as collective land title or collective land leases.

- **POOR COMMUNITIES** can save collectively, can develop their own plans for housing and settlement improvement, and can implement those plans, maintaining control over the construction and upgrading process. They can also develop strong community organizations capable of managing the future needs of their members, in a longer-term poverty alleviation process. (See Quick Guide 6 on Community-based Organizations)

- **NGOs** can assist poor communities to organize themselves into strong, collective organizations, and to develop the kind of leadership and collective decision-making and financial-management skills they will need to undertake significant housing and settlement improvements as a group — work that cannot be done by individual households.

- **THE PRIVATE SECTOR** can negotiate on-site land-sharing agreements or subsidize people’s relocation, as compromise solutions, instead of evicting squatters occupying their land. There are many cases in Asian cities where in order to clear a piece of privately-owned land for commercial development, land owners have negotiated these kinds of compromise solutions and still turned a very good profit on the redevelopment, while helping to provide those poor squatters with decent, secure housing. (See Quick Guide 4 on Eviction)
STRATEGY 2: Basic services through partnership

The responsibility for developing basic infrastructure in poor communities can be shared by the government, community and individual households, while external trunk infrastructure has to be developed by local governments. Poor community members, if well organized and supported with some simple technical help, can be very efficient and effective designers, builders and maintainers of their settlement’s internal roads, sewers, drains, water supply and electricity networks. The development of houses and infrastructure within house plots can be managed separately by individual households, or collectively, as a community-wide process. Formal building regulations and the choice of construction technologies should enable the housing and infrastructure development process to happen incrementally, as and when people’s resources are available. (See Quick Guide 2 on Low-income Housing)

STRATEGY 3: Community savings and credit

Because housing is expensive for everyone and often unaffordable to the poor, it usually involves saving and borrowing. Most urban poor cannot dream of getting formal housing loans from a bank. And so many community federations and NGOs promote the organization of community saving and credit groups. The discipline of saving and loaning collectively is important both for individual households and for the community as a whole, which through savings develops collective financial management capacities they’ll need for larger community development projects. Savings and credit groups also give the urban poor access to small loans for incremental housing improvement, from their collective savings pool or from external funds the savings group links with. In these ways, savings groups can form the core for further community development. (For more detailed discussions of community-based savings and credit strategies, see Quick Guide 5 on Housing Finance, and Quick Guide 6 on Community-based Organizations)
STRATEGY 4: Communities lead the process

People who are poor have no power as *individuals*. Only when they link together into community organizations, and into larger city-wide and country-wide networks and federations of poor communities can they develop the collective experience, the power and the critical mass to negotiate for resources they need. Without this kind of community organization, the poor will continue to be at the mercy of somebody else’s idea of what they need. When organized together into strong community-based organizations, the urban poor can very efficiently and effectively improve their housing and settlements, in ways that ensure the betterment of *all households* in that settlement. *(See Quick Guide 6 on Community-based Organizations)*

STRATEGY 5: Softening the rules and regulations

Building rules and procedures should not hinder but support the efforts of the poor to solve their own housing problems. Very often local planning bylaws, building regulations and procedures for obtaining permissions have been designed to suit the housing being produced by formal private sector contractors for urban middle class households, rather than the informal house productions systems of the urban poor. If governments are serious about creating an enabling environment for the poor to solve their own problems, it is important that these rules and regulations be adjusted and softened, to make them more flexible and more friendly for the poor. *(See Quick Guide 2 on Low-income Housing)*

STRATEGY 6: Working from locally-rooted information

One of the greatest problems of centralized governance structures is that decisions about what happens in cities and towns are not made by the people who live and work there, but by central government ministries or departments in administrative capitals far away, which have development agendas which often clash with the local needs and aspirations of the those cities and towns. For this reason, decentralization of decision-making and control over land and budgets has been at the top of many Asian countries’ decentralization programmes in the past decade. An important ingredient in decentralization is the development of local information about a city’s problems, populations, needs and aspirations. National governments need to work more closely with local authorities and local stakeholders in a city to ensure that this kind of local, city-based information is developed and fed into to development process. That means generating better, more comprehensive and more locally-rooted information for planning, negotiating and monitoring how development happens in a city — and particularly how development affects a city’s inhabitants. This is especially important for the poor, who’s housing problems and housing needs are often absent from the planning and from the information that guides that planning.
STRATEGY 7: Creating space for dialogue

The enormous changes happening in most Asian cities today are no longer governed by any formal, agreed-upon development plans, but by an ad-hoc interplay of land politics, private sector investment and foreign-funded mega-projects. In this context, forums and approaches which promote dialogue and build consensus among the various stakeholders have become crucial. Such approaches include city development strategies, urban forums and city consultations. The key common features of these approaches are that they are based on an extensive and multi-stakeholder process of research, discussion, planning and implementation. Such dialogues can be initiated by national or local governments, as is often the case with city development strategies and city consultations, or by civil society organizations such as the urban resource centres, as is the case with urban forums.

Urban Resource Centre in Karachi, PAKISTAN

Urban development plans in most Asian cities are made by a powerful nexus between politicians, bureaucrats, developers and international agencies and consultants. Communities, citizen groups and interest groups who are often the victims of these plans, are almost never consulted about them. In the absence of transparency or participation, corruption becomes an essential part of the planning process.

But where plans come out of consultation between various interest groups, who also supervise their implementation, they are almost always better: more sensitive, more appropriate and more in keeping with ground realities. And wherever protests or proposals from communities or interest groups come backed up by a solid awareness about government plans, professional advice and viable alternatives, they are taken seriously and their recommendations are more likely to be accommodated. The big question is how to make this kind of dialogue and participation happen?

The Urban Resource Centre (URC) in Karachi has worked over the past two decades to create a space where all the players can come together for a dialogue about planning decisions which affect everyone in the city.

This is a way of democratizing the city’s development and breaking the monopoly on big decisions traditionally held by politicians, developers and international agencies, to make Karachi a more sensibly, transparently and equitably planned city.

The URC compiles detailed information about most major urban projects, analyses them with the help of various stakeholders, then presents this analysis to communities, interest groups and government agencies in public forums, which are attended by large numbers of people and groups. Forums are also held on issues of concern to Karachi’s poor, where community members can meet and form links with NGOs and professionals who can assist their initiatives. All forums are documented and summaries are made available to the press. In these ways, the URC has played an increasingly important role in the way the city of Karachi develops.

Source: www.achr.net
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Urban Resource Centre (URC), Karachi, Pakistan. [www.urckarachi.org](http://www.urckarachi.org)

United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP) [http://www.unescap.org](http://www.unescap.org)


An annotated list of key websites: For an annotated list of websites which offer more information about the key issues discussed in this Quick Guide series, please visit the Housing the Urban Poor website, and follow the links to “Organizations database”.

[www.housing-the-urban-poor.net](http://www.housing-the-urban-poor.net)
The pressures of rapid urbanization and economic growth in Asia and the Pacific have resulted in growing numbers of evictions of urban poor from their neighbourhoods. In most cases they are relocated to peripheral areas far from centres of employment and economic opportunities. At the same time over 500 million people now live in slums and squatter settlements in Asia and the Pacific region and this figure is rising.

Local governments need policy instruments to protect the housing rights of the urban poor as a critical first step towards attaining the Millennium Development Goal on significant improvement in the lives of slum-dwellers by 2020. The objective of these Quick Guides is to improve the understanding by policy makers at national and local levels on pro-poor housing and urban development within the framework of urban poverty reduction.

The Quick Guides are presented in an easy-to-read format structured to include an overview of trends and conditions, concepts, policies, tools and recommendations in dealing with the following housing-related issues:

1. Urbanization: The role the poor play in urban development
2. Low-income housing: Approaches to help the urban poor find adequate accommodation
3. Land: A crucial element in housing the urban poor
4. Eviction: Alternatives to the whole-scale destruction of urban poor communities
5. Housing finance: Ways to help the poor pay for housing
6. Community-based organizations: The poor as agents of development
7. Rental housing: A much neglected housing option for the poor.

This Quick Guide 1 looks at some of the current trends in urbanization in Asia, including urban-rural migration, the links between urbanization and poverty and the state of formal and informal housing in the context of urbanization. The guide examines housing and land policies and programmes highlighting those which have been most effective to date.

More information can be found on the website www.housing-the-urban-poor.net