How poorer groups find accommodation in Third World cities

A Guide to the Literature

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POORER GROUPS IN Third World cities find accommodation in a variety of ways: some have no other option but to sleep on doorsteps or live on pavements; others house themselves in ways which may include building on land for which they hold no legal tenure (often termed squatting); purchasing land and building upon it without official permission (illegal subdivisions); either renting or leasing land or accommodation in squatter areas, illegal subdivisions or areas where official land use and building regulations are enforced; renting rooms either in purpose-built tenements or in subdivided old city centre houses; depending on relatives for free temporary or permanent accommodation; gaining access to plots in government sponsored sites-and-services projects; and, in some instances, even renting bed spaces for the day or the night. This list of housing submarkets is by no means exhaustive; it only serves to illustrate the fact that poorer groups do not all live in 'slums' or 'slums and squatter settlements'.

A number of empirical studies on housing problems in Third World cities indicate that low-income housing submarkets are diverse, complex and dynamic: they vary considerably from city to city, even within the same country; and are the result of the political, legal, economic and social factors within which they evolve and operate. For example, changes in national or local government may result in a change in official attitude towards certain low-income housing submarkets such as land invasions. Similarly, the enforcement of rent control legislation may discourage the development of certain rental housing submarkets.

This review of the literature (covering mostly English language works) seeks not only to inform the reader of works on this subject but also to provide information on the variety of low-income housing submarkets through which poorer groups find accommodation in Third World cities. Wherever possible, given that the literature varies in focus and in analytical depth, the review seeks to highlight the numerous factors at a macro and micro level which influence or determine the range of low-income housing submarkets. Even though this review is by no means exhaustive, it is probably representative of the available literature. The reader will probably notice that geographical coverage is uneven, with some cities receiving more attention than others. This may seem to suggest that acute housing problems or a diverse housing market are inherent only to a handful of well-documented cities. But biases in the empirical literature are more a reflection of geopolitical concerns, the availability of data and the preferences of (usually European or North American) researchers, than of the absence of housing problems and political struggles around the issue of shelter in those cities about which there is little or no documentation.

The review is presented in two main sections. Section I reviews books, papers and articles that describe or examine low-income housing submarkets in particular Third World cities: works are classified alphabetically by continent, country and city. Section II reviews general works on low-income housing submarkets in the Third World: books and papers are given separate sections.
Guide to the Literature

I. CASE STUDIES

AFRICA

ANGOLA: Luanda. Cain, Allan (1986), Bairro Upgrading in Luanda’s Musseque, available from Development Workshop, C. P. 3360, Luanda, Angola. The paper identifies two main housing submarkets in Luanda through which, in 1986, 75 per cent of its 1.25 million people found accommodation: ‘bairros populares’ and ‘musseque’. The ‘bairros populares’ (comparatively few in Luanda), located in the urbanized colonial zones and copied from the ‘township models’ prevalent in most other southern African countries, were planned (but belated) attempts by the Portuguese colonial government in the last few years before independence to provide housing to a limited part of its African population. The ‘musseque’ are unplanned settlements either in the heart of the city or on its periphery that have developed through the subdivision of land. Early settlers staked out either large market garden plots of land in the unirrigated upland areas (lavras) or smaller irrigated ones along the river. A colonial land tax forced farmers to begin subdividing their land to lease to tenants who wanted to build residential accommodation to raise money to meet this fiscal demand. As population pressures increased, plot sizes diminished, resulting in increased profits to landowners; tenants gained only informal residential rights by paying an annual rent (forro) to the landowner. In time, these ‘musseque’ were engulfed by colonial ‘formal’ sector urban growth, new ones developed. The 1970s saw the arrival in Luanda of tens of thousands of refugees who had fled during the war of independence and of peasants unable to make a living in a countryside ravaged by the war. Unable to find accommodation in either the urbanized zones or the already overcrowded ‘musseque’ this mass of in-migrants was pushed to the periphery to found new ‘peripheral musseque’. The paper also mentions ‘vertical musseque’: half-finished skeleton tower blocks, constructed in the 1960s during a building boom and occupied by low-income in-migrants soon after independence.

EGYPT: Alexandria. Soliman, Ahmed Mounir (1987), "Informal Land Acquisition and the Urban Poor in Alexandria", Third World Planning Review, Vol. 9, No. 1, pp. 21-39. Based on empirical work carried out in Alexandria, and in particular in two squatter areas this paper identifies the mechanisms of access to urban land for housing the urban poor in Egypt. It sketches out recent trends in Alexandria’s housing and land markets, and examines land acquisition and current land prices in the two squatter areas. The paper focuses on the ways squatters acquire land and the role of government in land allocation, invasion, land tenure and subdivision of land within the two areas.

EGYPT: Cairo. El Kadi, Galila (1988), “Market Mechanisms and Spontaneous Urbanization in Egypt: the Cairo Case”, International Journal for Urban and Regional Research, Vol. 12, No. 1, pp. 22-37, examines how economic, political and social factors transformed land and real-estate markets in Cairo, leading to the development of spontaneous urbanization zones which by 1978 housed 1.6 million people (25 per cent of the city’s population). The paper illustrates this development with a case study of Arab El Guesr, a ‘spontaneous’ neighbourhood where the subdivision of agricultural land saw ownership change hands whilst its use still remained agricultural with sharecroppers and farmers pursuing agricultural activity in exchange for a rent. Since 1949, numerous legal, quasi-legal and illegal land transactions resulted in the further subdivision and sale of agricultural lands by ‘professional subdividers’ and ‘subdivision companies’ to middle-income groups who, at each phase of the construction process, placed all or parts of the building for rent. In time, the development of transport links and infrastructure provision led to massive increases in land values. Larger plots were again subdivided to cater to the demands of poorer groups: building tradesmen; semi-skilled building workers; and migrants evacuated from the Suez towns after the 1967 war.


zone of western Nairobi, from a predominantly rural society to an urban based one. The author traces the changing political climate, its influence on settlement patterns in Dagoretti and the entrepreneurialism of local resident Kikuyu landowners in providing temporary, cheap, one-room timber units for rent to poor migrant groups. This housing submarket differs from that of, for example, Mathare Valley (see below) where the occupation of land itself is illegal and the high incidence of absentee landlords proves that land speculation is the primary motive.

KENYA: Nairobi (Kibera). Amis, Philip (1984), “Squatters or Tenants: The Commercialization of Unauthorized Housing in Nairobi”, World Development, Vol. 12, No. 1, pp. 87-96, traces the various factors that have led to the commercialization of low-income housing and argues that squatting, as conventionally defined, no longer exists in Nairobi. Using Kibera, a settlement in western Nairobi, as a case study, the paper shows how the original Nubian inhabitants were favoured by the colonial administration, being allowed to occupy land and settle as ‘tenants at will’. During the mid-1950s they began constructing additional rooms explicitly for renting. The administration tacitly accepted this in exchange for loyalty to the colonial state. By 1972 the settlement had grown to around 17,000 inhabitants including a limited private rental sector. In 1974 the local administration gained control over land allocation and began allowing permission to build in Kibera; the rights were informal rather than legal and amounted to an assurance of protection from demolition for individual allottees. Political patronage within the public administration and the wider political system was (and is) an important factor in providing such protection; this also facilitated the emergence of large-scale landlords since land may be allocated to those with sufficient capital to invest, even if they do not live in the area. This is not to say that a small-scale sector does not exist; the small landlords (those renting up to seven rooms), represented 32 per cent of all landlords and controlled 10 per cent of all rooms in the settlement.

KENYA: Nairobi (Korokokocho). Kabagambe, Denis and Clift Moughtin (1983), "Housing the Poor: A Case Study in Nairobi", Third World Planning Review, Vol. 5, No. 3, August, pp. 227-248. In a city where 60 to 70 per cent of the population cannot afford public housing and where in-migration is high, a major form of housing for the poor is squatting. The inhabitants of squatter areas own meagre structures or, more often, rent structures from ‘companies’ who themselves have no title to the land. To ascertain the role of the government, the City Council and the people in this housing submarket, the article uses as a case study a squatter settlement on municipal land in Korokokocho, Kariobangi, where ‘resident landlords’ first establish their rights to the plot by fencing it and building one or two rooms; selling (or more frequently renting) additional units is usually the next step.

KENYA: Nairobi (Mathare Valley). Chana, T. and H. Morrison (1973), "Housing Systems in the Low-income Sector of Nairobi, Kenya", Ekistics, Vol. 36, No. 214, September, pp. 214-222, describes the housing submarkets in Mathare Valley (an area of 81 hectares where 34 per cent of the land is government owned, eight percent is city owned and 58 per cent is in private hands) by a case study of Village I. The authors identify two main submarkets: 'squatter housing' and 'company housing'. In the former, located both on public and private land, three further submarkets are evident: owner squatting housing - consisting of mud and wattle structures built by occupants for self-occupation; tenant squatting housing - extra rooms added for renting purposes while the 'owners' either stayed on the premises or in other parts of the village; and absentee-owner squatting housing - units that are built solely for rental purposes generally by the middle class who live outside the village. In the latter, membership in the company is obtained on a shareholder basis, entitling the shareholder to a small plot. The three submarkets in this type are: externally dominated company housing - where outside investors, having taken control of a village based land-buying cooperative, built timber rooms for rent; internally dominated company housing - where investors stem from the better-off among the owner and tenant squatters; and mud and wattle company housing - where external and internal dominated companies bought out the owner squatters that remained on their land and built mud and wattle housing units only for rental purposes. The article illustrates that low-income housing submarkets can change, even at a settlement level, in time.

KENYA: Mombasa. Morrison, Hunter (1974), "Popular Housing Systems in Mombasa and
Nairobi, Kenya’, *Ekistics*, Vol. 38, No. 227, October, pp. 277-280. In Mombasa, Kenya’s main port, 65 per cent of the population are housed on customary land where Swahili landowners lease out plots to poorer groups and the occupants pay the landowner a premium and a monthly ground rent. Others who own smaller holdings build accommodation for themselves and a few tenants. Despite the apparent insecurity of tenure, houses are openly bought and sold in this housing submarket; landlords by law are unable to object because they own only the land and not the building.

KENYA: Nairobi and Thika. United Nations Centre for Human Settlements (1987), *Case Study of Sites and Services Schemes in Kenya: Lessons from Dandora and Thika* (1987), available from UNCHS, P.O. Box 30030, Nairobi, Kenya. This focuses on sites-and-services as a housing submarket through which some poorer groups find accommodation in Nairobi and Thika. The first part lists briefly the different housing options available to households in Nairobi and Thika and through case studies of two schemes (Dandora, Nairobi and Makongeni, Thika), examines the profiles of house owners and tenants; the organization of the projects and house construction; and their performance and scope for wider impact. The second part examines the performance of sites-and-services schemes in Kenya and concludes with a set of recommendations.

MAURITANIA: Nouakchott and Rosso. Theunynck, Serge and Mamadou Dia (1981). “The Young (and the Less Young) in Infra-Urban Areas in Mauritania”, *African Environment*, No. 14-15-16, Enda, Dakar, pp. 205-233, traces the changing structure of Mauritania’s population (83 per cent of which was nomadic in 1965 but only 25 per cent in 1980), the factors contributing to this change, the inability of secondary urban centres to provide the backbone for economic integration and the influence such change has had on the development of cities like Nouakchott and Rosso.

Nouakchott, designed for a population of 25,000 by 1990 had a population in 1980 of 250,000 of which 64 per cent lived in spontaneous or controlled fringe areas; Rosso, with a population of 26,000 in the same year had 11,500 people living in tents and huts and a further 6,000 occupying shelters in very poorly serviced ‘infra-urban’ areas. In 1972, to prevent the proliferation of tents in Nouakchott, the district authorities distributed 7,000 free plots of land and later sold plots at a token price. Subsequently, escalating prices of land saw the allottees speculate and sell plots to those with ready cash. The capital accumulated through such sales was soon spent, the original allottees were forced to return to the settlement, settling around it waiting for fresh plot allocations, or even seeking rental accommodation at very high rents on the plots that were once their own. The demand for land also fostered the subdivision and sale of plots, the profits from such sales being used by the original owner for house consolidation. Construction with a view to letting was a flourishing activity in some areas; it was not unusual to find up to eight rooms, each three metres square, grouped around a central uncovered corridor, each room being let either to young couples or to groups of between two to five bachelors, all the rooms sharing two toilets and no water or electricity.

MOROCCO: Fez. Ameur, Mohammed (1988), “Le logement des pauvres à Fez: processus de production et tendances de l'évolution”, *Revue Tiers Monde*, Vol. XXIX, No. 116 October-December, pp. 1171-1181. The article traces the history and recent developments in the low-income housing market of Fez, Morocco’s fourth largest city. In the absence of adequate government policies to cope with continued rural in-migration, the traditional housing options open to the poor have become increasingly limited, with resulting increases in overcrowding and a deterioration in living standards. Under French colonial domination, Fez’s merchant classes migrated to the rapidly expanding cities on the coast, thus making available their houses in the ‘medina’ (the old city centre) for rent to poorer inhabitants: in 1980 an estimated half of the city’s population (500,000) lived there. For many, building a dwelling on a plot of leased land in peripheral areas became an alternative to the overcrowded ‘medina’, with this option housing an estimated 10 per cent of Fez’s population. More recently, increased population pressure and a rapid rise in land prices resulting from speculation have given way to illegal subdivisions in peripheral areas. Landowners found land-selling more profitable than leasing. The government has initiated some site-and-services schemes in peripheral areas and upgrading projects in a few existing settlements. Although for most of the beneficiaries this has offered an opportunity to
improve their dwellings, the poorest 20 per cent have been forced to sell their plots and become tenants in the 'medina'.


TUNISIA: Tunis. Chabbi, Morched (1988), "The Pirate Subdeveloper: a New Form of Land Developer in Tunis", International Journal for Urban and Regional Research, Vol. 12, No. 1, pp. 8-21, describes the development of peripheral Tunis between 1975 and 1984 and estimates that half of all urban land in Greater Tunis is occupied by low-income settlements developed through 'pirate subdividers', individuals who, without official sanction, either subdivide land that is legally theirs or, more frequently, subdivide land that belongs to the state. Pirate subdivisions are always carried out by individuals, mostly peasants living in the peripheral zone and to a lesser extent by individuals of petty bourgeois origin. In most cases, where subdivisions are small-scale, the area of the plot is measured by tape in the presence of the purchaser, the plan of the subdivision not being pre-established. The paper provides a detailed analysis of the production and marketing of pirate subdivisions and discusses the influence of certain land reform initiatives upon the land market, the transfer of land from one government department to another and the ambiguity of such transactions that result in the fraudulent appropriation of state land for irregular subdivision.

ZAMBIA: Kitwe. Tipple, A. G. (1976), "The Low-cost Housing Market in Kitwe, Zambia", Eksister, Vol. 41, No. 244, March, pp. 148-152, describes the colonial control imposed on the migration of low-income households to the copper mining town of Kitwe where, before independence in 1964, most low-income housing was employment oriented, either provided by the mining companies or the council on a rental basis. With the slow development of local council low-income housing programmes, informal settlements rapidly developed and, by 1974, housed between 45,000 and 50,000 people or around 49 per cent of the population.


ASIA

INDIA: Bombay. Sundaram, P. A. S. (1988), "Pavement Dwellers in Bombay", Open House International, Vol. 13, No. 2, pp. 37-40, provides a socio-economic and physical analysis of 'pavement dwellers' and a description of the mechanisms through which they find accommodation. The 1891 population census had already identified over 100,000 people as homeless; 1961 estimates put the population living on pavements at 62,000. Pavement settlements tend to be located near transport links and informal employment opportunities and consist of dwellings mostly constructed of temporary material making full use of the walls and fences that separate buildings and compounds from pavements. One-third of the pavement population are forced to live there after their eviction from 'chawls' and 'squatter settlements'. Pavement dwellers have great difficulties in gaining access to conventional public housing or even residing in well-located squatter settlements. In addition to extremely low incomes, one of the eligibility criteria for state housing is proof of 15 years' minimum residence, a requisite that pavement dwellers can seldom fulfill as they lack a residential address and rarely have certified birth certificates. Living on the pavement is, nevertheless, not cost-free; residents are known to pay a sum of money to local 'musclemen' who control the pavements, pay a monthly rent for protection from official harassment and some even pay for access to water and toilets. The article also examines the attitude of the state and housing agencies towards this housing submarket.

For more information on the pavement dwellers of Bombay see Society for Promotion of Area Resource Centres (SPARC), Annual Report 1986. This and other reports can be obtained from SPARC, 52 Miami Apartments, Bhulabhai Desai Road, Bombay 400 026, India.

ESCAP Region: Case Studies of Seven Cities, UN/ESCAP, Bangkok, pp. 101-113, provides basic information on two low-income housing submarkets in Bombay: 'chawls' and 'squatter settlements'. 'Chawls' are one-roomed tenements with cooking facilities and shared services, constructed between 1920 and 1956 by factory employers and landowners in response to the growing housing needs of a working class consisting mainly of poor immigrants. With landlords raising rents and capitalizing on wartime shortages, the government imposed a rent freeze to protect harassed tenants; this made building 'chawls' for rent unprofitable so no more were built after the mid-1950s. 'Chawls' represented 61 per cent of the city's 1.1 million dwellings in 1972. 'Squatter settlements', on government and private land, developed as a response to the inadequacy and high cost of government-built housing estates and the virtual halt in construction of rental accommodation. It is estimated that in 1975 there were 560 squatter areas in Bombay comprising 240,000 dwellings and housing about 1.3 million people. A study in 1972 indicates that in both these submarkets, 74 per cent of the dwellings consisted of one room with another 17 per cent containing two rooms; between 84 and 90 per cent of the population were tenants.

INDIA: Calcutta. Furedy, Christine (1982), "Whose Responsibility? Dilemmas of Calcutta's Bustee Policy in the Nineteenth Century". South Asia (NS), Vol. 5 (110.2), pp. 24-46. The distinctive feature of the 'bustee' housing submarket is an ownership/tenancy structure whereby landowners let out parcels of land, through agents, for hut building while the builders (called 'thika tenants') either live in their structures or rent them. The growth of the 'bustees' was closely linked to labour demand in the port, in domestic and general urban services and in small-scale enterprises. The article highlights the complexity of land-ownership patterns, relating to Hindu family law and subdivision of land through inheritance. Increases in land value due to improvements led to landowners withdrawing tenancies and replacing the huts by cramped and poorly designed two and three-storied tenements ('chawls').

Roy, Dilip K. (1983), "The Supply of Land for the Slums of Calcutta", in Angel, S., R. W. Archer, S. Tanhipat and E. A. Wegelin (editors), Land for Housing the Poor, Select Books, Singapore, pp. 98-108, describes 'bustees' as consisting of several contiguous huts constructed of bamboo, mud, tiles and corrugated iron sheets; each containing three to eight cubicles with one family residing in each. 'Bustee' populations vary from 100 to 2,000 persons per 'bustee' with densities as high as 1,000 persons per acre. Roy also lists the range of housing submarkets through which the poor find accommodation in Calcutta: legal refugee colonies, extra-legal refugee colonies, squatter settlements, jute lines, private self-help housing, old rented walk-ups and government tenements for low-income people.

INDONESIA: Jakarta. Erni, L.L.M. and Ir Bianpoen (1980), "Case Study: Jakarta, Indonesia", in Sarin, Madhu (editor), Policies Towards Urban Slums - Slums and Squatter Settlements in the ESCAP Region: Case Studies of Seven Cities, UN/ESCAP, Bangkok, discusses the two main ways in which the poor find accommodation in Jakarta: 'pure squatter' areas, illegally occupied unused pockets of land often in dangerous locations which housed some 70,000 people in the early 1970s (1.4 per cent of the city's population); and 'kampungs', settlements which accommodate most low-income groups though are not necessarily characterized by illegal land tenure or by poor environmental and living conditions. In Jakarta, 'kampungs' are of three types. The first are inner city 'kampungs', villages that have been integrated into the urban fabric which by 1973, were estimated to contain 28 per cent of the city's population; around 70 per cent of inhabitants were owner-occupiers and the remainder tenants. Rural 'kampungs' are peripheral villages that have strong links with the urban economy, housing 0.6 per cent of the city's population in 1973, 80 per cent of whom were owner-occupiers. Finally, new 'kampungs' are settlements that developed on the city's periphery after 1950 in response to the housing needs of a rapidly growing population and which by 1973 were estimated to house 32 per cent of the population, or 1.6 million inhabitants.

INDONESIA: Surabaya. Silas, Johan (1983) "Spatial Structure, Housing Delivery, Land Tenure and the Urban Poor in Surabaya, Indonesia", in Angel, S., R. W. Archer, S. Tanhipat and E. A. Wegelin (editors), Land for Housing the Poor, Select Books, Singapore, pp. 211-
233. This article provides an overview of the two principal housing submarkets in Surabaya, Indonesia’s main port, which in 1981 had a population of over two million. ‘Kampungs’ were originally rural villages which have been transformed by urban growth into urban villages. ‘Fringe villages’, on the other hand, are settlements on the fringe of urban development and an important source of cheap accommodation for the poor. Estimates in 1976 put the number of ‘kampungs’ at 115, housing over 70 per cent of the city’s population. ‘Fringe villages’, with populations of between 1,000 and 4,000 each, offer similar housing options to the ‘kampungs’ (ranging from rental to plot and house purchase) but at half the price. A dual tenure system prevails in most Indonesian cities, with both traditional and formal land laws operating simultaneously. Formal land laws recognize two sets of rights, the first being the right to own, build, exploit, use and manage, the other being the right to lease, sharecrop, lodge and pledge. This results in plots having different ‘tenure layers’, each controlled by a different party and each affording the possibility of generating income.


SOUTH KOREA: Lim, Gill-Chin, James Follain and Bertrand Renaud (1980). “Determinants of Homeownership in a Developing Economy: the Case of Korea”, Urban Studies, Vol. 17, pp. 13-23, presents an empirical analysis of how income and household characteristics determine home ownership in South Korea and attributes the falling rate of urban home ownership (from 62 per cent in 1960 to 48 per cent in 1970) to the rapid rate of urbanization, refugee influx from the north, massive destruction of the housing stock in the Korean War and the rising costs of land and capital inputs. The various types of rental housing in Korea, distinguished by their payment schemes, terms of contract and sometimes eligibility criteria are discussed. ‘Chonsei’ is an arrangement where the renter makes a lump sum deposit of ‘chonsei’ or key money at the beginning of occupancy which is fully refunded at the end of the contract period; landlords make an investment of their choice - the imputed rent of ‘chonsei’ is equivalent to the interest on the initial deposit. Security deposit with monthly rent (a mixture of ‘chonsei’ and monthly rent) is when the deposit made is refundable at the end of the occupancy period, defaults being made good by deduction from the deposit - the actual rent paid is equal to the imputed monthly value of the initial deposit plus the monthly payment. Declining ‘chonsei’ is when a renter makes a one-time deposit from which a certain amount is deducted every month, any funds remaining at the end of the occupancy term being returned to the renter - the actual amount of monthly rent being equal to the monthly deduction plus the imputed monthly value of the balance of the deposit. Other forms of housing mentioned include free housing (a very limited practice, usually among relatives and friends), and government housing (both local and national governments own small numbers of housing units which are allocated free or for rent, mostly for government officials).

PAKISTAN: Karachi. Van Der Linden, Jan (1982), “Squatting by Organised Invasion in Karachi - a New Reply to a Failing Housing Policy”, Third World Planning Review, Vol. 4, No. 4, November, pp. 400-412, identifies two common housing submarkets through which the poor find accommodation in Karachi. Unorganized invasions, initially the only option open to refugees after Pakistan was partitioned from India in 1948, are located in various parts of the city - including its centre - and lack any security of tenure. Illegal subdivisions are usually in peripheral areas where land is subdivided by influential leaders for sale to poor households; subdividers are able to guarantee security of tenure through their connections with politicians and other key persons in the administration and also provide some basic facilities such as water and transport. Van der Linden compares the two submarkets and identifies changing trends and political leanings that have led to illegal subdivisions gaining overt political support and tolerance whereas inhabitants of invasions have suffered massive evictions. The paper also provides a detailed case study of Islam Nagar, a third type of housing submarket: this is an organized invasion of comparatively recent origin and resulting from increased rents in inner city tenements and the distant location of most illegal subdivisions.

See also Nentied, Peter (1984), “Usmania

SRI LANKA: Colombo. Rodell, Michael J. (1980), "Case Study: Colombo, Sri Lanka", Sarin, M. (editor), Policies Towards Urban Slums - Slums and Squatter Settlements in the ESCAP Region: Case Studies of Seven Cities, UN/ESCAP, Bangkok, pp. 22-41. This describes the development of the three main housing submarkets through which the poor find accommodation in Colombo: slum gardens, tenements and shanties. Slum gardens are small, densely packed single-storey back-to-back row houses, built by businessmen, colonial corporations and real-estate developers (until the 1940s) to house low-income workers. Tenements were formed after 1945 by the subdivision and conversion of old houses in the city core into rooms for rent to poorer groups, their owners moving to areas that offered more space and better amenities. The development of new tenements slowed in the 1960s as a result of less mobility of middle-income families hit by an economic recession, slower rural-urban migration and rent controls. Shanties are areas of unauthorized development where poorer groups have illegally occupied land. A very rough estimate in 1974 suggests that 50 to 60 per cent of the city's population lived in these three housing submarkets.


THAILAND: Bangkok. Angel, Shlomo, Stan Benjamin and Koos H. De Goede (1977), "The Low-income Housing System in Bangkok", Ekistics, Vol. 44, No. 261, August, pp. 79-84, describes Bangkok's lower-income housing submarkets: firstly, the workers' housing submarket comprising of workplace site houses (low-income workers themselves construct wooden shelters at workplace sites), factory site dormitories (crowded quarters with many young single workers to a single room), domestic and maintenance staff quarters (quarters provided by middle and high-income households for servants and gardeners), institutional housing for workers (barrack type housing for workers and their families) and itinerant construction workers' housing (temporary structures built out of construction materials for the duration of construction). Secondly, the squatters' housing subsystem further subdivided into pure squatters (those who have no legal title to the land), renting squatters (temporary dwellings built on small plots of land belonging to private landowners on payment of a nominal rent where tenure agreements are either non-existent or of a one to two year duration) and mini-squatters. Thirdly, the boat houses (communities who live on goods-transporting boats with permanent mooring locations). Fourthly, the rural commuters' subsystem (those communities that live in rural areas and who commute to the city by rail, bus and boat). Fifthly, the filtered housing subsystem (dwellings created by the subdivision of houses and shop houses into small cubicles for rent). And finally, the public housing subsystem.

TURKEY: Ankara. Payne, Geoffrey K. (1982), "Self-Help Housing: a Critique of the Gecekon- dus of Ankara", in Ward, P. W. (editor), Self-help Housing - a Critique, Mansell, London. As early as 1963, 59 per cent of the population of Ankara lived in some form of self-help housing, accounting for 65 per cent of the housing stock. The growth of 'gecekondu' (meaning "to land by night") up to the 1970s is attributed to: sustained rural-urban migration; the availability of land not suited for commercial development due to risk of landslides; the interpretation of the law regarding building (municipal authorities were empowered to demolish any structure for which the owner did not have legal title, but required orders from the court to demolish an 'inhabited' building); incomplete registration of land titles in areas surrounding the city (thus providing ample scope for unauthorized settlement); the effects of two laws passed in 1958 which empowered local authorities to upgrade 'gecekondu' areas and allocate plots, and permitted land to be sold on a 'cost basis' to individuals and cooperatives who could prove that they did not already own a house; and, finally, the political patronage settlements received in order to gather votes. In the 1960s, the rapid expansion and consolidation of individual 'gecekondu' was also fostered by other factors including the security provided by the 1966 Gecekondu Act (which encouraged public support for upgrad-
ing self-help housing. The paper examines issues such as rising land prices in the 1970s, increasing densities in the centre due to settlement consolidation and an increased mobility of upper-income groups to areas of lower densities which has resulted in the 'buying out' of certain well-located 'gecekondu' settlers and in turn contributed to the development of the 'emlakcik' (a new form of low-income speculator or land agency). This new development reduced the opportunity for the development of new 'gecekondu' areas.


AUSTRALASIA

PAPUA NEW GUINEA: Port Moresby. Lea, John P. (1983), "Customary Tenure and Urban Housing Land: Partnership and Participation in Developing Societies", in Angel, S., R. W. Archer, S. Tanphipat and E. A. Wegelin (editors), Land for Housing the Poor, Select Books, Singapore, pp. 54-72, uses Port Moresby as a case study to trace historical links between the colonial past of Papua New Guinea and the leasing of customary land to poor groups. 'Natives', except those living in urban villages were, by legislation, forced to live in premises provided by their employers or in reserves, resulting in customary land being leased for residential purposes and creating a tenant class of traditional owners. The war saw the destruction of the bulk of housing in urban villages. The paper links this phenomenon to the increased growth of urban villages and a rapidly increasing squatter population on customary land. Land tenure plays an important role in determining the nature of housing submarkets available to low-income groups.

PAPUA NEW GUINEA: Payne, Geoffrey K. (1983), "Housing Agents in the Towns of Papua New Guinea", Built Environment, Vol. 8, No. 2, pp. 125-137, provides an analysis of the two main agents involved in urban land development and housing provision: central government and customary landowners. Central government attempts to execute sites-and-services and squatter upgrading programmes are hindered by inter-agency conflicts and shortages of land which, in addition to the high stipulated standards of development, push this housing submarket out of the reach of most poorer groups. Customary landowners, who control almost 97 per cent of all land in Papua New Guinea, have taken to providing low-income households with plots at low rents, on which households build a temporary shelter; consolidation or improvement is strongly discouraged and the provision of services denied in order not to prejudice the long-term interests of the landowners. The paper briefly describes another submarket where migrants share with 'wantoks' or kinsmen in urbanized villages or in settlements on customary land, and reviews the impact of the various agents on the housing options available to poorer groups.

LATIN AMERICA

ARGENTINA: Buenos Aires. Cueny, Beatriz (with Nora Clichevsky and Luciano Pugliese) (1988), "Inquilinos en la ciudad de Buenos Aires: referentes teóricos e históricos y un estudio de caso en el barrio de Almagro", research report (in Spanish) available from CEUR, Cuerpo A, Corrientes 2835, 1193 Buenos Aires, Argentina. This examines the historical development and present living conditions in the inner city tenements ('inquilinos') of Buenos Aires, the capital of Argentina, drawing mainly from official census data and the findings of a survey of 19 tenements in Barrio de Almagro, a residential area near the city centre. The origins of Buenos Aires' 'inquilinos' date back to the mid-19th Century and until the late 19th Century they housed an estimated 20 per cent of the city's population. Tenements became the main form of temporary (and often permanent) accommodation for the large numbers of European immigrants attracted to Argentina by government incentives and the country's potential wealth. The survey supports earlier research findings suggesting that 'inquilino' tenants attach a higher importance to a central location than inhabitants of low-income peripheral settlements. The majority of tenements are in a serious state of disrepair; landlords refuse to invest in their upkeep and there is little co-
Guide to the Literature

operation among tenants to undertake work other than emergency repairs. However, the desire of most tenants to stay in a permanent or semi-permanent basis is reflected in the often costly repairs and even extensions they have built within their rented space. Landlords range from individuals owning one or two tenements to large financial corporations. Very few landlords live in the premises and a widespread practice is the use of a 'main tenant' who rents the tenement from the landlord and then sublets rooms.

**BOLIVIA: La Paz.** Beijaard, Frans (1986), "On Conventillos: Rental Housing in the Centre of La Paz, Bolivia", *Urban Research Working Papers*, Free University, PO Box 7161, 1007 MC Amsterdam, the Netherlands. This paper confines itself to one particular rental housing submarket in Bolivia's capital: 'conventillos', a term that includes residences originally occupied by affluent families subdivided for rental purposes, as well as tenements that were specifically built to provide rental accommodation; the former category provides the focus of this paper. A study of 20 'conventillos', indicates that the oldest were built in the 1800s and the most recent in 1927. Ownership may be either individual or joint. Households rent either single rooms (86 percent) or 'departamentos' (apartments consisting of at least two interconnected rooms, a separate kitchen area and individual services). The most common form of rent is by monthly payment, the others being 'anticrético' (where the tenant pays a large lump sum to the landlord who in turn allows the tenant to live free of charge for a certain period, usually between two and four years, the lump sum being returned on vacating the accommodation) and 'mixto' (a mixture of monthly rent and 'anticrético'). Sharing is not common and is restricted mainly to the care-takers of the 'conventillos'.

**BRAZIL: Recife.** De Moura, Alexandrina Sobreira (1987), "Brasilia Teimosos: the Organization of a Low-Income Settlement in Recife, Brazil, *Development Dialogue*, 1987:1, pp. 152-167, provides a detailed account of how, in an attempt to have their tenure rights recognized, the poor of Brasilia Teimosos (stubborn Brasilains), a low-income settlement consisting of owners (54.4 per cent), tenants (37.7 per cent), and assignees (7.9 per cent), struggled and resisted, over the years, the government's eviction efforts. In a city where approximately 193 squatter settlements occupy around 15 percent of the city's land and accommodate almost 50 per cent of the city's population, this struggle is described as a model followed by residents in many other settlements. Attention is paid to the political climate and the way opposition groups provided support to the residents in an attempt to secure their votes.

**BRAZIL: Rio de Janeiro.** Leeds, Anthony (1974), "Housing-Settlement Types, Arrangements for Living, Proletarianization, and the Social Structure of the City", *Latin American Urban Research*, Vol. 4, pp. 67-99. The paper describes eight low-income housing-settlement types or submarkets in Rio de Janeiro, Brazil. The first submarket, the 'cabeça de porco' or 'casa de comodo' (containing perhaps a quarter to a half million people or five per cent of the population of Rio) are housing units close to the main areas of employment and originated in the last century, consisting of between 20 and 100 single and two-room units, either purpose-built or converted by families and 'replicas' (groups of unmarried people of the same sex sharing the rent). The second submarket, the 'avenida' (housing around five percent of Rio's population) consists of a series of horizontal one or two-room rental units served by common facilities; an older variant of this housing type, the 'corticos', contains a very high proportion of single male occupants especially on the second floor. The third submarket, the 'conjuntos' (a very rough estimate puts their population at 10 per cent of the city's) are single or sets of multi-storeyed buildings with multiple rental units, accommodating a range of economic groups; the 'conjuntos' that house poorer groups are characterized by occupational specialization. The fourth submarket, the 'subbrios' (accommodating around 10 to 15 per cent of the city's population) are characterized by plots developed by land speculators far from the city centre on which poorer groups build modest shelters with very low levels of services. The fifth submarket, the 'tugurios', are areas of once good but now decaying housing and urban services and consist of rented rooms, apartments and houses, and pensions with room and board mainly for men (they house around 10 per cent of Rio's total population). The sixth submarket, the 'favelas' (roughly accommodating between 20 and 25 per cent of the city's population) are squatter settlements located mostly in the city's central area. The seventh submarket, the 'parques proletarios',
are areas of government temporary housing, aimed at providing roofs and walls to those left shelterless by urban renewal projects or damage caused by fire or flood. Finally, the eighth submarket, the ‘villas’ (comprising a total of 250,000 people or perhaps more) are vast areas of proletarian housing, consisting of ‘embryo’ houses developed and sold by the government to its residents who are selected by virtue of their alleged “capacity to pay”; the main villas are located at distances of 50 to 60 kilometres from the city centre and major work locations. Leeds also identifies other smaller housing submarkets: the ‘estalagem’, a kind of row house and the ‘favela de quintal’, backyard shacks, both types built by poorer groups on plots containing officially registered houses with the permission of the owner who charges them rent; and in shacks built on roof tops. The paper also outlines the social relations that determine the spatial distribution of these housing-settlement types; the variables (such as the labour market, the bureaucracy, the political system) that determine choice; the structure of the situation in which residential moves are influenced by the ‘domestic cycle, levels of income and available capital; and the constraints on such moves.

COLOMBIA: Oscina, José (1985), “The Self-help Housing Movement in Colombia”, Open House International, Vol. 10, No. 4, pp. 34-39. This traces the history of the housing cooperative movement in Colombia, from the establishment of the ‘Juntas de Acción Comunal’ - community councils representing rural or urban communities, set up and supported by the government and authorized to, among other things, collect savings, buy land, apply for loans and building permits and sell completed houses to members - to the development of independent associations, foundations and corporations set up by low-income households, campaigners and housing professionals who identified these as alternative ways of providing accommodation to poorer groups. Through examples, the author assesses the contributions of these self-build organizations and examines their future as options available to poorer groups.


COLOMBIA: Medellin. Baross, Paul and Nora Mesa (1985), “From Land Markets to Housing Markets: Transformation of Illegal Settlements in Medellin”, Open House International, Vol. 10, No. 4, pp. 24-33, describes two housing submarkets accessible to low-income groups in Colombia’s second largest city: ‘invasiones’, settlements created by the illegal, organized or unorganized, occupation of land, possession initially symbolized by the construction of ‘ranchos’ (simple shelters); and ‘barrios piratas’, where landowners or promoters subdivide and sell residential plots with no formal approval from municipal authorities. Estimates suggest that, between 1960 and 1982, 33,000 dwellings were built in areas classified as ‘pirata’ and 27,000 in areas classified as ‘invasion’. The article examines consolidation processes in three ‘barrios pirata’ and five ‘invasiones’.

COLOMBIA and VENEZUELA: Bogota and Valencia. Gilbert, Alan G. (1981), “Pirates and Invaders; Land Acquisition in Urban Colombia and Venezuela”, World Development, Vol. 9, No. 7, pp. 657-678. Despite important similarities in the conditions of the poorest 50 per cent of the population of Bogota (Colombia) and Valencia (Venezuela) major differences occur in the way national and local authorities enforce existing laws and supply services with diverse impacts upon the low-income housing markets. In Bogota, land invasions are rare (only 21 settlements out of a total of 800) due to a combination of factors: land on the city’s periphery is cultivated, valuable and mostly privately owned; there is an alternative form of land acquisition for the poor in the shape of ‘pirate’ (illegal) subdivisions; families who cannot afford land usually find accommodation in a well-organised rental market; and land is rarely used by the political system to patronize the electorate. In Valencia, on the other hand, land invasions are common (invasions occupy 45 per cent of the city’s area). Here, other factors are at play: the law states that in the event of a dispute the landowner becomes the owner of the building without having to pay compensation to its builder but the law may be interpreted differently - there are political gains to be made by the state in taking the side
of the inhabitants of the settlements in the
event of any dispute. Unlike Bogota, the state
owns tracts of land and invasions are often
organized by leaders with strong ruling-party
backing. Repressions occur when invasions
are instigated by opposition groups. Renting is
prohibited in the 'ranchos' (dwellings in un-
regulated and squatter areas) and although
permitted in state and private sector housing,
its incidence is much lower than in Bogota.
Invasions of privately owned land normally
take place on land with a low commercial value:
and the more affluent Venezuelan state is able
to give some compensation to invaders in the
case of their removal, or to the private land-
owner in the case of continued settlement.

ECUADOR: Guayaquil. Moser, Caroline O. N.
(1982), "A Home of One's Own: Squatter
Housing Strategies in Guayaquil, Ecuador", in
Gilbert, A., J. E. Hardoy and R. Ramirez (edi-
tors), Urbanization in Contemporary Latin
America, John Wiley and Sons, UK, pp. 159-190.
Identifies two distinct housing submarkets:
the 'tugurios', providing rental accommodation
in subdivided decaying middle class houses or
purpose-built tenements; and the 'suburbios'
where squatting provides 60 per cent of city
accommodation. Moser links the discovery
of petroleum in the 1970s and the commercial-
ization of prime urban land to the destruction
of many old tugurios, the subsequent
scarcity of rental accommodation and ensu-
ing rent increases. This forced the poor to the
periphery to seek rental accommodation in the
'suburbios', either in the established areas on
solid land or in more recent areas built on
swamps. The paper identifies three main
types of land invasions: politically motivated
invasions where political parties may give
away land they do not own; invasions of
generally unsaleable land promoted by land-
owners in order to raise its compensation level
upon expropriation; and invasion by profes-
sional squatters who resettle in new invasions
every few years and rent their previous
shelters. A detailed case study of Indio Guayas,
a settlement on municipal floodland, illus-
trates in some detail some of the ways in which
poorer groups find accommodation in the
'suburbios' of Guayaquil.

EL SALVADOR: See Bamberger, Michael
and Alberto Harth Deneke (1984), "Can
Shelter Programmes Meet Low-income Needs?
The Experience of El Salvador", in Payne, G. K.
(editor), Low-income Housing in the Developing

MEXICO: Mexico City. Connolly, Priscilla
(1982), "Uncontrolled Settlements and Self-
Build: What Kind of Solution? The Mexico City
Case", in Ward, Peter M. (editor), Self-Help
Housing - a Critique, Mansell, London. The
paper examines the development of the
'vecindades' (buildings previously occupied
by the aristocracy and commercial bourgeoi-
sie and converted for renting) from the mid-
19th Century onwards, the factors that con-
tributed to the growth of this, practically the
only submarket available to the working class
population until the 1940s and its decline
thereafter, and the origins of uncontrolled
settlements called 'colonias populares' or
'colonias proletarias'. The 'vecindad' market
was dominated by real-estate capital and
landlords who bought or financed the con-
struction of the houses for rental purposes.
Its decline after the 1940s is explained by a
combination of elements: a rapid economic
growth and political stability which made
investments in the manufacturing and com-
mercial sectors relatively more profitable; a
series of government decrees which froze rents
and reduced the return to housing investment;
and the implementation of building regu-
lations modelled on the industrialized countries
which made the construction of low-rental
housing unviable. By the early 1970s, at least
half the population of the Metropolitan Area of
Mexico City lived in 'colonias populares', settle-
ments developed on land unsuitable both for
agriculture and commercial urban develop-
ment. Land-ownership was concentrated in a
small number of real estate companies,
controlled by an even smaller number of
individuals who subdivided the land and sold it
on credit. A basic condition leading to the
development of 'colonias populares' was the
existence of communal property relations on
agricultural land; the agrarian reform
programme was reinforced by the establish-
ment of the 'ejido', whereby land appropriated
from the large privately owned 'haciendas' was
redistributed among peasant communities.
The precise mechanisms that have led to the
conversion of 'ejidal' lands into 'colonias popu-
lares' are varied and give rise to extremely
complex systems of land tenure. More recently,
rising costs of land have accompanied the
city's rapid expansion, resulting in an
increasing density in existing 'colonias popu-
lares' and the emergence of a rental sector.
Coulomb, René (1988), "Inquilinos o propietarios? La crisis del sistema de la vivienda popular en la ciudad de México", *Medio Ambiente y Urbanización*, Vol. 7, No. 24, pp. 25-33, argues that the importance of renting has been underestimated in government policies and in the literature and yet rental housing represents 46 per cent of the total housing stock in Mexico's Metropolitan Area. Rental was the dominant form of accommodation for the city's poor until the early 1960s, when the rapid growth of unregulated subdivisions in peripheral areas and the increase in public housing schemes shifted attention away from renting. But rather than stagnating, renting is probably on the increase, as suggested by the growth in room-rental in peripheral areas, the illegal letting of dwellings in public housing estates and the increasing weight of tenant associations in the urban political arena. The article calls for a review of prevalent assumptions about the widespread desire among the poor to become home owners, and for a closer look at the role of housing in survival strategies.

Ward, Peter M. (1982), "The Practice and Potential of Self-Help Housing in Mexico City", in Ward, P. M. (editor), *Self-Help Housing - a Critique*, Mansell, London. Illustrated by three case studies of 'colonias populares' in Mexico City, the article examines squatter settlement upgrading and consolidation in Mexico City, the effects of economic growth on this sector and the implications for the formulation of policies based upon self-help.


**PERU: Lima.** Padrón, Mario and Julio Calderón C., "Some Contradictions about the Tugurios: Two Case Studies of Development and Eradication of Two Slums in Lima, Peru" (mimeo). Around 35 percent of Lima's 4.5 million inhabitants in the late 1970s lived in 'barriadas' (squatter settlements), with another 15 percent finding accommodation in 'tugurios', where tenants ('inquilinos') rent what are usually very small rooms. The paper lists the different types of 'tugurios'. The 'corralon', one of the most common, is formed by the addition of small rooms formerly built for the peons or workers on the previously existing 'haciendas' (large farms). The 'tugurios en azotea' are shelters made of cardboard or thin timber, precariously built on the top floors of apartment buildings and houses, making use of areas originally designed for accommodating domestic servants. The 'callejón' or 'conventillo' are old houses in the city centre, subdivided into small rooms. The orchards of these old houses provide the space for 'solares', purpose-built groups of rooms. Finally, there are the 'bloques de edificios de departamentos', cheaply built blocks of flats. The authors use two case studies to illustrate the differences between a 'tugurio' created by addition and subdivision, and one that was purpose-built. The Barrio La Unión is a 'tugurio' area where landlords have subdivided large houses into small rooms; most families occupy a single room for living, sleeping and cooking, with an average of 1.5 square metres of living space per person. El Porvenir is a 16-family, purpose-built, six-storeyed block of apartments where one-third of the dwellings occupy areas under 25 square metres and 42 percent of the households occupy only one room. The top two floors are a recent addition and provide 10 square metres of accommodation per family.

**VENEZUELA: Caracas.** Bolivar, Teolinda (1980), "La producción de los barrios de ranchos y el papel de los pobladores y del estado en la dinámica de la estructura urbana del área metropolitana de Caracas", *Revista Interamericana de Planificación*, Vol. XIV, No. 54, pp. 68-91, argues against the notion that the poor are 'marginal' to the functioning of a capitalist economy, describes and analyzes the historical development of illegal and unregulated low-income settlements (known as 'barrios de ranchos') in Caracas. Venezuela's capital and describes in some detail the development of barrio Julián Blanco, an invasion on the city's periphery. Against a background of rapid population growth, an unequal income distribution and a state action favouring largely the expansion of private capitalist construction, the area occupied by the 'barrios de ranchos' rose from under two percent of the city's built-up area in 1930 to 26 percent in 1971, with an estimated 39 percent of the city's population living there.

See also: Pérez Perdomo, Rogelio and Pedro Nikken (1982), "The Law and Home Ownership

II. GENERAL WORKS

A. BOOKS

Hardoy, Jorge E. and David Satterthwaite (1989), *Squatter Citizen: Life in the Urban Third World*, Earthscan, London. Based on case studies from around the Third World, Chapter II of this book examines the ways in which poor groups find accommodation in cities. Chapter III describes the most common kinds of low-income housing submarkets and the diversity and complexity of these submarkets. The book claims that the form submarkets take and their relative importance will vary from one city to another, since these are much influenced by local and national factors such as the nature of the urban economy, the distribution of wealth (and land-ownership) and government attitudes to illegal settlements and their perceptions of what is legal. The authors also argue that governmental action has been both inappropriate and ineffective in influencing how the poor are housed. The emergence of new attitudes and policies for housing are also examined. (See Book Notes for more details)


Payne, Geoffrey K. (1989), *Informal Housing and Land Subdivisions in Third World cities: a Review of the Literature*, Centre for Development and Environmental Planning (CENDEP), Oxford, United Kingdom, uses material from 84 books, articles, studies, documents, seminar papers and newspaper cuttings to illustrate how poorer groups find accommodation through informal housing submarkets in Third World cities. Although the commercialization of land following consolidation appears to be a common denominator, there are variations from city to city. Of interest are sections dealing with submarket typologies, roles and performances of agents involved, constraints on unregulated housing developments and government responses. The book also provides an annotated bibliography of the

Smith, David Drakakis (1981), *Urbanization, Housing and the Development Process*, Croom Helm, London, establishes 'conventional' (public and private) and 'non-conventional' (slums and squatters) as the two main poles of housing provision for the poor, with a transitional zone labelled 'hybrid' linking the two. The book also incorporates case studies from specific Third World cities illustrating various housing submarkets through which poorer groups find accommodation.


B. PAPERS


Baross, Paul (1983), “The Articulation of Land Supply for Popular Settlements in Third World Cities”, in Angel, S., R. W. Archer, S. Tanhippat and E. A. Wegelin (editors), *Land for Housing the Poor*, Select Books, Singapore, pp. 150-210. surveys the mechanism of land supply for low-income groups. Baross classifies land articulation as: non-commercial (the ownership or use right does not demand payment and where it does it is a voluntary contribution according to social customs); commercial (land with a monetary transfer price); and administrative (land under state jurisdiction with rights to acquire, dispose, change tenure and regulate use and development). The article provides material from around twenty different Third World cities to illustrate the variety of land tenure arrangements in seemingly similar settlement typologies, establishing that land legislation is an important factor that affects housing submarkets.

Durand-Lasserre, Alain (1988), "Le logement des pauvres dans les villes du tiers-monde: crise actuelle et réponses", *Revue Tiers Monde*, Vol. XXIX, No. 116, October-December, pp. 1195-1214. This is the concluding article of an issue of the prestigious French development journal entirely devoted to housing in the Third World. Access to urban land is identified as a crucial element in the housing process. The exclusion of the poor in many Third World cities from the formal land and housing markets is seen as originating in a land market regulated by capitalist laws, the intervention of the state either as a promoter or a funder of housing projects which rarely reach the poorest, and official infrastructure and land policies which generally benefit developers. This situation was exacerbated by the effects of the economic crisis of the late 1970s and 1980s: the real income of middle and low-income groups fell; private capital engaged in land speculation as an attempt to compensate for the slowdown in productive processes; liberalization measures forced the state to reduce controls on speculation and its capacity to fund housing projects. But the crisis has also helped blur the boundaries between what is legal and what is an illegal form of housing production. A higher official tolerance towards non-conventional forms of housing (perceived as illegal or too precarious and therefore undesirable in earlier decades) has paved the way to new housing construction processes. And although the most extreme forms of illegality and precariousness have not disappeared, in most national contexts there are now many more types of low-income housing submarkets than ever before.

Hardoy, Jorge E. (1983), "The Inhabitants of Historical Centres: Who is Concerned about their Plight", *Habitat International*, Vol. 7, No. 5/6, pp. 151-162, focuses attention on one of the most neglected research areas in Latin America: the common lodging house - one of the initial forms of urban low-income housing. Originally legal, the construction of this housing submarket was encouraged by municipal governments as the solution to workers' demands for housing and continued through the subdivision and conversion of old houses and even the building of new ones. The inhabitants of the common lodging houses are often tenants who pay a low rent and live in overcrowded and deteriorating conditions with very low levels of physical infrastructure, a situation often exacerbated by frozen rent acts and the resulting refusal of landlords to contribute to the upkeep of the buildings.

Hardoy, Jorge E. and David Satterthwaite (1986), "Shelter, Infrastructure and Services in Third World Cities", *Habitat International*, Vol. 10, No. 3, pp. 245-284, discusses the most common forms of housing submarkets in cities and the factors which determine their relative importance within any city at any point in time.