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Housing the Masses in Asia

Two Decades After Habitat I

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Abstract

This paper provides a restrospective review of urban housing in Asia between 1976 and 1996, years of the United Nations' Habitat Conferences. The housing condition in Asian countries is examined over time. Some key questions being addressed include: What are the major institutional innovations that have been effected in delivering housing services? What is the scope and nature of international assistance in bringing resources, technology and experience to Asian governments? To complement these national and international mainstream attempts, what roles have non-government organizations played in helping people, particularly the urban poor, to meet their own housing needs? The study also highlights successful examples of mass housing, with particular reference to the experience of Hong Kong and Singapore. The housing problems being faced by China and Vietnam in their transition from socialist to market economies will be touched upon. The paper concludes with a prospective view of possible trends in urban housing in Asia in the 21st century.

> The most fundamental policy change will need to be from direct government provision of shelter to an "enabling" approach whereby the full potential and resources of all the actors in the shelter-production and -improvement process are mobilized (United Nations, 1988).

Introduction

The title of this paper is an unusually ambitious one. It attempts to take stock of the state of the art in housing provision in Asian countries in the period that separated the two United Nations Conferences on Human Settlements — or Habitat — held in Van-

couver in 1976 and in Istanbul in 1996. It is a task of a tall order, for not only is Asia the largest and the most populous of the continents, but also two decades constitute a long period within which to examine evolutionary policy and programme changes.

The quotation that introduces this paper neatly highlights a basic reorientation for approaching the problem of shelter in developing countries during the period under review. On the surface, the change might appear to be easy enough but, in fact, it is one which entails the restructuring of policy, the redeployment of scarce resources and the repositioning of the relevant actors in housing provision. This paper will attempt to take us through the major routes of change in governments' and people's efforts in tackling the problem of shelter in Asia and draw lessons from the past for a better tomorrow.

More specifically, this paper is divided into five parts. First, it reviews the housing condition in Asian countries and situates it against the backdrop of rapid urbanization and persistent poverty. Secondly, the progress and progression of programmes in housing the masses are traced, with particular emphasis on innovative approaches. Thirdly, the specific roles played by national/local governments, international organizations and non-governmental organizations (NGOs) are examined in the light of policy evolution and their shifting importance. Fourthly, brief country sketches are provided of Hong Kong and Singapore because of their singular success in their public housing programmes and of the transitional economies of China and Vietnam in view of their recent rapid change towards a market economy, with housing being a prominent facet of reform. Finally, the paper will conclude with statements about the prospect of better housing for the poor in Asia.

Asia's Housing Profile

Two factors must be borne in mind in any discussion of the housing situation in Asia. In the first place, Asia, along with other

regions of the developing world, has been experiencing explosive rates of population growth since the end of World War II, with the bulk of it concentrated in its cities. Urbanization has been racing ahead, often unrelated to industrialization or economic growth. In 1970, Asia was home to 503 million urban-dwellers, 37 per cent of the world total. By 1994, the corresponding figures were 1.2 billion and 46 per cent. It is expected that, by 2025, 2.7 billion in Asia will reside in urban-dwellings, accounting for more than half of the world's. What is more, a very sizeable proportion of the urban population is concentrated in large cities. In 1990, 35.4 per cent of Asia's urban population lived in cities of one million or more inhabitants. In 1994, nine of the fifteen largest urban agglomerations in the world were located in Asia (United Nations, 1995).

The second factor relates to the fact that, despite the enormous economic progress that has been made over the past few decades, poverty remains a persistent problem in developing countries. It is staggering that more than one billion people in the developing world still live in poverty, with incomes below the level necessary to ensure adequate nutrition. They live in conditions with poor or no access to water, electricity, sewerage and other infrastructure services. As much as 71.4 per cent of the world's poor population, 46.4 per cent for South Asia alone, is concentrated in Asia. Poverty reduction in Asia depends critically on developments in India and China in the future (World Bank, 1990). The two countries account for around 38 per cent of the total urban population in developing countries. Although poverty in these countries is countrywide, cities are emerging as the geographic locus of poverty as urban population generally grows at twice the national rates. The problem is especially acute in large cities. For example, many large Asian cities have a huge proportion of their populations living below the poverty line: Calcutta (60 per cent), Madras (50), Bombay (45), Karachi (45) and Manila (35) (Cheema, 1987, p. 19).

Housing for the masses in Asian cities, the focus of this paper, is inevitably difficult, an outcome not entirely unexpected given the combined effect of the two factors outlined above. Estimates have pointed to at least one-fifth and possibly more than half of

urban dwellers in Asian cities living in slums and squatter settlements. Population growth in these areas normally is at twice the rate of urban population increases. What is the housing profile across Asia?

Scholars have documented the housing condition in Asian countries (Yeh and Laquian, 1979; Yeung, 1983; Ha, 1987), but a selection of some country updates will suffice for this occasion. In India, it has been estimated that 23 per cent or 36 million of the urban population are slum dwellers (NIUA, 1988, p. 68). Indian cities are facing acute and unprecedented problems of housing, as revealed by recent statistics. More than half of the urban households live in one-room units. Water, electricity and latrine facilities, which are basic services, are not available to nearly one-third of the total urban households. The housing condition in the four megacities is especially appalling. The majority of Bombay's population lives in one-room houses, and a shortage of 55,000 units is added yearly to an 800,000 backlog; and if the present trends continue, by 2000, 74 per cent of Bombay's population will be living in slums (Misra, 1994, p. 193). In Calcutta, pavement dwelling has become a way of life for thousands of urban poor. Bustees (rental slum hutments) provide housing for many more. Unimproved bustees have dry bucket latrines which are a menace to health and are shared among as many as 15-20 families. Water taps are also shared, averaging some 80 persons per tap, but in the most congested sites this can reach as high as 250 persons (Pugh, 1989). All these failures are astounding considering the government of India has planned intervention in housing since 1950 and housing remains a major problem. One researcher has ascribed India's ineffectual housing policy to the following causes: rapid population increase, inadequate economic growth, inadequate allocation of finance for housing, non-availability of land at an affordable price and inappropriate building standards, by-laws and legislation (Bhattacharya, 1990, p. 95).

India may represent one extreme of the housing situation in Asia. Japan, the most economically advanced of Asian countries, despite its economic prowess presents a different kind of housing

problem. People's living conditions are considered poor. High-rise blocks appear in all large cities, competing with high-speed trains and highways. Houses are small and occupy a large part of the living environment. A 1983 nationwide housing survey revealed that, compared with 1963, fewer people owned their houses and more people rented accommodation. In 1983, 62.4 per cent of households owned their houses, with 37.6 per cent renting their accommodation. There was a two-percentage-point difference either way compared with the 1963 figures (Ha, 1987, pp. 120-23; Building Center of Japan, 1985). In Tokyo, only 43.0 per cent of the houses were owner-occupied in 1983, as high prices and high densities had driven its inhabitants to live farther and farther away from the city. Since 1950, the government has intervened in the housing sector by providing public housing. Public housing charges low rent and is built by local government bodies with subsidies from the central government for low-income groups. By 1985, there was a stock of 1.95 million units of public housing, providing shelter to 7.6 per cent of the population in Japan and 9.4 per cent of the population in Tokyo. The criteria set for qualification for public housing are stringent. Families whose monthly income surpasses four times the monthly rent are not qualified for renting public housing (Ha, 1987, p. 128).

The Republic of Korea is another country that has grown rapidly economically but is beset by housing problems. A housing shortage has occurred in the cities, simply because of an imbalance between the number of households and the housing stock. In 1990, there were 8.7 million households in Korean cities as opposed to 4.7 million housing units. Consequently, there has been a consistent decline in the share of owner-occupation in Korean cities, from 62.0 per cent in 1960 to 41.6 per cent in 1990. Conversely, 46.3 per cent of households in Korean cities had to share their dwellings in 1985, compared with 44.8 per cent in 1970. Housing sharing is unavoidable in Korea, as the housing stock is insufficient to shelter all according to one household per unit. Under such housing conditions, overcrowding (with 26.3 per cent of all households characterized as one-room renters in 1985) is

common and housing stress has been increasing. More important, there has been an increasing social polarization in housing conditions among different income groups (Yoon, 1994).

In order to view the Asian housing profile in a comparative perspective, Table 1 presents some indicators from the early 1990s. The data were gathered in the Housing Indicator Programme co-sponsored by the United Nations Centre for Human Settlements and the World Bank. Some 44 shelter sector indicators were gathered in 52 countries during the period 1991-1992. For the Asian countries (cities) covered, it revealed that the housing price in relation to incomes was especially high in Beijing, Tokyo and Seoul; house price appreciated the fastest in Manila, Bangkok, Tokyo and Jakarta; owner-occupation ranked the highest in Singapore, Karachi and Bangkok; public housing prevailed in Beijing, Singapore and Hong Kong; squatter housing loomed large in Karachi and had a strong presence in New Delhi and Kuala Lumpur; the living space per person was most generous in Singapore, Kuala Lumpur and Bangkok; households per dwelling unit ranked, somewhat surprisingly, the lowest in Tokyo and Hong Kong; and housing production per 1,000 inhabitants was the highest in Bangkok, Hong Kong and Beijing. The housing profile projected by these statistics may not always be consistent or conform to our views, but a general picture of diversity and vitality in housing the populace may be perceived from them.

Two Decades of Housing Policy/Programmes

The Habitat Conference held in Vancouver in 1976 was the first global effort to call attention to the deteriorating condition of human settlements in many parts of the world and to chart a collective course of action for nations, cities and NGOs to combat the problem. Many recommendations were derived from the conference, but three stood out because of their relevance to housing. They were: (a) national housing policies must aim at providing adequate shelter and services to the lower income groups, distributing available resources on the basis of the greatest need; (b) infrastructure policy should be geared to greater equity in the provision of services and utilities, access to places of work and recreational areas; and (c) government should concentrate on the provision of services and on the physical and spatial reorganization of spontaneous settlements in ways that encourage community initiative and link "marginal" groups to the national development process (Cheema, 1987, pp. 35-36).

Students of housing policy in Asia have been able to identify an evolution as far as urban shelter and services are concerned. Shabbir Cheema (1987, p. 193) has noted five stages: (1) clearance and forced relocation of squatters; (2) low-income housing schemes followed by slum clearance of squatters; (3) the provision of minimum services for existing slums and squatter settlements; (4) the extension of tenure security and physical upgrading; and (5) the recognition of the legitimate role of slum and squatter settlements in urban development. A similar sequence of public sector responses over time to the tenure problems is also depicted by Doebele (1987). However, to put these evolutionary changes in time perspective, the progress over the past three decades has been described as follows (ESCAP, 1996, p. 10):

- the public works tradition of government-built housing and slum clearance programmes is most readily identified in Asia with the post-independence period of the 1960s;
- the organized (or aided) self-help movement was strongly promoted in the late 1960s and early 1970s;
- sites-and-services projects and slum upgrading programmes got under way in the 1970s and continued throughout the 1980s in most parts of the region.

The first approach to providing shelter to the urban poor through public housing started in the 1960s but did not stop in the following decades. In fact, the National Housing Authority was established in Indonesia, the Philippines and Thailand in 1973 or 1974. However, their effectiveness in the traditional mode of pub-

Table 1 Selected Housing Indicators in Asia, 1992

	House-price-to-income ratio	House price appreciation (%/yr)	Owner-occupancy (%)	Public housing stock (%)	Squatter housing (%)	Floor area per person (m^2)	Household per dwelling unit	Housing production per '000
Bangladesh (Dhaka)	6.3	10	30	15	10	3.72	1.36	8.0
India (New Delhi)	7.7	14	48	6	17	8.60	1.12	4.1
China (Beijing)	14.8	10	8	97	3	9.34	1.41	13.3
Pakistan (Karachi)	1.9	–	83	0	44	7.10	–	–
Indonesia (Jakarta)	3.5	21	56	2	3	10.17	1.14	7.1
Philippines (Manila)	2.6	32	48	30	6	12.00	1.10	5.7
Thailand (Bangkok)	4.1	26	68	10	3	16.48	1.01	18.7
Malaysia (Kuala Lumpur)	5.0	14	59	19	12	18.58	1.03	8.6
S. Korea (Seoul)	9.3	9	40	–	5	13.00	1.90	7.2
Singapore (Singapore)	2.8	6	90	70	1	20.00	1.02	6.4
Hong Kong (Hong Kong)	7.4	18	43	64	3	7.10	0.91	14.2
Japan (Tokyo)	11.6	23	40	8	0	15.79	0.80	11.0

Source: The Housing Indicators Programme, UNCHS and World Bank, 1993.

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Indicator Definitions:

The House-Price-to-Income Ratio
defined as the ratio of the median free-market price of a dwelling unit and the median annual household income.

House Price Appreciation
defined as the annual rate of change of house prices, measured as an annual average of the percentage in house prices over the five-year period 1986-1990.

Owner-Occupancy
defined as the percentage of all dwelling units which are owned by their occupants.

Public Housing Stock
defined as the percentage of the total number of dwelling units in the urban area that is owned, managed and controlled by the public sector.

Squatter Housing
defined as the percentage of the total housing stock in the urban area which is currently occupying land illegally.

Floor Area Per Person
defined as the median usable living space per person last year.

Household Per Dwelling Unit
defined as the ratio between the total number of households and the total number of occupied dwelling units of all types in the urban area during the current year.

Housing Production
defined as the net number of units produced (units produced minus units demolished) in both the formal and informal sectors per 1,000 population.

lic housing delivery was in question. In the Philippines, the "Economic Housing Programme" in 1975 set a target of more than 15,000 units, but actual production was slightly over 2,000. During the 1970s, the actual production of public housing units was far below targets in Thailand, Malaysia, Indonesia and other countries. In Pakistan, the Karachi Development Authority aimed at building 30,000 to 40,000 flats to rehouse residents as part of the Jacob Lines Redevelopment Scheme; 10,000 units were to be built within the first year. By 1976, after four years, 475 flats had been built; and after eight years, only 800 units had been built, and the project was discontinued when funds ran out (Hardoy and Satterthwaite, 1986). Clearly, for these countries the government did not have the resources or the means to build housing for their rapidly growing population.

Since the government has been found to be unable to help in direct housing provision, it has been an established tradition in many Asian cities for the poor to help themselves. Fortunately, in many parts of Asia a strong sense of community self-help has always existed in the rural areas, and this has been transferred to the urban areas where rural in-migrants have brought it in with their migration. In a study of five Asian countries, it has been indicated that, where the state's role in service delivery had been found wanting, people in the cities had devised effective ways of improving their basic services, including housing, fighting crime and procuring clean water (Yeung, 1985). Moreover, within Asia a range of self-help housing has been successfully explored. One has involved some academics at the Asian Institute of Technology, in collaboration with the Government Housing Bank in Thailand to provide finance and international development agencies; the Building Together Project in Bangkok in the late 1970s was a co-operative housing scheme for 200 families to create a new community of low-income house-owners in that city. The Ahmedabad Study Action Group (ASAG) has distinguished itself as an effective NGO that has helped many groups in housing and resettlement (Anzorena and Poussard, 1985). Another often-cited example of community self-help is the Orangi Pilot Project (OPP)

on the periphery of Karachi. Launched in 1980 as a project to improve sanitation with minimal external support for households to achieve their objectives for local development, it has been extended to housing, health, credit for entrepreneurs, education and rural development for about one million people (OPP, 1995). The underlying philosophy in self-help housing is built on the belief that, people's energy is the greatest resource and the people do things best together. John Turner has been a champion of this approach based on his pioneering work in Latin America (Turner, 1976).

However, the greatest advance in policy and effective improvement of housing for the urban poor in Asia since the 1970s has been the successful implementation of sites-and-services and slum upgrading as the main vehicles to make housing available at low cost to a large number of low-income groups. Sites-and-services involve the construction of minimum facilities — prepared sites with water, electricity and other basic services but much of the actual house construction is left to new residents who move into only a core house. A. Laquian (1983) has called this "basic housing." Slum upgrading is a logical way to improve housing for many urban poor where in situ investment on infrastructure and amenities will result in a better living environment.

Since 1972, the World Bank has channelled increasing resources in its assault on urban poverty in developing countries. One prominent facet of this new thrust has been the assistance towards shelter projects. Between 1972 and 1990, the World Bank had supported 116 shelter projects (sites-and-services and slum upgrading) in 55 countries, with an average project size of US$26 million. These projects have achieved some improvements in housing policies in developing countries, primarily in physical design and cost reduction. However, they have failed generally in cost recovery from beneficiaries to reduce or eliminate housing subsidies and in replicability by the private sector (World Bank, 1993, p. 5).

After the World Bank had taken the lead in new programmes to come to grips with urban housing in developing countries,

Asian cities responded creatively to the new opportunities. In India, for example, a wide range of shelter improvement programmes were implemented by local governments, often with significant international assistance. The Bustee Improvement Programme (BIP) in Calcutta, launched as a reaction to the cholera epidemic of 1958, became widespread and lasting in the city with significant funding from the World Bank in 1972 as an "integrated urban" programme in improving basic utilities, infrastructure and urban services. By 1986, BIP had improved some two-thirds of Calcutta's slums, upgrading the welfare of some three million inhabitants (Pugh, 1989). In 1972, the government policy in India shifted from slum relocation to environmental improvement in existing slum settlements, in part in response to World Bank's newly enunciated priorities. The World Bank assisted urban development projects in Madras, Hyderabad, Calcutta, Kanpur, and Madhya Pradesh, all having a component aimed at upgrading slums (Cheema, 1987, p. 39). The United Nations Children's Fund (UNICEF) also assisted in urban community development and low cost sanitation, with significant social inputs. During the Seventh Plan (1986-1990) period, the programme covered 200 towns on a regular basis (Datta, 1987).

In Southeast Asia, slum upgrading became the mainstream of shelter development from the 1970s onwards. In Indonesia, the Kampung Improvement Programme (KIP), which started in 1969 as a local initiative to improve the worst slums in Jakarta, blossomed into a national programme, with sizeable assistance from the World Bank, the Asian Development Bank and the UNICEF. By the Fifth Plan (1990-1994), the programme had reached some 500 cities. In many cities, such as Surabaya, almost all inner city kampungs were improved. A 1994 evaluation study of KIP in Surabaya pointed to its being a sustainable improvement process. It was observed that KIP was an effective low-cost housing "delivery" programme at almost no cost to public resources (Silas, 1994). In Thailand, the Slum Improvement Programme has been implemented by the National Housing Authority. Bangkok, a city of countless slums, has witnessed the continuous process of upgrading these living environments. In Thailand, fortunately regulations are simple and efficient and thus housing supply is infinitely more responsive to demand than in South Korea or Malaysia (World Bank, 1993, p. 3). Consequently, land sharing has evolved as an alternative to eviction, whereby a piece of land is partitioned into two parts, one for use by the landlord and one for use by the present occupant of the site. It has become a realistic compromise between landlords and slum dwellers. In the Philippines, a national programme aimed at providing "total communities" has been in place since 1979 under the BLISS Housing scheme. BLISS stands for Bagong Lipunan ("New Society") Improvement of Sites and Services. This has been complemented by a slum upgrading programme called a Zonal Improvement Programme (ZIP) implemented by the National Housing Authority in Metro Manila (Phillips and Yeh, 1983).

Malaysia, of all Asian countries, has taken a rather novel approach to housing the poor in urban areas. It has required the private sector to shoulder part of the task, along with its usual preference for housing the rich. In the Fifth Plan (1986-1990) period, the private sector was to construct about 552,000 units of housing, of which 374,000 units were targeted as low cost. The effective implementation of the programme would depend critically on the total commitment of the private sector playing a greater role in the overall housing development (Fifth Malaysia Plan, 1986, p. 529). The Malaysian approach to drawing the private sector in low-cost housing provision is premised upon the supply of land, material and credit. It would seem that cost reduction in the conventional sector through changes in building and planning regulations or the introduction of more sophisticated design techniques are unlikely to be effective (Drakakis-Smith, 1977).

The above approaches to housing the masses, with their successes and failures, have been considered too narrow for general needs. The United Nations General Assembly held in December 1987 endorsed a Global Shelter Strategy to the Year 2000. What underpinned this strategy was a new thinking that governments

should play an "enabling" role in the shelter problem, hence the introductory quotation of this paper.

The new role conceived for governments represents a shift based on the accumulated experiences with shelter development since Habitat I. All countries have come to realize the need for national shelter strategies to be integrated with national economic planning that are as well to be decentralized, broad-based and community-focused in delivery. Housing-production targets should be met by a multiplicity of actors. A principal element of the "enabling" shelter strategy should be, for the government, to create incentives and to offer facilitating measures for housing action to be taken by other actors (United Nations, 1988). Governments should be encouraged to adopt policies that enable housing markets to work, or to work better. Specifically, three demand-side constraint should be addressed: developing property rights, developing mortgage finance, and rationalizing subsidies. Also, another three supply-side instruments should be improved: providing infrastructure for residential land development, regulating land and housing development, and organizing the building industry (World Bank, 1993, p. 4). Under the new strategy, responsibilities are distributed between the public and the private sector, so that all actors undertake those elements of settlements development for which they are best qualified. It aims to identify the sets of actions which enable all concerned to work with governments to create the fabric of human settlements for the 21st century. As an official report sums it up, the path to enabling settlement strategies pass through squatter-settlement upgrading and sites-and-services approaches, but does not stop there (UNCHS, 1987, p. 196).

A New Coalition of Actors

It should have been made plain by now, the evolutionary path that housing policy has entailed changing roles played by international agencies, national/local governments, and NGOs and community-based organizations (CBOs).

The most powerful external force that propelled Asia's housing policy in the 1970s originated at the World Bank. In two decades, the World Bank's involvement in housing policy may be divided into three stages. First, in the 1970s, assistance was focused largely on sites-and-services and slum upgrading projects, the objectives of which were to provide *affordable* land and housing for the poor, achieve *cost recovery*, and create conditions for large-scale *replicability* of projects. The trinity of principles — affordability, cost recovery and replicability — underlaid three key policy papers, i.e., *Urbanization* (1972), *Sites and Services Projects* (1974) and *Housing* (1975), published by the World Bank. The new approach to housing, targeted at low-income groups and made more affordable, at lower standards, was considered necessary as one-third to two-thirds of urban populations in developing countries could not afford the cheapest public housing units (Grimes, 1976).

At the second stage in the 1980s, emphasis gradually shifted to housing finance development. The objectives were to create *self-supporting* financial intermediaries capable of making long-term mortgage loans to low- and moderate-income households, and *reduce and restructure housing subsidies*. By the late 1980s, emphasis had moved strongly away from the funding of basic needs, infrastructure projects, and onto the wider issues of effective urban management, the stimulation of urban economic development and structural adjustment. There had been, as well, a better understanding of the importance of local governance, accountability and transparency of local democratic processes (ESCAP, 1996, pp. 24-25).

Thirdly, beginning in 1992, the policy shifted again to "housing policy development" loans, whose aims were to create a *well-functioning housing sector* that served the needs of consumers, producers, financiers, and local and central governments, and that enhanced economic development, alleviated poverty, and supported a sustainable environment. Between 1972 and 1990, sites-

and-services and slum upgrading projects had constituted 30 per cent of all urban projects and had formed 28 per cent of the total urban lending (World Bank, 1993, pp. 52-54; also Pugh, 1990, p. 64).

Following the World Bank's lead, many other international agencies have provided support for shelter and basic urban services in low-income settlements in Asia. For example, the United States Agency for International Development (USAID) set up its Housing Guarantee Loans Programme to provide housing finance; the Institute of Housing Studies (previously the Bouscentrum International Education) and the Canadian International Development Agency (CIDA) have been active in supporting training for housing administrators; and the Asian Development Bank has assisted in shelter projects through its Urban Development Section; UNICEF has continued its work towards better services and opportunites in slums and squatter communities, particularly for women and children; and the United Nations Environment Programme (UNEP) has funded projects such as those in the two marginal settlements in Manila (Barrio Escopa) and Jakarta designed to explore the possibilities of utilizing alternative (solar) energy to improve living conditions for the inhabitants. UNCHS itself has been set up as an institutional by-product of Habitat I and has been active in promoting technical assistance, research and information dissemination on settlement issues in Asia and elsewhere.

At the national level, at least three policy trends could be identified regarding low-income housing in Asia in the 1970s. First, many governments adopted a more conciliatory and accommodating approach towards squatter settlements, replacing their former harsh and pro-eviction strategies. Secondly, housing was recognized as a productive sector in its own right and a means to achieve social and economic objectives. Thirdly, the governments established national housing authorities, among others, to plan and implement low-income housing policies (Yeung, 1983).

During the past two decades, along with major shifts in housing policy and approaches, there has been the emergence of NGOs

and CBOs as more effective agents at housing the urban poor in Asia. These social organizations have found particularly fertile ground in which to sprout to assist low-income groups in a variety of ways. They have been able to reach the extreme poor more imaginatively, and women groups have proven their worth in Muslim communities. These organizations have been springing up in multitudes, but it may be instructive to list a few of them. In creating a voice to build a community in Dharavi in the heart of Bombay, the People's Responsible Organization of United Dharavi (PROUD) has been valued for providing technical assistance and professional guidance. The Panca Bakti, a Jakarta-based NGO, has helped hundreds of families to resettle in Kampung Sawah by tackling lengthy and bureaucratic processes. In the Philippines, the Pagtambayayong Foundation has assisted landless families to organize housing co-operatives, acquire and develop land, build homes, and engage in other communities development activities in Metro Cebu. The Social and Economic Development Centre (SEDEC) in Sri Lanka, established in 1968, has been involved in promoting development education and has undertaken many housing programmes between 1978 and 1985 on the principle of self-help and mutual help (UNCHS, 1988). The effective and growing roles NGOs and CBOs can play in shelter provision have been recognized by international agencies and national governments, to such an extent that some of the funding for shelter projects have recently been channelled through them. The challenge, then, is how to keep them flexible, responsive and low cost — reasons for their success — without turning themselves into unweildy and bureaucratic institutions.

The trend has become obvious that, while some time ago it was largely the national/local government which had been responsible for tackling the problem of shelter for the populace, it has become widely accepted that effective housing delivery calls for a coalition of actors working towards the common goal of fulfilling the housing needs of the urban population.

Country Housing Sketches

It is beyond the scope of this paper to attempt to survey the housing situation in Asian countries. However, it appears not inappropriate to touch briefly on two countries which have distinguished themselves at being able to provide public housing to their people and another two countries which have recently embarked on rapid economic transition from a centrally planned to a market economy.

Against the background of a widespread inability of governments to meet the housing needs of their populace, the achievements of public housing in the city-states of Hong Kong and Singapore are truly remarkable. Comparative studies of their public housing development have been undertaken (Yeung and Drakakis-Smith, 1982; Castells et al., 1990). Hong Kong, beginning its involvement in public housing provision in 1953 after a disastrous squatter fire, has evolved its development from an emergency programme through different stages to the current Long Term Housing Strategy to 2001. As of March 1995, the total rental housing stock stood at 657,324, with another 209,154 ownership flats. Public housing provides shelter for some 48 per cent of the total population, but the demand is still strong for both rental and ownership flats. At the risk of over simplification, public housing development in Hong Kong may be divided into three periods. The first two decades of public housing in Hong Kong were overshadowed by the quantitative target of providing public flats as quickly and cheaply as possible to the needy. In the 1970s, the Ten Year Housing Programme achieved a breakthrough in successfully decentralizing population from the congested urban areas to the new town in the New Territories through a public housing-led pattern of urban growth, notwithstanding a failure to meet the construction targets. From the mid-1980s, along with the implementation of a more decentralized and democratic mode of governance, the public has had a more direct participation in

housing policy. This tendency has been heightened in recent years, as the Legislative Council has been fully elected in 1995.

The Republic of Singapore, starting its present form of high-rise, high-density public housing development later than Hong Kong, has gone farther and faster. The Housing and Development Board was established in 1959 and, by 1993, had constructed 642,932 housing units, housing 87 per cent of the total population, with as much as 81 per cent owning their flats. With the housing shortage already alleviated for some time, Singapore has been able to explore and improve on the physical design and the quality of its flats. Not unlike Hong Kong, Singapore's success in public housing development owes in part to its sustained rapid economic growth over a long period, an effective and efficient civil service, well-defined planning procedures and government support. Singapore is probably the foremost country in Asia in terms of the quality and quantity of housing its citizens are able to enjoy. The Concept Plan, the basic planning document to guide Singapore's overall development, was revised in 1991, mainly to seek ways to meet the aspirations of the increasingly affluent Singaporeans, including those regarding housing. Continually improving housing conditions in Singapore is the envy of many Asians who live in much less desirable residential environments in other cities of the region.

In Asia's two rapidly transforming and growing economies, from centrally planned to market systems, China and Vietnam, housing reform has become a central part of the economic transition. Where housing had largely been a welfare sector, with pervasive housing shortages and distorted prices, almost every aspect of the new housing policy has necessitated change with attendant institutional support. Many questions related to housing reform in transitional economies have been posed, and a framework for housing reform has centred on property rights; the reduction or elimination of distortions in rents, prices and subsidies; the reorganization of housing production; the development of sound finance mechanisms; and the reorganization of housing production

(Renaud, 1991). Specific interventions on the demand and supply side have also been suggested (World Bank, 1993, p. 49).

China, which began its present course of economic reforms in 1978, has suffered for decades the ill effects of state-provided housing under the socialist system. The annual expenditure on housing was horrendously high. In recent years, it has been estimated that the total expenditures on housing amounted to 23.5 billion *yuan* a year, but annual rent collected from the publicly owned housing was only about one billion *yuan*. Thus, it is clear there has been ample justification for the state to seek ways to lighten its housing subsidy burden. Between 1982 and 1983, housing units were sold in four experimental cities: Changzhou, Siping, Zhengzhou and Shashi. However, it was only in the late 1980s, when economic reforms were beginning to bear fruit that significant progress in the marketization of urban housing began to become evident. Progress has been especially notable in the coastal cities, such as Guangzhou, Shanghai, Shenzhen and Xiamen (Chiu, 1994). However, general low wages and the lack of financial systems to aid more qualified buyers have slowed development. On the whole, investment in housing, especially in urban areas, has increased by leaps and bounds in recent years as decision-making has been decentralized (Kim, 1994).

Vietnam embarked on a policy of economic reform, locally known as *doi moi*, in the late 1980s. Significant changes in housing policy had predated the reforms by a few years. Vietnam's housing policy change has been described as rapid. Most notable has been the shift of responsibility for housing construction from one bureaucracy, that is, the Ministry of Construction, to other Ministries, and further from the state to individual entrepreneurs. Whether the transfer of responsibility was prompted by a fundamental change of policy or a lack of resources has not been made clear. In addition, as provincial authorities are responsible for master planning, popular participation in planning is commonplace. This will likely intensify as districts and individuals become responsible for housing construction. In fact, it has been observed that, as housing subsidy is being reduced under *doi moi*, popular

or informal housing has become a new phenomenon. Popular settlements have sprung up in large cities like Ho Chi Minh City which have witnessed more in-migrants as population controls have been relaxed and economic development has intensified (Ha, 1987, p. 171; Vinh and Leaf, 1996).

Prospects Ahead

This paper has merely traced and signposted some of the major twists and turns in housing policy and housing programmes in Asia over the past two decades. If housing is viewed as one sector of the basic services for the poor, a recent systematic review has uncovered many innovative strategies and chronic bottlenecks (Yeung, 1991). This should not deter us from examining the past lessons for possible future gains.

Among the lessons that have been drawn out of the World Bank's experience in shelter lending, at least four are worthy of mention here. They pertain to the important contribution of informal housing, the need for governments to pursue regulatory reform and to create government institutions with enabling, facilitating and co-ordinating roles, the search for many approaches to lending for housing, and the correct focus on lending to the poor (World Bank, 1993, p. 6). In the implementation of housing policy, we are reminded that sufficient land and funding alone cannot guarantee success. Careful matching of administrative and technical capacity to the scale of the programme is also needed, corresponding to the proper development of human resources in various fields of housing (Yeh, 1982, p. 23).

Some observers might find less reason for optimism that sites-and-services and upgrading projects can ever be mounted at rates comprehensive enough to supply the needs of the coming decades in Asia. The future of the housing market might even predispose a much larger proportion of the poor to dwell in rental units, and for them the hope of ownership of land and house might become increasingly remote. This can be attributed to increases in land

prices, the exhaustion of readily available land to distribute to the poor, and the consolidation of what remains into the hands of fewer owners (Doebele, 1987, p. 16).

However, the way ahead appears to rest much in the "enabling" approach designed by the United Nations. This new approach was launched in 1988 as part of a Global Shelter Strategy to the Year 2000, coming on the heels of the International Year of Shelter for the Homeless in 1987. The year 2000 is the target date for achieving the global objective of adequate shelter for all. The strategy permits governments to meet two main challenges: how to deal with problems posed by very large numbers of poor people, and how to provide for effective autonomy of community-based groups. Far from being a denial of traditional responsibilities by the concerned actors, it is a vehicle for creating new ones (UNCHS, 1987, p. 196). All relevant United Nations organizations have been mobilized to the realization of the goals of the global strategy. Whether the urban poor will, in fact, be better housed in the 21st century, only time will tell. It is beyond doubt that never before in the past 50 years have more resources, expertise and attention been focused on the fate of the urban poor in Asia and other developing regions. The likelihood of improving on the present housing situation for the masses in Asia has, therefore, greatly improved. The late Barbara Ward, who was such an eloquent champion for the cause of the urban poor in developing countries at Habitat I, had this dictum about the need for purposeful planning, which will fittingly conclude this paper:

> If, in short, at the time of maximum cheapness and abundance of resources, we planned so little, shared so meagerly, and did such environmental damage, that we can be sure that drift and stupid optimism and no thought of tomorrow will not provide any better answers in the days of greater stringency ahead (Ward, 1976, pp. 74-75).

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為亞洲的民眾提供住屋

第一次人居會議以來的二十年發展

楊汝萬

（中文摘要）

本文回顧一九七六至一九九六年之間亞洲的城市住屋情況，這兩年正值聯合國舉行首兩屆人居會議。本文探討亞洲國家在此期間的住屋條件和發展，當中的重要問題包括：在提供住屋服務方面有何重要的制度性創新？國際上向亞洲各國政府提供了甚麼性質和範圍的資源、技術、經驗等援助？作爲輔助性的非政府組織在協助民眾 — 尤其是城市貧民 — 滿足住屋需求方面扮演了甚麼角色？本文特別注重大眾住屋的成功例子，並且突出香港和新加坡的經驗。中國和越南從社會主義體制轉向市場經濟所遇到的住屋問題，本文亦作探討。至於結論，則對亞洲地區在二十一世紀的城市住屋發展趨勢作一展望。