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Author(s): Dennis A. Rondinelli

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## **Housing the Urban Poor in Developing Countries:**

### ***Other Policy Options for National Shelter Strategies Are Examined Since Conventional Ones Are Inadequate***

By DENNIS A. RONDINELLI\*

ABSTRACT. Conventional *shelter* policies that focus on *slum clearance*, *public housing*, *sites-and-services*, *upgrading* of core dwellings and government *assisted self-help* are inadequate to meet the growing needs of the urban poor in developing countries for low-cost housing. An examination is made of alternative options including *cooperative housing* programs and of policies that lower housing *construction* costs and encourage the participation of the *urban poor*, the *informal sector*, and *private enterprise* in low-cost shelter construction. Such policies include those that modify *land use* and *building regulations*, that increase the incomes of the poor so that they can afford privately constructed dwellings or the materials to build their own *houses*, and that increase the security of *land occupation* to encourage self-help activities. Governments in developing countries must give more attention to tailoring *housing policies* to the needs of the *urban poor*, to developing multiple modes of shelter provision, and to strengthening the *housing finance* system.

\* [Dennis A. Rondinelli, Ph.D., is Senior Policy Analyst in the Office for International Programs, Research Triangle Institute, Research Triangle Park, N.C. 27709.]

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## I

**Introduction**

PROVIDING ADEQUATE SHELTER for the more than 25 million new households that are expected to be in urban areas of developing countries by the end of this century will be a major problem for national governments. As urban populations continue to increase, greater pressures are being placed on existing housing supplies. Neither national governments nor the private sector in developing countries have been able to meet the growing demand for basic shelter. The magnitude of housing deficiencies in developing countries was examined in a previous article.<sup>1</sup> Traditional housing policies—slum clearance, public housing, sites-and-services, core housing upgrading, and government assisted self-help programs—were examined in detail. Although these programs still play an important role in national housing strategies in developing countries, a consensus is developing among urban experts that these policies are inadequate to meet the needs of the poor for shelter in the future and must be replaced or supplemented by other options that rely more heavily on private sector housing provision.

This article examines other policy options for national shelter strategies. These include: cooperative housing construction; private and informal sector construction; modifications in land use and building regulations to lower the costs of housing construction; housing and urban service programs that generate employment for the poor, thereby raising their incomes and expanding effective demand for private housing construction; and increasing the security of land occupation to facilitate self-help neighborhood improvements in slum and squatter areas. It concludes with a discussion of actions that need to be taken to improve the implementation of housing policies in developing countries.<sup>2</sup>

## II

**Cooperative Housing Construction**

POLICIES PROMOTING COOPERATIVE HOUSING CONSTRUCTION are an important means of supplementing public and self-help shelter programs. In communities where residents cannot easily obtain credit, housing can often be provided through mutual benefit organizations, in which residents pool their resources to buy materials and contribute labor to construct each member's dwelling. Members of the cooperative usually assist each other in constructing core units until all members have core shelter, and then help each other to expand or upgrade their houses as they acquire the resources to do so.

Assessing the experience with cooperative housing policies, Guhr<sup>3</sup> found the following advantages of this approach:

1. Cooperative housing programs can help to create integrated urban communities, not only for the purpose of providing housing, but also for supplying services and facilities and promoting employment opportunities and education, thereby raising the community's standard of living.
2. Cooperatives provide internal control to prevent speculation and illegal sale of houses.
3. Cooperatives create collective systems of financing and repayment and reduce the dangers of default by instilling principles of mutual responsibility in their members.
4. Cooperatives allow members to assume gradually the responsibilities for managing housing construction activities and administering the organization, thereby reducing costs.
5. Cooperatives help mobilize savings among, and create resources for self-help activities by, their members.
6. Cooperatives provide an efficient arrangement for collective maintenance of houses and neighborhoods.

The savings to poor households from constructing a house through a cooperative can be substantial. For example, cooperatives in Maseru, Lesotho, that received financial assistance from the United Nations to establish a revolving mortgage fund were able to reduce building costs by about one-third.<sup>4</sup>

Experience with cooperative shelter programs indicates that financial and technical assistance are needed from government or private sources. The members must be willing to work together, and they must have a minimum amount of capital, and income to repay their loans. The group's resources must be carefully managed so that all members can share in the benefits.

Governments can support housing cooperatives in a number of ways:

1. Assisting in organizing cooperative organizations and in making their advantages known to potential members.
2. Providing training in cooperative organization and operation and well as in techniques of housing construction.
3. Making extension agents available to work with cooperatives during the construction and maintenance phases.
4. Helping mobilize "soft-loan" capital to initiate the revolving loan fund that can be replenished when housing construction is completed and the loans are repaid.
5. Assembling land on which low-cost shelter can be built by the cooperatives and later transferring title to homeowners.
6. Playing an important role in assisting cooperatives to obtain reasonably priced building materials.

7. Supporting cooperative housing by extending basic infrastructure and services to the housing sites.

Reviewing the experience with housing cooperatives in Africa, Altmann and Baldeaux conclude that they “are valuable tools for self-help development provided that they are used appropriately, that is, not overburdened by unrealistic expectations, nor unacceptable for ideological reasons, nor entered into as easy-going solutions.”<sup>5</sup> The cooperative housing option should be seen as one of a number of alternatives for meeting the shelter needs of the urban poor.

### III

#### **Private and Informal Sector Construction**

MOST OF THE HOUSING built in developing countries is constructed by private sector organizations, although very small informal sector firms and individual builders are responsible for much of the housing built for poor and middle-income families. The informal sector consists of small scale or microenterprises that are unincorporated or unregistered. They are usually individually or family operated activities with little or no hired labor and primarily serve poor households and consumers. They have fewer than 10 employees including the family members.

In most developing countries, the construction industry provides only a small fraction of the total number of housing units needed, and the poorest households can afford very little of the housing constructed by private firms. In Kenya, for example, where there will be a deficiency of nearly 300,000 units in urban areas in the early 1990s, the private construction industry produces no more than 10,000 housing units a year.<sup>6</sup> Not only does the private sector fail to meet the housing needs of poor households, but it usually fails to serve middle-income families as well. In Panama, no more than 5 to 10 percent of the middle-income families can afford homes constructed by private builders.<sup>7</sup>

As it has been said the informal sector, rather than the home construction industry, provides much of the housing in developing countries, and especially for the poorest households. Studies indicate that about 68 percent of the houses built in the Tegucigalpa metropolitan area in Honduras during the late 1970s and early 1980s, for example, were constructed by informal sector organizations.<sup>8</sup> Virtually all of the dwellings of the poor in Nepal are built by the informal sector as are a large percentage of houses constructed in urban areas of Indonesia, Bolivia, Colombia, and Brazil.<sup>9</sup>

But increasing the access of many urban residents to decent and affordable shelter depends to a large degree on the ability of the construction and building

materials industries to meet their growing needs. Governments can assist private and informal sector construction enterprises to keep building costs low in poorer neighborhoods by opening building supply outlets that sell construction materials at market prices, and to obtain access to land by acquiring and servicing sites that can be subdivided into small parcels that small-scale developers can afford to acquire.

Government can also help small-scale construction firms to participate in public housing construction, sites-and-services projects, and upgrading schemes by phasing the projects into incremental, smaller scale subprojects.<sup>10</sup>

In many developing countries the capacity of the building materials industries to provide low-cost construction materials, and of the indigenous construction industry to deliver affordable housing, must be expanded substantially. The United Nations Center for Human Settlements suggests that governments give increased attention to the following policies<sup>11</sup>:

1. Formulating and enforcing appropriate standards for the production and use of building materials;
2. Altering construction and building regulations to allow the use of low-cost materials that provide acceptable levels of performance;
3. Supporting the testing of new and locally available building materials that lower housing costs;
4. The expansion of indigenous capabilities to perform construction work by developing appropriate craft skills and assisting small- and medium-sized specialty and contracting firms; and,
5. Developing programs to assure that small- and medium-scale construction firms have access to working capital and opportunities to bid competitively on public housing and shelter projects.

Policies have been enacted in some countries to require private companies locating in large cities to provide staff housing or rent-subsidies for workers, and this is another means by which governments can induce the private sector to produce more housing. In Bangkok, Thailand, for instance, some companies provide land at factory sites on which workers construct houses for themselves and their families. Other companies provide dormitories for young single workers, and some railroad companies use their large tracts of land to build barracks-type housing in which workers and their families can live.<sup>12</sup> Regulations requiring large companies to provide housing or subsidies for employees to secure housing is one means of shifting the social costs of industrialization to the industries that create new demands for shelter, but they can also make the cities that adopt them more costly locations for private firms.

## IV

**Modifications in Land Use and Building Regulations**

IN ADDITION TO IMPROVING the capacity and efficiency with which national, metropolitan and local governments provide housing for the urban poor, and encouraging private industry and self-help housing construction, governments in developing countries can also lower the costs of shelter by changing land use and building regulations to make them more appropriate to developing country needs. Ironically, municipal governments in many developing countries adopt building codes and land use standards from Western industrial countries that are not only inappropriate to local conditions, but that create unnecessary construction problems and raise costs. Overly restrictive housing construction standards place home ownership beyond the means of low- and middle-income families. By lowering density controls, lot coverage, room floor area requirements, and height controls, for example, in ways that do not endanger human health or safety, municipalities can increase housing production, make units less expensive, and make land use more efficient, thereby lowering the costs of extending public services.

The ability of the private sector to provide adequate housing in Kenya, for example, depends heavily on reducing the formal standards of construction. If existing standards were to be enforced rigidly, the government would have to provide large subsidies to reduce dwelling costs to a level that the poor, or even much of the middle class, could afford. A recent study of Kenya's housing situation points out that ". . . a nationwide housing program could be feasibly implemented in Kenya if statutory housing standards were significantly reduced." Housing constructed to lower, but still safe standards, the analyst said, would make shelter affordable by "about 75 percent of Kenya's population without subsidies of any kind, and would reduce the level of subsidies required to satisfy the basic shelter needs of low income families to a small fraction (4 percent or less) of public sector capital expenditures."<sup>13</sup>

Controlling land uses, land prices, and speculative practices can also reduce the costs and increase the access of the poor to community services. Rapidly rising land prices and land speculation practices drive up the costs of housing construction and price poor families out of the market. The explosion in the cost of land not only makes it difficult for lower income families to obtain decent housing in central cities, where many have jobs or are engaged in informal sector activities, but drives many low-income residents from the core of cities to their peripheries. The separation of living and work areas not only increases the strains on public transportation services, and raises the commuting costs of

the poor, but also increases the costs of extending services to peripheral neighborhoods where the poor live.

Rapidly rising land values increase costs for small enterprises in cities, push people from the center to the fringes of urban settlements, accelerate the conversion of agricultural land to urban uses, promote sprawl, and increase the costs of acquiring rights of way for public utilities and property for schools and other public facilities.

Experience suggests that land speculation can be limited and disincentives for housing construction can be alleviated by shifting taxes from urban buildings to urban land. This method of differential taxation can also capture through tax revenues some of the betterment value associated with providing public services. Higher taxes on land values will encourage savers to accumulate wealth by investing in produced physical capital rather than by speculating in land.<sup>14</sup>

Another means of lowering land costs for housing is through public acquisition and sale or lease of land to cooperatives, private companies, government housing authorities, and individuals who will construct shelter that is affordable for the poor. In most developing countries, land acquisition costs are among the most expensive components of housing construction. Among the policy options available to governments in developing countries for acquiring the land needed for shelter and community facilities are the following<sup>15</sup>:

1. Purchase and reservation of property through land banking to assure its availability at affordable prices for low-cost housing construction or infrastructure and service provision.
2. Public acquisition of leasehold interests and options to buy land that may be needed for low-cost housing.
3. Adoption and enforcement of appropriate land use regulations and controls to assure adequate land for housing and infrastructure and services in areas of the city in which the poor live.
4. Land readjustment programs that take a portion of property from private developers to recover the costs of service provision or to use for low-cost housing, infrastructure, or public facility construction.
5. Land bartering and exchange either with private owners or among government agencies for appropriate property for low-cost housing.
6. Land confiscation through the exercise of the right of eminent domain to acquire sites for public housing, facilities, and infrastructure.
7. Gifts, contributions and donations of land by private owners for low-cost housing construction or public services, in consideration of tax advantages.

The public acquisition of land for low-cost housing can help to keep shelter affordable for poor urban households as their numbers increase substantially over the next two decades.



## V

**Employment-Generating Programs That Increase  
Income and Effective Demand for Housing**

PERHAPS ONE of the most important ways that governments can increase the access of the poor to shelter is to promote employment generation programs that raise the incomes of the poor sufficiently to create greater effective demand for housing. Although there is often an inadequate supply of housing for the urban poor, the solution may not be entirely on the supply side, but in raising the low levels of effective demand among the poor due to their low incomes.

This policy can be implemented by designing public housing and service improvement programs to generate as much employment as possible for their beneficiaries. UNICEF's basic services strategy, for example, attempts to improve urban services in ways that will build the skills and raise the incomes of people—and especially of women—living in the neighborhoods where the services will be delivered. Neighborhood women have been trained, for example, to help run day care and preschool centers, and community residents have been trained as paraprofessional health workers to staff neighborhood clinics and family planning centers.<sup>16</sup>

Governments can also develop programs that increase the capacity of the informal sector to provide appropriate services, build low-cost housing, or provide construction materials. The informal sector is an important source of income for the urban poor in most developing countries, and with proper support could construct housing and provide more community services in low-income neighborhoods. Some forms of housing improvement, small-scale transport, water supply and public safety could be provided through the informal sector at a lower cost than by municipal governments.<sup>17</sup>

Employment can also be generated for the poor by designing public housing and facilities projects to use indigenous materials and components, such as pipes, electrical accessories, cement and cinder blocks, bricks and lumber, that can easily be produced by small-scale enterprises in the area where housing will be constructed, and that use local contractors and labor.

## VI

**Increasing the Security of Land Occupation**

FINALLY, INCREASING THE SECURITY and stability of land occupation for the urban poor is one of the most important ways in which governments can promote self-help housing construction and service improvement programs.<sup>18</sup>

In the past, governments have taken action against squatters and slum dwellers through legislation, eviction, and relocation. They have developed upgrading

schemes that do not transfer title to land. These actions invariably increase the insecurity of squatters and slum dwellers and undermine the effectiveness of house upgrading and community development programs. Experience suggests that when squatters do not have the security of land tenure, it is extremely difficult to initiate or sustain self-help activities. Without secure rights in land occupation, slum dwellers are not motivated to contribute their time, money, and energy to upgrading their dwellings.<sup>19</sup>

Land tenure can be secured in a number of ways including private and public freeholds, public and private leaseholds, tribal communal ownership, and neighborhood communal ownership.<sup>20</sup> The best means of creating security of land occupation will, of course, differ from country to country. Two successful approaches have been land readjustment and sale of land to squatters through national mortgage banks. Provision of dual systems of tenure—community ownership of land and family ownership of dwellings—combined with sites-and-services programs, is also an effective way of securing land occupation in some communities.<sup>21</sup> But whatever system is used it should not only provide security of occupation for residents but also contribute to an efficient and productive pattern of urban land use and a more equitable distribution of wealth.<sup>22</sup>

Over the next decade, governments will have to assess more carefully the best combination of policy options to meet the housing needs of the poor. Inevitably, national housing strategies will have to include both public housing construction and programs that encourage poor families to improve their housing incrementally through self-help activities. But designing more effective national housing strategies will do little good unless governments also improve the implementation of housing policies.

## VII

### **Tailoring Housing Policies to the Needs of the Poor**

IF THE IMPLEMENTATION of shelter policies is to be improved, much more attention needs to be given in most developing countries to identifying more effectively the needs and characteristics of the urban poor and to tailoring housing programs to them. Different groups of the urban poor have substantially different needs. Even poor families living in the same neighborhoods rarely have homogeneous characteristics. Recent rural migrants often have different problems obtaining shelter than long time residents, and the employed poor can afford different kinds of housing than those who cannot work. Moreover, housing policies often have drastically different impacts on different economic, social, ethnic, religious, and cultural groups. Construction of standard housing units often ends up being inappropriate for some and ineffective in meeting the needs of others. More

precise and accurate identification of the needs of the poor can contribute to more effective, efficient and relevant housing policies.<sup>23</sup>

Although recent housing policies focus on the need to provide shelter for the urban poor through participatory, self-help, community-based programs, and de-emphasize public housing construction and even a strong public role in the housing sector, experience suggests that the two approaches are not mutually exclusive. Nor do they exhaust the viable alternatives. These approaches represent two ends of a continuum of arrangements for assuring that the poor have access to decent housing. Both have advantages and limitations.

The most appropriate mode of providing housing for the urban poor depends on a variety of factors such as the size of the city, the number and characteristics of the urban poor to be served, the cohesiveness of neighborhoods, the characteristics of the shelter needed, and the degree of national and local political commitment to meeting housing needs. In cities and countries where there are political constraints on public participation, organized self-help may not be the most desirable approach. This may also be true where local leadership is weak, communities are not socially cohesive, and support from government agencies for community efforts is not forthcoming. In some cities, bureaucracies view the problems of the poor inaccurately, promote policies that discriminate against them, or propose solutions that make services for the poor more costly than for other groups. In these situations, community self-help may be the only feasible means of increasing the access of the poor to shelter. Identifying and using the most appropriate approach is a key factor in the success of urban housing policies.

Experience suggests a number of conditions that promote participation of the poor in the construction of housing and community infrastructure. These include resource availability and control by the community; representative, pluralistic and responsive leadership within the community; shared common goals and perceptions of basic needs by community residents; and positive experience with collective action and participation. Other conditions that seem to be important for widespread participation in shelter programs are encouragement or recognition by government of the need for participation in housing construction and improvement programs; creation by government of an arrangement or process for participation by community residents; and flexibility for restructuring community groups to respond to changing needs. In addition there must be some minimum level of trust between municipal governments and community groups, and some degree of homogeneity and harmony among the residents of a community.<sup>24</sup>

Some studies suggest that the poor are more likely to participate in shelter programs effectively when: 1) there are visible gains from the program; 2) there is early involvement of community residents in planning for housing construc-

tion, site preparation or service provision, 3) there is sufficient flexibility in participatory processes to allow different types and degrees of participation as conditions change; 4) there is some sensitivity by public officials to the potential benefits of working through local leaders and organizations; and 5) residents are provided with adequate training to enable them to participate effectively.<sup>25</sup>

Participatory shelter programs are most successful when there is active support from the municipal government and other public agencies, and when government officials allow greater participation and control of site election and design, housing construction, and service provision by beneficiaries and community groups.

## VIII

### **Strengthening the Housing Finance System**

NO MATTER which policy options governments choose for providing shelter, they must also explore new ways of financing low-cost housing. Among the major options that governments have are the following<sup>26</sup>:

1. Expanding general revenues for public housing and to assist self-help, cooperative and private sector housing programs for the poor.
2. Expanding special revenues or earmarked funds from tax surcharges, import duties, fees and fines, amusement or entertainment taxes, or lotteries for housing programs.
3. Adopting user charges for those urban services or infrastructure for which there is a direct relationship among the costs of providing services, the amount charged for the services, and amount of services received, so that governments can cross-subsidize low-cost housing and services for the poorest groups who cannot afford to pay.
4. Applying betterment levies for those urban services for which there is a direct relationship between providing the service and improvements in the value of property owned by the beneficiary. The costs of providing the services are recovered by taxing surplus value due to service provision.
5. Co-financing housing or community facilities for which the user or beneficiary participates in construction or provision, or in other ways lowers the cost.
6. Mobilization of government resources through loan guarantees, creation of secondary mortgage markets, or subsidized credit to extend loans to individuals and organizations for low-cost housing construction.
7. Leveraging government assets, such as publicly owned real property, through borrowing to finance housing and infrastructure construction in slum areas.

8. Subsidizing the private sector to construct low-cost housing when it can be done more effectively or efficiently than by the public sector.

9. Soliciting ad hoc contributions and donations, or using community festivals and lotteries to raise funds for low-cost housing construction.

Most governments will require a combination of all of these options to raise the financial resources needed to meet even the basic shelter and service needs of their growing urban populations. At the same time, governments in most developing countries will have to do more to strengthen the capacity of private financial institutions to provide mortgages to low and middle income families.

## IX

### Conclusions

IN SUM, increasing the access of the poor to adequate shelter will be one of the biggest challenges facing governments in developing countries as cities continue to grow and larger numbers of poor households continue to concentrate in them over the next two decades. In order to meet the growing needs of the poor for shelter, governments will have to explore a wide range of options for housing construction, financing and land acquisition.

New combinations of policies will be needed that include strengthening the private sector's capacity to provide affordable housing, and supporting self-help housing construction. The options described in this paper comprise the major alternatives that governments have used in the past, and will continue using in the future.

But the growing demand for urban housing will require governments in developing countries and international aid agencies to test innovative ways of meeting the needs of the urban poor for shelter. The processes of urbanization in developing countries differ from those of industrial countries, and the solutions to their urban housing needs ultimately must evolve from a better understanding of their unique circumstances.

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