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EXPANDING THE PERCEPTION OF THE HOUSING PROBLEM IN DEVELOPING COUNTRIES \*

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\* The views expressed in this report are those of the experts and do not necessarily reflect those of the United Nations.

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# EXPANDING THE PERCEPTION OF THE HOUSING PROBLEM IN DEVELOPING COUNTRIES<sup>1</sup>

## INTRODUCTION

As professionals, we have failed generally to deal effectively with the housing problem in our developing countries; we have been hasty in making recommendations; we have systematically underestimated how much change is required to bring our proposals about; and we have failed to be convincing, even though our ideas may have been logically and technically impeccable. In a sense, by restricting our interests to aspects of housing problems which we were qualified to discuss, we have failed to confront it as an ordinary citizen might - by moving to change the political attitudes that stand in the way of effective solutions.

It seems appropriate at this time to stop and make a realistic assessment of the political, social and cultural context in which housing problems need to be solved. Such an assessment must be wider than a strictly professional one, and must provide every citizen with the insights required for political action on housing.

Third World societies are faced with a difficult challenge - shelter - the task of assuring that everyone is adequately housed. What we have to examine is whether we are really willing to confront this challenge - to solve the housing problem. Many believe that we are solving the problem. We are not. In particular, the low-income housing problem - the task of finding shelter for those of us now living in slums and squatter settlements - is not solved and cannot be solved until attitudes concerning it change in a rather fundamental way.

The core of this paper provides a critical analysis of the prevalent myths surrounding low-income housing, and as such erects a sound basis for an enlightened attitude toward the problem. Seeing through these myths and beliefs is the first step in training a large number of people to deal effectively with the society's housing problem. Given a significant change in attitudes and perceptions, it becomes immediately clear what role each individual can play in solving it, and what specific training, if any, is required. But without such a significant change, training becomes another futile exercise.

We can distinguish two different approaches to the solution of the low-income housing problem - 'Technological Transfer' and 'Self-Reliance'. Technological Transfer is the largely unsuccessful attempt to take housing solutions from developed societies, and modify them for application in the developing world. It has the great advantage of fitting well into elite middle-class aspirations. But it fails on three important counts: Lack of realism as to how adaptive technology is, a complete misunderstanding of people's needs, and a poor use of available resources.

Self Reliant Technology, the dependence on people's traditional capabilities to build for themselves, is successful in overcoming these three difficulties. It has been widely applied by squatters everywhere, but has failed to win wide acceptance as a solution to housing problems, because it does not conform to elite values.

This presents us with two possibilities. Either we must devise a third, alternative technology which answers the economic and social problems as well as being widely acceptable; or we must change our attitudes so that Self Reliant Technology in some form can be widely implemented.

Given the time and resources available, a third technology is probably impossible. So we are left with the prospect of changing our attitudes. But changing attitudes is no mean task. We often hold them close to our hearts, and they are entrenched. We may not want to change them, or we may be afraid to change them.

The set of attitudes to be discussed are connected to each other in a special way (see CHART), because some are more fundamental than others. They fall into three major groups. First we look at professional and technological myths; then at myths related to middle-class and elite values; and finally, we explore myths that have found their way into our institutions.

#### HIGH RISE

This discussion of low cost housing mythology begins by looking at two myths: the myth of HIGH RISE and the myth of LARGE PROJECTS. The High Rise idea was supposed to offer us two major economies: Savings on land by increasing densities, and savings in construction by using modern methods. Both have proved wrong in most cases. Several recent studies show that building densities are approximately the same for multi-storey towers as they are for 3 and 4 storey buildings, given an acceptable level of air, sunshine, open space and services. An American study showed that building costs per sq.ft. rise from \$20 to \$36 as building height increases<sup>2</sup>. A Scottish housing study showed that maintenance costs per dwelling unit in 1970 were £8.39 for low buildings, and £21.35 for towers<sup>3</sup>. This kind of data has been suffi-

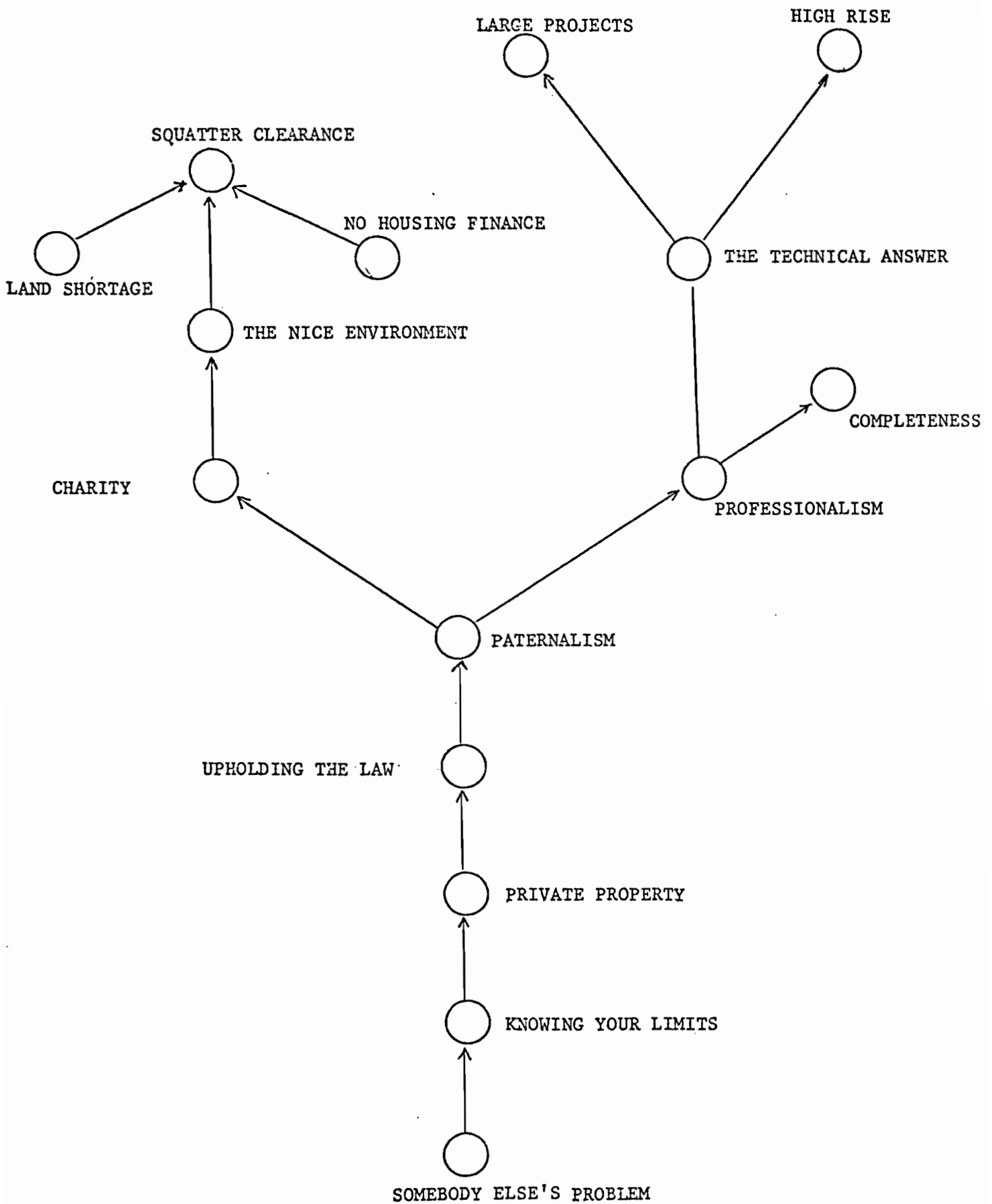


CHART: THE STRUCTURE OF MYTHS CONCERNING THE HOUSING PROBLEM

cient evidence for the British to substantially stop building high rise public housing.

In cities of the Third World, we expect high rise costs to be even greater, due to the heavy import of equipment and materials, the high level of skills and precision required, and the extensive use of capital, often from foreign sources. These high costs usually result in high social costs because they force us to provide less space. And we know, as Patrick Geddes remarked: "the essential need for a house and family is room and that the essential improvement of house and family is more room"<sup>4</sup>. Further social costs are brought about by loss of social contacts, small business opportunities, and the manufacturing work that can take place when families live close to the ground.

#### LARGE PROJECTS

Now suppose we can see through the myth of HIGH RISE. We may now be willing to consider low-rise solutions to housing. There still may be an advantage in LARGE PROJECTS, the construction of many similar housing units in one project. Here we expect to find savings because of repetition; by shorter planning and construction time, by buying materials in bulk, and by industrialization.

We may also believe that projects which are physically large and highly visible tend to progress more smoothly than the small, physically scattered projects which deal directly with people; that management is a scarce resource in developing countries, scarcer perhaps than capital; and that large construction projects by their monumentality tend to

command the attention of ministers and top civil servants when they need urgent decisions.<sup>5</sup>

The result of LARGE PROJECTS should be much cheaper housing but it is not. We have to add to the cost of these projects the high costs of administration and organization. In our developing countries we also have to add the considerable costs of corruption and profiteering. In Venezuela, a cost comparison study found that self-reliant housing cost 4,200 bolivars per unit, 4-storey low quality construction cost 10,200 per unit, and 15-storey low quality cost 16,000 per unit<sup>6</sup>.

LARGE PROJECTS are also expensive in the long run because their management and maintenance costs are high, particularly in the developing countries; they deteriorate rapidly due to much vandalism because their occupants have no stake in them and are often hostile to them; and they are neglected because there is limited public resource and capacity to keep them up.

Belief in LARGE PROJECTS leads to a serious over-simplification of the housing problem, and consequently to the search for one answer. Society, however, provides its shelter in a hundred different ways. There is a myriad of individuals, groups, agencies, and institutions that take serious responsibilities for housing people, and that make a significant contribution to the low-income housing stock. These include company houses, dormitories, small plots rented for house construction, orphanages and old-age homes, shophouses, hostels and day hotels, military barracks, quarters for domestics, gardeners and guards, construction site dwellings, and small building additions to name but a few.



Most prevalent among those are squatters - people building their own housing communities on unoccupied land.

Highlighting LARGE PROJECTS and taking credit for them inevitably takes credit away from, and weakens, all these activities, instead of strengthening them. Thus the government fails to use the natural capabilities of the society to take care of its shelter problems.

The visibility of LARGE PROJECTS is thus a two-edged sword. As social problems and maintenance problems mount, what was once a visible achievement is slowly transformed into an equally visible failure. When individual projects are successful, their visibility spells out in concrete a commitment to house everyone in similar projects in the longer run. But, since LARGE PROJECTS invariably commit more resources per family than can realistically be committed, they can only provide for a minority of the low-income population, leaving the rest with rising expectations which are unlikely to materialize.

Such problems rarely occur with small projects - small groups of houses, each one built and owned by one or several families. These are invariably better kept and improved over time. They are liked and cared for, because they allow people to build for their own special needs - those needs which are systematically averaged out in LARGE PROJECTS. In particular, they allow for traditional family structure to be maintained - a crucial element of social cohesion, and the basis of healthy community life, which cannot be found in large public housing estates.

Taking these considerations into account, we can begin to see through the myth of LARGE PROJECTS. But both this myth and the myth of HIGH RISE are grounded in a more fundamental one - the myth that technology can overcome all these difficulties with new innovations. This is the myth of THE TECHNICAL ANSWER.

#### THE TECHNICAL ANSWER

We are somehow led to believe that given enough trained technicians, time, and money, an ingenious modern solution to low-cost housing can be found. The fact is that we are now producing very low-cost housing, but low-cost housing is not necessarily low-income housing. Modern sector construction costs, including overheads, put low cost housing out of range of the poor. In Tanzania, for example, the National Housing Corporation, the country's lowest-cost builder, can build a traditional type house for US\$ 2,230. A similar house is being built by squatters for roughly half this figure<sup>7</sup>. In Thailand, the lowest income people, comprising 15% of the urban population, earn less than 1,000 Baht (US\$ 50) per month<sup>8</sup>. This income group cannot afford to pay more than 120 Baht (US\$ 6) for housing each month. No modern construction method can meet their housing needs without heavy subsidies.

Cost reductions through the development of new materials and methods are difficult to come by. And even if we do come up with some invention, there are so many other costs - services, materials, land, energy and skilled labor - that rise fast enough to overshadow these savings. Clearly, modern technology by itself has not yet given us the answer, and very few realists now believe that it will.

The numbers of squatters in our Third World cities are in the millions and estimated to be growing as much as 12% annually in some places<sup>9</sup>. All-be-it humble, most of these people are building themselves shelter- which we cannot build for them - without the benefit of modern technology. Because this is being done by lay people without professionals, we tend to think that it cannot possibly be a serious answer to this very complex problem. This is the myth of PROFESSIONALISM -- our trust in the rational objective expert. We think that economists, sociologists, architects, engineers, and urbanists, all trained to solve special problems, are the people most fit to solve housing problems in a comprehensive manner. This is clearly not the case. But before taking a more critical look at this professional attitude, we will first explore a myth generated by this attitude - the myth of COMPLETENESS.

#### COMPLETENESS

The myth of COMPLETENESS, embodies our aesthetic desire to produce finished products - housing units and all their associated facilities, including schools, markets, fire stations, hospitals, recreation centers, public parks, playgrounds, movie theatres, and places of employment. Our attitude is that nothing should be done until everything can be properly planned, financed, and built. Yet we know that the vast majority of Third World housing is built in small increments over long periods of time. Similarly we have observed that communities take shape slowly over time as needs are felt and money becomes available. In Mexico communities have built thousands of schools. In Guyana, they build roads and water supplies. In Peru, squatters plan their own

communities and then slowly build them over time, complete with roads, markets, schools, community centers and public open spaces. The people's needs are immediate, they need a roof over their heads and they cannot be expected to wait for months or years while we plan, look for that ever-elusive financing, and build our housing packages.

#### PROFESSIONALISM

Now let us complete the discussion of the myth of PROFESSIONALISM by observing two of its major drawbacks. First, it is impossible to train our professionals to solve the housing problems of the poor. And second, even if they were adequately trained, there are simply not enough professionals to fill the demand.

It is impossible because the rich countries systematically decide on the direction of professional training, even within the developing countries themselves. Training is largely at the academic level and is usually restricted to the elite. The elite, in most of our developing societies, has committed itself to modernization and has turned its back on traditional methods and traditional values. Members of this elite insist on "the latest" and "most modern", and refuse to hear about mud huts, wooden houses, or any intermediate technology. These values are not shared by the poor. Hence we can begin to see that our professionals are equipped with the wrong system of values to contribute significantly.

There can never be enough housing professionals because of the magnitude and complexity of the housing problem, and the vast number of details requiring attention.

The housing problem is a far too important a problem to be left to our professionals. It is analogous in scope to the daily problem of feeding a city of several million people - transporting adequate food, distributing it, and preparing it, so that each one of us is fed adequately several times a day. Consider the number of people who will go hungry if the task was left to some central planning agency. The professionals burdened with responsibilities for housing were given a problem which they cannot solve, because, as we said before, the solution is not a technical one. They can be, and are, most useful in carrying out special tasks, but their role is limited.

To be realistic about providing housing it seems that we must rely primarily on the energies of our people themselves; for they have the ability and willingness to build their own houses; and there are enough of them to handle the job. But when we begin to talk about relying on the energies of the people, we come up against an even more difficult myth - the myth of PATERNALISM. This myth is a fundamental one. Before we look into it in more detail, we must first examine another chain of principles which are the results of our paternalistic attitudes.

#### SQUATTER CLEARANCE

Many of us would like to go on believing that slums and squatters are a social disease infesting our cities. Just like cancer has no place in a healthy body, we are tempted to say that squatters and slums have no place in a healthy city, and that we must uproot and eliminate them.

In reality, when shelter is in critically short supply, squatter clearance to make way for public housing results in a net loss of housing units for a large expenditure of money. A recent investigation in Dar-es-Salaam showed that at a cost of \$ 1.6 million spent over 3-5 years, the number of dwelling units destroyed would exceed by 2,800 the number of units built<sup>10</sup>. In addition, the original squatters did not care or could not afford to move back into the new project. So rather than containing the extent of squatting in the city, the clearance project simply results in the proliferation of new squatter areas. Some squatters in Bangkok claim to have been evicted 5 or 6 times.

When the option of moving to another squatter area no longer exists and squatters are forced to move into housing estates, they are usually made worse off in several important ways. They have to pay a larger share of their money income for housing, they cannot utilize their labor in construction, and they lose the structures and facilities into which they have put a considerable amount of savings. For example, it is estimated that the present value of structures in squatter areas in Bangkok is of the order of \$ 50-100 million, which amounts to 25-50% of the National Housing Authority's total low-income housing budget request up to 1986<sup>11</sup>.

These facts are already well-known. But even if we come to think that SQUATTER CLEARANCE has serious disadvantages, we must still confront three important myths that require it: LAND SHORTAGE, NO HOUSING FINANCE, and THE NICE ENVIRONMENT.

## LAND SHORTAGE

We have been led to believe that there is a LAND SHORTAGE in cities, and that squatters are aggravating this shortage. First, they preempt the use of very valuable land for needed private and public construction projects; second, even assuming low-income housing to be a proper use of land, squatters live at densities that are far too low.

On close examination, we see that there is actually a lot of land in many Third World cities. For instance, a recent World Bank study on urbanization reported that 40% of the urban land in Bangkok and Buenos Aires is unoccupied<sup>12</sup>. The problem is one of making this land legally available, at an acceptable price, for those who are forced to squat.

Equally, we find that it is faulty reasoning to blame squatters for preempting land needed for essential private development or public works. For all land uses, legal or illegal, low, middle or high income housing, businesses, parks and the like, can be equally guilty of preempting land and subject to legitimate expropriation for some public good.

Concerning densities, the problem is not that serious in many cities, as studies have shown that squatter settlements develop high densities over time. The implication here is that we have no excuse for not finding land in our cities for squatters, and that we must be willing to allocate space exclusively for this purpose. We shall discuss later why this is not happening.

## NO HOUSING FINANCE

In our conventional banking world, the poor are a bad security risk. They have little material resources for collateral, low savings and frequent

debts; their income fluctuates too much, and they are notoriously unreliable in meeting regular payments. For these reasons banks cannot support individual housing loans for low-income people. Instead, they prefer to make large loans for bigger housing projects secured by government guarantees. This is the myth of NO HOUSING FINANCE. The banking interests upholding this myth force us to take a position in favour of LARGE PROJECTS and SQUATTER CLEARANCE.

The poor improve their house as their families grow, and as they acquire small savings. To take advantage of these energies, and to assist in financing, we need new kinds of loans that can be given in small amounts over long periods of time, and secured by the house itself.

Poor people themselves furnish many good examples of housing finance. One traditional way of financing housing is through a small group of acquaintances who systematically pool their small savings and loan them to one of their members, on a rotating basis. In Thailand, for example, this is called 'Len Chaer'. It is widespread in low-income communities and has been sophisticated to the point of providing interest to its members. Similar systems are known to exist in Pakistan and several African countries. These collaborative systems have been overlooked, or just neglected, by authorities in search of workable house financing schemes. Yet they are most reliable and virtually without defaults. This traditional system must be reinforced and allowed to proliferate, if it is going to be of value.



On the other hand, efforts at imposing housing cooperatives or credit unions from the outside have not been very effective. Low-income communities view the organizers of such schemes as transient outsiders, and therefore tend to treat them less responsibly.

This does not mean that the government has no role in housing finance, but rather that it should concentrate its activities in specific areas, such as financing the purchase of land or the installation of public services, which are out of the realm of possibility for small groups. This would serve to reinforce and secure the financing efforts of the people themselves. Furthermore, if we were willing to give loans to numbers of small groups and organizations who provide housing, and to secure bank loans by government guarantees, the potential losses to the government would be far less than the cost of subsidizing constructing public housing.

#### THE NICE ENVIRONMENT

The third myth requiring squatter clearance is that of THE NICE ENVIRONMENT. Many people believe that even if we may find some economic sense in squatter settlements, they are not nice places. They are dirty, disorderly, and rundown. Our image of a nice place is the middle-class area in which we live. Where buildings are modern and of high quality, arranged in an orderly pattern with lots of open space and greenery.

It is difficult for us to overcome this bias, because it has to do with our tastes and not with our reasoning. We find it hard to admit that these tastes are middle-class and urban and have little to do with

the tastes of lower-income or rural people. In fact, recent surveys find that in many squatter areas the people are quite satisfied with their housing<sup>13</sup>. The reason they look messy is that they are often in a constant process of construction; that they are used as a place of manufacture and work; and that they often use cheap or second-hand building materials. Squatters have lots of problems, but nicer housing and a nicer environment are not very high on their priority list.

Our preoccupation with THE NICE ENVIRONMENT aggravates their housing problem. By insisting on the enforcement of middle-class codes and standards, we make it difficult or impossible for people to build housing which is satisfactory as far as they are concerned. This insistence also results in a refusal to recognize many poor people's housing as part of the country's housing stock, thus artificially exaggerating the need for expensive new construction of public housing.

#### CHARITY

Still, even if a NICE ENVIRONMENT is not what is required, many of us feel that something has to be done for the poor. We may feel that it is necessary for those of us who are more fortunate to share our good fortune with them. This sharing should take the form of gifts and contributions, for which the poor should be grateful. In particular, we should help them with a decent house and supplement their income so they can afford to rent it. This the myth of CHARITY. It is our traditional way of addressing inequality, and maintaining goodwill

between rich and poor. Its modern equivalent is welfare - the commitment of the government to help the poor on behalf of our more prosperous citizens. Poor people thus become dependent on the government, and lose both self-respect and self-reliance. Many of us feel that it is to our advantage to remain charitable and 'do good', rather than be faced with the prospect of satisfying the demands and rights of the poor. Our charitable attitude inevitably discourages the poor from organizing into communities and groups that could take more effective actions to satisfy their housing needs.

#### . PATERNALISM

So once again we find ourselves talking about relying on the energies of the people themselves to care for their needs, which as we said before is ruled out or discouraged by the principle of PATERNALISM. This myth, embodies the idea of the 'father-child' relationship. It states that the elite know better and therefore should be allowed to decide and act on behalf of the rest. We persist in believing that the people who have housing problems are less mature, less experienced, and less responsible. They are less organized and less reliable. So we cannot in good conscience leave them to cope by themselves, we must solve their problems for them.

As an example, let us make a rough comparison between the scale of the housing problem in Bangkok, and what the Thai government is planning to do about it. By 1983, the Thai National Housing Authority plans to build 70,000 housing units in Bangkok, for people earning less than

1,500 Baht (US\$ 75) a month<sup>14</sup>. It is estimated that the present requirement, just to eliminate the estimated 600,000 squatters<sup>15</sup>, who generally fall into this income group, is of the order of 100,000 housing units. Conservatively, by 1983 this figure will have grown by an additional 50 - 100,000 units.

Even if sufficient capital was available, any responsible government would not expand its public housing activities to totally meet low-income housing needs. Any such expansion will inevitably compromise rural development efforts. It would seriously increase pressures for migration of labour into the cities, instead of providing more and better rural employment opportunities which would keep migration to a minimum. Massive investment in public housing programs has only been possible in the extreme cases of Hong Kong and Singapore, which are both city-states without a hinterland that requires large amounts of capital for development.

It is obvious that we cannot meet low-income housing needs by conventional paternalistic means. The low-income people know better what they need, and can better understand the delicate balance between what they need and what they can afford to build at any given point in time. They are quite willing to invest more in their own housing, if we can give them reasonable assurance that their houses will not be destroyed. Instead of attempting to build houses for all of the people, we must take responsibility for housing the people. In other words, we must help the people to help themselves.

But we cannot give squatters any assurances that their houses will not be destroyed because we believe in UPHOLDING THE LAW.

#### UPHOLDING THE LAW

Squatters are illegal land occupants. Basically, they have broken the law. So we tend to think that to "recognize" them and to provide them with privileges awarded to law-abiding citizens, such as police protection, education, health, fire protection, water and the like, is an affront to the very principle of law.

This common attitude ignores the nature of law. Laws exist as long as society is willing and able to uphold them. When the majority, or a significant minority in a society, finds certain laws inappropriate they must be changed. Upholding laws after they have been massively broken, and when there is no possibility or need to maintain them, increases the feeling of lawlessness and promotes the breaking of other laws. If those who are forced by circumstances to squat are expected to respect the law, then the law must be changed to respect the circumstances in which these squatters find themselves. This is particularly relevant when we consider laws regarding land ownership.

#### PRIVATE PROPERTY

Privately-owned land is private property. It is protected by the law because it symbolizes individual rights; the right to do with our property as we please; the right to benefit from developing it; the right to profit by selling it. However, this attitude cannot be maintained when there is a small minority of land holders and a large

majority of landless people. In a situation of land scarcity, those with more land than they need cannot expect the government to fully protect their unused land against trespassers.

Squatters never occupy used productive land, even agricultural land. They occupy unused land held by private speculators or by government agencies. Squatters hold a traditional view of land ownership - the ownership of use; that people have a right only to the land that they can and do use; that one actually establishes ownership through use.

What they lack is the legal tenure that will allow them to build for themselves, to develop their communities, and to obtain the required public services. Thus, some type of urban land reform which will provide the large amounts of land necessary for expanding low-income housing cannot be avoided. This is hardly likely to occur by government purchasing land in the open market. Zoning land for low-income housing, or creating laws for land expropriation are more realistic measures. Limiting the amount of land owned by anyone, or nationalizing land are also important possibilities.

#### KNOWING YOUR LIMITS

The trouble is that talking about tenure and land reform is idealistic and unrealistic. Because it does not take into account the real interests of those who hold power, and we believe that their support is essential to any such fundamental reforms. So when experts and professionals are brought in to provide a scientific answer to the housing problem they are automatically excluded from dealing with land, as this would mean trodding on the toes of those who hired them.

This, then, is the Principle of KNOWING YOUR LIMITS. Decisions on the proper use of land are largely political, and traditionally favour land-owning interests who predominate in local and national politics. Two typical results: Those in power insure that the most valuable facilities are built on their land; and once their land is developed, they insure that it remains undisturbed by requirements for public improvements. As squatters have neither legitimacy nor power, they are the most politically expedient and economical target for eviction for eviction to make way for public improvements. Moreover, as they often occupy lands owned by the powerful people, they fall prey to market and political pressures to build more profitable structures on the land they occupy.

Even if we could somehow overcome the problem of land ownership, there is still one final major obstacle. We find that the bureaucracy, the executive arm of our government, is powerless to act on the housing problem.

#### SOMEBODY ELSE'S PROBLEM

Ineffective bureaucratic action on housing largely falls under the principle of SOMEBODY ELSE'S PROBLEM. Each division of government has well-defined responsibilities, and cannot overstep its authority. The problem of low-income housing is both a land problem and a housing problem - an economic, legal, and social problem. No one in government can be blamed for not handling it, because it falls outside everybody's jurisdiction. Even those in government who would like to do something

about it are powerless, because it falls outside their responsibility. City governments disagree with the national government about responsibilities for squatters; suburban local authorities refuse to share the burden of the central city's housing crisis<sup>15</sup>; government agencies that need land for housing cannot obtain it from other powerful agencies that have large amounts of land. In addition, there is an extreme breakdown of responsibilities, so no one can act with single purpose.

Typically, the answer to this state of confusion is the creation of a national housing corporation with responsibilities for all low-income housing. While such an authority is vitally needed to orchestrate the housing efforts of the nation, it usually militates against them by adopting a strict role of constructing public housing of one type or another. The efforts of all other groups, agencies, and individuals are thus largely frustrated.

Instead of closing off options, the proper role for such a central authority is to open up possibilities for as many groups and agencies as possible, inside and outside government, to take responsibility for the provision of housing. But this is never the case. So while public construction efforts struggle along, low-income people in increasing numbers continue to live without any significant benefit from such efforts. As a result the low-income housing problem remains with us and is unlikely to go away.

## CONCLUSION

It is customary to finish a paper on housing with a series of recommendations. But we are not going to do it. We cannot recommend



a new technology because this is not just a question of building more houses, better houses or cheaper houses. We cannot suggest new laws or new policies. We have got enough of those. And besides, no matter what policies we are able to articulate and put on the books, they will not be implemented. Or if they are implemented, they will simply be reinterpreted to reinforce entrenched attitudes. Until there is a considerable change in attitudes and perceptions, the housing problem simply cannot be solved. The only serious task, as far as training and education is concerned, is to gradually increase the awareness of as many people as possible regarding the housing problem. Expanding our perceptions is the best form of enlightened education and training.

## NOTES

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