



Cities to be tamed? Standards and alternatives  
in the transformation of the urban South  
Conference Proceedings  
Milan, 15-17 November 2012

Planum. The Journal of Urbanism, n. 26, vol.1/2013  
www.planum.net | ISSN 1723-0993  
Proceedings published in January 2013

## Beyond urban informality: Housing Markets as hidden side of Planning. A case study of Ahmedabad, India

Anthony Boanada-Fuchs<sup>1</sup>

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Housing studies from the North and South despite differing in research traditions have to ultimately answer the question how to analytically break down a market into its constituting elements. The dominating way in the North uses price as ultimate value tool but never won grounds in developing countries due to practical and theoretical limitations. By reviewing existing literature, the author puts forward a more operational way to break down housing markets. Following the concept of an informality-formality continuum a multidimensional understanding of housing supply is put forward. To fully grasp the dimension of housing it is proposed to conceive its market in the widest possible meaning including urban planning, land preparation, housing construction and its ultimate allocation. The case study of Ahmedabad is used to illustrate the robustness of the proposed taxonomic structure which captures well on ground reality. Future research should aim to develop the categorizations further.

**Keywords:** Urban informality, Housing market, Planning, Ahmedabad

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<sup>1</sup> PhD Student at the Graduate Institute Geneva  
Email: [anthony.boanada.fuchs@graduateinstitute.ch](mailto:anthony.boanada.fuchs@graduateinstitute.ch)

## Introduction

The cities of the South have moved back into academic scrutiny (Al Sayyad and Roy 2004; Roy 2005). Contrary to former periods of intensive concerns the recent engagement with cities of the developing world is increasingly informed by scholars from the South applying carefully adjusted theories from the West or putting forward newly developed theories from the South. Investigations into housing markets, a fundamental topic to investigate how cities of the South and their explosive unequal growth patterns may be tamed in the future, have to ultimately find an answer to the great theoretical tension of the field: how to account for local conditions in its greatest possible diversity while enabling a comparability among different forms of housing. Adding to this general scale tension is the peculiar nature of housing being at the crossroad of economic and social science: Housing is important to people and national economies alike. Real estate (of which housing represents the largest share) is the dominant stock of wealth in any country and one of industry with the greatest multiplier effect (due to the amount of attached industries). In India alone there are 250 ancillary industries attached to the real estate sector. At the same time housing covers some fundamental human needs, such as being a shelter and home to its users, or an economic and social safety-net to amortize shocks. It has been identified as one fundamental pillar of poverty reduction initiatives in urban environments (Moser 1998). Consequently the analysis of housing markets requires (or enables) to deal simultaneously with two interwoven aspects: a social/redistributive and economic/liberal dimension which both constantly challenging the positioning of the state and its local political substrates. There are many different ways to classify a housing market. The most obvious is by using their differentiation in prices. Although this approach is popular far beyond mainstream economic thinking, there are serious shortcomings to this practice of flattening heterogeneity. Prices should undoubtedly play a role in any market analysis but to avoid comparing apples and oranges additional information has to be included. Within a brief review of literature we distinguish two different systems of defining a housing typology. While in the West functional and physical considerations rank first, systems in the Global South concentrate on different housing (or more narrowly land) supply processes, notably along formal – informal lines.

## Research on Housing Markets

The down below is a selective literature review on housing markets. Existing discourses are fragmented along many disciplines and/or topics. Housing has been subject of anthropological-architectural investigations (particular self-help), research in the line of legal-political science (informality, policy, and titling discourse), environmental (resource, sustainability and health), social-anthropological (home, security, community, sub-markets), architectural-geographical (morphology, typology studies, land-use changes), and economic discourses (markets and price modelling, finance). The multiple engagements with housing have led to a discourse fragmented in space, time and matter. The greatest cleavage are between studies in developed (focusing traditionally on housing markets) and the developing world (dealing more with tenure security and slums). The following paragraphs give a broad brushed overview on the literature on housing and land markets in the developed and developing world that serves as a basis to reconcile the different discourses.

### *Mainstream Economics*

Research into housing markets in the West have been dominated by mainstream economic contributions which can be almost equated with mathematical models that use price as ultimate and singular expression of value.



There are two underlying axioms: All characteristics of a house (and its surrounding) can be translated into monetary terms and secondly markets are in equilibrium at least on the long run.

The first economic models (David Ricardo in 1809, Heinrich von Thünen in 1826) analyzed land rents (prices) in relation to their distance from the urban centre. This mono-centric city model is still a basic assumption of most economic calculations nowadays. Since the late 1960s, hedonic price models expanded land rent models to capture the greater diversity of housing supply that cannot be solely reduced to distance from the city centre (Malpezzi 2003; Sheppard 1999). These regression models allow calculating the relational influence of multiple variables, such as attributes of the housing unit on price formation. With a strong Anglo-Saxon weight, the research identified characteristics such as housing type (flat, detached, semi-detached) size (floor space, number of sleeping rooms, bathrooms), and physical characteristics (presence of fire places, gardens, and balconies) as positively impacting sale prices. Also more complex relations which do not follow a singular axis of influence, such as age or building materials could be integrated.

Undoubtedly hedonic regression delivered great new insights into price formation and accounted better for the greater fragmentation and spatial explosion of post-war urbanization. Nevertheless there are serious limitations to this method. The most worrying shortcoming is that mainstream economic approaches are incapable to integrate instability their calculations (markets are seen as inherently stable, Schneider and Kirchgässner 2009:322). With the latest global financial crises such shortcoming put these approaches under extreme pressure.

In addition to theoretical doubts there are practical shortcomings to regression in the developing world. The biggest problem for a larger application is that requirement of large data sets to be able to provide robust results. While such information is constantly becoming more available in the West, developing countries persistently suffer from a chronic data shortage. Besides some studies sponsored by International Agencies, the modelling discourse is almost non-existing. However it is important to note that mainstream models still shape the way planning professionals in the South think about markets and cities.

Academics on the contrary tried shifting focus on aspects of housing markets that do not face the same information constraints. The largest body of research looks on the one side at land tenure and informality on the other side.

#### *Land market/ tenure discourse*

The body of research on informal tenure systems is large and diverse. With roots in the 1970s it was writings of academics such as Shlomo Angel, Peter Ward and Alain Gilbert (more on Latin America, Gilbert and Ward 1985) as well as Alain Durand-Lasserre and Geoffrey Payne (larger on the developing world, Durand-Lasserre and Royston 2002; Payne 2002) that casted a light on forms of land transformation that were highly unacknowledged at that time but accounted for the greatest part of urban growth. Within the existing discourse two groups may be distinguished: scholars interested in certain sub-markets, its agents, and physical product (slums, rent sector, land lords, etc.) and a second group more concerned with the consequences of such activity: non-formalized land titles and policy.

Among the most important research findings are the identification of the important roles specific agents play in the access of low-cost housing and the importance of tenure for personal investment efforts: not legal tenure but the safety from eviction, so called de-facto land tenure is crucial.

A later important discursive extension has been done by De Soto, who situates at the border between discussions about land tenure and informality.



His writings gave another impetus for policy reforms towards informal housing (de Soto 1989, 2003). In his famous line of argument slum dwellers are creative entrepreneurs that only require formal property deeds to unlock their dead capital and participate in the market economy.

#### *Informality discourse*

The concept of informality is very complex and not tightly linked to housing. Since the 1940s and 1950s and the first appearance of the term, informality has become an object of study by different disciplines. Informality has been consequently investigated by anthropologists and sociologists, lawyers and policy makers, economists and architects who all have put emphasis on different aspects of the informal, resulting in detached discourses split into different social-cultural, political, economical and spatial dimensions of informality.

The largest body of literature is linked to the concept of informal economy and informal housing construction. The term of informal economy can be traced back to Keith Harts work on the second economy of Ghana which theoretical underpinning was directly adapted by the ILO (International Labour Organization). In its initial meaning informal economy described activities in Ghana that were forms of employment based on petty capitalism/self-employment with an ease of entrance and no formal security (Hart 1973).

The informal housing debate is unmistakably linked to the work of John Turner (though there are several conceptual forefathers). His influential publications informed the first generation of World Bank projects - and with the construct of the Washington consensus ultimately UNCHS (United Nations Committee for Human Settlements, former UN-Habitat) and IMF (International Monetary Fond) - and thus had a major impact on the developing world. Turner's contribution was to see the traditional construction practices of the poor as a cost-effective way to solve the problem of low cost housing (Turner and Fichter 1972; Turner 1977). While being subject to a different procedural logic (here the useful extension of Paul Baróss may be mentioned, Baróss and van der Linden 1990) the state can easily assist their efforts and thus save costs as other way of publicly provided housing options are by far more resource intensive.

#### *Shortcomings of the current state of literature:*

Conceiving the three shortly elaborated discourses as a whole, our knowledge on housing markets in the developing world appears rather limited. While mainstream economic thinking did not manage successfully to adapt its methodology to the context of the developing world and consequently simply ignores the ground reality of informality, research into land tenure and informality do not manage to put forward a theoretical framework analyzing housing markets in an integrated manner.

It appears that the attraction of the concept is at the root of its major shortcomings. The broad success of informality across different disciplines has not only led to a softening of its definition but also to a serious conflation of different meanings.

For example informal economy was often used interchangeably with illegality and marginality characterized by small enterprises substituting the formal economy and marked by pollution, insecurity, unreliability and law-evasion. Similarly the housing debate revolving around Turner directly links with terminologies of illegality (squatting), poverty (slums) and traditional construction processes (self-help). Even this plural understanding of informality seems to be incomplete. In reality informality is not confined to the poor, consists of more than illegal activities, and is far from being marginal.

The major reason for the current shortcoming of the academic discourse of informality is linked to its intrinsic character.



The hitherto definition leads to a negative conceptualization (understanding through its opposite) of informality. In other words informality is what is not formal. Post-colonial scholars have pointed out that the domination of Western thinking in the literature led to the proliferation of binary concept of opposing realities (similar to black-white, inside-outside, etc.). In this line of thinking binary oppositions have to fulfil the condition of being mutually exclusive. The dichotomy of formal-informal solely conforms to this condition in its theoretical reduction. All informal activity in the consulted literature (which could not entirely be stated in the referenced due to length restrictions to the paper) cannot entirely be attributed to the opposite of formality. The intertwining of both 'worlds' is also omnipresent in the case study.

Despite this flaw, concepts seeing informality as the flipped side of a formality coin dominated discourses in the past, only recently new concepts thrive to break binary opposition. While Ananya Roy argues for decolonizing the informality discourse by putting it into the larger framework of standard city models (and not as a Southern sub form of world urbanization, Roy 2005), other authors propose a scalar thinking of a formal-informal range: 'it turns out that formal and informal are better thought of as metaphors that conjure up a mental picture of whatever the user has in mind that particular time' (Guha-Khasnobis et al. 2006:3). How this should be done practically remains unaddressed to date.

To break with the initial pathologies of subject fragmentation inherited from past sector-based approaches I propose a careful dissection of different aspects of informality implied in the diverse disciplinary discourses. Past approaches did not discern carefully enough between the qualitative dimension, legal condition of the informal and its underlying processes. By using multiple criteria both school of thoughts, the binary and the scalar can be accounted for. Similar to economic regression, the identification of constituting categories that can be broken down into formal-informal is sought for. The combination of these results in the elaboration of a degree of formal-informal housing options.

## **Towards a Taxonomy of Informality**

### *Informal in the sense of traditional processes*

Informality in terms of a traditional way of activity is apparent in the influential housing taxonomy developed by Drakakis-Smith who discerned between formal (formal public, formal private, formal co-operative) and informal (consisting of squatter, illegal subdivision, low income rental housing) provision systems (Drakakis-Smith 1981). While houses developed through the former group are mainly 'using semi-industrial to industrial mode of production utilising wage labour, modern industrially produced materials and being relatively capital intensive' (Keivani and Werna 2001:72), a structure that is informally provided applies 'a traditional mode of production which is relatively labour intensive, utilising a large input of self-help labour and indigenous and traditional materials' (ibid). Informal and formal is thus equated with modern vs. traditional and commercial vs. self-sufficient. This aspect of informality seems to increasingly disappear with the penetration of market logics. While squatting in the 1950 and -60s often was still depicted as spontaneous and unregulated activity (Turner 1968), free of additional cost, increasing urban pressure resulted soon in a professionalization of such access to urban land (Berner 2001).

### *Informal in the sense of non-compliance to standards and rules*

The major reason for the proliferation and success of informal activities around the world is the strategic breaking of laws to cut cost and increase competitiveness. Strictly speaking an important aspect of informality is illegal. The avoidance of such term is more due to political correctness than methodological consistence.



Whether by not respecting work safety regulations, social security, construction standards or minimum living spaces, informality reduces costs in a perfect neo-classic thinking of efficiency: profit maximization beyond ethical considerations (this links directly to point 3.4). The non-compliance to rules also includes with the breaking of formal processes and organizational paradigms. The example of community saving/micro-finance groups shows that non-orthodox institutional set-ups can provide more successful financial schemes. The constant evolution of what are formal standards and rules illustrates the very dynamic nature of informal-formal.

This aspect of informality forms the core of the discourse on informal economy but is also largely present in the land tenure debate. In perspective of housing, the non-respect of building codes and safety standards are the major characteristics of informal land development.

#### *Informal in the sense of absence of legally recognized status*

Informality has another often stretched characteristic, not being recognized by institutions from the other side of the spectrum. This is what ultimately defines the informal (though our categorisation shows that informality is so much more). It has been common practice in the developing world that planning bodies left informal construction blank areas on maps and official urban plans. The consequence was that services were never extended, and if these areas had not already slum-like conditions they surely would degrade slowly to these due to structural exclusion to the city.

Although the strict version of such practice has mostly vanished, the largest share of cities in the developing world is still unregulated and informal.

The focal point of land tenure research is to show the diversity of agreements of tenure where recognized titles are missing. Further with the popularity of regularization programs the recognition of informality is an interesting superposition of formality on informality. As we shall see in the selected case study some informality is recognized - entitled for regularization - others are not, leading to a widening of the formal-informality degree.

#### *Informal in a sense of off the book or in violation of moral standards*

This is probably the most problematic but also the most present dimension of informality. The informal is created by the way formality is defined (its rules, standards, tools). This formalization of processes also generates a behaviour codex with implicit moral conceptions. The difference among countries what is considered as formal or informal depends also on their relation to local moral standards. One telling example is squatting in some Islamic countries. The appropriation of vacant land is allowed according to the Ottoman law, however this fact seldom entered constitutional texts leaving a grey zone of informality, accepted by moral standards but in violation to official laws (Bukhari 1982).

Also the institutionalization of corruption in some governmental institutions of the South makes the drawing of a formal-informal border impossible. Nepotism a largely faced reality in governments around the globe, are very differently judged, generally being more culturally accepted in Islamic than Christian societies.

Summarising the above written we propose a framework to analyze real world informality to attempt a alignment and refinement of theoretical constructs and on the ground reality. Just having ample space to give a short illustration of the informality-formality degree that exists in Ahmedabad the author refers the reader to the annex and the elaborated taxonomy.

## The Case Study Application

### *Inefficiency in the Indian Housing Market*

The housing backlog of India is more than 26,53 million housing units which can be seen as a very strong expression of unmet demand (there are almost 100 million slum dwellers in India, Mahadeva 2006). According to mainstream economic thinking these millions of missing housing structures are only possible because the market is inefficient or better said because the market is hindered from operating efficiently. To them efficiency is in the nature of markets. Here we reach the limits of mainstream thinking. Even if information of housing prices, land supply, and regulation (like zoning restrictions) would be available to establish a comparative study to numerate the impact of regulation it would hardly be capable explaining why a nation is short of 15 percent of its total housing stock.

### *The planning context in Ahmedabad: towards greater effectiveness*

Ahmedabad is the largest city in Gujarat India with around 6 million inhabitants. Once called the Manchester of the East due to its textile mills, the 1970s and 80s showed a constant demise of the manufacturing sector with impoverishment of the population (concentrated in the Eastside of the Sabarmati river) and an increasingly powerless local government.

Due to macroeconomic changes and several national political and financial crises India started to decentralise its governmental structure. The liberalization of the Indian economy started in 1992 with the 74th Amendment Act. Gujarat a state reputed for its entrepreneurial population has always been on the forefront of reforms and was quick in grasping the potential given by the central government to create a pro-business culture. Several deregulating reforms were passed that aimed to attract investment (first national, then international), strengthen the legal framework for enterprises and reform the local government structure.

Administratively, following the Gujarat Town Planning and Urban Development Act of 1976 (short GTPUDA 1976) the urban agglomeration and its surrounding are divided into an urban core, the AMC (Ahmedabad Municipal Corporation) and AUDA (Ahmedabad Urban Development Authority) that is assigned to areas with strong current growth and future expansion axes. The AUDA is also in charge of the urban planning with issuing city development plans every ten years (large scale master plans) and town planning schemes (TPS, smaller and more detailed planning on demand basis). Legal and procedural modifications have altered to urban planning process from a slow, corruption ridden exercise to a more participative and fast engine (though corruption is still present and speculative interests are very influential).

Ordered urban expansion is guaranteed by an innovative land pooling/readjustment mechanism. Agricultural land owners receive smaller but urban plots within the same TPS. Later construction activities are monitored and sanctioned by two sets of permits (construction, building use). While the process is described in the GTPUDA, the specific standards and rules are outlined in the Gujarat Development Control Regulations (GDCR).

As part of a doctoral research the structure of the housing market has been investigated during several months of field research (from 2010-2012). The housing market in Ahmedabad has considerably benefited from the Indian deregulation policies. The enabling position of the local urban body has created a positive sphere to multiply the engaged housing actors including state, non-state, and market actors with diverging interests and often conflicting agendas.



### *Housing in Ahmedabad: from Informal to Formal*

We shall illustrate some examples along the range of formal-informal housing solutions currently existing in Ahmedabad to alimnet the theoretical discussion of the former chapter with ground realities.

Informality is present in basically every housing project. Within the field research no project has been found that has been completely conform to the building regulations. Smaller violations of margins and density excess are common and go in pair with bribing of government officials to get permits in time. Common as well is the payment in black money (at least a partial amount). However the difference between lower and the middle-higher end of the housing price segment is the greater penetration of informality in the former one. Middle and high-end housing have formal materials, services, and planning. On the low-cost segment we can observe a great variety: 'chawls', slums, notified slums, governmental EWS-housing, NGO induced projects, in-situ upgradation and the slum network project.

Slums have per definition at least two categories of informality: irregular land tenure and sub standard housing conditions. There are already three different official statuses of slums in Ahmedabad: notified slums, non-notified slums, and 'chawls'. The latter are nowadays substandard housing units that once have been formally constructed by industrial employers to house their workers. With the decline of the 1970s and 1980s these buildings were left to its occupiers and with the missing maintenance degraded rapidly. Situated in the historic centre of the city they form an important housing stock for low cost rental solution. 'Chawls' often have a sort of formal servicing and are more often than not according to the national building code and the GDCR as both apply exceptional standards to buildings in this area (similar to urban villages). As for formal titles a large array of situations can be observed: from official title to completely unresolved situations. While for years the legal tenure was less of an issue as de-facto security was high the rising interest in land in prime location have multiplied tenure conflicts. The possibility to resist envisioned land transformations or at least benefit from their profits is directly linked to the details of tenure.

A similar development can be observed in notified slums. Notified slums are areas that fell under the definition of slums as written in the Slum Areas (Improvement and Clearance) Act of 1956.<sup>2</sup> These areas have been officially recognized and delineated as such. Only notified slums may benefit from attaining a document for tenure security or benefitting from any governmental intervention. The inclusion of market actors into slum upgrading led to another differentiation within the category of notified slums. Only those in prime location attracting enough real estate interest find themselves in a powerful situation to negotiate the nature of the free housing units developers are obliged to deliver in turn for using a part of the existing land for other purposes. Generally the in-situ provision of housing uses formal construction materials, labour and servicing. Also the land tenure is ultimately formalized. However the entire process of planning and negotiation is following highly informal practices including forms of violent enforcement, corruption, and nepotism. Such informality is not confined to low cost housing but so common in India that it is almost socially accepted or at least widely tolerated.

Even in the NGO-induced low-cost housing projects bribing of officials is a necessity to obtain the required permits. Within the last years several NGOs have started large scale housing projects at the South, and South-Eastern fringe of the city. While the entire execution is done by formal companies, the planning and saving is based on informal dynamics.

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<sup>2</sup> In Section 3 slums are defined as areas that '(a) are in any respect unfit for human habitation; or (b) are by reason of dilapidation, overcrowding, faulty arrangement and design of such buildings, narrowness or faulty arrangement of streets, lack of ventilation, light or sanitation facilities, or any combination of these factors, are detrimental to safety, health or morals'



Community participation to define the units to be constructed, and a grassroots organization created to inform lenders, individualise and assist saving plans and collect the instalments both managed to reconcile the mistrust and different logic of formal and informal embedded agents. The pioneering work of such informal negotiations has been the widely published Slum Network Projects. Started in the ending 90s, an NGO approached the city and local industries to join forces for slum up-gradation. The result has been a project base collaboration between market actors, NGOs, governmental institutions and slum dwellers. Materials were industrial standardized and purchased in bulks. The land tenure remained unresolved (slum dwellers just received a promise of 10 year tenure security). Surprisingly however it is this type of housing where the least informality is present in the negotiation with public authorities. As sizes of SNP projects remained small with a direct interest of the AMC to succeed, nepotistic tendering or bribing is practically absent. On the other hand with this missing grease, the operational machine is considerably slow: despite a promising concept the SNP did not manage to scale up.

## Conclusion

This paper attempts to put forward taxonomy of informal-formal housing options that could be applied in the Global South. Based on different characteristics a finer grained understanding of informality may account better to the large variety of different compositional logics of formal and informal practices that can be observed on the ground. The taxonomy has been exemplified through research carried out in Ahmedabad.

This research should be seen as a first step to a more comprehensive categorization of the informal-formal degree. Future investigations could further decompose the categories and analyze their constituting elements. In doing so it is hoped to advance our common understanding of urbanization in the developing world and inform formal planning mechanism to better frame and tame the exploding inequality of our cities.

## Appendix

PROJECT TYPES IN AHMEDABAD							
	Existing Slums	Notified Slums	Existing Chawls	SNP	Slum upgrading	EWS projects	NGO projects
<b>Traditional Processes</b>							
- way to build	-	+	+	+/-	+	+	+
- materials	-	+/-	+	+	+	+	+
- land	-	+/-	+	+/-	+	+	+
<b>Non-compliance to standards</b>							
- materials	+/-	+	+	+	+	+	+
- land	-	-	+/-	+	+/-	+	+
- services	-	+/-	+	+	+	+	+
<b>Absence of legally recognized status</b>							
- tenure	-	-	+	+	+/-	+	+
- wealth	-	-	+/-	+	+	+	+
<b>Violation of moral standards</b>							
- corruption	-	-	-	+	0	-	+
- fraud	-	-	-	-	-	+/-	+

+ formal, - informal, +/- both,  
0 not enough information to date

Table 1. The informal-formal taxonomy



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