The State of inequalities in Sub-Saharan African and Asian cities

Wilbard J. Kombe, Neethi P., Keerthana Jagadeesh & Athira Raj
Ardhi University & IIHS Bangalore

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In particular, the present paper has contributed to Chapter 2 on ‘State of Inequalities’, which gives an overview of the ‘state of inequalities’, providing a discussion about current inequality trends, as well as the challenges they bring for LRGs.

Wilbard Kombe is Professor of Urban Land Management, and Director of the Institute of Human Settlements Studies, Ardhi University, Dar es Salaam, Tanzania.

Neethi P. is a Senior Consultant, Keerthana Jagadeesh a Senior Associate, and Athira Raj an intern at the Indian Institute for Human Settlements (IIHS), India.

Part 1: The State of Inequalities in Sub-Saharan African Cities

Wilbard J. Kombe
Ardhi University Dar es Salaam

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Introduction

The outcomes of rapid urbanization amid inadequate capacity to plan and manage urban growth¹ has set most Sub-Saharan Africa (SSA) cities on trajectories that undermine not only the wellbeing of most urban inhabitants, but also the realization of the Sustainable Development Goals (SDGs); particularly Goal 11, that aims at making cities and human settlements inclusive, safe, resilient and sustainable. Trends in SSA cities have given rise to massive increase in urban inequality within cities and towns.² Freetown in Sierra Leone, Dire Dawa in Ethiopia and Dar es Salaam in Tanzania are among the most equal cities in SSA, with Gini coefficients of 0.32, 0.39 and 0.36, respectively. Urban inequalities are relatively higher in cities such as Yaoundé, Douala, Addis Ababa, Accra, and Kigali, levels of inequality in these cities – each of which has a Gini coefficient of below 0.5.³ SSA cities are the most unequal region in the world in terms of educational attainment and access to housing.

1. Unprecedented Urbanization

SSA cities are undergoing a rapid urban transformation that has seen exponential urban population increase from approximately 70 million in 1970, to 294 million in 2010 and projected to reach 621 million by 2030, and will almost double to 1.2 billion by 2050.⁴ Additional 560 million people are expected to settle in SSA cities by 2040. SSA cities are experiencing an annual growth rate of 4.1 per cent compared with the average global rate of 2.4 per cent.⁵ The rapid population growth is largely a result of natural growth (high fertility rates) and little by push and pull migration forces.⁶ In 1970 there were hardly any cities with a population of more than 1 million inhabitants in SSA; by 2008, there were 41 cities exceeding this population. Urban population in SSA increased from 31 per cent in 2000, to 40 per cent in 2017. Lagos and Kinshasa are already megacities, i.e., have a population of over 10 million inhabitants; by 2030 Dar es Salaam, Johannesburg and Luanda are projected to become mega cities also. A large population (approximately 63 per cent) of the exponentially rising urban population is absorbed by small and intermediate cities with less than 1 million inhabitants,⁷ these are the fastest growing urban centres in SSA countries.⁸ Unlike other regions, SSA countries (except South Africa) have generally neither experienced significant transformation in agricultural production nor industrialization.⁹ No wonder, the service sector contributes over 60 per cent of the regional GDP in in 2014. At the same time, 60 per cent of the jobs are in the informal or grey economy which is neither taxed nor regulated by government.¹⁰ In most SSA cities, the formal sector provides limited opportunities for employment and income. The larger proportion of the youthful SSA urban population presents an important opportunity in form of labourforce that can be tapped to boost productivity. However, this cohort is also vulnerable to shocks and stress; for instance, unemployed and idling girls and boys are particularly susceptible to harm.¹¹

Unprecedented urbanization is the most important transformation that SSA and African countries in general will experience this century; this presents challenges and opportunities as well. For instance, large population...
associated with rapid urban growth offers opportunities to achieve economies of scale, i.e., high population densities reduce per capita costs of providing infrastructure services as well as offer scale economies for investment, enhancing productivity and catalyzing the transformation from agriculture to industry and services economy. Kirsten and Somick note that no country has attained a middle-income status without urbanizing. Cities in SSA generate about a third of the GDP, but they are not creating enough jobs for the booming youth population. But, small and intermediate urban centres, which are currently rapidly urbanizing areas where real poverty crisis and urban inequalities are most manifested, because these are also areas where human, financial and governance capacities are most limited. Besides, international agencies have generally given little attention to small and intermediate urban centres. For instance, generally, small and intermediate towns lack the requisite capacities required to, inter alia, regulate/direct urban growth, protect encroachment in fragile ecosystems, such as flood plains and river valleys. In most SSA countries, including Tanzania, South Africa, Zimbabwe, and Kenya rapidly growing urban population trends show increasing youthful population that is predominantly unemployed or underemployed and largely surviving on the informal trading activities. Most importantly, state institutions and markets in cities have failed to deliver not only basic infrastructure services but also affordable housing or buildable housing land; widening urban housing inequalities in cities. At present over 70 per cent of the population in SSA cities live in basic serviced deprived, squalid and over-crowded informal housing, the majority of whom live on less that 1.5 USD per day. In short, cities across SSA countries do not offer much to suggest positive outcomes of rapid urbanization, such as reduction of poverty or economic growth experienced elsewhere.

However, what is apparent, as population increases, land occupied by cities and socio-spatial fragmentation rise at even higher rate. For instance, as the urban population doubles, built up areas triple. Satterthwaite notes that large parts of SSA urban population do not have access to risk reducing infrastructure services and thus are exposed to increasing health burden; poor quality and overcrowded living conditions; lack of safe, regular and affordable water or good waste collection and disposal system. At times, political differences (i.e., areas within cities that are governed by opposition parties) are denied resources, or projects to improve basic infrastructure services, widening and sustaining intra-urban inequalities. Generally, inequalities are on the rise although poverty has declined, especially in large cities. For instance, the population living in squallid poor housing in SSA cities including the number of informal housing where the bulk of the poor live has been rising. For instance, in Dar es Salaam in the late 1990s there were about 15 large informal settlements; by 2017, the number had increase tenfold. Similar trend are observable in most other SSA countries. Failure to prepare and cope with rapid urbanization as manifested in adequate investment in infrastructure and ineffective urban planning in SSA cities has increasingly been compromising socio-economic and environmental sustainability; inter alia because it is largely driven by the market and excludes the bulk of the urban poor as well as fail to create income and employment opportunities.

Addressing these concerns requires collective efforts and appropriate institutional structures that build partnerships and mutual recognition and capacities of the various actors, including civil societies and the private sector. It also requires rethinking policies and practices that tend to disregard or discourage creation of employment and income opportunities, such as the use of labour-intensive technology (LIT) in urban infrastructure delivery projects, especially in low-income settlements. There has generally been little interest and support for the use of LIT in urban infrastructure upgrading, particularly among municipal engineers and other bureaucrats. The main argument has been LIT is inefficient or yield poor quality infrastructure services. This argument cannot however be generalized. Recent studies carried out on basic services provided in Hanna Nassif in Dar es Salaam, Tanzania, through LIT have proved resilient despite all reservations on it by the World Bank and local elites-municipal engineers in particular. Unless deliberate measures are taken to optimize employment and income generation opportunities on local infrastructure improvement projects, among particularly the marginalized groups, including the youths, addressing challenges associated with urbanization and widespread inequalities in SSA cities will remain a daunting task.
2. Spatial Planning and Land Management

There is extensive literature and broad recognition that the spatial planning paradigm and land management system and practices inherited from colonial administrators have failed to address widening socio-spatial inequalities in African cities. Among other things the current urban planning system and practice were mainly drawn from the British Town and Country Planning Act of 1947. This planning legislation carries with it paradigms and practices that apply exclusive urban use planning zoning, regulations and standards that are unaffordable by most inhabitants. They were transposed to the colonies to serve the wider interests of colonial governments and their domestic agents. For instance, some of the main objectives were to separate high density (low-income areas) which were considered dirty and filthy from the low/medium density areas for high- and middle-incomes; provide for an exclusive and adequately serviced, secure and attractive living and working areas for the whites/colonial administrators; and provide barely rock bottom services to areas inhabited by the indigenous blacks. Across cities in the Anglophone countries, urban plans and zoning were thus conceived with distinct racial classes, i.e., settlement areas for the European and for others, including the blacks. Under the guise of hygiene and sanitation policies, urban regulations and planning systems were put in place to compartmentalize urban land use planning. To date the layouts of most SSA cities depict this Anglo-Saxon spatial planning hegemony.

Since most SSA countries gained independence, over sixty years ago, overall they have effected only cosmetic changes on the planning paradigm, zoning concepts, regulations and practices, which were imported from fairly affluent and matured urban planning and land management traditions in the west. Then, north European countries and America were experiencing a relatively modest urban growth but with robust economic capacity. In some countries such as Botswana, there has been attempts to mix densities, i.e., designate high density alongside medium or low-density housing but without significant alteration of the standards. In Tanzania, attempts have been made to lower the minimum plot sizes from 400-800 square metres to 300-600 square meters high density (low-income housing). Whilst this is a move towards the right direction, this plot size is still very lavish particularly when one considers the looming poverty among most urbanites, the prohibitive costs servicing land or when this is compared with plots sizes in the other countries in the region such Ethiopia, where a minimum plot standard of 75 square metres; and in specific cases 140 square metres have been adopted.

Instead of zoning by colour, today, in most SSA countries, zoning of urban housing areas is based on income categories, i.e., low density (large plots) for high-income; medium density for middle-income, and high density (small plots) for low-income households. The received concepts of urban land use and spatial planning, and value systems and practices have been lately reinforced by increasing tendencies among urban practitioners, policy makers and planners to imitate and adopt fashionable urban planning and urban design models – what Watson refers to as African urban fantasies. These fashionable ideas seem to dominate new and satellite towns proposed and developed recently in SSA cities such as Dar es Salaam, Nairobi, Kampala, Accra, and Luanda. New/satellite towns are adopted inter alia as strategies to modernize old cities and attract Direct Foreign Investments, which old capital cities such as Dar es Salaam, Nairobi or Accra have failed to attract, inter alia because of poor basic infrastructure, dysfunctional urban form and increasing environmental challenges.


27. Zoning refers to urban land use planning approach that focuses on the designation of major land uses i.e., low, medium and high densities or other uses such as industrial, institutional and recreational according to predefined specific requirements –i.e., development regulation and standards.


31. Njoh, Planning Power: Town Planning and Social Control in Colonial Africa


34. Watson, “African Urban Fantasies: Dreams on Nightmare?”

35. Kombe, “Institutional Reforms for Urban Land Use Planning and Management in Sub-Sahara Africa.”
There is a consensus from a range of scholars that the modernist ideas embedded in the development of new cities in SSA cities and the belief that investment in such iconic cities will spur foreign direct investment are unrealistic and speculative.\textsuperscript{36} A close look at the specific contexts of the Dar es Salaam, Nairobi or Accra cities, where the new wave of the cities to include Kigamboni, Tatu/Konza technology and Hope new cities were respectively proposed, confirms that the ideas are inappropriate to the realities in SSA cities; most of these were inspired by Middle East and Asian experiences. Most of the proposed new towns require enormous investments, which will further drain the limited resources governments (central and local) have. In turn, this is likely to undermine improvement of basic services delivery in areas predominantly occupied by the poor. They will also lead to displacement many people including the poor and their livelihoods, as well as set them back due to destruction of their hard earned houses. In fact, the resistance by the property owners in the areas designated for the Kigamboni new town in Dar es Salaam, Tanzania, is a key factor that forced the government to change the decision and abandoned the project.\textsuperscript{37}

Construction of new towns would generally widened the intra and inter socio-spatial inequalities among the existing cities, which have already failed to meet basic infrastructure and other socio-economic needs for the booming urban population.\textsuperscript{38} Viewed from this perspective, spatial planning systems and practices inherited from colonial administrators provide a historical example of the dominant force creating and sustaining socio-spatial and economic inequalities in SSA cities. The zoning concept, the land use planning standards, regulations and the varying levels of services delivered according to the density zoning today, and their distributive impacts bear the footprint of colonial heritage that continue to exclude the poorer households and accord better service to housing occupied by the middle- and high-income groups, exacerbating intra urban inequalities.

Despite critique that have been raised against these zoning concept, urban planning standards and regulations, they are still extensively used in master plans and detailed plans by urban planners to designate and enforce land use development regulations in SSA cities. The attempt to run away from the ailing old cities by investing in new cities is unlikely to solve the problem associated with the failed urban land use planning and management in SSA cities. The responsibility of urban land management is fragmented amongst several public institutions, which are generally, weak and unable to regulate land use, access, titling, registration and development is a challenges creation of new cities can hardly address. As a result, at present, the private sector essentially unfettered land markets are the major forces transforming urban land development in SSA cities.\textsuperscript{39}

Investment in the real estate sector, including shopping malls as well as unregulated small informal developers are accessing and building on land which has not been designated for residential use, thus conflicting urban land management policies and regulations. Apart from few cities in countries such as Kenya, South Africa, Namibia, Zimbabwe, and Botswana, only a small proportion of land in most SSA is formally registered land tenure systems. Large parts of SSA cities present a mosaic of tenure regimes to include a variety of formal or statutory tenure systems as well as a forms of informal extra-legal tenure arrangements. In most countries, the formal and informal tenure systems are, however, a continuum and often interlinked. In this regard, for urban plans to deliver the expected outcomes, they have to build upon and improve the performance of the informality –the major sector currently transforming urban land development in most SSA cities.

Also, urban land use planning has to be more visionary, participatory, flexible, transparent and inclusive during the entire processes - from plan preparation to implementation. The key sectors have to be integrated both vertically and horizontally.\textsuperscript{40} That is, the various land use development components and activities including delivery of basic infrastructure services have to be coordinated across varying levels and actors. Prohibitive land use planning standards and regulations, together with the existing land use development control instruments have to be tailored to the socio-economic realities of the specific socio-economic groups in the SSA cities. One size fits all approaches does not seem to apply in SSA cities.

\textsuperscript{38} Kombe, “Institutional Reforms for Urban Land Use Planning and Management in Sub-Saharan Africa.”
\textsuperscript{39} Kombe, “Institutional Reforms for Urban Land Use Planning and Management in Sub-Saharan Africa.”
\textsuperscript{40} Kirsten and Somik, “Which Way to Livable and Productive Cities?”
Effective implementation of urban land use planning and management, including land use plans requires strong and responsive institutions to coordinate and mobilize the resources required to boost infrastructure development.⁴¹ The latter is necessary to guide and shape urban form and check sprawl. Land use planning principles that focus on pro-active intervention strategies are wanting; this will help secure way leaves for critical public services before building construction activities commence. Integration of the transport system and utility services with land use planning is a necessary step towards reforming the current urban land use planning and management systems and practices in SSA cities. Integration of public transport and land use planning strategy in Dar es Salaam City has provided significant opportunities to improve land use planning and management, especially along the rapid bus transport (BRT). In recognition of the impact the establishment of the BRT is likely to have on land use, a land use plan has been prepared along the entire route. This will be used to check informality and enhance land management along the BRT route. The investment opportunities uncovered will also benefit low-income communities.⁴² Academics who have examined equality in urban land markets and shelter access have invariably argued unrealistic land use planning standards and regulations in SSA cities exclude the poor households from access to legal building land and shelter, and called for review in order to accommodate more equitable access to land and enhance transparency.⁴³

### 3. Access to Affordable Basic Infrastructure Services

Efforts to build sustainable human settlements cannot be achieved without access to affordable basic infrastructure services, such as potable water supply, appropriate waste (solid and liquid) disposal, adequate transport system, availability of local and access roads and storm water drains. Cities cannot efficiently function without ancillary services, such as street cleaning, maintenance of public recreational areas and parks, public lighting and cemeteries. Access to basic infrastructure services is also a key ingredient for economic development.⁴⁴ No wonder the impact of access to affordable basic infrastructure on poverty and inequality has increasingly received attention in recent years.⁴⁵ Under appropriate condition, investment in infrastructure can promote growth and equity and reduce poverty;⁴⁶ also investment in infrastructure services, including roads are instrumental in shaping urban form.

Unfortunately, across SSA countries, cities are experiencing severe deficits of these public infrastructure services. Poor quality, quantity and access to basic services remain dominant features. By 2015 only a third of the population in SSA cities had access to water connected to their compounds; down from 43 per cent in 1990. Worldwide, SSA has the lowest proportion of population with piped water connected to compounds. Lowest in the ranking in the region are Nigeria, (3 per cent), others with more or less the same figure are the Central Africa Republic, Liberia, Guinea Bissau and South Sudan. A few countries are just above 40 percentages.⁴⁷ These include Niger, Kenya and Burundi; whereas South Africa is an exception, with over 92 per cent connected to piped water supply. Between 1990 and 2015 the proportion of urban population with potable water supply and or improved sanitation declined in Eritrea, Malawi, Sierra Leone, Zambia and Zimbabwe.⁴⁸ Nearly 50% of the urban population in SSA lack electricity. In turn, this limits households and enterprises, such as initiatives to improve income generation opportunities, increasing urban inequalities, particularly among the already serviced deprived poor. Besides only 40 per cent of the urban population in SSA has access to improved sanitation; this percentage has not improved significantly since 1990.⁴⁹ For instance, whilst the urban population increased by at least 10 per cent in countries such as Ghana, Burkina Faso, Congo and Cote d’Ivoire, the population with at least basic sanitation facilities improved by at most 4 per cent.⁵⁰ Adverse effects of widening disparities in access to sanitation within cities are striking. On the other hand, 75 per cent of the population living in informal settlements cannot be achieved without access to affordable basic infrastructure services, such as potable water supply, appropriate waste (solid and liquid) disposal, adequate transport system, availability of local and access roads and storm water drains. Cities cannot efficiently function without ancillary services, such as street cleaning, maintenance of public recreational areas and parks, public lighting and cemeteries. Access to basic infrastructure services is also a key ingredient for economic development.⁴⁴ No wonder the impact of access to affordable basic infrastructure on poverty and inequality has increasingly received attention in recent years.⁴⁵ Under appropriate condition, investment in infrastructure can promote growth and equity and reduce poverty;⁴⁶ also investment in infrastructure services, including roads are instrumental in shaping urban form.

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41. Although there are variations on the extent to which countries are enforcing urban plans, zoning and standards, with countries such as South Africa and Botswana, performing relatively better [Kombe, 2017], most of the urban development in SSA and Africa in general is occurring in non-planned and non-transparent fashion [Watson and Agbola, 2007].


settlements where the bulk of the urban poor in SSA cities live depend on unsafe pit emptying services. In Dar es Salaam, for instance, many areas where the middle- and high-income household live have street lighting; and are largely serviced by septic tanks, few have networked sewerage systems. The rest depends mainly on pit latrines. No wonder outbreaks of most water borne diseases such as diarrhea takes place in the informal settlements. Owing to the symbiotic relationship between access to basic infrastructure services and overall wellbeing, quality of life and equality among the urban inhabitants, failure to meet basic infrastructure, especially among the urban poor, is one of the most glaring manifestations of the persistent inequality in SSA cities. Although there are differences among countries, on average most households in SSA spend a large proportion of their income on food [37-59 per cent]; but the poorest quintile expenses on food rise to 44-68 per cent.

Lack of access to basic infrastructure services is most felt in the informal housing where the bulk of the urban inhabitants in SSA cities live compromises productivity, increases public health threats and exacerbates urban inequalities. Widening socio-spatial and economic inequalities also stigmatizes and excludes the poorer social groups; primarily because a large section of the urban population is excluded from a socially and economically productive life. Structural inequalities, which are rooted in cultural norms and values, further compound the problem as they tend to exclude women from certain income and employment generation opportunities, thus exacerbating urban inequality (Box 1).

Unequal power relations societal roles and labour division mean that women and girls are more vulnerable to socio-economic stress and environment hazards. For instance, because most urban households biomass for fuel. Many do not also have on-compound access to water; meaning that women and girls bear the burden of the lack of access or poor basic services.

The challenges of providing basic infrastructure services are compounded by high population growth rate, poor governance and resource paucity among particularly local government authorities in SSA. Property tax collection and administration in SSA cities is extremely poor. Local government are under-resourced and thus lack capacities to deliver basic services. Their expenditures as a percentage of GDP are generally very low, often below 7 per cent; with local government authorities (LGAs) in countries such as Togo and Mauritania spending less than 1 per cent of the GDP. Overall LGAs expenditure per capita in SSA cities is among the lowest in the world. For instance, cities, such as Bamako, Accra and Dondo spend less than 20 USD per capita; whereas Kigali, Kampala, Dar es Salaam, Dakar and Ongoudoung and Saint Luis spend about 40 USD per capita; by all standards these figures are very low; cities in other countries, such as Brazil (Port Alegre) spend as much as 1,400 USD per capita. Resource capacity deficits among LGAs hamper initiatives to address infrastructure deficits but also growing socio-economic inequalities in SSA cities. Unless LGAs are enabled to play their public services responsibilities more effectively, addressing the enormous infrastructure deficits and inequalities will remain a growing challenge.

54. UN-Habitat, Urbanization and Development; Emerging Futures. / Kombe, “Institutional Reforms for Urban Land Use Planning and Management in Sub-Saharan Africa.”
56. UN-Habitat, Urbanization and Development; Emerging Futures


BOX1. Socio-cultural norms, access to employment and inequalities

Recent retrospective studies on the coproduction of basic infrastructure services (access roads, storm water drains and portable water supply) in Hanna Nassif informal settlement in Dar es Salaam city reveal that socio-cultural norms and values embedded in customary traditions among some ethnic groups, tend to impede women from taking up jobs in the construction activities that are normally dominated by men. Also, some women are barred by the male spouses from taking jobs, which will require them to work alongside men. Such norms and values seem to relegate women to non-cash generating household chores. However, in cases where women managed to join the construction and other income generating opportunities; many became bread earners for the families, making a difference in household wellbeing and enhancing their social status.
4. Underdeveloped Public Transport

Urbanization and cities are vital for sustainable development. However, unless they are well planned and managed, they generate complex and costly problems of governance. Effective public transport services may also help open up opportunities for trade; and expand economies of scale, as well as lower living costs and prices. Improved services directly and indirectly improve the wellbeing among the urban poor by lowering the prices and increasing employment and income opportunities. Improvement of transport services is, therefore, a critical consideration in addressing urban inequalities. This is particularly in SSA cities because most urban poor tend to occupy marginal areas in the periphery or poorly accessible land; but rely on public transport to access amenities and livelihoods. No wonder SSA cities such as Dar es Salaam, Lagos, Accra, Johannesburg and Cape Town have embarked on Rapid Bus Transport (BRT). Studies carried out in a number of African cities, including Dar es Salaam, have shown that urban transport systems are generally poor; many cities are choked with traffic congestion. Other challenges include lack of safety, poor labor conditions, pollution, high and sometimes variable fares, poor accessibility for vulnerable groups, sexual harassment and suboptimal service and network design.

Livelihoods, particularly of the urban poor, are most compromised if they do not have access to vital transport services to access goods and services on time. This was apparent in a recent study conducted in Dar es Salaam city (Box 2). Data collected from 10,000 commuters in a Dar es Salaam Transport Master-plan study funded by JICA found that: (i) 80 per cent dissatisfaction with the current transport arrangements, they cited long waiting time, lack of comfort and poor safety standards. (ii) Respondent journey time (including waiting and access time) averaged 95 minutes indicating that on average a resident can only reach 4 per cent of jobs in the city on foot within 45 minutes, 11 per cent using a mini-bus (matatus). The situation is worse in Dar es Salaam and most other sprawling SSA cities. In contrast, in Buenos Aires City in Argentina, a resident can reach 25 per cent of jobs by public transport within 45 minutes even though the population is four times larger than Nairobi.

Traffic congestion problems associated with fragmented, dysfunctional urban structure and poor (public) transport system also mainly lock the poor citizens from accessing income opportunities or force them to pay dearly for high transport costs. At the same time, levels of energy consumption and green gas emissions increase sprawling or congested cities where public transport is poor or underdeveloped. Many cities in SSA are growing with high costs of environmental degradation aggravating living conditions of present and future inhabitants. Besides, the costs of providing public transport, like other line infrastructure services, also rise due to fragmentation of urban structure and low densities, especially in the peri-urban areas. Owing to the sprawling and unplanned nature of the large proportion of SSA cities, the expected higher productivity of urban areas that ought to stem from agglomeration economies that would benefit urban inhabitants including the poor has not been achieved. The lack of adequate public transport facilities and choices to match the needs of the citizens, including the marginalized groups, accentuate inequalities. Besides, fragmented land use development disconnects people from jobs, services and amenities. For instance, in Nairobi on average a resident can only reach 4 per cent of jobs in the city on foot within 45 minutes, 11 per cent using a mini-bus (matatus). The situation is worse in Dar es Salaam and most other sprawling SSA cities. In contrast, in Buenos Aires City in Argentina, a resident can reach 25 per cent of jobs by public transport within 45 minutes even though the population is four times larger than Nairobi.


Box: 2 Livelihoods of the Poor, Covid-19 and Public Transport

A recent study on Covid-19 in Dar es Salaam city, on how the low income households in the two informal settlements of Hanna Nassif and Ubungo Kisiwani studied responded to the partial lockdown imposed by the government in the early 2020 reveals that many low income households in the two settlements commute using public transport to reach their sources of livelihoods. Respondents asserted that unless they travel to reach their centres of livelihoods, they would not be able to bring food to the table as revealed by one respondent. “... every day I woke in the morning and take a daladala to the Ferry where I [bulk] buy fish for retail sale at our local market ...” Other people, such as food vendors travel to Kariakoo or Ilala to sell cooked food (mama ntilie) or buy vegetables and fruits for sale in the market. If the government had imposed a total lockdown we would not die of Covid-19 but starve to death, noted one respondent.
5. Informal Land Development

In most SSA cities informality is no longer a residual category or form of urban land access and development but a modus operandi, especially for shelter and land delivery.64 The number of households living in slums in SSA cities has been growing persistently from about 111 million in 1995 to 201 million in 2015.65 In 2014, 55 per cent of the urban population in SSA were living in slums or informal settlements, at present many SSA countries such as Ethiopia, Tanzania, and Zambia have figures exceeding 70 per cent. As noted, most of these settlements exhibit extreme poverty and inequalities particularly due to lack of or poor access to basic infrastructure services, insecurity and high unemployment.

In large and intermediate cities in SSA, new informal settlements are continuously mushrooming in the peri-urban areas. Over 70 per cent of the urban population in SSA live in informal settlements.66 Informal settlements in the inner areas of cities are also densifying and overcrowding amid lack of or run-down basic infrastructure services. Owing to environmental problems, vulnerabilities are also rising with densities and encroachment on wetlands, floodplains, river basins, steep slope and other hazard prone areas.67 As housing and population densities in informal settlements rise amid little or no basic infrastructure services, settlements grow into slums. Living in slums is a trade-off many low-income households make because of their desire to live close to their source of livelihoods. Majority prefer to live in areas they get to workplace by foot.68 Climate change-related risks, such as flooding, landslides, vulnerability, and inequalities are also likely to rise, especially in the coastal cities of SSA.69

Africa’s 1.1 billion citizens will likely double in number by 2050, and more than 80 per cent of that increase will occur in cities, especially slums.70 Livelihoods, particularly of the urban poor, are most compromised if they do not have access to vital transport services to access goods and services on time. Furthermore, the intention to regularize and formalize informal settlements so as to check continued densification and mobilize ‘dead capital’, i.e., paperise the property rights held by the urban poor so as to make them useable as collaterals, has not been achieved.71 In many countries, including Tanzania, most property owners in the regularized informal settlements are unwilling to use their property licenses or certificates of title as collaterals.72 For instance, out of 30,676 and 47,750 licenses/titles which had been issued in Temeke and Ilala Municipal by April 2021, only 3,274 (10 per cent) and 3,106 (6 per cent) have been used as collateral. In fact, many do not even pick their licenses/certificates of title prepared by government authorities during property regularization or formalization because they are not ready to pay land levy and taxes that ensue regularization and formalization. Most importantly, in most cases, problems of informal subdivisions and unregulated densification persist even after regularization. Also retrofitting overcrowded informal settlements to accommodate access roads and other basic services is expensive to individual households and city or municipal authorities alike. Demolition of some housing units and resettlement of communities to accommodate basic services is prohibitively expensive – socially and economically. Lastly, neither upgrading regularization or formalization has been able to cope with the problem of proliferation of informal settlements. Excessive informality densification, overcrowding and encroachment on marginal land are likely to continue for long time in SSA cities, primarily because it is one of the reactions by the urban poor to the lack of affordable formal housing and building land; to weak land governance and lack of appropriate proactive intervention to guide informal land seekers before they put up housing structures. The adverse effects of unregulated informality are costly to the already marginalized poor living in these settlements, but also for the states both central and local, which have to grapple with immense challenges of retrofitting overcrowded informal settlements.

64. Kombe and Kreibich, Governance of Informal Urbanisation in Tanzania.
65. UN-Habitat. Urbanization and Development, Emerging Futures.
70. See https://www.weforum.org/agenda/2016/03/africa-biggest-cities-fragility/
72. Interview with Temeke and Ilala Municipal officials on 26 and 27 May 2021.
Repression and eviction of informal settlers have also proved ineffective, primarily because such interventions do not address the problems of unaffordability and widespread poverty among the majority of urban inhabitants. Pro-active intervention in form of deliberate policy and action by the state to 'designate land for guided informalty’ and review the current urban land use planning and development standards and regulations offer opportunities to secure better future for the would-be home builders and the public in general.⁷³ Social institutions in informal settlements have displayed capacities to negotiate, access and designate and protect land for public uses such as roads, recreational open spaces, markets, cemeteries and other social facilities. Mottelson cautions that government repression on informality raises land prices and excludes the low income from accessing land as well as increases rent.⁷⁴ In turn, this makes the poor spend significant part of their hard earned finances on housing, leaving little for other necessities. Most important, repression on informal settlements also increases housing densities and in turn undermines public health and livability among the already disadvantaged poor.

In countries where governments have applied repression policies, such as in Kenya and Uganda, land available for housing has declined and prices of land and shelter risen, worsening living conditions among the poor.⁷⁵ For instance a study of informal settlements of Antohomadinika in Antananarivo (Madagascar), Kibera in Nairobi (Kenya) and Katanga in Kampala (Uganda) reveal high plot coverage ratio (of between 75-100 per cent), and small private spaces within blocks. Whilst there may be several reasons for these trends, limited supply of informal land is one of the key drivers of the relatively higher densities observed in the three settlements. The relatively better living environment in informal settlements in Tanzanian and Mozambique, especially when compared with those in Kenya or Uganda, are mainly attributed to the tolerance and supportive policies of the governments towards informal land development.⁷⁶ Thus a more tolerant, less stringent policies and regulations together with prioritizing investments in basic infrastructure delivery opens prospects for better quality and livable informal settlements and will contribute significantly to the reduction of growing socio-spatial inequalities.

73. Kombe and Kreibich, Governance of Informal Urbanisation in Tanzania.
76. Kombe, “Institutional Reforms for Urban Land Use Planning and Management in Sub-Saharan Africa.”
SSA countries are experiencing increasing new conflicts, violence and risks associated with natural disasters, such as drought, floods and storms. In 2018, these led to 10 million new displacements. In Ethiopia, DRC, Nigeria, Somalia and Central Africa (CAR) were most affected. For instance, in 2018, 2.9 million people were displaced in Ethiopia, the highest in the world. Floods and droughts displaced a total of 545,000 people in Somalia; in DRC, 1.8 new displacements were recorded during the period. About 44 per cent of the displaced persons in Somalia were attributed to evictions associated with inadequate housing and informal tenure arrangements in urban areas.

In Cameroon, Boko Harum displaced 437,000 people; whereas in Nigeria, 541,000 new displacements were experienced in 2018; largely due to conflicts in the Middle Belt region. Conflicts in rural areas often give rise to displacement and migration into cities, for instance, this has been observed in Kampala. These displacements led to the demolition or destruction of housing, livelihoods and social ties, including those which provide critical safety nets among the poor. On the other hand, Xenophobia and anti-migrants sentiments in South Africa fueled violence, displacement and loss of life and property. In turn this further impoverished poor migrants as well as local who were involved in the supply chain of business activities undertaken by the emigrants.

Lack of basic infrastructure services, environmental degradation, over-crowding and poor housing, increasing risks and evictions lead to high levels of exposure and vulnerability to hazards in SSA cities as they receive more internally displaced people from rural areas. SSA cities are projected to experience most severe impacts, largely because of the little adaptive capacity among urban inhabitants.

Two-thirds of the projected displacements of over 2.7 million people in any given year in the future will happen in urban or peri-urban areas. Conflicts, disasters and evictions are raising new unresolved challenges, inter alia because in most countries LGAs are ill-prepared to cope with the new influx of people. In some countries local government enforce policies which exacerbate evictions and displacements even during pandemic periods. For instance, in South Africa, Johannesburg, Cape Town and Durban evicted thousands of poor people who had built temporary structure on public land or disused public buildings; in Cape Town 58,000 temporary shelter in informal settlements were demolished; residents were thrown out in the street during the Covid-19 pandemic. Many LGAs are underfunded, understaffed and depend on central government subventions, the flow of which is often erratic or unpredictable.

In most countries, disaster risk management committees or unit exist at various levels. However, there is a tendency to centralize the management of disaster risks to central and regional government authorities, making the roles of LGAs ambiguous. Reducing risks and inequalities associated with natural disasters, eviction and conflicts, therefore, require policy intervention and action to place LGAs at the centre of interventions that concern conflicts, disaster, evictions and displacements. Such policy interventions have to take into account social justice of policy and action given the structural inequalities that underpin the encroachment on public land.

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78. IDMC, Annual Report.
82. Kombe, "Institutional Reforms for Urban Land Use Planning and Management in Sub-Saharan Africa."
Conclusion

The outcomes of rapid urbanization amid ineffective land use planning concepts, laws, standards and regulations and practices coupled with inadequate capacity to provide basic infrastructure have set SSA cities on urban development trajectories that undermine the realization of the SDGs; particularly Goal 11 that aims at making cities and human settlements inclusive, safe, resilient and sustainable. **Above all, current trends are giving rise to massive increase in urban inequalities particularly within and among communities.** Poor quality, quantity and access to basic infrastructure services such as potable water and sanitation remain key characteristics of the widening urban inequalities in cities as well as in small and intermediate urban centres, which are currently accommodating the bulk of the increasing population. Small and intermediate urban centres are also sites where human, financial and governance capacities are most limited.

Currently over 75 per cent of the population lives in informal settlements that also accommodate the bulk of the urban poor; these depend on unsafe pit emptying services.\(^83\) In Dar es Salaam city many areas where the middle and high income household live generally enjoy better services to including potable water, sanitation, solid waste management and street lighting. They are largely serviced by septic tanks, few have networked sewage systems, whereas low-income households depend mainly on pit latrines.\(^84\) The challenges of providing basic infrastructure services are compounded by high population growth rate, poor governance, urban sprawl and resource paucity among particularly local government authorities in most SSA. Poor property tax collection and administration in SSA cities, has rendered local governments incapable of delivering basic services.\(^85\)

Recent tendencies among urban practitioners, policy makers and planners to imitate fashionable urban planning and urban design models or what Watson refers to as African urban fantasies seem to further compound the problem of ineffective planning and management of urban areas. Most of the models seem to be copy and paste of iconic designs inspired by Dubai, Hong Kong and South Korean urbanscape.

Land use change, conflicts within and between countries and climate change related hazards such as floods and droughts have accentuated displacement, eviction, vulnerability and inequalities among particularly the urban poor. Displacements and evictions are also leading to the demolition or destruction of housing, livelihoods and social ties, safety nets among the urban poor. In addition, recently xenophobia and anti-migrants sentiments (i.e. in South Africa) have fueled violence, displacement and loss of life and property. In turn, this has further impoverished many including migrants.

**Whilst there is no silver bullet for the challenges presented, there are several untapped opportunities.** For instance, despite severe resource constraints current urban planning standards and regulations ought to be reviewed downwards commensurate with what the bulk of urban poor can afford. Lowering plot sizes as some of the countries (Ethiopia) have done; offers multiple opportunities to include making buildable land affordable as well as reducing costs of servicing. Informality has become the *modus operandi* for urban development across SSA cities. **In this regard, informality ought to be seen as a solution and not only a challenge. In fact, without informal housing, living and working conditions for the poor would be worse.**\(^86\) The challenge therefore is not how to eradicate informality, but how to improve the quality of its outputs. This calls for collective efforts to evolve appropriate pro-active intervention. This includes introduction of guidelines for regulating informal land development by using modest user friendly *dos and don’ts* and building the capacity of community leaders and other social actors at the grassroots to monitor and regulate informal land parceling, transactions and development. **It also requires a change of attitudes among particularly bureaucrats to recognize skills and competence and build upon initiatives from below.** This suggests

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83. Jenkins et al, “Pit latrine Emptying Behavior and Demand for Sanitation Services in Dar es Salaam, Tanzania.”
86. Kombe and Kreibich, Governance of Informal Urbanisation in Tanzania.
the need to adopt basic infrastructure improvement approaches that boost employment and income particularly among the marginalized social groups such as women and youths.

Addressing severe basic services deficits requires collective efforts and responsive governance structures that build partnerships, mutual recognition and capacities of the various actors, including civil societies and the private sector. It also requires rethinking and prioritizing delivery of basics services to the housing areas where the most vulnerable/urban poor live. This is an area where the public/state has to mobilize collective initiatives of multiple stakeholders required to co-deliver basic services.

It is imperative for SSA countries to intensify efforts to expedite industrialization so as to add value to the bulk of agro-produce and other commodities which are presently largely exported as raw materials or with little value-added processing. Concurrently it is important to improve and support small scale industries in the small and medium size cities and adjoin rural areas. These measures will help boost income and most importantly create employment opportunities particularly for the marginalized.

The finding that local government in some countries Tanzania included are highly resource strained, and lack political and administrative autonomy, the need for central government to empower and restore the role and position of LGAs as provided for in the policy on decentralization by devolution. Without empowering LGAs delivering better public services would remain an unresolved issue for many years in the future.
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Part 2:
State of Inequalities in Asian Cities

Neethi P., Keerthana Jagadeesh & Athira Raj
IIHS, Bangalore, India

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This paper in its attempt to bring out inequality in multiple dimensions at regional and city levels in Asia, discusses the incidence and impact of inequality across varying domains including – Gender, Work/Employment, Social Protection, Access to public space, Spatial segregation, Infrastructure, Housing, and Health and Education. In this attempt a detailed review of major reports and academic studies provides a contemporary analysis of the nature, spread, and incidence of these multiple dimensions of inequalities across regions and cities in Asia.

1. Gender Equality in Asia

Gender inequality has been highlighted as one of the most fundamental challenges to sustainable development. While gender inequality is not the only or even the most marked form of inequality in a society, it is indeed the most pervasive one. It is a feature of social relations in all societies, although it manifests itself variously in different places. It is important to have a look at to what extent does gender equality contribute to economic growth and to what extent does the reverse relationship hold true. The pervasiveness of gender inequality cuts across all other forms of socio-economic differentiation. It is a feature of affluent as well as deprived groups, racially dominant and subordinate, privileged as well as ‘untouchable’ castes.

There are three key reasons why gender analysis is relevant to all aspects of economic and the social development. The first reason is that, while gender inequality is not the only, or even the most marked form of inequality in a society, it is the most pervasive. It is a feature of social relations in all societies, although it manifests itself variously in different places. Understanding the causes and consequences of gender inequality, therefore, and the power relations that generates and is generated in the process, should be of concern to all societies in the world, rich as well as poor. The second reason is that the pervasiveness of gender inequality cuts across all other forms of socio-economic differentiation. The intersection of gender discrimination with economic deprivation tends to produce intensified forms of disadvantage, more often for women and girls than for men and boys. For this reason, a gender analysis of poverty would examine the problem in terms of the unequal relationships between women and men, girls and boys, but tends to focus on dealing with the greater disadvantage of women and girls. The third and final reason is that gender relations influence and structure the relations of production and reproduction within every known society. It is this positioning of women at the intersection of productive and reproductive activities that gives rise to potential synergies and trade-offs which policymakers need to be aware of in their attempts to achieve development goals.

According to UN Women, female unemployment rates are higher than male unemployment rates in most Asia-Pacific countries. In five countries with available data – Samoa, India, Bangladesh, Pakistan, and Sri Lanka – female unemployment rates were more than double those of men. Higher female unemployment rates have been associated with hiring practices that discriminate against women at the point of entry into the labour market, biased perceptions about women and their suitability for specific occupations, and discrimination against girls in the education sector.

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87. Rydstrom [Ed.], “Gendered Inequalities in Asia: Configuring, Contesting and Recognizing Women and Men” (NIAS Press, Denmark, 2010).
associated with potential pregnancy and motherhood. This report also pointed out that women’s engagement in unpaid care and domestic work reduces their opportunities to access paid employment. In most Asia-Pacific countries, the burden of unpaid care work is not divided equally between women and men, as such activities are traditionally determined by social roles as “women’s chores”. Based on data available since 2010, on average women were found to spend at least 1.4 times the time men spend on unpaid care and domestic work. In countries with the largest relative gaps, women were found to spend more than 11 times the time men spend on unpaid care and domestic work.\(^2\)

While taking gender pay gap, a measurable indicator of inequality between women and men, ILO’s global wage report (2018-19)\(^3\) indicates that across the globe women are paid 20 per cent less than men. The report finds that in high-income countries it is at the high end of the pay scale that the gender pay gap is wider, while in low- and middle-income countries the gender pay gap is wider among the lower paid workers. In all countries, where data is available, women’s average monthly earnings (Indicator 2.04) are substantially less than that of males. The absolute gender gap in earnings is greatest in Pakistan where women earn 58 USD or 38 per cent less than men per month.

The global mean hourly gender wage gaps stands at around 16 per cent and there are large variations across countries as shown in the figure 1.\(^4\) The UNICEF report in its assessment of Gender Inequality, provides a comprehensive account of how gender inequality impacts on health and wellbeing at individual level and in particular on children’s and adolescent’s outcomes related to health, education, and transition to employment; protection and safe environment. A country level analysis of this report states that countries with lower level of development such as Afghanistan (0.50 HDI) demonstrate greater incidence of gender inequality, given that socio-economic poverty disproportionally affect women and girls. Bangladesh has a very high level of gender discrimination as well. Men earn more than women in general, and women are under-represented in parliaments and police forces, limiting legislative and justice system responses for women and girls. Women are under-represented in parliaments across the region, particularly in the lower houses of the parliament in the Maldives and Sri Lanka (both 6 per cent); and both upper and lower houses in Bhutan (8 per cent) and India (12 per cent). For those countries where data is available, namely Bhutan, India and Maldives, women are also underrepresented in police forces making only 7 to 9 per cent of officers in these countries. This lack of representation limits legislative and justice system responsible of women and girls.

Half of women in Afghanistan, one in four in Bangladesh and one in five in India and Pakistan have experienced intimate partner violence in the past year. Figure 2 shows the prevalence of intimate partner violence amongst women over the preceding twelve months based on UNFPA (2017) data source.

\(^2\) UN Women, 2019, “Gender Equality.”
In most countries, except Bhutan and Nepal, marital rape is not criminalised. Less than half of married women in Afghanistan have their contraception demand satisfied with modern methods and approximately half of those in Pakistan and Nepal. Figure 3 indicates the proportion of married women aged 15–49 years, whose demand for contraception is satisfied with modern methods [source: UNSD 2012-16]. Data for the proportion of married/partnered who can say no to sex with their partner is only available for Nepal, where 90 per cent of women can refuse sex.

Globally, more adolescent boys commit suicide than girls, however in several South Asian countries the opposite is true. In Bangladesh, India and Pakistan rates of adolescent female suicide are two-fold those of males. Suicide is generally more prevalent in rural or socio-economically deprived areas. For example, the suicide rate is 17 times higher in rural than urban areas in Bangladesh. In rural Southern India, rates of suicide by young women are nearly three times those of young men. Poor reproductive health outcomes for girls remains a substantial issue across the region with high rates of adolescent pregnancy (15–19-year-old) indicated as births per 1000, particularly in Afghanistan (90), Nepal (87), Bangladesh (83), and Pakistan (48). Maternal mortality rates are particularly high for adolescents in Afghanistan (22 deaths per 100,000 girls) and Pakistan (16 deaths per 100,000).

In terms of inequality within households, in households living below the international poverty line, women and girls are particularly disadvantaged in their access to household resources. Household-level decision-making about resource allocation becomes an increasingly important determinant of household members’ wellbeing. While most married women, in countries with data, can make decision about how their earnings are used, they are less likely to be able to decide about healthcare, household purchase or their own mobility. Married women’s ability to make decision to visit family and friends indicate that in Afghanistan, Nepal, and Pakistan where only 54, 56 and 50 per cent respectively have decision making power in this regard. Only about half of women in Afghanistan, Pakistan and Nepal report being able to make decisions about healthcare, household purchases or visits to family and friends. These findings suggest that women in this region experience great restrictions in their decision-making power within their households.

These financial decisions are influenced by gender inequality, whether due to differences in the decision-making power of men and women or the level of investment in girl children compared to boys. For example, women and girls in many South Asian countries are reported to be more likely to access the public health sector rather than private services. Women also report decisions about seeking hospital care for births and emergencies are largely made by the husband or elder members of his family. Thus, women’s needs for sexual, reproductive and maternal health care, are particularly at risk in the face of low expenditure.
This section examines inequality in the domain of work with a special focus on informal work. Employment patterns and changes in labour markets and processes have driven economic inequalities in Asia. Over the past two decades, empirical research has largely supported the hypothesis that income inequality and informality are positively correlated. Informal workers face greater deficit than formal workers with regard to four pillars of decent work: economic opportunities, rights, social protection and voice. In addition to greater deficit in decent work, the working poor in the informal economy face greater deficit in decent living – they have less access to adequate and affordable health, education, housing and basic infrastructure services. More than three quarters of all workers in South Asia depend on income from activities in the informal sector. According to the ILO, more than 68 per cent of the employed population in Asia-Pacific are in the informal economy. This report shows that informal employment in this region is predominant in rural areas (82.5 per cent of employment) and is almost half of employment (47.4 per cent) in urban areas, those in informal employment typically earn less and have limited rights to work. At the global level, persons living in rural areas as twice as likely to be in informal employment as those in urban areas (80.0 vs. 43.7 per cent respectively). Agriculture is the sector with highest level of informal employment (93.6 per cent) around the world. The industry (57.2 per cent) and service (47.2 per cent) sectors are relatively less exposed to informality, especially the service sector in the Arab States and Asia and the Pacific. However, when informal employment is the main source of employment, especially in emerging and developing countries, a high level of informality is observed in all sectors.

Lack of accurate statistical data on the informal economy is a concern. The absence of sufficient data generally forces economic studies on the subject to adopt ad hoc and highly approximate definitions. A recent regional study on informal employment brings out the following trends from various Asian countries.

Cambodia: Based on the ILO’s definition Cambodia measured informal employment at 60.2 per cent of total workers. However they kept agricultural workers as a third category apart from those formally and informally employed. Since the agricultural sector workers in Cambodia were 33.3 per cent of total workers, the overall measure of informal employment would be much higher if they were also included in the informal category. There was almost an equal share of males and females in informal employment.

Laos: in 2017, 82.7 per cent of workers were informal. The rate of informal employment was higher in rural areas compared to urban areas. Female had a higher rate of informal employment compared to males (85.9 vs. 79.9 per cent).

Myanmar: According to a 2017 survey, 83 per cent of workers in Myanmar were in informal employment. Females had a high rate of informal employment compared to males (90.7 vs. 77.4 per cent). The rate of informality is higher in rural areas compared to urban areas.

Thailand: Informal employment in Thailand was measured at 55.3 per cent of total employment, which is relatively unchanged from recent years, and in fact lower than 64.3 per cent in 2013. The decline over the past five years was due to broader social protection programmes, including the home workers protection Act, which mandates paid sick leave and paid annual leave for home workers.

Vietnam: As per 2016 data, informal employment in Vietnam was measured at 52.7 per cent, however, just like Cambodia, this data excludes agriculture, forestry and fishery workers. The rate of informal employment is highest for those in the age group of 55 and above followed by those in the age group of 15-24.

India: The Indian labour market has been, and continuous to be predominantly informal. In 2018-19 the nature of employment for around 90 per cent of workers in Indian labour market was informal. Women had a high rate of informal employment, with more than 95 per cent of working women in the informal sector. This sector has an overrepresentation of socially and economically marginalized groups such as Dalits, Adivasis, Mulisms and other OBCs.
There is a general lack of data detailing how ethnicity and religious characteristic shape inequality. Unemployment is typically higher among ethnic minorities and indigenous people. As per 2016 data, in Myanmar, unemployment in the Rakhine state reaches 10.4 per cent compared with the national rate of 4 per cent. During the same period, of all the bonded labour in India, 61.5 per cent are scheduled caste and 25.1 per cent are Scheduled Tribe. Caste-based forms of slavery and bonded labour are also prevalent in Nepal.¹⁰¹

Full and productive employment and decent work for all are essential for reducing all forms of inequality. Gaps in access to decent work implies that social protection is less likely to reach those who need it the most.¹⁰² These workers are either inadequately covered or not at all covered under the existing labour legislation. Due to governmental oversight, a large proportion of these workers work in exploitative and precarious conditions. In many countries in Asia, a large number of households (termed the ‘missing middle’) are neither covered by social insurance nor social assistance.¹⁰³ As given in Table 1, a significant number of countries, especially middle-income countries are spending too little on social protection.

Migrants, women, and youth comprise much of Asia’s growing informal economy workforce; these persons do not have contracts, worker benefits, or adequate representation. Without proper documentation, the invisible status of these activities is not covered in the formal social protection system or in conventional labour force surveys.¹⁰⁴ According to the International Trade Union Confederation, India is amongst the ten worst countries in the world in terms of worker rights in 2020. A recent study on the social protection for informal workers in Asia pointed out that informal workers in Pakistan often earn around, or even below, the legal minimum wage.¹⁰⁵ Women are particularly vulnerable because they are largely concentrated in the informal sector in home-based work and have lower overall average wages than their male counterparts. This study then pointing out the cases of Indonesia and Philippines, argues that beyond short-term safety nets or targeted social assistance, government support is needed to provide some basic level of economic security in terms of wages or regularity of work. Half of informal workers in Indonesia are not covered by health insurance; the extent of employment insurance coverage among informal sector workers is even lower. Expanding the participation of social insurance programs in Indonesia requires more simplified registration and collection methods. Nearly half of MSME workers in the Philippines too are non-members of the mandatory health insurance scheme, and rates of social security coverage among industrial home-based workers and self-employed respondents are extremely low. While low social security coverage is due to a lack of awareness of program benefits and unaffordable premiums, low coverage for MSME workers results from dependence on employers to register them for social protection programs and weak enforcement of labour laws.

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<tr>
<th>Country</th>
<th>Social Protection Expenditure as a% of GDP</th>
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<tr>
<td>Malaysia</td>
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<tr>
<td>Viet Nam</td>
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<td>Thailand</td>
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3. Access to Public Space

Access to public space is one of the basic human needs, as it is the basis for the production of living space as well as for the reproduction of manpower. In this sense, access to urban space determines patterns of living and working in the city. Public space is crucial to the liveability of a city. It offers space for residents’ recreation and social interactions. Inadequate, poorly designed, or privatized public spaces often generate exclusion and marginalization and degrades the liveability of the urban environment. That is why the importance of public spaces are now embedded within the Sustainable Development Goals.

Public spaces are defined by UN-Habitat as “all places, including streets, publicly owned or of public use, accessible and enjoyable by all for free and without a profit motive.” Habitat’s research shows that well-functioning cities have around 50 per cent of the surface area dedicated to public space. Unfortunately, only few cities around the world meet this target. Lack of quality public spaces reduces urban quality of life, increasing crime, social tensions, health congestion. Public space provides leverage to optimize urban performance – build safer and cohesive communities, reduce spatial inequalities, build local economies and bring nature back to the city. There is insufficient statistical data is available to measure the amount of urban public spaces, and that which is available normally only covers green areas. But even this limited measurement indicates what many on-site observations have claimed, that each resident of major Asia Pacific cities has about only one-tenth of the public space for a person in similar Western cities. High population density, often coupled with high building density has obviously contributed to the limited area of public open space. A study on public spaces in Mumbai, highlights that merely 1.28 sq.m of the city’s public space is available per person whereas all major global cities provide a much healthier portion of public space: for instance, London [31.68 sq.m], New York [26.4], and Chicago [17.6].

Recently, the World Bank approved a loan for Karachi Neighbourhood Improvement Project (KNIP) to finance improvements in public spaces in the city’s selected neighbourhoods. Public spaces in Karachi have suffered from rapid urban growth, the total share of green space detectable in satellite imagery has fallen from 4.6 per cent in 2001 to 3.7 per cent in 2013. Large tracts of vacant land in prime areas in the city centre are closed off to the public and neglected.

Urban expansion has taken the forms of ‘peripheralization’ in many Asian cities, that is characterised by large peri-urban areas with informal or illegal patterns of land use, combined with a lack of infrastructure, public facilities and basic services. In Indonesia, if there is one unique urban creation shared among its cities, it is the kampung: spontaneous, “illegal” settlements along river banks, railroad tracks, or under elevated freeways. Normally occupying about 60 per cent of the total area of a city and located near the urban centres, these urban villages provide housing for more than three-quarters of the city’s residents. Recent studies also show how the private sector plays a significant role in shaping the outdoor spaces in metropolitan Manila and in the city of Colombo. Developers often engage in long term agreements with various cities across metropolitan Manila to convert large outdoor spaces and lands into malls, condominiums, office buildings, and residences. Among others, this results in the proliferation of privately-owned public open spaces. Demolition and rebuilding of inner cities, the norm in Manila’s State- and capitalist-led urban revitalization, often result in the displacement of groups without land tenurial security, and the loss of cultural heritage structures. However, the Colombo experience shows that with increasing urbanisation, the land available for public parks and open spaces is shrinking and traditional public spaces are restricted due to accessibility and ownership constraints. The importance of alternative informal urban spaces such as shopping malls creates a cohesive user experience on the overall urban area.
A Pathfinders report in 2020 makes clear the need for a spatial lens since Covid-19 has thrown spatial disparities into stark relief. They state how Covid-19 “has underlined that spatial inequality is relevant – and costly” in developing cities and it speaks about the World Bank methodology of focusing on dimensions like population density, the feasibility of physical or “social” distancing given that there would be crowding around infrastructures like public bathrooms and in case of India, the public distribution shops (PDS) where people collect grain.

Several researchers, city authorities and national and local governments saw the need to map Covid-19 hotspots in cities and regions to identify vulnerable populations and for this, they primarily used population density, housing typology and to some extent, street networks and zip codes to predict and visualize hotspots. The presence of economic and commercial activities, the inequality of hospitals and other infrastructure access and the futility of social distancing in densely packed neighbourhoods was depicted starkly by the spatial lens.²¹³

Apart from this, informal settlements or slums in Indian cities with high population density and packed housing offer little possibility of “social distancing” are especially prone to infection. The report states that “one slum in Bangalore is 12 times denser than the city average” and with 40 per cent of the residents live in houses that do not have a piped water connection meaning that even washing hands cannot be followed strictly at home.²¹⁸ Similarly, Karachi’s informal settlements accommodate 2.5 million migrants who live in extremely closed quarters with 12-15 family members sharing a single toilet and 10-20 day labourers who share not only a single room but also a single toilet.²¹⁹

In the past, inequality of various forms has been studied through a spatial lens – either via satellite data or geo-coded data – or by simply using maps to show the spatial inequality of housing, education, gender and other quantitative socio-economic indicators. However, there are few studies in the South Asian context that use satellite data or remote sensing data to look at spatial inequality. This could be due to the lack of good information, detailed satellite data and specifically accurate regional and local maps and even census surveys that can be used to understand spatial inequalities. Further, there is a dearth of data at the lowest spatial units, especially neighbourhood or settlement level which is useful in charting localized policies.

In India, a WIDER study used satellite data (night-time luminosity, specifically) and census data at the district level to derive local inequality between villages and blocks and find that there is “substantial heterogeneity between states and across poor and rich districts.”²¹⁴ The authors use per capita consumption data from the National Sample Survey (NSS) and calculates inequality index across the years, from 2004 to 2011. The authors use the Theil index²¹⁵ while rural inequality shows no change, there is a rise in urban inequality from 0.234 to 0.264 from 2004 to 2011 and the authors infer that this has contributed to the rise in national inequality. They further note the rising inequality within and between-districts in states as well as between states. The authors conclude that rising inequality at lower spatial disaggregation shows that “urbanization, growth of employment, and ‘good’ jobs may be moving hand in hand with falling spatial inequalities but rising local inequalities.”²¹⁶

A 2015 study in Sri Lanka also makes use of census data at the household level to analyse spatial inequality along the urban-rural lines; they find that the urban-rural dichotomy is a useful explainer of inequality for poorer households and they recommend that geographic barriers continue in “perpetuating spatial inequality, especially for the poor.”²¹² They maintain that geographic distance and its problem of access continues to keep out the poor from economic opportunities.

117. Klugman and Moore, 2020, “COVID-19 has a postcode.”
121. The Theil index is a statistic used to measure economic inequality. The Theil index measures an entropic “distance’ the population is away from the “ideal” egalitarian state of everyone having the same income (definition from https://www.census.gov/topics/income-poverty/income-inequality/about/metrics/theil-index.html)
5. Segregation

There is much research that shows that cities are segregated on the basis of religion, ethnicity, race and caste and this determines access to education, employment and basic infrastructure. In this section, we will look at how different types of segregation lead to deepening inequalities of income, well-being, job opportunities, upward mobility and the way all of this creates segregated, unequal cities and countries.

In India, one’s caste identity has historically determined one’s household location in the city since ex-“untouchable” castes or Dalits lived in the city’s periphery and Brahmins and upper caste people lived in central areas with the best access to infrastructure and markets. One large-scale study takes household level data of 147 cities in India and shows urban residential segregation at the neighbourhood scale and its main finding is that caste based spatial segregation “has largely remained untouched during India’s urbanization process” and further, “is not significantly impacted by the extent of urbanization.”

To measure segregation, they create a dissimilarity index that takes into account the population of Scheduled Castes and Scheduled Tribes (formerly known as “untouchables”) of each ward or neighbourhood block and looks at their proportion to the rest of the population at the ward or city level. The dissimilarity index is bound between 0 and 1, with 1 showing extreme segregation and 0 showing “perfectly even population distribution”. In the below map, they have mapped city size (indicative of the size of the bubble) and median ward-block dissimilarity index (the measure of neighbourhood-scale intra-ward residential segregation). Neighbourhood level segregation occurs across the country in both small and large cities. Larger cities – Delhi, Mumbai and Kolkata – show a high level (between 0.5 - 0.9 occupying the high median buckets of Q3 and Q4) of intra-ward and neighbourhood scale caste based segregation.

The authors of the paper posit that the central view of India’s cities as agents or locations of social transformation needs to be revisited since they conclude that caste remains the chief organizer of urbanization.

Apart from caste based segregation, the religious segregation of Muslims into smaller and confined urban spaces has a long history in Indian cities. One study by Raphael Susewind looks at religious demography data to see the extent of the “ghettoization” of Muslims across 11 Indian cities. Susewind computes segregation using a dissimilarity index that is bound between 0 (indicative of low segregation) and 1 (perfectly segregated) and takes into account Muslims and non-Muslims as the groups of interest. Based on this segregation index, the author finds that Jaipur (0.19), Kozhikode (0.24) and Lucknow (0.29) – all considered to be tier-2 cities in India are the least segregated cities in the country. Despite Jaipur being the least segregated city in this spatializing exercise, Susewind reverts to a finding by Gayer and Jaffrelot in their work, Muslims in Indian Cities, who found Jaipur to be a ‘ghetto in the making’.

The top three most segregated cities were Ahmedabad (0.62), Hyderabad (0.51) and Delhi (0.47). Susewind finds that the country’s capital, Delhi has a startlingly low presence of Muslims but is surrounded by Muslims to the east of the city, decisively on the outside of both the city’s administrative boundaries. The most segregated city was Ahmedabad where Muslims occupy the city’s central-west regions and are mostly absent from the remaining city. Kozhikode, a city in Kerala, which has the lowest segregation in India after Jaipur is starkly different from Delhi and Ahmedabad.

Susewind concludes that while the quantitative reflection of segregation is important, it is equally imperative to look beyond to the city’s history.

125. Wards are divisions within the city and serve as administrative and political units.
of Hindu-Muslim relations and the qualitative nature of the exclusion (whether voluntary or by force) and people’s perception of the city.

Malaysian cities, formed by colonialism and migrants, have residential neighbourhoods segregated by race and ethnicity.¹²⁹ We will draw insights from one particular study that looks at the gated neighbourhoods in the Selangor state, a state with the highest concentration of guarded or gated neighbourhoods in Malaysia¹³⁰. In order to regulate the creation of these guarded neighbourhoods, authorities stipulated that these enclosures cannot exceed ten ha and put in formal processes for residents to initiate the “gating” or barricading of their neighbourhood. The authors find that the guarded neighbourhoods led to public roads being closed off, parks, streets and other public goods being inaccessible to “outsiders”, deepening class based inequality and reducing interaction between families of different ethnic groups thereby creating an “increasingly divided city with more ‘no go’ zones each year.”

Occupation segregation is not talked about actively in the sphere of inequalities that result from segregation but we will draw insights from a specific study that speaks about existing occupational segregation in Vietnam.¹³¹ The study examines the difference in earnings of local/urban persons and rural to urban migrants and additionally, questions the restrictive policies at the local government, which make it difficult for rural migrants to find jobs in cities like Hanoi and Hochiminh. In cities in Vietnam, locals or urban workers are able to get jobs because they have the requisite ho khau or housing registration while rural migrants without a city-based housing registration find it difficult to get around this strict requirement. The authors of this study ask if Vietnam should also consider the abolishment of its own housing registration policy given that China has initiated a policy to grant hukou to rural migrants in 2015. It is also found that urban workers or locals have better representation and better pay than rural migrant workers.

Public infrastructure, like the provision of roads, clean water, sanitation facilities and electricity is crucial for the well-being and quality of life of millions of people in South Asia. A World Bank study on infrastructural gaps in SAR countries in 2014 allows us to draw on several important insights presented in this section.¹³²

Electricity access: The study draws a comparison between electricity access rates between SAR and Sub-Saharan Africa (SSA). 71 per cent of the population in SAR have electricity access while a much lower percentage, at 35 per cent of SSA population have electricity access. Maldives (95 per cent), Sri Lanka (77 per cent) and India (75 per cent) had the best electricity access rates and Afghanistan (30 per cent), Bangladesh (47 per cent) and Nepal (47 per cent) had the worst electricity access rates.

Sanitation access: Regarding sanitation facilities, SAR and SSA have similar issues; in the former, 39 per cent have access to sanitation facilities and in the later, 30 per cent of the population have access to toilets. Both of these stats are much lower than the global average of 66 per cent. Maldives (98 per cent), Sri Lanka (91 per cent) and Bangladesh (55 per cent) had the highest sanitation access while Afghanistan (29 per cent), India (35 per cent) and Nepal (35 per cent) have the lowest sanitation access rates. A separate study in India found that while 67 per cent of rural households said that they partake in open defecation, around 12 per cent of urban households also do the same.¹³³

Water access: The report notes that this is the only metric on which SAR is similar to the rest of the world, in that about 90 per cent of the population has water access but it remains that only 25 per cent of the population has access to piped water and the quality and consistency of water supply is in question. The countries with the best water access rates are Maldives (99 per cent), Bhutan (97 per cent) and Sri Lank (93 per cent) and the countries with the worst water access rates were Afghanistan (61 per cent), Bangladesh (83 per cent) and Nepal (88 per cent).

Telecom access: is measured as the number of mobile and fixed lines per 100 people and the study finds that SAR with a 72nd rank falls much behind the LAC which has 125 lines per 100 people. Maldives (173), Sri Lanka (104) and India (75) had the highest telecom access while Nepal (47), Afghanistan (54) and Bangladesh (58) had the lowest.

Transport access: In terms of road provision, SAR has 2.7 kilometres per 1000 people which is far lesser than the global average of 4.7 kilometres but is very similar to the SSA rate of 2.5 k kilometres. Bhutan (9.7), Sri Lanka (5.5) and India (3.5) had the best road access while Bangladesh (0.1), Maldives (0.3) and Nepal (0.8) had the lowest road access. The island nations of Sri Lanka and Maldives have the highest rates of infrastructure access and this is true for electricity (77 and 95 per cent respectively), sanitation access (91 and 98 per cent) and telecom access (SL:104; MDV: 173 telephone lines per 100 people). On the other hand, Bangladesh, Afghanistan and Nepal have the worst access rates for all kinds of infrastructure. For instance, the electricity access rate for these three countries are 47, 30 and 47 per cent respectively. These three countries also suffer on several other indicators like sanitation where they have just 55, 29 and 35 per cent respectively and have much lower clean water access rates than other countries at, 83, 61 and 88 per cent respectively.

The World Bank study also details the distribution of infrastructure services across income quintiles to see how equitable infrastructure access is across countries. Sri Lanka has the most equitable access to infrastructure across different income quintiles while Afghanistan has the greatest disparity in this respect. In Figure 4, we see that in Sri Lanka, access to clean water, sanitation services and electricity all show little variation across income quintiles – a case of equitable access to the basic services. On the other hand, in Figure 5, we see that in Afghanistan there is a stark difference in the infrastructure access for most services across income quintiles and in the case of electricity, phone and cooking gas – the highest income quintile has more than triple the share of the service than the lowest income quintile, showing highly inequitable access rates in the country.


The report also raises examples of SAR cities and their infra availability. Kabul has the highest electricity coverage in the country at 62 per cent which is well above the country average of 30 per cent, indicative of a huge gap in services across the urban-rural divide. The same is true for Dhaka which has very high coverage rates for water (100 per cent), electricity (93 per cent) and telecom (55 per cent) but it ranks lower on sanitation services (34 per cent). The report notes that the business and industrial region of Naryanganj close to Dhaka has the best access to electricity in the country at 93 per cent due to the nature of the industrial and commercial activities carried out in the region. But Naryanganj has among the lowest sanitation coverage (at 28 per cent) showing the inequitable coverage of infrastructure services.

A study set in the city of Kandahar in Afghanistan shows the disparity in transport access and travel habits between men and women.¹³⁴ The authors use a Stated Preference (SP) and Revealed Preference (RP) techniques to design a survey to understand the travel behaviour and transport options utilized by both men and women in the household. This is important to understand because Muslim women in Kandahar largely do not take public transport options because the Islamic religion forbids women from sitting beside men. Hence, this information is important to shape any kind of transport policy for the women in Kandahar and other Muslim majority areas in the SAR region. The authors list their findings:

- 16.5 per cent of the women said they used taxis as their mode of transport while only 3.1 per cent of the men use this but the authors say that this mode are expensive and few women have access to it.
- While only 26.2 per cent of men in their sample didn’t own some kind of private vehicle, 98.2 per cent of the women in the sample did not own a private vehicle.
- Since most women do not own private vehicles, slightly more than a third of the women in the sample [33.5 per cent] reported that they usually walk while only 16 per cent of men in the sample said that they chose walking as their mode of transport.
- The average distance travelled by men and women in the sample in Kandahar also differed greatly. Men travelled 16.2 kilometres per day on average while women only travelled 9.8 kilometres per day.
- The authors propose that there be “Women Only” public vehicles with female conductors which would encourage more women to travel.

Cambodia’s urban poor deal with several obstacles in their infrastructure access.¹³⁵ The Analysis of Inequalities report funded by WaterAid and Australian Aid details the conditions of the urban poor in Cambodia:

- In Cambodia’s urban informal settlements, groundwater is the water source for most communities although it is often contaminated and is used for cooking and bathing (refer).
- 53 per cent of the households boiled the groundwater before use but 26 per cent did not do so before water usage.
- 26 per cent of the households practiced open defecation since provision of sanitation facilities is lacking. 65 per cent of the households used toilets that were shared with neighbours.


Among other inequalities that persist across regions, housing inequality is one example where people face a lack of access to a roof over their heads. South Asia, despite being a region with significant growth in terms of economy has shown to have sub-par or at times very poor results when it comes to human development. A commonality that exists in most South Asian countries is that of affordability and subsequently access when it comes to inequality in housing. Many regions are privy to institutions with weak foundation as well as infrastructural inadequacy resulting in unplanned housing agglomerations. This can be elucidated upon with a delve into the existing literature on housing inequalities in the countries such as Afghanistan, Bangladesh, India, Sri Lanka, Pakistan and a few South East Asian countries including Myanmar, Indonesia and Vietnam.

In the case of Afghanistan, housing facilities are in poor condition and most of the units exist haphazardly across the area. To narrow down on a particular city, Kabul, the capital city is said to have a significant amount of its residents being low- and middle-income earners who cannot afford to own houses in the current market conditions. The wreckage caused by war and conflict in Kabul and those buildings, that still stood had to be taken down as well, to make space for other projects in the name of urbanisation.¹³⁶ It is said that around 0.5 per cent of the population now live in temporary shelters. Quoting, “According to the recent, thirty-year Master Plan of Kabul city (1971-1975), 80% of the existing housing of the city had to be destroyed in order to build apartment blocks of 4-12 stories instead.” It is actually the lack of regulations that is the major cause of concern for housing in Afghanistan. Institutions relating to the design and housing policies lack usage of sustainable methods. They also throw light upon the importance of economic sustainability when it comes to housing as the mere affordability of a housing structure does not make a place inhabitable, it was necessary that amenities such as water and electricity be available too in order to make spaces truly equal.

A World Bank document “Expanding Housing Finance to the Underserved in South Asia” speaks about Bangladesh’s housing situation and elucidates how only less than 25 percent of the total housing areas are permanent in urban Bangladesh.¹³⁷ This is keeping in mind the fact that the term permanent does not necessarily mean all the houses are constructed using brick masonry but also included shelters made of tin and other temporary materials, making the permanent settlement essentially temporary in the long run. Coupled with the fact that 35 per cent of the total population of Bangladesh has been living in its largest cities as early as 2005,¹³⁸ and the numbers have not gone down. It is also further concluded in the same paper that the housing demand has been inelastic with respect to the income of the dwellers and price. The paper says, “…a 10% increase in housing price reduces housing consumption by 1.8%, 0.5% and 0.7% in owner, renter and squatter households, respectively, ceteris paribus.” The demand at its peak, withstanding and lack of amenities towards sustainable housing, there is little quality of life. And the government policies that exist are more oriented towards high income groups and their need for housing.

When it comes to the neighbouring country of India, whose highly fragmented housing market largely caters to those in the unorganised sector. A paper on housing poverty and inequality highlights issues such as low floor area consumption, disparity in living standards of rental dwellers and owner households etc. and points out that rental housing needs to be under the purview of policy makers.¹³⁹ And if it were to narrow down and look at city wise scenarios, Kolkata is an apt example for the same. Despite drawing attention from private investors, the poor still continue to live in poverty and devoid of housing facilities.¹⁴⁰ Other cities have shown to have persisting problems such as resettlement after eviction in Bengaluru which has said to have impacted the evicted population socially, economically and even

¹⁴⁰ Sen Gupta Urmi, 2007, “Housing Reform in Kolkata: Changes and Challenges”, Housing Studies, 22, 6, 965-979, DOI: 10.1080/02673030701688217
psychologically. and in Mumbai, the SRA (Slum Rehabilitation Authority) initiatives that were meant to clear slum settlements but instead were keener to help private developers, rendering the poor marginalised.

The side effects of urbanisation that end up endangering the poor is not country specific. In Myanmar’s Yangon urbanisation has opened up arenas of opportunities of employment and education inter alia to the people of Myanmar but with issues of gentrification and marginalization persisting, there is no much space for inclusive development. Moreover, the data that exists is distorted. The Myanmar Housing and Population Census of 2014 was said to have problems related to enumeration and the government made no efforts to consult with the public. On the western end of India’s border, Pakistan has also faced the brunt of rapid urbanisation. It has been found that 37 per cent of the total population now lives in urban Pakistan and the numbers seems to be growing over time. With a fast growing urban population seems to accompany a housing shortage. Nearly all of the sections of the society that are economically weaker are the ones speculated to see a downfall. This in turn paves way for inequality as is shown taking Lahore as an example where close to 70 per cent of the population in terms of economic status.

Yet another country in the vicinity is that of Sri Lanka with currently 47 per cent of the total population residing in urban spaces, is speculated to have its urban population percentage at 70 by the year 2030. However, due to unaffordable housing and poor performance of said market, the constant influx of migrants from rural areas causes them to settle in slums around the city. While it was noted in the Sri Lankan national housing policy of 2017, the unaffordability and the divide between the higher and low income groups makes it necessary to understand the importance of the segmentation of the urban housing market and make amenities made available based on demand and necessity.

The problem of unaffordable housing and the disadvantaged being excluded finds its way even in the cities of Ho Chi Minh and Hanoi in Vietnam. Owing to increased land prices and discrepancy in income data due to a greater workforce in the informal sector, it is often seen that the investment that goes into house building is mostly direct towards the richer class. To put into perspective, “investment in real estate accounted for 32.4 percent of capital for economic activities in 2015, the highest percentage in structure of investment in the city. It is significantly higher than nationwide rate of 4.5 percent.” In the case of Hanoi, that has gone through significant transformation, those in the lower income group seems to have faced the lash where they are not left without much choice but to co-live in a small area after policy changes that were more bent towards rapid urbanisation.

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141. “Bengaluru’s Continuing Inequity: An Eviction Impact Assessment of Ejipura/Koramangala Four Years After its Demolition, Housing and Land Rights Network,” Forum against EWS Land Grab, and Fields of View, New Delhi, [2017]


143. Maaike Matelski and Marion Sabrié, 2019, Challenges and Resilience in Myanmar’s Urbanization: A Special Issue on Yangon », Moussons [Online], 33 [URL : http://journals.openedition.org/moussons/4644]


148. Truong Hoang, Thanh Thao and Thanh Tung. 2017. “Housing and transportation in Vietnam’s Ho Chi Minh City: Case studies in social urban development”. Friedrich-Ebert-Stiftung November 2017 Available at 13909. pdf [fes.de]


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Yangon, Myanmar [Photography: Camila Cociña]
8. Educational Inequality

As of 2011, according to the report which was a part of the Global initiative for Out of School Children in South Asian countries, there was a 90 per cent enrolment rate of kids in primary school. South Asia is at the same time also known for significant changes in school systems, attracting kids and parents alike. However, even after two decades of all policy interventions and schemes, approximately 30 million children of primary and secondary school level in South Asia still have not seen the stairs to a school building. The following examples of countries that seem to have educational inequality elucidates the claim.

In Bangladesh, what lacks in the quality of education gained is the inaccessibility to secondary education. The persisting problem of high adult illiteracy reinforces this fact, a mere 43 per cent in the year 2000 reinforces this fact. A paper from 2003 says, costs of secondary education are quite often too high for people to afford. Most policies only give importance to primary school education which does not really help then attain skills. When it comes to India, the problem is less about the accessibility of literacy, it arises from exclusionary practices on various fronts such as caste, religion and political affiliations. In addition is the case of unqualified teachers which is to be blamed for high dropout rates. There is a shortage of qualified teachers, who only make up 20 per cent of the total teachers and the numbers have remained stagnant. Education in government schools have shown to be of deteriorating quality thereby making private educators and schools being preferred more which arises out of a bias. This preference is despite the fact that education in private schools seem to be decreasing in quality as well. Similarly, in Nepal, educational inaccessibility is apparent due to perpetuating inequality arising due to socio-cultural factors such as caste, religion and low income family background. The paper quotes "Whilst, the children from low caste group do not have access to school if they have, they do not have access to learning materials and they do not have special care from their parents due to the low income of their family." To elucidate in numbers, the percentage of children who are out of school in the early years of schooling, for instance the lower secondary level, is as close to thirty percent.

Cambodia, on the other hand, has a fair number when it comes to primary school enrolment. Instead it is the secondary and higher levels of education that shows dismal results. An article on inequality in Cambodia explains the issues with the country’s take on social development demonstrated by the drop in national education expenditure budget which dropped more than four percent in the span of four years, making it look insufficient in comparison to other countries in the region. The inequality that arises from poor investment in education has also been said to pave way for a widespread lack of employment opportunities and subsequently poverty traps.

In Pakistan, it has been shown that there is disparity in the educational attainment of women. Aided by the unavailability of educational facilities due to socio-cultural and geographical constraints, there exists a high dropout rate. It is also to be noted that close to 70 per cent of the population is still illiterate and involved in informal labour. Taking the entire population into consideration, the Gini coefficient is estimated to be higher than 0.417 demonstrating significant educational disparity across the country of Pakistan. When it comes to Sri Lanka, while it does have almost universal participation when it comes to schooling, there is inaccessibility in formal education, which is mostly due to economic and geographical constraints. This can be mitigated as explained in the UNICEF report by increasing the education budget which is currently at two percent of the total, especially in a country whose education system is largely a public venture.

South Asia is home to approximately one fourth of the world’s total population. The problem of low levels of education still persists not solely because of access to education in the

152. Protiva Kundu, 2014, "Educational Inequality in India" Centre For Budget And Governance Accountability.
153. Kundu, 2014, "Educational Inequality in India:"
schooling age but also staggering levels of adult illiteracy. This can be noted as a unintended effect of the Education for All outlook which focuses more on basic education and less on secondary and higher educational facilities. To show numbers, 55 per cent of adults in Bhutan and Pakistan, and 60 per cent in Bangladesh and Nepal are illiterate. While it has been recognized that education plays a role in better human development and growth in general, there is a dire need for reforms to achieve said goals. Decentralization of education can be a solution to tackle the persisting problem, provided there is enough regulatory and welfare mechanisms.

9. Health care in South Asia

Healthcare is one of the more important indicators of human development among others. Yet in most parts of the world, there are huge gaps when it comes to healthcare disparity. South Asia is one such region where the coverage of healthcare in South Asia differs expansively across various socioeconomic groups. Below, we shall look into examples from South Asian and a few south East Asian countries that exhibit healthcare inequalities among their people. Unequal access is on the top of the list of issues that cause health inequities. A paper assessing the access to Afghanistan’s Basic Package of Health Services (BPHS) can be used as an example. The BPHS was introduced in 2002 which covers a population approximately 1,500 individuals at each post. It has covered around 85 per cent of the total rural population in Afghanistan. BPHS is used to monitor health and nutrition sector wise, with the help of Ministry of Public Health. One of BPHS’s main goals is immunization and within that, polio eradication. However, the paper mentions that the regulation of costs and gender inequality are some of the main reasons why the BPHS did not make as much effect despite its intent. More specifically insecurity that arises from war stricken areas within Afghanistan has also led to a number of these existing problems.

With respect to Bangladesh in an empirical study that worked with the Gini health coefficient, it was discovered that health status value ranged at around 0.6 which denoted a subpar scenario when it came to healthcare in Bangladesh. There are also socio-cultural indicators that have aggravated the disparity. In the capital city of Dhaka, people belonging to the Dalit groups are separated from the mainstream society due to their reinforced caste identity. Due to prevalence of sociocultural processes such as marginalisation, stigmatisation and poor political representation, the Dalit community is negatively impacted when it comes to their health and well-being. Cambodia’s issue is based on the inaccessibility that socioeconomically backward pregnant mothers face while giving birth. Six out of ten Cambodian women go through delivery at home at the hands of unskilled attendants. This is more prevalent in poorer households than the richer ones, a reason of which could be due to women being less educated. It is also to be noted that Cambodia has one of the highest maternal mortality rates in the region, in addition to widespread malnutrition and lack of sanitation facilities. Most women opt for unskilled attends also due to privatisation of hospitals and the subsequent out of pocket expenditures. Financial access of the people in a country can be measured with respect to the out-of-pocket spending. Pakistan, India, Afghanistan and Bangladesh are countries with more close to sixty percent of their health expenditure out of pocket. This enlarges the income and access divide between the rich and the poor where the former can afford healthcare even if it has to be out of pocket and the latter cannot. One of the reasons is the existence of government machinery that leaves not much choice but for the people to choose private clinics whether for diagnosis or medicine prescriptions. As for insurance, it has been stated “Social and private health insurance are limited in South Asia, ranging from 0% of total health expenditure in Afghanistan to 7.7% in India.”

To further elucidate on India, and more specifically on its urban spaces, the...
rural-urban discourse often takes away the limelight from within the urban situation and its inequalities. The urban poor who usually face the brunt of inaccessible health care are termed by authors to ‘urban penalty’, in the sense that say a child who moved to a city is more likely to develop morbidities than its rural counterpart due to unhealthy and unsanitary living conditions in the slums.¹⁶⁴ To be more specific, take the case of Mumbai, a paper on the healthcare choices made by slum dwellers says, “Low- and middle-income countries currently experience 82% of the global burden of premature NCD deaths, with 250 million slum dwellers estimated to suffer from NCDs.”¹⁶⁵ It was also concluded that most of them opted for private providers over government institutions, the consultations accounting up to even 90 per cent of the total. Even with the economic conditions of living in a slum that involve people having to live hand to mouth, it is as though people are forced to try the expensive, inaccessible way out for better health facilities.

Nepal on the other hand had its expenditure on health by the government increased by 18 units in a decade.¹⁶⁶ Primary healthcare is available at posts and free of cost. However, despite public spending there does not seem to be a lot of utilization. An analysis paper insinuated that public health services were hardly used by the poor despite free services in consultation. This scenario seems to have arisen from a lack of financial protection such as insurance programmes that indirectly puts pressure on people’s pockets. Which is to say that the people do not believe in the validity of the schemes put out by the government and have to resort to paying out of pocket.¹⁶⁷ Similarly, the Filipinos are yet another group in the vicinity that have had the issue of hefty out of pocket expenditure making them vulnerable to ‘Catastrophic health spending’¹⁶⁸ and subsequently to poverty.

In a more holistic outlook for better performing regions within South Asia, it is the south Indian state of Kerala and Sri Lanka are one of the few that have had better health access as early as the early 20th century.¹⁶⁹ Life expectancy and Infant mortality rates have been on par with or a little lesser than high income countries as recently as in 2013. However, in the ever developing neoliberal world with progressing privatization, inequalities seem to have been widening in these said areas as well.

The crux of the problem hence is the fact that most cities in South Asia are characterized by a powerful expanse of private sector companies and corporation that juggle with the influx and efflux of profit and market share. With weak regulation and supervision, needs of the needy are largely unmet and invisible.

It has been recommended then and again that the machinery be decentralised thereby giving the department of health to be more efficient. It is due to these reasons that as a result, a significant number of people are pushed across the line of poverty and are abject to poverty.¹⁷⁰ As mentioned in an analysis paper, “Strengthened access to healthcare requires a solid foundation of urban primary care with effective referral, public-private partnerships that enable universal health coverage, and a focus on vulnerable populations”.¹⁷¹


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