

Urbanization and Vulnerable Groups

NGUYEN MINH HOA

Social stratification or the widening of income gap between the rich and the poor becomes a serious predicament whenever Asian countries experience rapid urbanization and industrialization. The author explores the urbanization of Ho Chi Minh City (HCMC) and the vulnerable groups created by its processes, notably, a new urban poor sector comprised of spontaneous immigrant groups. Vulnerable groups, defined as "individuals or households who have unstable lives", account for the swelling urban population, high crime incidence and social unrest. A thorough study of these groups could positively transform government policies and the public mind-set toward them. Four conditions are described as vulnerability factors: 1) weak policies of the leading party and the government, 2) problems in the household, 3) risk and sudden changes, and 4) lack of social capital. To measure social poverty, the concepts of vulnerability and vulnerable groups are introduced as a *quid pro quo* of the quantitative indicator poverty line (PL). Urbanization, through the conversion of agricultural lands into industrial and commercial zones, alters the job structure of the rural sector. Rural farmers struggle to adjust to new social circumstances. Moreover, the poor are disenfranchised of their rights to affect the government's decision-making process. The phenomenon of "virtual urban planning" emerges, as huge urban planning projects remain unfulfilled due to diverse social impediments.

Introduction

A necessary and required path for Asian countries to become rich and strong is through industrialization and urbanization. Since majority of Asian countries are agriculture-based, progress can be achieved by creating new development factors such as high labor productivity, high level of investment, and positive socio-economic changes. However, the larger cities in Asia are facing series of social problems. Escalating problems of pollution, poor sanitation, lack of transportation, shortages of water and affordable housing, increase of slum communities, rise of criminality and peace and order problems are just some of the dire consequences of urban migration.¹ Urban centers play an important and crucial role in national development. Aside from being political hubs, they also contribute substantially to industrial production and economic growth. According to experts, urban centers account for almost three-fourths of national investments, consumption and expenditures. Thousands of rural people looking for work are attracted to migrate to cities where there are more jobs. Social stratification or the widening of income gap

Reduction and Social Development of Vietnam National University enumerated the following as factors causing vulnerability:

•*Weak policies of the leading party and the government.* Many people become poor and vulnerable because of unfavorable government policies. Mistakes in policy-making are one of the main factors creating vulnerability. Other factors include instability of labor and currency markets and social inequality of subsidy system.²

•*Problems in the household.* Some families are under difficult circumstances because of too many children, single parenting, permanent disability of the breadwinner in the family, and lack of labor capacity. These elements push families to vulnerable groups.

•*Risk and sudden changes.* Experts from the World Bank state that risk and sudden changes such as accidents, deaths, house fire, robbery, and natural calamities, such as flood, earthquake, and volcano eruption have created vulnerable situations for individuals and families:³

•*Lack of social capital.* When the poor in the rural area are at risk, they can get help from relatives and community members. They rely on large social network that is often based on blood relationship. But this is not the case in large cities where social relationships are often described as "pragmatic", "insensible", and "frigid." Therefore, those who do not have strong and close social networks will experience more difficulty in risky situations. Similarly, residents who do not belong to any social organizations are unable to receive any assistance from them and the government. Hence, their poor social capital increases their vulnerability.

According to Ellen Wratten, in her paper "Conceptualizing Urban Poverty", vulnerability does not necessarily mean poverty. Vulnerable groups are those who lack self-protection and easily fall victim to risk, shock and stress, and whose lives are unstable.⁴ Filipino experts who studied "economic vulnerability" in urban poor groups state that: "Poverty in urban center is largely characterized by economic vulnerability that brought about insecurity of jobs, lack of productive income sources and affordable decent housing, environmental degradation and lack of access to basic services".⁵

The 1999 research report by the Save the Children Fund entitled "Poverty in Ho Chi Minh City"⁶ gives the list of six identified vulnerable groups:

1. Poor migrants
2. Poor with many children
3. Poor who are sick and disabled
4. The elderly who live alone
5. Poor street vendors and pedicab drivers
6. Squatters and poor people living in areas of urban development

The report, "Vietnam: Attacking Poverty"⁷, by the World Bank reveals that although Ho Chi Minh is the biggest city in the wealthiest region in Vietnam, poverty incidence is quite high. Poor households in the city are dependent on irregular income and vulnerable to fluctuations of demand for simple labor and informal services.

In brief, vulnerable social groups are individuals or households who have unstable lives. Many of them do not belong to the poorest groups in the society but nonetheless confronted by big and small social fluctuations at the micro or macro level. As a well-known Chinese proverb states, "When a man is standing permanently up to the neck in water, even a ripple is sufficient to drown him".

In determining vulnerable groups, some documents also include groups other than the economically poor. For example, prostitutes are also classified as a vulnerable group in the international conference entitled, "The Partnership Approach to Poverty Alleviation and Development: Sharing Experiences and Fostering Cooperation", held in Phnom Penh, Cambodia in 1999. In the paper, "Survival strategy for the poor – The importance of social forces", by Dr. Bobi Setiawan from Gadjah Mada University, Indonesia, the "Bung Seroja" or prostitutes (named after a beautiful flower) are likewise classified as such.⁸ Some have also added street children to the list of vulnerable groups. Nonetheless,

this paper only focuses on the two most vulnerable groups in HCMC: the population group in newly urbanized areas and the migrant community.

The Vulnerable Groups in the Process of Industrialization-Urbanization

Overview of Urban Development in Ho Chi Minh City

The HCMC has the highest rate and biggest scale of urbanization in Vietnam. The city population is growing every day while its boundaries are constantly being redefined. In the 1998, land area of HCMC was 200 square kilometers but it was increased to 600 square kilometers by 1995. According to the general planning project approved by government in 1992 (which was adjusted over time), HCMC will develop into multicities. There will be a metropolis with the existing HCM as the center.

On July 10, 1998, the Prime Minister signed the revised planning project of HCM for implementation up to 2020. The project states that the area of HCMC will extend to the provinces of Binh Duong, Dong Nai, Long An, Tay Ninh, Ba Ria and Vung Tau, with a radius of about 50 kilometers. In the 21st century, Saigon, Bien Hoa and Vung Tau will serve as the three centers of the new urban area. A number of satellite uni-task or multi-task cities will be established with 50 industrial centers surrounding the city. The HCM City will play the most important role among the three economic triangles in the South (Saigon – Bien Hoa – Vung Tau). By 2010, with the formation of seven new districts, the area of HCMC will be three times larger than its present size, expanding to 2,010 square kilometers. Its population could reach about 10 million.

The HCMC currently consists of 18 districts. There are four suburban districts – Binh Thanh, Go Vap, Tan Binh, and District 8 and six rural districts – Cu Chi, Hoc Mon, Thu Duc, Binh Chanh, Nha Be, and Can Gio in the beginning of the urban transition. The rural areas cover 3,899.3 square kilometers with a population of 1,920,000.⁹

It is certain that urbanization and industrialization will occur in backward agricultural countries. However, the rapid urbanization growth in HCM City has gone uncontrolled by government, thereby creating poverty. At present, there are about 57,281 poor households in the city, accounting for 12 percent of the total city households (excluding the illegal immigrants). In the six rural districts, the poor households make up

13 percent of the rural population. This figure could rise to 29 percent if those who are only dependent on agriculture for livelihood will also be included.

Poor households (2,652) are mostly concentrated in Can Gio. In particular, in the 15 heroic villages and 25 former revolutionary places, poverty is seen in 14.8 percent of households. In 12 urban districts, poor households make up 6.5 percent of the city households, where it is highest in District 8 and Go Vap. Eighty percent of the monthly income of these poor households is spent on food. Their lack of savings forces them to borrow money with interest rates ranging from 30 to 40 percent. Nineteen percent of children from six to 14 years of age do not go to school. The illiteracy rate in rural areas is estimated at 14.5 percent. Malnourished children under 6 months old are estimated at 38.8 percent. Most of the poor households live in slums around severely polluted canals (67,000 households).

In rural areas, the average living space of the poor is five square kilometers per person. Among the poor households, only 30 percent use electricity (usually one light bulb) but they have to pay 1.5 times higher than the urban dwellers. The rest have to manage with oil lamps or share electricity with neighbors. Lack of fresh water is common: 64 percent use well water, 27 percent have to buy water every day, while 19 percent use river water. Around the rural areas are hundreds of factories polluting the water people use in Thu Duc, Hoc Mon and Binh Chanh.

Vulnerability of new poverty group in new urbanized areas

'Virtual' urban planning is creating risk for new poverty group

The political system in Vietnam is highly centralized. Most of the social policies, civil projects and essential issues in Vietnam are made and decided by the central government. Consequently, the poor do not have a voice in policymaking. The term 'virtual urban planning' is used to describe this situation. Virtual planning is based on ideal assumptions based on ideal conditions of investment capital, location, and population. For example, during the planning process it is envisioned that the port is near the beach, the cement factory is near the Limestone Mountain, market exists where there are many people, among others. Expectations toward these projects may be high, but they could not be realized. In

many cases, planning projects are only imaginary pictures painted by some policy makers and architects.

Since 1985, HCM City has seen three major changes in general city planning. Local planning has also been changed many times. This kind of planning is similar to what Korean scientist Myung-Goo Kang described in the Korean planning project in the 1970s when Bubble Cities were created. Bubble Cities existed only on paper.

At present, in the suburban HCM City, there are many areas trapped in "virtual planning". On the urban planning map, we see many satellite cities, factories and industrial processing zones. Whether this dream can be realized depends on the availability of foreign investment. Sometimes big dreams lead to unreal policies. City residents, in turn, are carried away by those dreams thus building similar big plans themselves. Instead of working, they are more eager to sell their lands in Binh Chanh, Hoc Mon, Thu Duc for money. Some who want to open business but cannot do so since their areas are planned for industrial parks that may or may never exist. For instance, the high technology zone project was formulated in 1992 in the four wards of Tang Nhon Phu A, Tang Nhon Phu B, Long My, and Tan Phu. The project is planned to take up 800 hectares but has not yet started. People in these areas are not allowed to cultivate the lands, leaving them idle and wasted.

Transformation of the function of agricultural lands

Urbanization changes the job structure of an area through the conversion of agricultural lands into an industrial, commerce and services area. Farming households are losing their function as economic units because of the decreasing role of agriculture as a source of livelihood.

The conversion of land use from agricultural purposes to industrial and commercial use, as a result of urbanization, is an ordinary phenomenon in the Philippines, Thailand and other countries. Nevertheless, the characteristics of this conversion and its social consequences depend on the country's respective land policy. According to Vietnam laws, all of the land in the country belongs to the state; people have the right to use them but not to own them. The government compensates farmers for the lands that are transferred to foreign investors who rent them for industrial use. However, the compensation is lower than the real value of the lands. In many cases, this compensation

is not enough to sustain the farmers. Furthermore, the land transfer is so abrupt that farmers could not easily adapt to the new circumstances.

The natural lands of the suburban and rural districts in HCM City are estimated at 205,853.59 hectares, with agricultural land (largely for growing water rice) occupying 99,164.01 hectares (48.2 percent). From 1990 to June 1998, there have been 15,455.8 hectares (16 percent) of agricultural lands used for non-agricultural purposes. In some areas, this change occurred on a large scale, as can be seen from our study sites:

- Thao Dien hamlet in An Phu village, Thu Duc district used to be an agricultural area with 141 hectares of agricultural lands. After 5 years of industrialization and urbanization, the whole area has been completely put into use for non-agricultural purposes (factories, workshops, house, etc.).

- In Ward 15, Tan Binh District, 92 percent of the population used to depend on agricultural lands covering 527 hectares. At present, 383 hectares (72.5 percent) are being used for industrial and building purposes. Because of this, 75 percent of the households abandoned their agriculture-based careers.

- Tan Tao village (Binh Chanh district) consists of 4 hamlets (1,2,3,4), all of which experience rapid urbanization growth. While there are no more agricultural lands in hamlet 1 and 2, there is little left in hamlet 3. The remaining 300 hectares in hamlet 4 are expected to disappear in the next few years. According to the UN formula (based on the number of people changing their status from farmers to urban residents), the urban growth at Tan Tao is at 87 percent and will be at 100 percent by 2005.

- The rural planning project of HCM City predicted that by 2010 land for agriculture-forestry-agriculture use would be 103,690 hectares or 21,840 hectares less than the 1992 figures. Land for rice planting and fruit trees would be 66,740 hectares, 32,150 hectares for forestry and 5,300 hectares for agricultures.¹⁰ Agricultural land is largely concentrated in Cu Chi, while Go Vap still preserves 150 hectares for open planting. Agricultural lands are hardly found in other suburban districts like Hoc Mon, Thu Duc, Binh Chanh and Nha Be.

Land loss will make life harder for those farmers who depend on agriculture. While agriculture does not produce much money, one million farmers cannot instantly adjust to new circumstances. Most of them still rely on agriculture despite the difficulties related to farming and the decrease in the number of agricultural lands. The poor become poorer thereby producing new poor households. Slums that used to be found only in cities increasingly appear in rural areas like those in Tan Binh district's polluted ghettos in the Rang Ong-Xang Thoi canal in Ward 1 and District 8 where 40,000 migrants now take up 60 percent of the ward population. They are also found in Cau Van area in ward 4, District 8, Ward 17,¹¹ Go Vap district, Hiep Binh Chanh, Hiep Binh Phuoc, and Thu Duc District. As written by Professor Do Thai Dong,¹² rural development brings about the following problems: limited space, changed profession, and social dislocation.

Poor people are adversely affected by the industrialization process

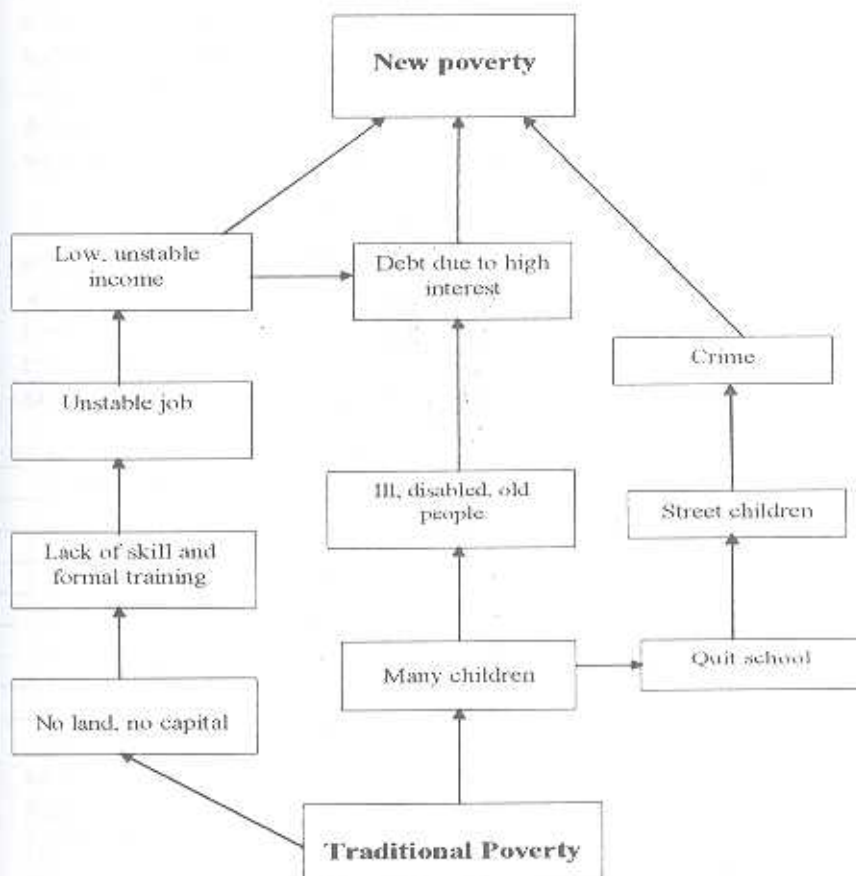
Urbanization brings about the process of change from "agriculture, rural and peasant" to "non-agriculture, city and citizen". Farmers in new urbanized areas have no choice but to accept this process of change especially when land and agricultural production instruments do not exist anymore. To adjust to their new situation, farmers (especially young people) look for opportunities in industrial zones hoping to obtain jobs in factories and companies.

Since 1998, industrial parks are being put up in the North and Northeast areas of HCM City. These include the Linh Trung and Tan Thuan export processing zones, Vietnam-Singapore industrial park, and Long Thanh, Bien Hoa and Nhon Trach industrial parks. Whereas, in the South and Southwest areas, there are many foreign-owned industrial parks, namely, Tan Tao quadrangle industrial park, food processing park, Tan Tuc industrial processing park, satellite city zones in Cau Xang, the Philippines' medicine factory, sports-tourist zone in Lang Le, Pouchen Corporation (Taiwan), among others.

A usual assumption is that local people are happy because of new job opportunities. At first, young people are excited with urbanization and industrialization. But their low level of educational attainment, and lack of skills and formal training deprive them of job opportunities in joint venture companies. Two-thirds of those young people working in the export processing zones in HCM City are from the Central or North

Vietnam. Few come from the rural areas. This is confirmed in our research "Cultural adaptation of Korean companies into Vietnam," where we did a survey on 800 workers in ten Korean HCM City-based companies.

Diagram 1 . Poverty situation in new urban areas



A World Bank report for Vietnam states: "Although the rate of poor people in the cities is not as high as 10 percent, very poor families still exist. The statistics does not include all poverty-stricken immigrants. This results in an underestimation of 5 percent. Therefore, the poverty rate in urban areas should be 15 percent. Poverty in the urban areas is an extremely complicated phenomenon; it is even more serious than in rural areas".¹³

Failure to adjust to rapid socio-economic changes

Farmers are not well-prepared for the transition of living from rural to urban areas, and from being farmers to urban residents. Lack of skills and formal training prevent them from getting opportunities. Hence, they experience difficulty in adjusting to rapid changes. Money from land sale, which should have been invested in production and training, were used for building houses and other luxuries. Therefore, farmers become the new groups that are being pushed below the poverty line. This situation of new impoverished groups is described by the diagram (see diagram 1). Aside from poverty for displaced groups, urbanization and industrialization bring about many new social evils such social dislocation, higher crime rate and divorce.

Saigon or Ho Chi Minh City became the economic center of the country after the economic renovation, luring hundreds of immigrants. From 1976 to 1999, there were 900,000 to 1,100,000 long-term immigrants (which account for 20 percent of the city population) and 200,000 seasonal immigrants. Their origins are described in the table below:

Geographical Areas	Percentage
Northern Mountainous Areas	2.4
Red River Delta	11.9
Central Coastal Area	20.6
Central Highlands	1.3
Southeast of Vietnam	23.8
Mekong River Delta	33.9
Other Areas	6.1

The primary purpose of immigrants in going to big cities such as Hanoi, Ho Chi Minh, Hai Phong, Bien Hoa is not to enjoy life but to earn a living. Most immigrants in Ho Chi Minh are hard working. They accept any available jobs for them to survive and help their families in the countryside. They usually take 3D jobs (difficult, dirty, and dangerous) that urban residents refuse to do. They can be workers at construction sites, porters in big markets, lottery ticket sellers, shoe polishers, and pedicab drivers. They survive because of hard work and endurance.

Many of them are able to settle down and earn more money but about 15-20 percent become vulnerable people, especially those who do not have permanent residence. Before 1995, these people were called

illegal immigrants but they are now considered free and drifting immigrants. In some cases, free migrants are better off than poor city residents. A big number of local residents are extremely poor because of problems of having many children, sickness, laziness, drinking addiction and gambling (See diagram 2).

One reason why free immigrants belong to the vulnerable group is that they do not have legal rights (since they are not permanent residents who have inhabitant booklets). They do not have access to social services being offered by the government and social organizations. As emphasized by World Bank: "Poor immigrant group face difficulties in availing

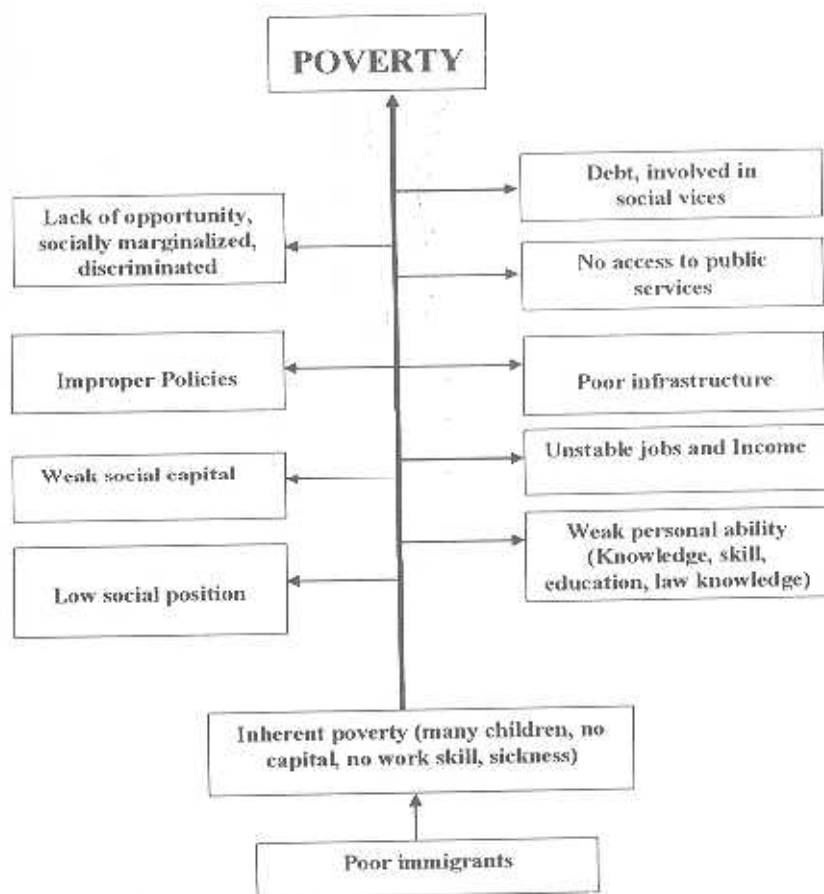


Diagram 2

CONDITIONS OF SPONTANEOUS POOR IMMIGRANTS

themselves of public services and can be isolated from social life..., and can be marginalized." They have to pay higher fees for services in education, health care, electricity, and water than local people do. Local people have more privileges (See diagram 3). For instance, local poor people get free health care in An Binh hospital, whereas poor immigrants have to pay for medical treatment. Also, unlike local children, the tuition fees of their children are not waived. Since their houses are built on unauthorized settlement areas or bought without occupancy permits, they can be demolished any time. The illegitimacy of their residence makes them vulnerable. For example, when the HCM People's Committee

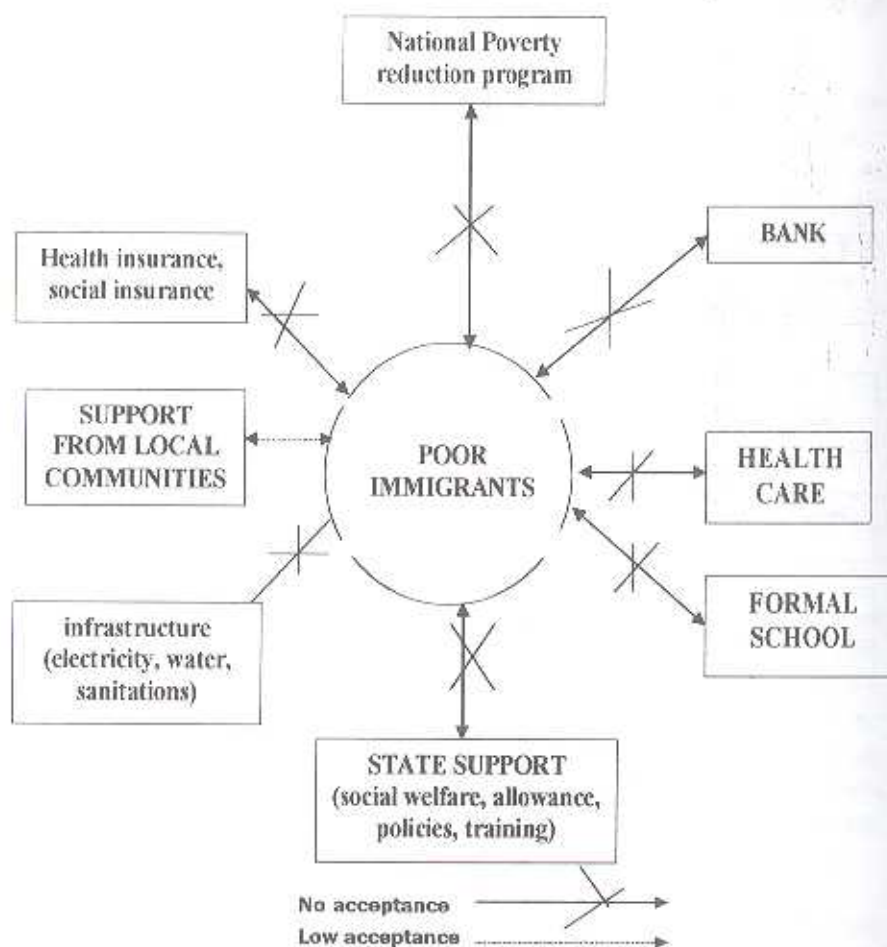


Diagram 3

SPONTANEOUS POOR IMMIGRANTS AND PUBLIC SERVICES

blockaded a rubbish dump in October 2000 for environmental reasons, 500 households who depend on the dump for their livelihood were dislocated and lost their jobs. More importantly, since illegal immigrants do not have legal rights, they are not consulted in the formulation of development programs.

Moreover, a large number of immigrants can only do simple, low-income jobs like street vending, lottery, and driving pedicabs because they have low levels of education or even illiterate. Even those immigrant families who are not considered poor are barely above the poverty line. One little risk can make them fall below the poverty line again.

Below is the average monthly income and expenses of a migrant family (composed of a husband, a wife and three children):

INCOME: 820,000VND (\$1 = 15,000 VND) per month (average income: 160,000VND per person). The husband, a construction assistant, earns 20,000VND per day. If work is available during a month, he will earn 520,000VND. The wife washes clothes and cleans houses for 300,000VND per month.

OUTLAY: Eating and drinking- 450,000 VND (15,000 VND/day); House rent- 120,000 VND (sharing with another household); Electricity and water- 55,000 VND; Tuition fees for smaller children- 139,000 VND.

Each month, families can have an extra money of 50,000VND. However, if any of the member gets sick, this small savings will disappear and they will need to borrow money to survive.

Evidently, an average migrant family has the ability to pay for food and other essential expenses. But because of precarious living conditions, it must always have savings for possible additional expenses. This condition can be gleaned in the table below that summarizes the main characteristics of spontaneous immigrant group.

One reason why spontaneous immigrants belong to vulnerable groups is their lack of social networking. Their social capital is very small. They migrated from the countryside and they do not have relatives in the

city. A person or a family may have low income but their life can be better if they establish close social relations with relatives and friends. They can

Main characteristics of spontaneous immigrant group

Dimension of Poverty	Poverty Features	Impacts
Residence Geographical Isolation	Live along polluted channels, on boats, occupy public places on streets	Not stable, unsafe housing, no access to electricity, pure water; are constantly driven away by authorities
Extremely difficult living poor families	Many children, single parent, prone to diseases, accidents, crisis, stress	Not enough food for daily consumption, always in debt, constant quarrels, (divorce, separation)
Poor capacity	Poor education, illiteracy, lack of knowledge, constrained access to information, lack of working skills	Few chances for job opportunities and life improvement; low self esteem; easily tempted by social evils such as law violation, gambling, drinking
Insecure employment	Street vendors, lottery ticket seller, porters, cycle driver, casual workers, and other 3D jobs (difficult, dirty, dangerous)	Low and irregular income, prone to risks and accidents
Low social position	Powerlessness, and illegitimacy of residence	Socially marginalized, discriminated, no access to national public services: health care, studying, electricity, water, banking services, health insurance, social insurance; they have to pay very high fees for these services, children are not able to attend schools and quit schools at early age
Lack of participation	Not involved in economic programs, urban development	Passive, being denied rights of urban citizens
Limited social relations	Isolated, discriminated, weak community ties	Do not belong to any social organization, separation from local people; excluded from any poverty reduction program

get help from this social network in cases of risks, illness, joblessness, and housing calamities. They have difficulties in establishing relations with the local communities and socio-political organizations. For example, local government authorities regard them as "second-class" citizens. The report of the Vietnamese government for the year 2000 emphasizes that "most immigrant households belong to vulnerable groups because their social relations are very limited, thereby reducing their capacity against crisis and poverty, and limiting their opportunities".²⁴ (see Diagram 4). Local people discriminate them because of their low social position. The local people do not like the immigrants, while immigrants see themselves marginalized in the cities. They experience prejudice. Migrants are often blamed every time there is social unrest such as robbery, community brawls or drug trafficking. This may explain why the police do not have

accurate statistics of crimes. Local residents call the immigrants many unfriendly names. Thus, poor immigrants develop low confidence and self-esteem. This is reflected in a research conducted by the Save the Children Fund entitled "Poverty in HCM City". It begins: "Poor children are looked down upon by others and have few friends. Children of rich families have many friends".¹⁵

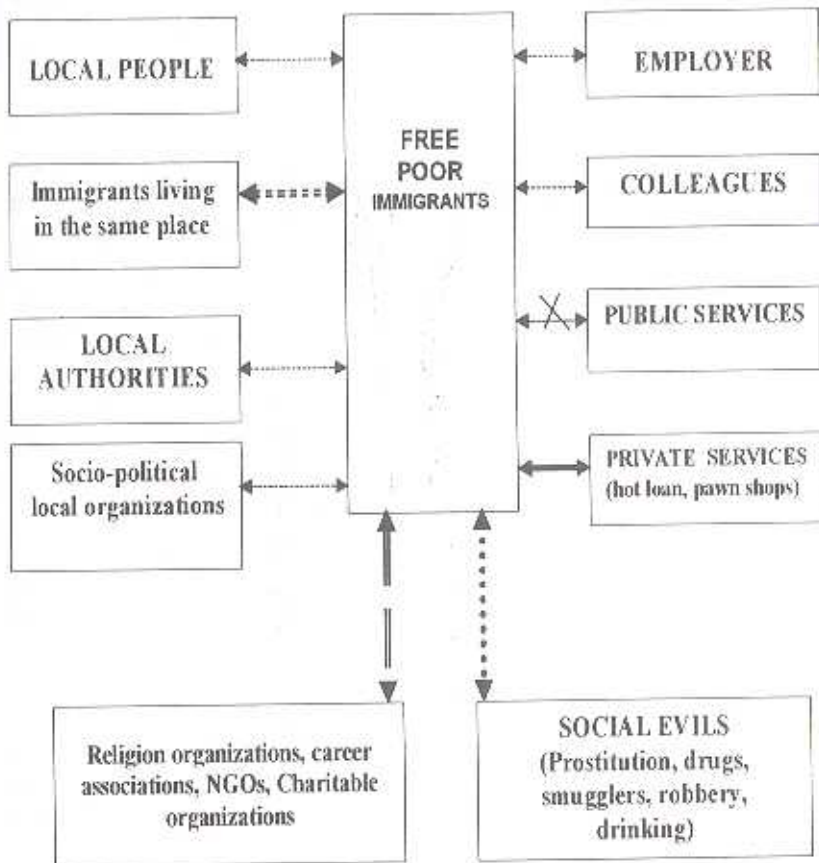


Diagram 4



SOCIAL CAPITAL OF SPONTANEOUS POOR IMMIGRANTS

A conference report describes an area of illegal immigrants: "This is the living place of unregistered families though they have lived in HCMC for 10 years. It is known as a place of poverty, crime, and illegal drugs. People from outside are too afraid to let their children get married with anyone here. Illegal immigrants have little contact with local residents".¹⁶ Immigrants do not belong to any social group although they are Vietnamese citizens and have the right to free residence as mandated by the Constitution of the Social Republic of Vietnam (Article 68).

Conclusion

Urban development is a process that has negative and positive sides. As written in one work: "The cities' fast growth brought both blessings and curses. Ironically, any economic boon had corresponding social costs. The swelling urban population, for example, consistently bred socially ill squatter colonies, which multiplied faster than they could be monitored, and threatened to negate whatever gains a particular city had achieved".¹⁷

The definition of vulnerable groups and vulnerability in low social classes are very important. Up to now, policy makers and government authorities make social policies, especially on welfare, based only on the concept of poverty line. In their minds, the best way for hunger eradication and poverty reduction is to provide poor families with income. In reality, poverty line is just an economic indicator. It is only a measurement of material valuables. It is not a measure of other social valuables such as risk, instability, social pressures, shock, stress, constant changes of life environment, poor social capital, and lack of self-protection. These social valuables are very important, and in some cases, more important than money. The approach to social groups in the lower classes through the concept of "vulnerability" is new. It helps government authorities and policy makers to have a whole picture of the situation for social development and to formulate appropriate solutions.

The report, "Vietnam: Attacking Poverty", points out a question which can be an important warning: "What should we do to have more profitable land planning for the poor and at the same time help the developing cities to become a better place for residents? What should we change to help the migrants contribute more to the prosperity of the city and how to protect their basic needs?"¹⁸ There is a need to study the vulnerable groups in the urban area more carefully especially their role in urban

development. It is hoped that this will help change government policies and the attitude of society in general toward these groups. ●

Endnotes

- 1 Quoted from Kaban Galing, *Promoting Excellence in Urban Governance*, The Philippine Case Bank on Innovation and Exemplary Practices in Local Governance, 2001, pp.3.
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- 3 Report of the Government of Vietnam-Donor-NGO Poverty Working Group 2000, Vietnam-Attacking Poverty, Vietnam Development Report 2000, pp. 125.
- 4 Ellen Wratten, *Conceptualizing Urban Poverty*, Environment and Urbanization, Vol,7 No 1, April 1995.
- 5 Kaban Galing, 2001, pp.3.
- 6 Save the Children UK, *Poverty in Ho Chi Minh City-Report of the Participatory Poverty Assessment*, 1999, pp. 18.
- 7 Report of the Government of Vietnam-Donor-NGO Poverty Working Group 2000, Vietnam-Attacking Poverty, Vietnam Development Report 2000, pp. 35.
- 8 Research Center for Social Development and Poverty Reduction, 2001. *Participatory Research and Action on Urban Poverty Reduction*, University of Social Sciences and Humanities, HCMC, pp. 55.
- 9 Department of Statistics, HCM City, 1998.
- 10 Reality and prediction of marriage and family in HCM City. HCM City Publishing House, 1998, p. 130-133.
- 11 Among 5,000 residents there are 942 households (10%) have rooms for rent.
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- 13 Report of the Government of Vietnam-Donor-NGO Poverty Working Group 2000, Vietnam-Attacking Poverty, Vietnam Development Report 2000.
- 14 Vietnam-Attacking Poverty, pp.12.
- 15 Save the Children UK, *Poverty in Ho Chi Minh City-Report of the Participatory Poverty Assessment*, 1999.
- 16 Joint Report of the Government of Vietnam-Donor-NGO Poverty Working Group 2000 (December 14-15, 1999), Vietnam-Attacking Poverty, Vietnam Development Report 2000, pp.74.
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- 18 Joint Report of the Government of Vietnam-Donor-NGO Poverty Working Group 2000, Vietnam-Attacking Poverty, Vietnam Development Report 2000, pp. 120.

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