Introduction: Housing and Human Settlements in a World of Change

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The housing challenge is becoming increasingly recognised in international policy discussions[1]; however, its broader links to the processes of migration, climate change, and economic globalisation are not yet fully understood. Despite the fact that, in principle, housing is recognised as a basic human right and is essential for human development, in practice, securing safe and adequate housing for everyone remains a major global development challenge of the 21st century – as pointed out in the two forewords by respectively El Sioufi and Rolnik. Issues associated with housing, such as its scarcity (including the lack of accessible land), affordability and quality, are persistent but changing in magnitude, over time. This book aims to situate housing in relation to the processes of global transformation. In this sense, it highlights the processes of economic globalisation, migration, and climate change as three major dynamics in relation to the global housing crisis. Obviously, there are also further global transformations in place but they are either not yet as widely discussed in terms of their effects on housing (such as information and communication technology) or they include very particular local forms and effects (such as demographic changes). This book is an attempt to identify the influencing dynamics of the three key transformation processes. As such, it does not discuss housing in isolation but rather

1 International agreements address housing and its role in urban development and call for systematic approaches to the housing challenge (Agenda 2030 for Sustainable Development, with goals to reduce extreme poverty, the Sendai Framework for Disaster Risk Reduction 2015; the Addis Ababa Action Agenda on Financing for Development 2015; the Paris Agreement under the United Nations Framework Convention on Climate Change 2015; and the New Urban Agenda 2016).

takes a holistic perspective toward housing in a world that is changing on both local and global scales.

Over the last twenty years, the process of economic globalisation has resulted in significant changes that have not only affected livelihoods in human settlements and reshaped the institutional settings of a housing delivery that is often framed under neo-liberal policies and so-called enablement approaches but has also turned housing into a product that is traded under a system of globally operated finance. Thus, the commodification of housing largely affects the overall housing process (see Rolniks' contribution in the foreword for an elaboration). Apart from this financialisation process of housing, rural-urban migration as well as the upsurge in forced migration across international borders (due to crises, or economic or environmental reasons) are also emerging issues which have implications for cities and human settlements (UN-Habitat 2016).

Independent of these diverse push factors, the process of migration is directly resulting in rapid urbanisation, globally. This process is also causing the spatial expansion of urban settlements through the annexation and reclassification of rural areas to make more space for housing provision for a growing urban population. However, the question is whether these changes are addressing the housing needs of migrants and how these processes are taking place in different contexts. Apart from the two dynamics of migration and economic globalisation, this book also highlights the influence of climate change. The question, here, is whether climate change and its direct link with housing and human settlements is a persistent or emerging issue. This book seeks to highlight how a changing climate is affecting the housing process and how human settlements are responding through everyday practice and policies. The three global trends discussed here (economic globalisation, migration and climate change) apply to developing, transitional and developed countries alike but are most strongly discussed in relation to developing countries, which are severely affected but have addressed these issues only to a limited degree in spite of their relevance. This is reflected in this book in the number of chapters that contextualise the three global dynamics of economic globalisation, migration and climate change in relation to housing in developing and transitional countries across diverse regions worldwide.

This chapter raises three different but interlinked questions related to the aforementioned dynamics. These questions are: (i) What outcomes have economic globalisation and related neo-liberal policies and "enabling" ideas brought to the ground to address the issue of housing over the last two decades? (ii) How are the dynamics of migration reshaping the urban housing provision? And (iii) How are human settlements able to respond with different housing approaches to extreme climate events? To frame the above questions, this chapter draws on

various sources to understand the housing processes in relation to the impacts of the three global dynamics addressed in this book. Later, this chapter contextualises the theoretical discourses by reflecting on the case studies outlined in the following chapters of this book.[2]

HOUSING AND ECONOMIC GLOBALISATION

The evolution of pro-poor housing policies is not an isolated event; rather, these policies have been enacted with the various macro-economic changes that took place in developing countries, starting since the post-WWII period. This evolutionary process is related to the development discourse that associates urban poverty within the political, economic, social and cultural context (Jenkins *et al*. 2007). The particular link between the destruction of local economies and livelihoods through extending production chains to low-income countries is a case in point for economic globalisation as it is affecting livelihoods and thereby housing finance. Moreover, over the last three decades, neo-liberal policies have been particularly influential in reshaping housing systems and housing opportunities globally. Neo-liberal housing approaches have involved the privatisation of state housing assets, the promotion of individual home ownership, and increased rents, reduced subsidies, the deregulation of private housing and mortgage lending, the weakening of planning controls for new and existing housing, reduced state intervention in social and economic affairs and the firmly established assertion of the superiority of market processes (Rolnik 2013; Forrest and Hirayama 2009; Mukhija 2004).The consequence has been a deliberate attempt by policymakers to make housing policies more market friendly and to encourage the private sector to be further involved in housing delivery (Sengupta 2009; Berner 2001). However, the type of neo-liberalism implemented and its particular outcomes in relation to housing differ across political, economic, social and cultural contexts.

Although, conceptually, the neo-liberal approach refers to the market and the withdrawal of the state, in practice, there is a duality. As Peck and Tickell (2006) have observed, “Only rhetorically does neo-liberalism mean less state” (p. 33). Brenner and Theodre (2005) explain this understanding of neo-liberalism as

2 This publication and its contributions are based on selected papers that were presented at the 19th N-AERUS conference on “Housing and Human settlements in a World of Change”, held in Stuttgart 8-10th of November 2018 and financed by the German Research Foundation (DFG).

being a "neo-liberalism [that] is not a fixed end-state or condition; rather, it represents a process of [a] market-driven social and spatial transformation" (p. 102). Thus, this approach is always intensely contested by diverse social forces concerned with preserving non-market forms of actions (ibid). This proposition provides the scope for understanding different forms of neo-liberalism. In an effort to clarify how neo-liberal policy has developed, Peck and Tickell (2002) identify two interrelated phases or processes: "roll-back neo-liberalism" and "roll-out neo-liberalism" (p. 36). Roll-back neo-liberalism refers to "the active destruction or discreditation of Keynesian-welfarist and social-collectivist institutions" (Ibid, p. 37). This process is often termed privatisation and involves a retreat from state regulations and the governmental control of resources, including public services, nationalised industries, and labour and social rights (Aguirre *et al*. 2006). The second neo-liberal process, roll-out neo-liberalism, refers to "the purposeful construction and consolidation of neo-liberalised state forms, modes of governance, and regulatory relations" (Peck and Tickell 2002, p. 37). The concept of roll-back neo-liberalism has always been contested by the fact that the local context depends on both the political regime and the impact of the market on urban social structures (Brenner and Theodre 2005). In the context where roll-back neo-liberalism fails to cater to the urban poor, roll-out neo-liberalism acts as an alternative form of urban governance by involving different actors (ibid). This approach to roll-out neo-liberalism is evident, in developed countries, in different urban upgrading and housing programmes (e.g., social housing programmes in the United Kingdom). However, roll-out neo-liberalism as a modality of urban governance is still limited and Brenner and Theodre (2005) mention it as being a problem of political will as opposed to criticising the idea of neo-liberalism. Therefore, it is of significance to contextualise how the globalised economy has made an impact on livelihoods and housing. Against this notion it becomes relevant to ask how neo-liberal "enabling" ideas have been modified in different countries in order to address the issue of housing, particularly housing for the urban poor.

HOUSING AND MIGRATION

Worldwide more than 65 million people are on the move due to conflict or natural disasters (UNHCR 2015). In addition, rural-to-urban migration continues to increase pressure on urban infrastructure and housing demand. While this issue has persisted in the developing countries and countries in transition for decades, the recent influx of refugees in Europe has put affordable and safe housing back on the agenda in the Global North. Here, high pressure on urban areas and the

failure of local governments to provide access to affordable housing has led to a condition where more than one billion urban dwellers are living in informal and underserviced settlements worldwide (UN-Habitat 2016). This situation calls for addressing inefficient housing policies, stringent regulations and inaccessible housing finance as well as to acknowledging the informal solutions and efforts undertaken by the urban poor, themselves, in order to achieve an inclusive and empowering approach. The role of migrants in this process has always been conceptualised as a cheap source of labour (Schiller and Caglar 2009). However, the role of migration can be conceptualised at different scales as migrants are creating and reproducing different social institutions in the absence of states' responses to their basic needs, including housing and employment.

Therefore, the link between migration and housing can be explained through a process of symbiotic relationship-building. As Saunders (2011) explains, the arrival of migrants or the development of transitory neighbourhoods that often lie at the fringes of established cities provide hope for migrants in making use of their socio-cultural resources and economic capital for a better future. However, this hope is always contested through physical segregation and the policy measures of different actors who want to make their cities competitive in a neo-liberal way (Sassen 2016; Saunders 2011; Schiller and Caglar 2009). In response to these segregation policies and in order to explore the opportunities available in their arrival cities, migrants often resort to their own informal and adaptive solutions to make use of a spectrum of available housing options. Therefore, informality is a common feature when we discuss the provision of housing for migrants. This notion of informality has two interrelated outcomes. One is related to migrants' housing prospects and the other is related to a speculative future. In terms of prospects, informal housing support and housing solutions are often self-arranged. More often, these housing solutions are the determinants of migrants' identity and self-actualisation; they strengthen confidence among migrants who act collectively for their survival in their arrival cities, from both the social and economic perspective (Moser and Stein 2011; Tipple 2005; Rakodi 2002; Mitlin 2001). The speculative future is associated with the temporary status of such housing provision and citizen rights. Migrants' autonomous adaptation to secure housing is often constrained by a lack of secure tenure and household capacity, with most migrants having neither the physical nor the financial capacity to afford large-scale market-driven housing projects (Banks 2012; Schiller and Caglar 2009). Therefore, it is of great importance to understand whether and how the dynamics of migration reshape the provision of urban housing.

HOUSING AND CLIMATE CHANGE

The continuing extension of the built environment has severe effects on climate change and is a key factor that needs to be addressed in climate-change mitigation measures. The third part of this book, however, sets its focus on the vulnerability of human settlements due to climate change. In particular, cities in developing countries and countries in transition are at risk due to the impacts of climate change for a number of reasons: high population density, where sometimes the majority of people are living in slums or informal settlements; a high concentration of solid and liquid wastes in these settlements; informal urban growth that disrupts natural drainage systems and urban expansion on particularly risky sites (Tanner *et al.* 2009; Pelling 2003), to mention just a few.

Climate change is having an increasingly important influence in that it is exacerbating the already vulnerable livelihoods of the urban poor (Banks 2012; Roy *et al.* 2012). The effects of climate change are adding an additional layer of shocks the urban poor must face in the context of limited services and infrastructure, densely populated and environmentally vulnerable habitats, and their limited adaptive capacity to cope with climate-change impacts (Roy *et al*. 2012; Banks 2012; Banks *et al.* 2011; Roy *et al.* 2011; Jabeen *et al*. 2010). Despite these challenges, present climate-change-adaptation strategies have largely ignored the issues of housing (Hossain and Rahman 2018; Tanner and Mitchell 2008; Mitlin 2005). A large proportion of informal urban dwellers reside in risky locations that are prone to natural disasters; for instance, on river banks that are prone to flooding or in areas that face the potential danger of landslides. With climate change, the frequency of natural disasters and issues such as urban heat islands often intensify, in many instances leading to disastrous consequences for the most vulnerable groups (UNISDR 2012). Thus, access to safe and adequate housing also means access to land that is situated in safe locations (Boonyabancha 2009). The assessment and perception of risk, however, is not without contestation. Poor urban communities that are situated in high-risk sites are also exposed to the threat of eviction and relocation, which causes further vulnerability. This contested situation calls for upscaling all of the levels on which housing is being discussed and, thus, for city-wide approaches to move toward a strategy of safe and affordable housing. Housing can provide a pathway and has been identified, in the literature, as being the major component of the physical capital that contributes to urban resilience (Rakodi 2002). Here, resilience can be understood as "the capacity of a system, community, or society potentially exposed to hazards to adapt, by resisting or changing in order to reach and maintain an acceptable level of functioning and structure," and this implies learning from past

experiences to improve future protection by implementing "risk reduction measures" (UNISDR, 2012). Thus, a capacity-based understanding of resilience contemplates the poverty issue that is at the heart of the disaster-risk reduction and climate-change-adaptation nexus. In this context, the development of capacity within a social system that includes poor communities and different organisations is built on a system that links climate-change adaptation and disaster-risk reduction as an important step because it creates an enabling environment for poverty reduction in a changing climate (Béné *et al.* 2014). Therefore, integrating (community-based) risk-mapping into urban development and a discussion of land and infrastructure development tools that are associated with housing can be a first step in identifying safe, well-connected locations city-wide. In this context, to understand the dynamics of urban resilience, it is important to identify how human settlements are able to respond with different housing approaches to extreme climate events.

OVERVIEW OF THE BOOK

The book is divided into three parts, each covering one thematic area. Part I deals with the issue of housing in a globalising economy as it relates to market-oriented policies. In this section, three chapters illustrate the evolution of housing policies and the emergence of alternative modes of housing provision under the process of the financialisation of housing. These three chapters cover case studies on approaches to social housing in Indonesia, Argentina, Uruguay and Brazil. Part II of the book contains four chapters that highlight the issue of migration and its relation to housing and human settlements in the context of Oman, Bolivia, China and Bangladesh. These chapters also use the case-study method to highlight the exclusion of migrants from policy initiatives on housing and the everyday routines and habits of migrants in relation to tenure, housing and the collective spaces they use to develop intervention strategies for housing and employment in the face of government neglect. The final section - Part III of the book presents three chapters that cover the issues of housing and climate change. Here, the authors showcase case studies from Egypt, South Africa, Columbia and Brazil to portray different strategies of adaptation to extreme climatic events in order to reduce the physical vulnerability of different urban neighbourhoods. In the following, we will reflect on the major arguments of each of the chapters under the thematic areas.

Part I consists of contributions related to the link between "Housing and Economic Globalisation". The first chapter in this section is entitled "Indonesian

Housing Policy in the Era of Globalisation". Here, Jo Santoso discusses two new housing initiatives of the national government of Indonesia; namely, the "City Without Slums" and "The National Affordable Housing Program". Drawing on the case-study context, he argues that the successful implementation of these housing programmes depends not only on their ability to effectively overcome the conditions of the existing stock of housing but it also has to deal with the negative impacts of the transnational-global orientation of Indonesian economic development, which continuously deepens social gaps and produces urban poverty. Finally, he argues that Indonesia's housing problems cannot be overcome only by successful governments programmes but, in the long run, this highly depends on the success of the community-based programme "City for All" in empowering urban communities to develop their own capacities to be part of the solution. This does not mean withdrawing the state's responsibility but rather sharing the responsibility between the state and the communities.

The second chapter of Part I is entitled "Let's get down to business – Private Influences in the Making of Affordable Housing Policies: The case of Minha Casa Minha Vida in Brazil." Anthony Boanada-Fuchs focuses on the involvement of market actors in the housing sector and the impact of the global financial crisis on Brazil. The findings of this chapter underline the high level of policy influence developers and construction companies have had on the affordable housing programme, from introducing the idea of a large-scale national housing program to the constant policy and regulatory adjustments to the Minha Casa Minha Vida housing programme, over the years. He argues that formal communication channels have enabled these actors to influence housing policy, but they have also benefitted from informal or, at best, institutionalized practices that have developed in the absence of any official regulation. Finally, this chapter argues that the lack of democratic participation and accountability in the housing process has led to a biased institutionalization that guarantees profit margins and preferential development conditions for developers at the expense of Brazilian cities and society at large.

The final chapter of Part I, by Marielly Casanova, is entitled "Mutual Aid, Self-Management and Collective Ownership: Social Capital as a Housing Finance Counter-Mechanism to Neo-liberal Policies". This chapter draws on different sources of international literature. Casanova argues that the economic system has been putting intense pressure on the housing market as it has been following a logic of accumulation and speculation, which has driven up prices and excluded a great majority of the urban population. Referring to the case-study context of Argentina and Uruguay, the author claims that, in response to these challenges, transformative initiatives from social groups or organised

communities are fostering mutual aid, self-management and the development of collective property assets from social organisations and these have become the tools the urban poor use to counteract their unfulfilled citizen rights. As evidence, Casanova presents the case of the tenant movement in Argentina called MOI (Movimiento de Ocupantes e Inquilinos) to secure housing rights against the threat of forced evictions, by developing tenant cooperatives and taking over and occupying abandoned properties. She further draws on the case of a housing cooperative called FUCVAM (Federación Uruguaya de Cooperativas de Viviendapor Ayuda Mutua–the Uruguayan Federation of Mutual-aid Housing Cooperatives), which developed its activities by learning from Argentina's MOI movement. Casanova identifies that, in both case-study contexts, self-management, mutual aid and collective ownership played important roles in developing social capital as an alternative mechanism to financing low-income housing.

Part II of this book contains the contributions of different authors on the issue of "Housing and Migration". In the chapter entitled "Influence of Migrants' Two-Direction Linkage on Urban Villages in China: The case of Shigezhuang village in Beijing", Shiyu Yang notes that, in China, urban villages grow informally and with their prime location and low living costs they have become ideal destinations for China's internal migrant population. Highlighting the case-study context, she argues that migrant workers' constant linkage to their rural origins and social networks are based on place bonds which may contribute to more working opportunities, a better sense of belongingness and strong neighbourhood attachments. At the same time, however, this deepens their vulnerable and inferior status in their urban destinations. Drawing on the everyday lives of migrants in urban villages, Shiyu explains that temporary migrants as circulators consider the city as a place for work instead of a place for living; thus, they are reluctant to invest money in their city living and only demand substandard housing. Therefore, strong community leadership is a missing element in urban villages in China in terms of negotiating with other stakeholders regarding migrants' right to the city.

The second chapter of Part II by Fabio Bayro Kaiser, entitled "Need for Housing or Speculation? Urban Expansion of the City of Tarija-Bolivia", raises the question of land speculation in the City of Tarija in Bolivia and reflects on the severe consequences of neglecting this issue in the context of the recent influx of migrants and the increasing levels of population density due to rural-urban migration. In this chapter, Bayro Kaiser identifies that urban expansion in the case-study context is the outcome of centralism in housing policies and programmes that make the operationalisation of development agenda(s) quite diffi-

cult as existing programmes are not designed to respond to site-specific circumstances. Referring to the case-study context, he explains that land speculation has deprived the city of valuable natural land and has also destroyed important water bodies in an illegitimate way. He also argues that informal urbanisation is an opportunity to develop cities, but inadequate municipal controls and/or regulations mean that speculation has led to over-priced plots of land. Moreover, through an analysis of the urban expansion that has taken place in the areas studied, he argues that the new (planned) neighbourhoods as an outcome of urban expansion are larger in terms of surface than the older neighbourhoods; however, they house significantly fewer people.

In her chapter entitled "Understanding the Housing Needs of Low-Skilled Bangladeshi Migrants in Oman", Shaharin Elham Annisa identifies that cities across the Gulf region are increasingly shifting the location of migrant workers' housing away from city centres and closer to the work sites of low-skilled migrants. This chapter seeks to reveal these migrants' housing needs by studying a labour camp and shared housing developed in Al-Hamriya, Muscat. Annisa notes that the temporary alteration of indoor and outdoor spaces, in the case-study settlements, can be considered an indication of city management's failure to cater to the basic social and spatial needs of these low-skilled migrants. In this chapter, she argues that such alterations to housing units and the built environment are linked to the livelihood strategies of low-skilled migrants, ranging from finding income-generating opportunities to building strong social cohesion. Finally, she identifies that housing for low-skilled migrants in the Gulf region does not comply with these migrants' livelihood opportunities, and the manner in which migrants alter their housing and the built environment, in an informal way, brings about more opportunities in terms of enhancing their capital so as to pursue different livelihoods.

The fourth and last chapter of Part II is entitled "Urban Environmental Migrants: Demands for a Unique Category of Human Refugees to Ensure Their Right to Land and Resettlements", by Syed Mukaddim and his co-authors. Using the case-study context of Khulna city, Bangladesh, the authors call for the basic recognition of people who are forced to migrate due to environmental events. They argue that environmental factors are not the sole influence but they certainly put heavy pressure on to the other drivers of migration. This chapter identifies that even though the link between environmental factors and migration has been realised in the different policies and programmes of governmental and non-governmental organisations, the people who face forced resettlement either due to conflict or to climate-related disasters are yet to be categorised separately so as to receive appropriate assistance. Finally, the authors argue that environmen-

tal migrants are largely acknowledged as either a usual "migrant" or a "refugee", both terms that undermine the significance and gravity of the conditions in which they live.

Part III covers the issue of "Housing and Climate Change" and opens with the contribution by Franziska Laue, on "Heat Stress Related Climate Change Adaptation in the MENA Region - Reflections on Socially Inclusive Approaches". In this chapter, the author explains the theoretical interconnected aspects of housing and climate change and claims that climate-change-related vulnerabilities differ across neighbourhoods, based on the physical conditions of the housing structures, the built environment and the demographic compositions. Laue uses the case-study method to highlight this issue and identifies that all neighbourhoods in the Greater Cairo Region (GCR) are exposed to heat stress, but climate-change-related vulnerabilities are an increasingly relevant topic particularly for low-income neighbourhoods and neglected and contested historic areas and informal settlements. She argues that, in the context of the above-mentioned vulnerable neighbourhoods, adaptation can crucially rely on the local community's awareness, interactions, and mechanisms for adaptation. To highlight the importance of community involvement, Laue presents the findings of a project in a neighbourhood called Ezzbet El-Nasr, which is located in the GCR and had received aid from an international organisation. Her findings are that community-based climate-change adaptation requires a particular balance of individual and collective awareness and community interaction and support, whereas these communities (potentially) face continuous neglect in terms of both the services they need and formal governance.

The following chapter, "From the Hyper-Ghetto to State-Subsidised Urban Sprawl: Old and New Vulnerabilities in Buffalo City, South Africa", by Gerhard Kienast, highlights the local practice of emergency resettlement and the redevelopment initiatives that are triggered by shack fires and severe floods in Duncan Village, Buffalo City, South Africa. Kienast uses the case-study method and argues that a non-participatory relocation has created new vulnerabilities in the area studied. He notes that the new settlements, in the case-study area, were only serviced with the most basic infrastructure, lacked integration in the local economy and were also problematic for inhabitants because transport costs were prohibitive. In addition, he points out that the spaces that opened up due to the relocation of shack owners were soon filled by migrants who set up new informal housing. Therefore, he argues that the reoccupation points to the simple fact that there is a high demand for a place in the city, that the state-subsidised housing programme is nowhere close to filling this gap and that the formal, bureaucratic, long-term planning system has failed to reduce the risk of disasters. Final-

ly, he argues that when the formal long-term planning process fails to implement climate-change adaptations, a poverty-ridden area like Buffalo City must be balanced with interim services and disaster-management plans.

The final chapter of Part III and of the book is on "Learning from Co-Produced Landslide Risk Mitigation Strategies in Low-Income Settlements in Medellín (Colombia) and São Paulo (Brazil)". In this chapter, Harry Smith *et al.* use the case-study method to investigate two projects that involve community-based efforts that range from developing financial mechanisms to the co-production of arrangements set up to deal with disaster-prone areas in Medellín (Colombia) and São Paulo (Brazil). The authors argue that current risk governance and management practices focus on post-disaster and recovery scenarios rather than prevention and mitigation, with the latter manifesting mostly in interventions that run counter to establishing relationships of co-production. This chapter shows that different levels and ways of understanding disaster risk can be found within different communities and are linked to the history of each particular settlement; this, in turn, affects how such communities engage with external agencies (e.g., local government, utilities companies) in relation to dealing with disaster risk. In addition, the authors argue that risk governance and management involve different approaches in different cities but are linked to a general approach that is used in informal settlements in each city and also to state capacity. The projects described in this chapter showcase alternative ways of engaging vulnerable communities and the local government in each city in co-producing landslide-risk-management strategies. Drawing on the lessons learned from the participatory action research projects in the case-study contexts, the authors argue that developing ways of co-producing landslide-risk mitigation that optimise the use of community and state capacities to provide safe homes depends on the shared objectives of the stakeholders involved.

CONCLUSION

Reflecting on the contents of this book, we investigated three different but interlinked questions related to the thematic issues it addresses: (i) What outcomes have the globalising economy and the aligned neo-liberal "enabling" ideas brought to the ground to address the issue of housing over the last two decades? (ii) How are the dynamics of migration reshaping the provision of urban housing? And (iii) How are human settlements able to develop different housing approaches that will enable them to respond to extreme climate events? The three chapters on "Housing and Economic Globalisation", in part I of this book,

give evidence to how market-based enabling mechanisms under neo-liberal development approaches have failed to address the housing needs of the urban poor and how in contrast a participatory enabling approach has the potential to adopt the informal networked actions of the urban poor in order to scale up community-led projects and programmes. However, the lack of public policies that affect the function and creation of organisational arrangements for social housing is detrimental to such participatory approaches. Thus, it is time to bring back the state, in a collaborative form, for restructuring housing policy around the condition and provision of housing for the urban poor. Moreover, this implies that political will is essential for such a re-engagement in the era of financialisation.

Reflecting on the chapter by Jo Santoso, we conclude that the transformation of housing policy in Indonesia follows the enabling approach advocated by the World Bank, which essentially replicates the roll-back form of neo-liberalism. Although the case studies in the chapter present community-led initiatives, it is obvious that these have not been mainstreamed through public policy for housing on a city or country-wide scale. Similar cases have been observed in the case of Brazil, as pointed out by Anthony Boanada-Fuchs. In these two chapters, we can observe that the common feature of the roll-back form of neo-liberalism follows the World Bank approach that asks for the restructuring of organisational arrangements and legislation to ensure market friendly environments (Waeyenberge 2018). However, in the case-study context of Brazil, Boanada-Fuchs asserts that the state's market-enabling approach to a housing solution did not necessarily include legislative restructuring but rather a profit-seeking commodification process of housing development. Therefore, reflecting on two papers that present the roll-back form of neo-liberalism, we want to refer to Raquel Rolnik (2013) as she describes the whole process of "the commodification of housing and the increased use of housing as an investment asset [that has] profoundly affected the prevailing idea across the world that adequate housing was a human right" (Rolnik 2013, p. 1059). Also, Marielly Casanova highlights the importance of community-led approaches under an enabling paradigm; however, the case study presented in her chapter follows the idea of a "participatory enabling approach" under the roll-out form of neo-liberalism. In these cases, the government becomes the facilitator of the actions of all of the participants involved in the production and improvement of shelter (Sarfoh 2010). However, in reviewing different international practices, we have observed that these initiatives failed to reach the necessary scale and in multiple cases the urban poor still face challenges where formal governance has not blended with informal governance in an institutionalized way (Rahman *et al.* 2016; Fokdal *et al.* 2015; Mitlin 2008). Therefore, we would like to draw attention to our claim that political will

is the essential component for reaching the appropriate scale for community-led housing initiatives and tackling the commodification of housing in an era of economic globalisation under the neo-liberal paradigm.

The chapters of Part II on "Housing and Migration" point to inefficient housing policies, stringent regulations and inaccessible housing finance and how this is creating an informal bubble of housing solutions for migrants. It seems that housing policies and programmes are not at all inclusive in relation to migrants and often migrants are treated as a non-existent population. Further, their efforts to undertake an empowering approach to achieve inclusion have been very fragile. Highlighting the chapters of Shiyu Yang and Fabio Bayro Kaiser, it is evident that the physical segregation of migrants is a factor globally, and this is mainly due to the policy measures of different actors and the competitive nature of cities. In both cases, housing for migrants is provided informally and developed outside the city not because of planning problems but because land is cheaper there. In the case of China, this land has officially remained non-urbanised land; and in the case of Bolivia, these areas were declared urban without the provision of urban amenities. These cases show a clear policy of the segregation and marginalisation of migrants in relation to their housing provision. Similar issues have also been identified by Syed Mukaddim et al. in the case presented on Bangladesh, where environmental migrants do not receive any special attention from policy-makers but are left alone in the city, like the rest of the urban poor, and this makes their lives more vulnerable. In response to these segregation policies, we have often observed, globally, an autonomous response from migrants wherein they have developed incremental housing or altered the built environment (Moser and Stein 2011; Tipple 2005). The chapter by Shaharin Elham Annisa showcases similar responses from migrants in Oman, where they are altering the built environment and going beyond formal rule to appropriate spaces for generating different opportunities to pursue livelihoods. However, these solutions are very fragile and always under threat of demolition (Banks 2012). Therefore, as we highlighted in the last section, the issue of migrants must be treated as a political priority in local development plans. The motivating factor for such a transformation in the political process could be triggered by the idea of Schiller and Caglar (2009, p. 189), where they noted that "migrants may also participate in rescaling a city by contributing to a re-evaluation of a city's global image".

Reflecting on the issues of housing and climate change, in Part III, it can be assumed that the changing nature of climate, together with the housing condition, increases vulnerability in low-income urban neighbourhoods. In this section, the authors have identified that housing can present a pathway for increas-

ing urban resilience. They point toward acknowledging the nature of the changing climate and the associated risk of climate-induced disaster and argue that it is now essential to explore alternative ways of engaging vulnerable communities and the local government at the city scale in co-producing risk-management strategies. In the chapter on climate-change adaptation in the MENA region, Franziska Laue reflects on those living in environmentally vulnerable settings and substandard housing and notes that poor urban households and communities are also attempting to find strategies of adaptation in order to reduce their physical vulnerability to extreme weather events. These strategies can be considered as "physical impact minimising strategies" (Hossain and Rahman 2018). Therefore, institutionalizing these efforts resonates with the capacity-based understanding of resilience (Béné *et al.* 2014). Such institutionalized processes and their forms can be applied through the frameworks of co-production/co-management in which citizen and state relations are amended to take account of communities' potential to self-organise (Mitlin 2008). On one hand, the case study presented by Harry Smith et al., in Part III, showcases a perfect example of such co-production in dealing with issues of climate change on a neighbourhood scale. On the other hand, state negligence and the lack of community leadership in the case of Duncan Village in Buffalo City, South Africa, presented by Gerhard Kienast, shows a neighbourhood's vulnerability to different climatic events. In summary, the findings indicate that where the representative community-based organisations can build partnerships with local or national governments, the possibilities for building resilience to climate change are much greater.

Finally, this book unpacks the dynamics of housing under three key thematic areas of a world in change. Although the cases presented in this book are very much local and reflect on current statuses, they are still connected to global transformations and show that the changing nature of economic globalisation under neo-liberalism, migration and climate change is producing varied outcomes in relation to housing. Therefore, a global consensus and an understanding of local issues will be significant to dealing with the challenges of housing in the near future. The cases presented in this book are a testimony of the informalisation of the housing process, the increased diversity of actors involved and the lack of efficient and responsive housing policies to adequately adapt to the respective contexts. The New Urban Agenda and Sustainable Development Goals could provide a background of such a consensus. Nevertheless, how to contextualise both agendas in order to deal with the issue of housing needs to be addressed in both academia and in practice. The contributions of this book provide some examples and indications of such a contextualisation. In doing so, this volume wants to encourage policy-makers, planners, researchers and social ac-

tivists to take an integrated perspective on housing and human settlement in a world of change.

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