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Exploring the Cultural Significance of Informal Settlements - a Case Study of Ho Chi Minh City (HCMC)

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Abstract

Traditionally, informal settlements have been viewed as a troublesome component of the city that is out of reach for the government authorities to oversee. Universal approaches to resolve issues resulting from informal settlements have denied potential positive contributions of such communities and residents, and instead, stigmatised them by denying their meaningfulness. In order to facilitate the coherent development of areas with informal settlements and maintenance of them in the long term, it is crucial to take a more neutral and open-minded stance on the issue. From this perspective, this article argues that the cultural significance of informal settlements should be taken into account. Recognising cultural significance will encourage inclusiveness within urban environments, appreciation of self-sufficient lifestyles that carry traditions and history of cities. This article aims to provide a series of curative and preventative approaches that can be adopted to preserve the cultural aspect of these settlements, with a focus on Ho Chi Minh City (HCMC), Vietnam.

Keywords: Ho Chi Minh City, informal settlements, culture, lifestyle, urban development

Background of Informal settlements

According to the Organisation for Economic Co-operation and Development (OECD, 2001), *informal settlements* encompass 'residential areas where a group of housing units have been



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constructed on land to which the occupants have no legal claim, or which they occupy illegally.’ Particular aspects of informal settlements specified by UN-Habitat cover three main criteria (UN-Habitat, 2015). Firstly, inhabitants have no security of tenure. Secondly, the neighbourhoods have insufficient formal basic services and infrastructure. Lastly, the housing may not comply with current regulations, are located in hazardous areas, and lack a municipal permit. Informal settlements are usually synonymous with *slums*, but have a greater focus on legality and formality. Informal settlements are increasing, with the global urban population projected to grow by 1.56 billion from 2020 to 2040, with 52% of the growth expected to occur in Asia (Figure 1) (Satterthwaite, 2020). This makes the topic of informal settlements a highly relevant issue for developing countries in Asia. Approximately 25% of the world’s current urban population live in informal settlements, with 213 million of them being the newly added residents since 1990 (Mboup & Warah, 2013). As opposed to the prevalence of the issue, the range of perspectives on informal settlements is extremely narrow and stigmatising, as many focus on social issues and disruption they bring to city landscapes. Such framing will continue to marginalise the growing number of the global population.

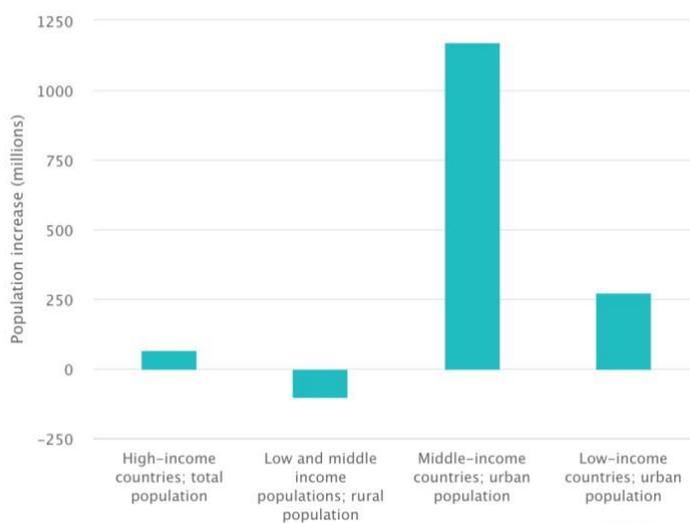


Figure 1: The distribution of global population growth across rural and urban areas, 2020-2040 (Satterthwaite, 2020)

The International Institute for Environment and Development (IIED) predicts that the future global population will be concentrated in urban areas of middle-income countries, especially in

Asian cosmopolitan cities (Satterthwaite, 2020). With more than 50% of its population living in urban areas, Asia is projected to suffer the most from administrative difficulties brought by its informal settlements and complex urban planning (Satterthwaite, 2020).

Need for a fresh perspective

There are some notable factors - common to most areas – fuelling the emergence of informal settlements, which include urban population growth, rural-to-urban migration, lack of affordable housing, poor governance (particularly in policy, planning and urban management), etc (GSDRC, 2016). The situation in HCMC is no different to this. Although many informal settlements share common traits such as high density due to similarities in root causes, this does not imply that universal solutions are feasible. The most common and prevalent approaches include demolition and forced eviction, which only leads to the replication of informal settlements in other areas of cities (Gupte et al., 2019). Looking anew at the components of informal settlers' lives, it is necessary to examine the *culture* of informal settlements - cultural significance of the landscape and informal settlers' shared culture - in order to find solutions catered to the specific case study of Ho Chi Minh City (HCMC). The analysis of this article will focus on HCMC, Vietnam, due to its representativeness of developing countries in Asia and unique abundance of culture surrounding informal settlements. For reference, this paper will examine several theoretical frameworks and concepts including 'The vicious cycle of informality', 'Urban Acupuncture', 'Domains of sustainable urbanism', and the right to adequate housing.

Ethical considerations

Resolving issues which result from informal settlements requires an understanding of clashing moral values (Sanghera & Satybaldieva, 2012), and should be perceived as a grand ethical problem. Approaches depend on which moral aspects are prioritised, leading to constant negotiation between aspects of land and property, and subsistence. Whilst past government strategies have a tendency to prioritise moral aspects of land and private property claims, contemporary researchers such as Sanghera (2012) claim that 'fundamental rights' to subsistence serves as a more superior value, based on a *moral responsibilities approach* which recognises that humans are inherently vulnerable and mutually dependent beings. Whilst a detailed comparison between two discourses is beyond the scope of this article, the current focus on

cultural components aims to reach an agreement between these seemingly incompatible values.

Making the case for and against informal settlements

To understand the role of informal settlements within the wider city, and which elements of informal settlements should be preserved, it is necessary to examine supporting and opposing arguments surrounding them. There are evident social costs of informal settlements which must be addressed. Building and living in such constructions do not involve real estate agencies, registration in the cadastre, nor tax payments. Although the lack of formality makes housing more affordable, it generates multi-layered problems which in turn perpetuate various forms of inequalities. Economically, the lack of tenure security indicates that these constructions are inherently unprotected; informal settlements can only act as 'dead capital'. Residents of informal settlements are exposed to natural disasters and frequent development projects that force them to relocate or demolish their houses. Even when their residency is ensured, it is difficult to enjoy state welfare schemes like unemployment benefits and social security payments. They are also excluded from infrastructure development schemes such as electricity routes and sewage systems. Therefore, tackling the economic problems of informal settlements goes beyond physical interventions, and requires recognition of a lack of citizenship, rooted in formality, as its fundamental problem. Such socio-economic issues boil down to a lack of 'inclusiveness' of the socially marginalised within the wider urban area. Informal settlements contribute to the manifestation of social exclusion in a spatial form, creating a spatial poverty trap. Informal settlements are not only deprived of logistical infrastructure but are also stripped of social infrastructures like schools and medical clinics. Alongside this chronic exclusion over one's lifetime, 68% of all employment opportunities in Asia occur in informal economies, making young people in slums more likely to settle for informal sector work than their non-slum peers (ILO, 2018). This intergenerational transmission of not only informality but spatial poverty as well, make informal settlements a growing problem, for which the growth rate outpaces the upgrading process (Kamalipour et al., 2020). Informal settlements and their associated characteristics of deprivation have manifested a poor reputation that obscures productive, humane aspects that are more unexplored.

Although informal settlements are typically perceived in a negative light, some argue otherwise, emphasising the need to acknowledge the role informal settlements play in supplying an efficient and sustainable chain of assets. Informal settlements can be deemed hubs of the informal economy (McFarlane, 2012), and partly are products of urban planning that failed to take low-income generating activities and lives of the lower-class population into account (Mahabir et al., 2015). The informal economy subsidises the formal economy through the provision of cheaper labour sources, and acts as a commercial centre. In some cases like Dharavi, India, an additional \$700 million is generated annually by the informal economy (Mahabir et al., 2015). In Vietnam, the benefit is incomparably larger; according to the Vietnam General Statistics Office (GSO), the informal economy accounts for 25-30% of the annual GDP, equivalent to approximately \$55-60 billion (Minh, 2019). Echoing the stance of McFarlane (2012) and Banks et al (2019), it is necessary to move away from the formal-informal dichotomy and view the urban space as an integration of various ecosystems where informality and formality co-exist and develop on mutual grounds. Oftentimes, informal settlements' proximity to these jobs make informal settlements more attractive to workers in 'working poverty', preventing workers from considering alternative options (Seo et al., 2021). In order to preserve these positives, it is inevitable to consider the cultural aspect of informal settlements, which informs and explains the population's life choices and suitable solutions to tackle this issue.

Contextualisation: The cultural value of informal settlements

The current literature on informal settlements overlooks the cultural aspect of them and merely focuses on maximising the spatial functionality from the formal economy's standpoint. It fails to acknowledge the notion that the architecture of informal settlements is determined based on the area usage and accessibility, and thus is almost purely functional from informal settlers' perspectives (Nishi, 2020). In the urban context, functionalism not only refers to economic functionality and convenience, but also covers areas like nutrition and sociality to pursue well-being (Smith, 2007). Therefore, when examining functionalities, it is crucial to consider both physical and social constructs. Mahabir et al (2016), pinpoints that existing work on informal settlements and slums have focused on quantitative methodologies like remote sensing and modelling using cellular automata (CA), agent-based models (ABMs), and other approaches. These approaches all carry their own 'set of assumptions and interpretations', making issue

bias - politicisation of science, where political interests appear to use evidence to promote political goals - and ambiguous internal validity inevitable. This is the result of a lack of understanding of informal settlement culture that shapes workers' needs and priorities that are distinct from those of workers in the formal economy. The existing literature rarely recognises that, in the long term, societies must respond to such practical needs in ways that ensure residents' cultural ownership to encourage agency and its creativity.

The case of Ho Chi Minh City

Ho Chi Minh City, the largest city in Vietnam, is a socialist country which operates through a free-market economy. Since the enactment of the Doi Moi policy in 1986, through which the centrally-planned economy was transformed into a free-market economy, Vietnam recorded steady annual GDP growth of around 6% (Plecher, 2021). As the economic hub of Vietnam, Ho Chi Minh City accounted for 22% of national GDP and 29% of national financial capital in 2018, despite the fact that the city accounts for only 0.6% of the land area and 10% of the national population (Tran, 2019). Such economic growth can be attributed to the growing number of rural-urban migrants, who make up a large part of the unskilled manual labourers in the city. Approximately 2 million residents are thought to be unregistered (Surajaras, 2019).

Unsurprisingly, the majority of workers are engaged in informal employment, most notably in industries like construction and trade. The informal economy is widespread in Vietnam and bears prevalence in both rural and urban areas (Cling et al., 2011); 82% of employment in the country is known to be informal. Workers migrating from agricultural areas in search for employment in urban areas are still limited to similar informal opportunities in the city. Thus, this serves as incentive for workers to remain in the informal economy and enter informal settlements, not only in virtue of the various benefits such as proximity to workplace and better community support, which specifically appeal to informal workers, but due to it being the only available option for them.

Geographical complexity

HCMC, along with the nation's capital Hanoi, have both played a pivotal role in driving Vietnam's rapid development. Being an urban system with a high industrial concentration, the city is still in the ever-growing process of expansion. A single or a few core economic centres supporting the rest of the population is consistent with the experience of other rapidly developing countries in intermediate stages of urbanisation.

Traditionally, HCMC's economy has been significantly reliant on its geographical advantage; the Saigon River permeates through a complex web of canals and is met by the Dong Nai River, which passes the Mekong Delta and flows out to the East Sea. Until today, the region benefits through maritime trade, ranking seventh in linear shipping connectivity in Asia. The country also relies on export trade for its revenue, which is supported by a strong manufacturing industry and agriculture (Statista Research Department, 2019).

According to Hanh (2006), people's lives have been shaped around the waterway since 1698, and there are several tangible qualities that distinguish HCMC from other waterfronts: canal informal settlement, canal house way of construction, and daily life occurring within canal regions. Thus, informal settlements in HCMC are geographically embedded and hold centuries-old, prominent cultural value. With rapid industrialisation, historically rich canals have been reduced to drainage basins, creating a stigma associated with informal settlements which were traditionally non-existent.

Informal settlements in the context of urbanising HCMC

Rapid urbanisation in HCMC has resulted in a housing shortage, since the existing housing stock is incompatible with the unsustainable population growth. Since the Doi Moi policy, Vietnam's property development has been highly market-oriented. Empowering private, and often foreign firms has resulted in concentrated investment in high-quality residential complexes that are relatively more profitable. Such houses are built to satisfy the immediate housing needs, and thus lack links between built structures and other dimensions of the urban environment.

Whilst the Vietnamese constitution guarantees 'dwelling opportunities for all citizens' (Truong et al., 2017), unfeasible laws such as reserving 20 per cent of total residential development plots

are still in place (Baker & Gadgil, 2017). In reality, typical workers' housing consist only of 10 square metres for four persons to reside in (Baker & Gadgil, 2017).

Currently, the demand for permanent settlements such as social housing is mostly provided by informal practices in the private sector (Gubry et al., 2010). Again, trapped in the loop of informality, such an approach fails to resolve problems revolving around quantitative and qualitative control of housings, management of built infrastructure and land, taxation and transport.

The city's urbanisation operates in a way that strictly isolates the poor; once one enters the world of informal settlements, there is no supportive pathway for one to rejoin the formal sector of the city. Resettlement compensation is almost purely symbolic for informal settlers who do not possess a Land Use Rights Certificate (LURC). The current law only grants compensation to the value of built infrastructure to those without a legal permit. The average amount of compensation is \$11.5 per metre; considering the size and quality of these settlements, residents can only receive their monthly salary at most when the time for resettlement comes by (World Bank, 2015). The informality of residence further excludes them from being beneficiaries of social assistance programmes like the Governmental Poverty Reduction and Growth Strategy (GPRS), as the government views the legitimacy of settlements as a prerequisite to accessing services and infrastructure (Baker & Gadgil, 2017). They are grouped as 'persons in transit' in contrast to "permanent residents", which strips them of citizenship.

Such disadvantages force informal residents to strengthen their informal economy and their self-sufficient circle. As most children are unregistered, and thus illiterate, literate neighbours often tutor these children while their parents are still at work. Most informal settlers have been residing in their current homes for the vast majority of their lives, which is then often passed down to the next generation (Duong, 2018). Even without legal tenure, informal settlers maintain their own land market in order to maintain self-sufficiency.

Theoretical frameworks

1. The vicious cycle of informality

Smolka's theory, 'The Vicious Cycle of Informality' (Figure 2) (Nguyen, 2016), represents a perpetuating cycle of informality and causal relationships between informality and poor governance. It is also considered to be especially fitting to the Vietnamese social landscape. According to Smolka (2006), the high cost of informal living marginalises the poor even further. The poor are forced to find more affordable informal settlements as prices of original informal settlements continue to rise with country's economic development. New locations are often further away from their workplaces and in worse conditions. This sheds light on the detachment of individuals from the landscape, which represents the process of deteriorating socio-cultural heritage that has been unique to communities residing in informal settlements. (Smolka, 2006). The cycle indicates that the ultimate source of the problem is the weak municipality, and thus calls for an approach which bypasses government bureaucracy and economic hurdles, in order to integrate them back into the urban landscape.



Figure 2. The Vicious cycle of Informality (Smolka, 2006)

2. Urban Acupuncture

First coined by a Spanish architect Manuel de Solà (Cutieru et al., 2020), the theory draws on the Chinese traditional medical practice to conceptualise small scale interventions. It refers to the improvement of urban issues, often social issues, through precise targeting of the subject area with thorough communication between the urban planner and the locals. Casagrande describes this design tool as ‘punctual manipulations’ which ensure the sustainable development of an area by taming or eliminating its negative externalities (Kaye, 2011). He views cities as ‘complex energy organisms in which different overlapping layers of energy flows are determining the actions of the citizens as well as the development of the city’. Using the metaphor of acupuncture, the theory hopes that treating the fundamental blockage point will cause ripple effects throughout the whole environment. It is clear bottom-up approach, which incorporates participatory planning in order to offer more ownership of the area to its residents. Grounded in the concept of tactical urbanism, urban acupuncture promotes the use of local resources, which catalyses revitalisation and opposes the need for top-down, wasteful interventions which lacks contextual consideration (Cutieru et al., 2020). Most projects are first piloted using reversible and affordable means. This allows for corrective measures and further improvements. Although it is challenging to achieve a complete makeover by following this approach, it arguably functions as a catalyst for improvement in the quality of informal settlements, including social cohesion and public safety, which in turn improves the quality of surrounding areas.



Figure 3. A summary of urban acupuncture theory (Surajaras, 2019)

3. Domains of sustainable urbanism

Through the lens of a policymaker, the combination of broader design imperative and specific innovations unites macro and micro dimensions of inclusive urbanism (Smith, 2007). The diagram demonstrates three critical domains of urban transition that need to be pursued simultaneously. Therefore, in order for strategies to resolve the issue of informal settlements, improving land use and settlements will be insufficient to incorporate these stigmatised areas into the rest of the city, and tackle the fundamental issue of 'inclusiveness' (Smith, 2007). Whilst an in-depth explanation of this rationale is beyond the scope of the article, it is crucial to understand that improvements on dwellings and informal settlements must to be followed up by social infrastructures that smoothly integrate these structures back into the city.

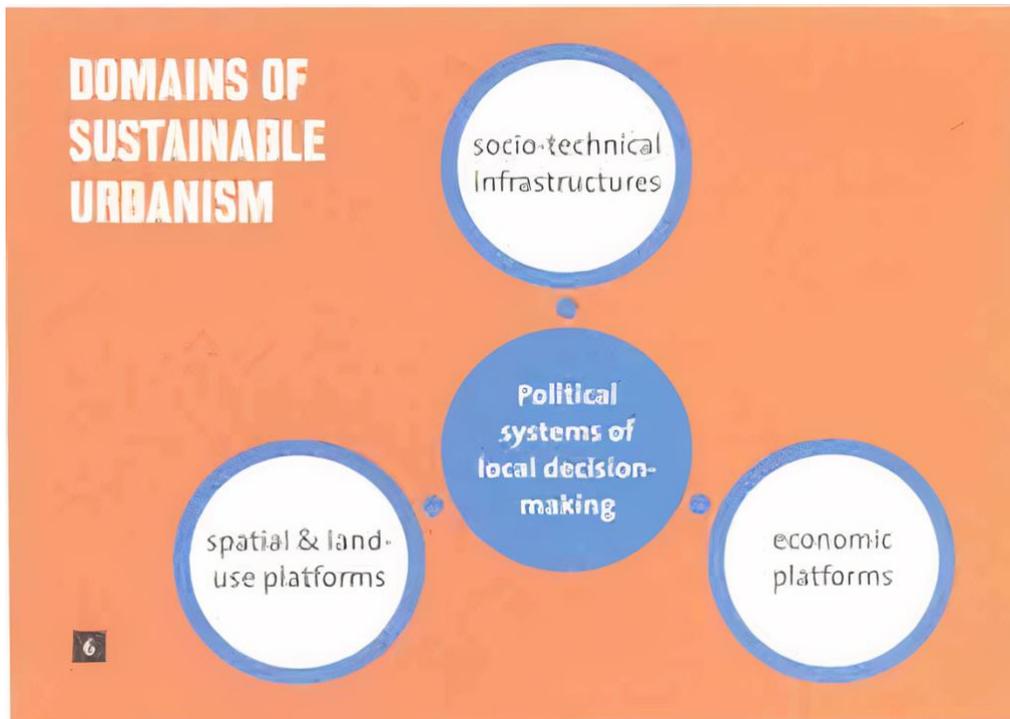


Figure 4. Domains of sustainable urbanism (Smith, 2007)

4. Concept of the right to adequate housing

The UN-Habitat defines housing as 'lodging, shelter for human habitation. The immediate physical environment, both *within* and *outside* of buildings, in which households live and which serves as their shelter' (Nguyen, 2014). The circular model of criteria for adequate housing recognises 'cultural adequacy' as a defining factor, which is often absent in other definitions. Such criteria embodies what the UN-Habitat denotes as 'The right to adequate housing', which is grounded on the notion that the right to adequate housing ensures other human rights that informal settlers are currently deprived of (Office of United Nations High Commissioner For Human Rights, 2009). Such a rights-based approach to adequate housing broadly encompasses three aspects; freedoms, entitlements, and adequacy (judged by criteria above).

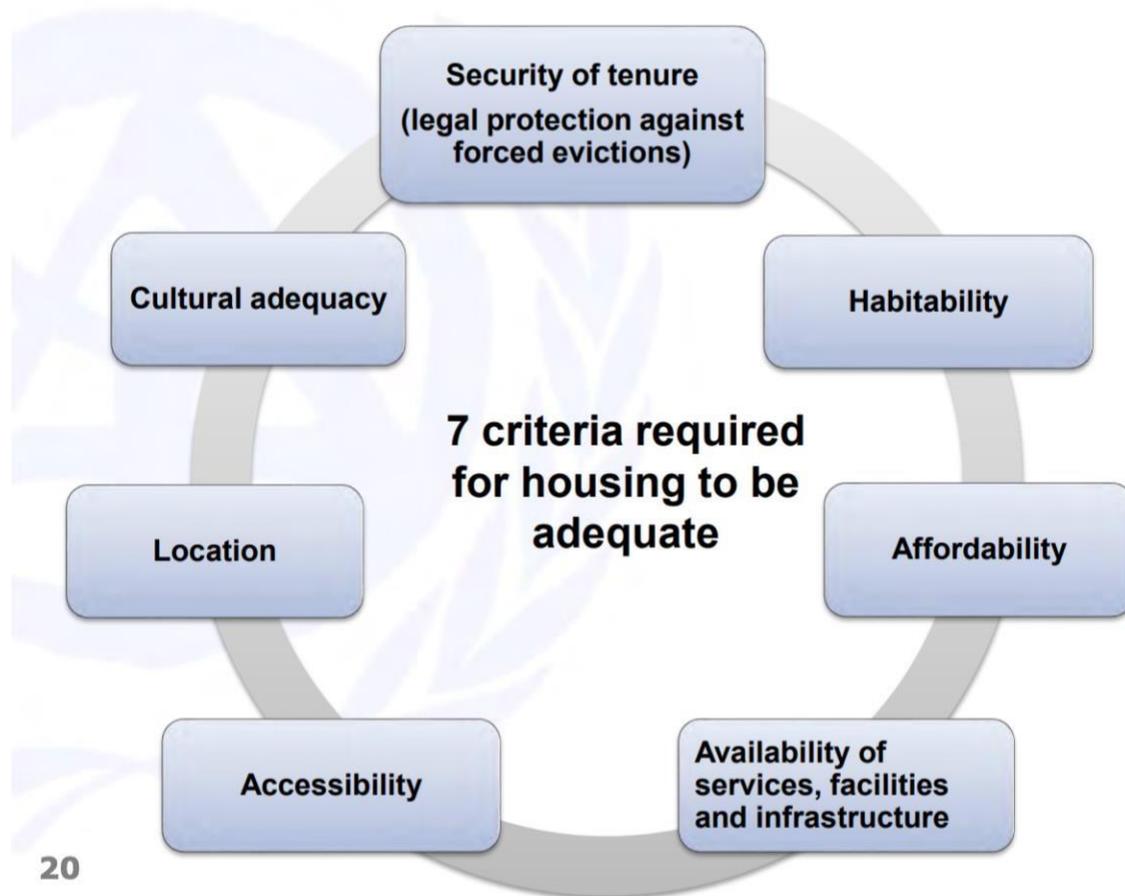
A detailed description of these terms can be found below (Office of United Nations High Commissioner For Human Rights, 2009):

Freedoms: People need to be protected against forced evictions and the arbitrary destruction of their houses. They should also have the right to choose one's residence to determine where to live and to freedom of movement.

Entitlements: Everyone is entitled to security of tenure, non-discriminatory access to adequate housing, and participation in decision-making at multiple levels.

Adequacy (cultural adequacy in particular): housing is not adequate if it does not consider the expression of cultural identity and is not a culturally appropriate alternative.

This framework, similar to urban acupuncture, implies that tackling cultural adequacy will cause domino effects in informal settlements; it was identified that most residents prefer in-situ upgrading or 'site and services' relocation, which suggests that residents prefer to be bounded to their communities and way of living, as these ensure cultural and social security (Seo et al., 2021).



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Figure 5. 7 criteria required for housing to be adequate (Nguyen, 2014)

Improvement Strategies

1. Curative approaches (improvement strategies)

Curative approaches have come to the spotlight as an increasingly preferred method of improving informal settlements. This is because they not only support the improvement of informal settlements, but also guarantees long-term maintenance as residents preserve their self-sufficiency and familiarity of the environment (Global Future Cities Programme, n.d.).

Incremental housing

Incremental housings are those that are upgraded incrementally on the same site. Also known as 'half a good house', incremental housings are built by adding necessary infrastructure or rooms at low-cost according to residents' needs and financial feasibility over time (Blumberg, n.d.). This closely aligns with what many informal settlers wish for, as well as ~~is the most and~~ what previously mentioned frameworks advocate for. Incremental improvements can be made on housings themselves, but through them, it is also possible to invest in communal areas that assist self-sufficient and mutually dependent ways of living.

Incremental improvements break the link between informality and poverty, generating a number of secondary effects. Weakening the association between them reduces the stigma attached to informal settlements, as they earn empirical legitimacy to be part of the city landscape. Whilst one may perceive this to be discriminatory, it is often the case that Government motivation for the clearance of slum/informal settlements stems from its disturbance to landscapes.-

Communal areas can directly contribute to the preservation of the natural canals and thus their traditional lifestyle. The Breathe Project (2020) that attempted to redefine and integrate informal settlements into HCMC to revive cultural heritage of 'rivers' and improve standards of living, presented a renovated design of informal housings on the river bank, which may serve as waste collectors and powerhouses for local communities whilst improving pollution levels of the Saigon river.

Slum residents themselves can directly damage their environment when they are deprived of primary services. Contamination of soil and waterways lead to another cycle of deprivation for both the informal settlers and the environment, which feeds into the cycle of poverty and informality (Nishi, 2020). Such environmental destruction has negative repercussions such as pollution and waste management on communities outside of informal settlements as well (Msimang, 2017).

Microfinance to assist in-situ development

Low-income groups also face difficulties finding loans and mortgages that suit their current conditions (Truong et al., 2017). The state's housing loan schemes are only available for housing families with 'meritorious dedication' to the country, the poor living in disadvantaged areas, and those impacted by the renovation of the "environment eligible for credit funds". There are dual contingencies; most areas with informal settlements are not eligible for credit funds in the first place, and even the eligible ones are often interrupted due to budget deficiency. With the low credit lines that the poor receive, one can barely repair their old dwellings. In general, it is almost impossible for people who are not affluent or civil servants to borrow through the formal route. Furthermore, self-employed individuals are also ineligible for state housing loans, creating a greater challenge for self-sufficient informal settlers to borrow. Inability to maintain their properties makes them especially vulnerable to forced evictions. In order to give more agency and autonomy to these residents, microfinance systems need to be developed. Microfinance can be described as a type of financial services tailored to the socially marginalized, such as low-income individuals, who face difficulties accessing traditional banking (FINCA, 2020). Microfinance institutions typically offer small working capital loans, namely microloans or microcredit. Such institutions also offer microinsurance products and education schemes will also enlighten residents with sustainable control over their money and properties.

2. Preventative approach (housing policies)

Although the curative approach can save many from immediate physical deficiencies, it still constitutes an ex-post approach that cannot tackle the root of the issue. Therefore, an ex-ante approach like a preventative approach should be adopted alongside (World Bank, 2015).

Tenure security and titling

According to Turner's (1968) ecological model of interurban relocation, a self-built or self-improved house as part of a 'progressive development', given secure land tenure, allows for more effective resettlement of ex-slum residents. Higher tenure security has been found to be associated with households' well-being and motivation to develop human capital (Durand-Lasserve et al., 2007). Such improvement in lifestyles permeates through realms of education and health, including teenage pregnancy, which can significantly enhance one's life trajectory. In cases where permanent tenure bears too much economic cost, provisional tenure can be granted in order to stimulate the private property market whilst giving chance for residents to either buy back their properties or relocate in a more organised manner.

Besides the socio-economic benefits, titling also carries cultural benefit; it fosters a sense of responsibility and attachment to housings in settlers' minds. It has been discovered that settlers tend to show more precaution towards their housing and the surrounding environment when provided with tenure (Werlin, 1999). Individuals were found to devote more effort into ensuring that their domiciles are placed in a decent environment (Durand-Lasserve et al., 2007).

The introduction of legislation supporting informal settlements

For the sustainable development of informal settlements, a separate management system focusing on informal and social housings is necessary. Unlike typical residential spaces, informal settlements are experiencing incipient growth. Thus, a system that effectively tracks and monitors various compartments is necessary to ensure long-term success. Besides this, there are many other possible interventions that can help restore the cultural value of informal settlements.

Limitation / Discussion

This paper has sought to provide a fresh perspective on informal settlements with a particular emphasis on the cultural significance of informal settlements in HCMC. Although I have provided a specific case study about HCMC, unique in light of its apparent harmony with the

environs, we can still apply this to similar cases within different contexts. Whilst an in-depth study of a distinct cultural and spatial community (in this case, informal settlements), could be further explored through an ethnographic approach, this is limited in the scope of the paper, in light of its requirements of longer time frames and resources. Hence, this paper has focused on a variety of secondary research sources to gather a range of perceptions and discourses surrounding this issue. Thus, it is highly likely that there are deeper, more unique cultural meanings specific to HCMC, which this article was not capable of capturing.

Conclusion

In sum, this paper attempted to counteract negative discourse surrounding informal settlements by providing approaches that will enhance their cultural values with a focus on HCMC. Through this, the paper contributed to neutralising and increasing the diversity of perspectives on informal settlements in hope of highlighting the importance of holistic development and maintenance of them in the long term. Recognising cultural significance will encourage inclusiveness within urban environments, which is inherently linked to a chain of socio-economic issues, and increase appreciation for self-sufficient lifestyles that carry traditions and history of cities. A series of curative and preventative approaches that aim to preserve the cultural aspect of these settlements serve as an impetus for further research. Despite some limitations, the significance of this article lies in the fact that it explores an uncharted avenue in the discourse on informal settlements, and suggests the need for more complex research to verify generalisability.

The author has no competing interests to declare

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