

Social Housing in Fiji

**Is Social Housing applicable for the poor and low-income only
or does it include other levels of income earners?**

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To my Father

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KLv

Resumo

A necessidade de uma habitação adequada é reconhecida em todo o mundo, sendo demonstrado pelos diferentes países o esforço para satisfazer essa necessidade básica. A importância da habitação como um direito fundamental é reconhecida pelas Nações Unidas na Declaração Universal dos Direitos Humanos de 1948. No entanto, a habitação é um bem caro, que não é acessível a todos, portanto, a habitação social tornou-se uma estratégia comum para resolver este problema.

Nas Fiji, o processo de urbanização é notável e está patente na proliferação de bairros de lata nas áreas urbanas do país. Este fenómeno continuará a existir se não for implementado um planeamento adequado. Os planos de desenvolvimento dos governos anteriores e do atual governo refletem os esforços desenvolvidos para resolver este problema, mas a necessidade de habitação continua a crescer nas Fiji.

A habitação social tem sido reconhecida como uma estratégia comum para resolver este problema, embora ela possa ser definida e praticada de diversas formas. Existe, também, uma noção comum de que a provisão de habitação social é apenas para os mais pobres e para os grupos sociais com rendimentos baixos. É esta mútua convicção que esta investigação pretende pesquisar e discutir a necessidade de habitação social nas Fiji. Assim, este estudo tem como objetivo compreender se a habitação social é apenas para os mais pobres e para os grupos sociais com menor rendimento, ou também deve incluir outros grupos sociais que não têm acessibilidade ao mercado habitacional. Os resultados desta investigação poderiam ser utilizados para promover mais estudos sobre o problema habitacional das Fiji. Alguns dos resultados mais relevantes seria o apoio ao governo e às instituições ligadas à habitação na formulação de uma estratégia e política habitacional, para além de, uma melhor gestão da habitação para os fijianos.

Palavras-chave: Habitação; Habitação Social; Urbanização; Bairros de lata; Estratégia; Política; Suva; Viti Levu; Fiji.

Abstract

The need for better housing is recognised throughout the world with tremendous effort shown by countries to provide this basic necessity. Its relevance is highlighted and endorsed as a fundamental right by the United Nation, in the 1948 Universal Declaration of Human Rights. However, housing is an expensive good that is not accessible and affordable to everyone thus social housing has become a common strategy to address this issue.

In Fiji, the urbanisation process is notable and is portrayed by the proliferating of squatter settlements throughout the urban areas in the country. This phenomena is expected to continue if appropriate planning is not implemented. Past development plans of the previous governments and the current government reflect efforts made to address this problem but the growing housing need in Fiji seems to be continuous.

Social housing has been recognized as a common strategy to address this issue even though it is defined and practiced in various ways. It has also become a common notion that social housing provision is only for the poor and low-income earners. It is this mutual belief that this research is directed to investigate and discuss the need of social housing in Fiji. This study aims to understand if social housing is only for the poor and low-income earners, or should also include other social groups that have no affordability to access the housing market. The result of this research could be used to promote further studies on housing problems in Fiji. Relevant outcome would be of assistance to the government and housing institutions in the formulation of housing strategy and policy and a better housing management to the Fijians.

Key Words: Housing; Social Housing; Urbanisation; Squatter settlements; Strategy; Policy; Suva City; Viti Levu; Fiji

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1. Introduction

Whilst housing provision is well maintained in many countries of the developed regions of the world, majority in developing countries is still struggling to provide adequate stock to properly house its people. The provision of housing barely suffice and affordable thus turning many to use the most available and affordable construction material to provide for shelter which are often sited on vulnerable locations in urban areas. This issue is prevalent in developing nations, and it is noted to be in simultaneous growth with urbanisation (UN, 2015a).

The United Nation (Habitat) estimates that by the year 2030, approximately 3 billion people which is about 40 percent of the world population will require proper housing and access to basic infrastructure and services such as water and sanitation system. This will require the construction of 96,150 housing units per day on serviced and documented land from now till 2030 (UN, 2015a).

Unfortunately, in many developing countries where many intertwined issues ranging from politics, good governance, capacity and the unavailability of financial resources limits the provision for adequate housing.

The UN Habitat notes that, in some cities up to 80 per cent of the population lives in slums. Fifty-five million new slum dwellers have been added to the global population since 2000. Sub-Saharan Africa has a slum population of 199.5 million, South Asia 190.7 million, East Asia 189.6 million, Latin America and the Caribbean 110.7 million, Southeast Asia 88.9 million, West Asia 35 million and North Africa 11.8 million (UN, 2015a).

In the Pacific Island region it has been estimated that more than 35% of the population live and work in urban areas and by the year 2020 more than half of the population in majority of countries in this region will live in cities and towns (WorldBank, 2007). Growth of squatter and informal settlements in the Pacific Island region is notable (Jones, 2012) and it has become a component of cities and towns (Jones, 2012; Storey, 2006). The largest informal settlement in the Pacific Island countries are found in the Melanesia group of Islands namely Port Moresby, Suva and to a lesser extent, Honiara. Approximately 45% and 35% respectively of Port Moresby and Honiara's population were living in informal settlement by 2008 (Aus Aid, 2008; Chand & Yala,

2008; UN-Habitat, 2010). In Suva, an estimate of 16% to 45% of the urban population are living in squatter settlements and in Vanuatu 30% of the population were found to be living in similar settlement. Some small capital towns in Micronesia, as in South Tarawa in Kiribati has an estimate of 20% to 50% of squatter population (Storey, 2006).

The recognition of housing as the core of organisation for the whole inhabitant's life controlled and supported from cradle to grave (Lévy-Vroelant, 2014) and its importance as a medium to provide quality of life and health with considerable economic, social, cultural and personal significance has been recognised for centuries. This fundamental right is echoed in the United Nation 1948, Universal declaration of Human rights which states; *"everyone has the right to a standard of living adequate for the health and wellbeing of himself and of his family including food, clothing, housing and medical care and necessary social services..."* (UN 2015)

The concept of space and place has been debated and discussed by various researchers especially those in the field of geography and sociology of which the idea has also assumed a central importance in the interpretation of home. According to Somerville (1992), a home can be argued to have at least six or seven dimension of meaning, identified by the key signifiers of shelter, hearth, heart, privacy, roots, abode and possibly paradise. These signifiers could be further developed to provide a more symbolic meaning of home to the specific sense of security and a place to socialise. Adding that the signifiers selected is also supported by Watson and Austeberry (1986) empirical findings in which the term shelter corresponds to decent material conditions, hearth corresponds to emotional and physical well-being, heart to loving; the importance of a home and caring social relations, privacy to control and privacy, and abode to living/sleeping place (Somerville, 1992).

Adequate housing is essential for human survival. Without a right to housing many other basic human rights will be compromised including the right to family life and privacy, the right to freedom of movement, the right to assembly and association, the right to health and the right to development (Human Rights and Equal Opportunity Commission; 1996). However, accessing this right is thorn to many; not only in the developing countries but it is a global phenomenon and is a subject of many political debates, scholarly articles and researches. The challenge varies in countries and it is

becoming increasingly difficult for the vast majority of urban residents to obtain and retain adequate and affordable housing. This plight of the urban poor is recognised by the world leaders and the encouragement to have it address has prompted UN-Habitat to raise it as Target 11 of Goal 7 of the Millennium Development Goal.

Housing is a social good and a social right that has to be granted to all members of the society thus government intervention is fundamental in the housing market. A common government strategy as a mean of addressing the housing needs of those that are incapable of acquiring it is social housing. This policy stems out from the concept of housing as property right and the idea that housing is a subset of real estate; allows an individual to possess it as a bundle of rights (Jaffe, 1989). This property rights can be further exemplified in two different categories; as a private property right and state owned property (Jaffe, 1989). Preference and emphasis is inclined towards attaining private property rights as it is a belief that a possession of such right is associated with private ownership and a prediction of great economic efficiencies. Moreover, possession of private properties is also contested to be manageable than state owned properties.

The idea of achieving great economical efficiencies via the possession of private property right is too good to be true for in reality no market is efficient including housing markets (Jaffe, 1989). This reality is one of the many contributing factors that the world is facing today in terms of housing accessibility. Whilst each society throughout the world may embrace the housing theory that is suitable for them, this research focuses towards the notion that housing is a social entitlement in a view to resolve housing problem in Fiji especially within the poor urban community. This theory according to Jaffe (1989), is upheld by some society and the perception of housing as a private commodity is entirely rejected. The idea that each and every citizen are entitled to good and decent housing as a matter of right, should not be confused with housing as a property right but a social entitlement when seen from this perspective(Jaffe, 1989). The societies that supports this theory, are likely to be actively involved in housing production for the various income group of their society (Jaffe, 1989).

1.1 Rationale and Objective of Research Area

Many reports and literature have been made on housing problem in Fiji and most focus is on informal settlements issues which is commonly known as squatter, where vast

majority of the urban poor resides. Amongst this report is the Millennium Development Goals (MDG) 2nd report for the years 1990 to 2009. The report entails the progress made by the Fijian nation on its achievement to the various millennium development goals. It further notes that goal 7 of target 11 of the MDG is unlikely to be achieved by the year 2015 due to the rapid increase of the squatter population in urban areas which has double from 1999 to 2007. This report expresses the reality of housing issues in Fiji.

In essence, this research hopes to explore the rationale of social housing on the concept of housing as a social entitlement in which the poor and low income earners are eligible.

The primary objective of this research is to determine/answer the question on whether social housing is still applicable for the provision of housing for the poor and low-income people in urban areas.

In addition, the relevant “big picture” theme of social housing in developed countries will be looked at in the context of social housing in Fiji and demonstrate its applicability in housing other groups of income level.

Understanding the factors underlying social housing is also important as it helps to comprehend the existence of social housing thus providing knowledge and insights in planning housing development in Fiji. In this spirit the formulation of policy to guide development should not only address certain sector of the economy but should allow a holistic approach to benefit all members of the country.

1.2 Research Methodology and Tools

There are various research methods available that could be adopted to complete a research and choosing a method will depend on the subject being researched and the data available with regards to the subject of research. Making choices and wise decision is prudent in the initial planning of an adventure to the unknown that will ease many obstacles that could be faced in the uncharted waters that we attempt to unfold.

Considering the subject of research, the approach used to collect data/information attempts to use a mix method approach of qualitative data and quantitative data. It would have been appropriate to carry out a survey using questionnaire to gage primary information from sample within the study area but due to the distance between the

researcher and the study area the possibility of carrying out a field survey is not an available option. Nevertheless, with this research I have gathered information using secondary data for both qualitative and quantitative data that are reliable to address the objective of this study. Other method of research was also used to usher in the completion of this study. Describe below is the approach taken to extract data for this research.

1.2.1 Qualitative Data

Using relevant search engines such as worldwide search engines and google scholars, I was able to extract data regarding my research topic. Moreover, preliminary discussion with my supervisor is an added advantages of which I was directed to relevant electronic publication platform such as web of science, Scopus and science direct to carry out digital research on work that have been carried out on social housing. My supervisor for reviewing also provided some appropriate reading materials. The information extracted from these sources was used for the write up on literature review section and also assist in understanding the subject of research.

1.2.2 Quantitative Data

Numerical information is useful to generate information. Using numerical information also confirm the information described qualitatively. For this type of data it is prudent to have knowledge of the relevant website that would have the numerical information to be used considering the limitation at hand. Since, the study area is based in Fiji, accessing the Fiji Bureau of Statistics (FBoS) web site is vital to extract relevant information in terms of demography and socio-economic information. The FBoS web site also provided information on housing statistics however; it was to general to allow the extraction for the housing statistics of the study area. In this regard a separate request for the information was made to relevant government department such as the Department of Town and Country Planning.

Housing reports and related housing topic from other organisation like the World Bank, United Nation, and Australian Aid (AUSAID) was also accessed to extract relevant information. Not to exclude researchers that have been carried out by different scholars on various topic but all related to housing in Fiji.

1.2.3 Literature Review

The review of literature is a basis of any research. It provides a connection of the attempted study to those that have been carried out. Literature review also widens the knowledge of the researcher and assist also to the understanding of the research topic. With this study; academic journals, published papers, government documents and reports, conference papers, books related to the topic was cited and the most relevant literature was picked out to be reviewed.

There was some limitation faced in using this method especially articles related to the case study area. Some text and data were not updated and some articles especially those that were extracted online were not peer reviewed. Moreover, accessing paper on social housing in Fiji was a challenge.

1.2.4 Case Study

Case study is a research approach used for investigating contemporary phenomenon based on real world context. Examining the context of a related event will provide an understanding to the case being study. In most circumstance, case study method is used on a small scale research such as this one.

The research topic is based on real world issue based in a small country as Fiji with Suva City as the selected study area. Applying this research method provides a perspective in understanding social housing issues in Fiji.

Nevertheless, there were some limitation faced in adopting this method. Accessing data on housing statistics for the study area was grim prompting a separate request to relevant authorities for information.

1.2.5 Tools and Software

The availability of tools to carry out a task or study is essential to have any research done and completed. It also assists in having it easily accessed for editing and correcting. The tools and software that I used are Microsoft software's, Internet and search engines.

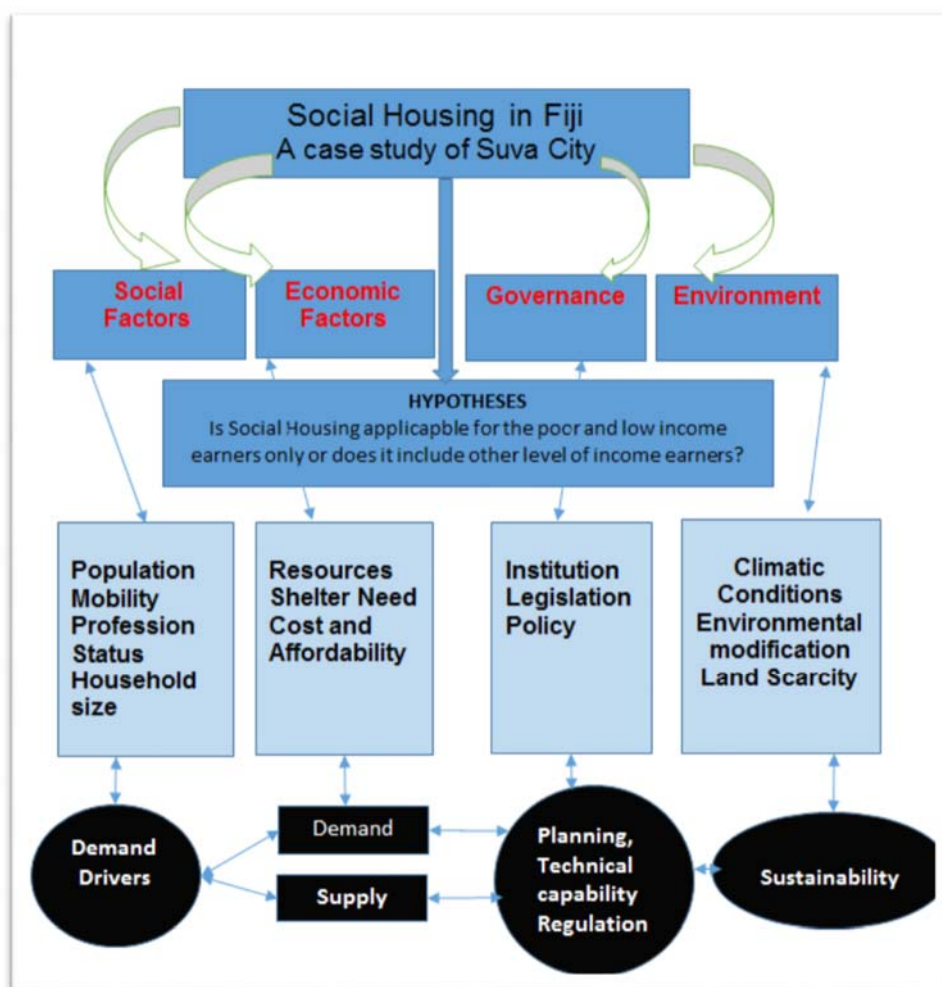
1.3 Conceptual Framework

Human settlements are formed by the formation of houses that in turns makes up a built environment. A house is an important component of social development. Apart from being a basic need, individuals and society are identified with it. Human kinds

regard a house as a place of comfort, security and above all it has central importance to everyone's quality of life and health. Inevitably in the urban world, economic welfare is an important component to realise the ultimate development of human's social welfare. The development and improvement of society reflects the viability of its economy. A growth in economy is leverage in accessing basic needs, reducing poverty and improving well-being.

Moreover, society needs directions and guidelines to set the platform for development coherently and cohesively. Therefore, the importance of governance to provide and make legislation and policy to guide development. The environment is part and parcel of human existence and needs to be considered as part of holistic approach to development. In many parts of the developing worlds, slums are mostly located in vulnerable environments that pose risk not only to individual well-being but also to the natural environment.

Figure 1: Conceptual Framework

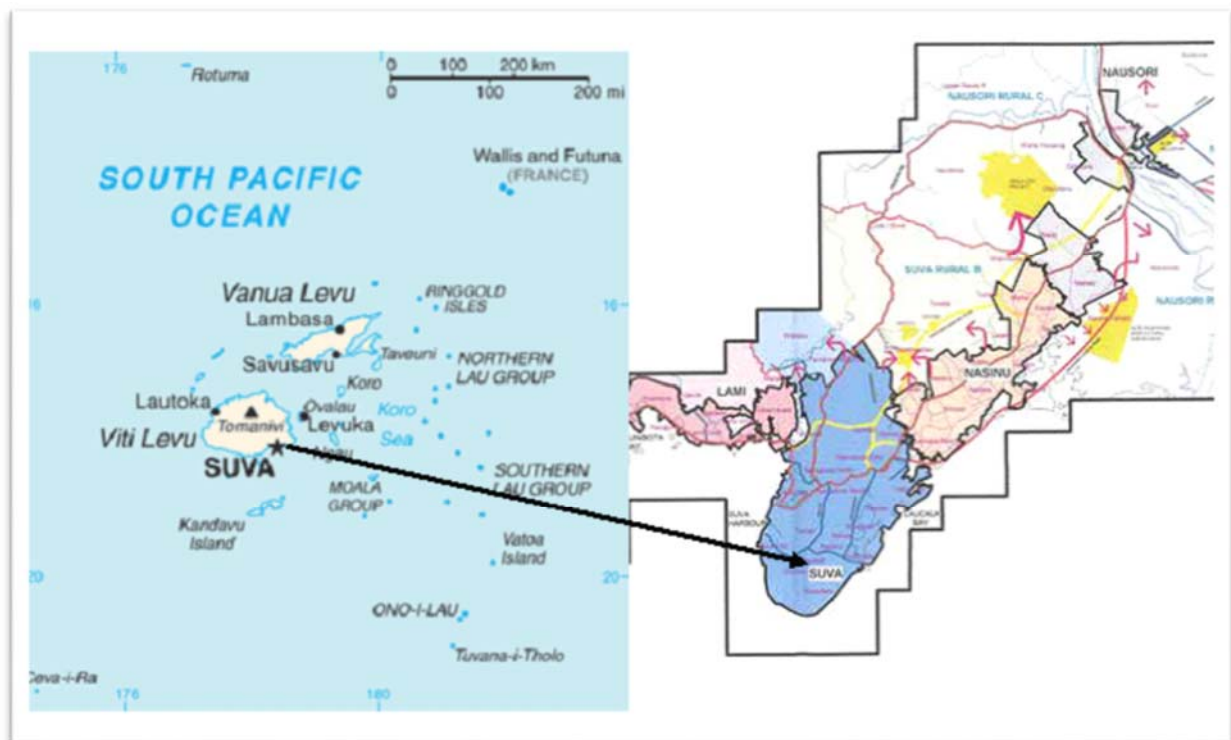


In figure 1, the diagram illustrates the important elements in the components of housing. Based on this important factors this research, will attempt to analyse and highlight important findings that will contribute in solving housing issues in Fiji.

1.4 Case Study Area

The study area is shown as Figure 2. Suva City is the capital of the Fiji islands and represents the most urbanised area in Fiji. It is located on the Southeast coast of the island of Viti Levu within the Rewa Province in the Central Division. Being the capital of Fiji, it accommodates the national government, headquarters of government ministries, the banking and financial institutions, and the headquarters of a number of regional and global organisations. Within the small island regions of the South Pacific, Suva City is the largest and the most diverse and has become an important regional centre. It is also known to be the economic centre of the South Pacific that has been the centre of attraction to the Fijian population who hopes to seek employment, education, better health and well-being.

Figure 2: Case Study Area - Suva City



Source: Adapted from Department of Town and Country Planning (DTCP 2016)

1.5 Thesis Structure

The thesis is divided into five chapters. Chapter 1 being an introduction section, noting the enthusiasm behind the topic being researched as well as letting the reader discern the subsequent four chapters in presenting the research aims and objectives, the methodology used and the framework on how the study will be carried out.

Chapter two presents the literature review. The chapter gives an overview of studies that have been carried out by scholars and researchers on the research topic. A more international viewpoint is taken rather than from the local perspective. Chapter three outlines the study area. This chapter reviews important factors relating to the subject of study. In chapter four the analysis and discussion section; it presents and discusses data gathered from secondary sources such as the Fiji Bureau of Statistics, Suva City Council and Department of Lands. The chapter allows the reader to understand the extent of issues and problems relating to housing which points to the need for social housing. Chapter five gives the concluding remarks which sum up the objective of this study.

2. Literature Review

Many studies and researches have been carried out in the field of social housing with authors and researchers having various views on the subject. Whilst being a new term it is also with critics. Reeves (2006), understood the subject of social housing as an essential to the maintenance of the fabric of society. The provision of social housing by social housing organisation may offset the demand of housing thus increasing the supply of housing in areas of high demand which may in turn decrease the price of the product rendering it more affordable. Social housing is not down played but knowledge is offered to captivate those that shows interest in this field so they could become better managers or policy writers in the field of housing. Moreover, the writer contends that social housing exists because not every household can afford to satisfy their housing requirements through the market due to supply-demand imbalances and unfavourable earnings/house price ratios and because society deems it just to provide housing for those who cannot compete effectively to secure their own home. In the analysis of social housing the main themes are highlighted and are being referred to it as “big picture” themes of social housing. The factors underlying social housing are housing supply and demand, housing management, the finance of housing and the political and economic realities that drives it equalities and diversity issues which runs through the entire field, and ways of developing new housing. Having a better understanding of these factors will draw an increase and effectiveness of housing management and the quality of life of those who depend on the sector for a roof.

While Reeves (2006) in his book enlightens his readers to understand social housing, King (2006), on the other hand draws critics to the subject putting up an idea of ending social housing as the title of his article states. Suggesting that social housing does not provide as many choices to those that rely on it for a roof but gives a restriction thus does not really contribute to the well-being of a person. In this regard, housing subsidy should be given directly to the recipient so it enables him/her to make a choice to the type of housing preferred. King further discusses that understanding the intention of housing policy is being confused by incomprehensible language and adds that in the future housing support for those in need should be provided by a straightforward means-tested subsidy that varies only with local rent levels and according to whether the recipient is a single person or part of a couple or a family with children. The writer recommends that housing policy would be effective if

implemented along with more wide-ranging of social security. In the long term it may be desirable to phase out specific subsidies to individuals for housing and replace them with cash social security benefits.

The importance of social housing in China is noted by Wang (2004), as an important part of social protection system by the central government that agrees with studies carried out by Reeves 2006. Nevertheless, Wang's criticism is on the development policies that ignore the plight of the poor. The housing and real estate policy overlooks the serious consequences of social segregation and has created a very uneven social structure. Moreover, redevelopment in some places has destroyed homes and informal job opportunities for low-income families and removed affordable housing for the future urban poor and rural migrants. Housing policy as suggested by Wang should be changed to promote the pro-poor strategy of which several areas could be considered such as reconsidering urban development strategies and putting a brake on the current trend of urban sprawl by developing new high class housing estates. In addition, a diversification of housing styles, size and ownership should be promoted, and more affordable housing for the poor should be developed or protected (Wang, 2004).

Collectively around the world, social housing has served different purposes; from balancing the supply and demand mechanism of housing markets, to providing social protection for individual and families. Social housing has also been used to upgrade the livelihoods of squatter dwellers in the case of developing countries. In Fiji, the passing of a legislations namely the Housing Authority Act (1955), and the establishment of the Housing Authority of Fiji is a culmination of housing strategies of the time to address informal settlements and the disadvantages.

2.1 Definition of Social Housing

The term social housing is a recent phrase (Reeves, 2006), with various researchers and scholars having different views. More so views are divided between the developed and the developing countries. The developed world perceives social housing in a manner that is reflected by the housing policies of each country. In the United Kingdom, social housing is defined as housing that has been constructed from public funds and so rents are subsidised so that it can be provided at a price that is not principally determined by the profit motive, but is rather allocated according to some

concept of need and where political decision making has an important influence in terms of the quantity, quality and terms of provision. The provision of social housing is therefore, predicated on the basis that decision making is taken away from the households, (King, 2006). This definition is derived after analysing and discussing the policies of housing in the United Kingdom of which the author concluded with a definitions with Oxley and Smith 1996 (King, 2006). Generally, there are three common elements that hold social housing in Europe which are; a mission of general interest, the objective of increasing the supply of affordable housing and specific targets defined in terms of socio-economic status or the presence of vulnerability (Braga & Palvarini, 2013).

The United States uses a different term to refer to Social Housing. Most researchers and authors in this country refer to public housing or community housing when referring to social housing. However, similar social housing concept is applied as in other developed countries depending on the government of the day and their housing policies drawn to guide them with its development.

Social Housing in Fiji has no definitive definition. The passing of the Housing Authority Act, however was a government strategy to alleviate the housing needs in Fiji especially for the low income urban workers (Hassan, 2007). Further, discussion on the housing authority role is discussed in point 3.3.2.

To sum up these various definitions of social housing the United Nations Economic Commission for Europe (UNECE) defines the term as follows; “Social housing” has no one definitions, it is in essence a key word used to enable governments and interested stakeholders to exchange knowledge about the part of their housing system that is aimed to satisfy the housing need, that is supported by the state and distributed through administrative process distinct to their local contexts” (UN, 2015b, p. 14).

2.2 Conception of Social Housing

The establishment of social housing varies around the globe and most account indicates that its formation is entrenched with different national and local tradition. The beginning of social housing is deeply rooted with urbanisation and industrialisation. In Europe for instance, scholarly articles and literature indicates that social housing was conceived during the mass process of urbanisation and industrialisation in the mid-18th centuries and in the 19th centuries. Housing conditions during that era was often

recorded as appalling for the capitalist priorities was only focused on capital gains and not on the livelihoods of the workers. The precarious conditions of housing of the time often drew criticism by Marxist such as Engels as well as conservatives like Abbé Lemire and even Napoléon III (Lévy-Vroelant, 2014).

At the time, housing improvements was initiated and reshaped by Utopia, philanthropy and industry on the recognition that housing is the core sustenance of life (Lévy-Vroelant, 2014). State and the municipal intervention came much later. The supply of housing was barely sufficient and majority of working class continue to live in extremely poor housing conditions. Political consciousness and the realisation of once responsibility for social incentive in terms of social justice, economic profit, health and the fear of uprising allowed the inception of the Housing Acts in most of the economically advanced European countries around the 1900's (Lévy-Vroelant, 2014). Mass production of social housing, came after government housing policies and planning arrived on the stage during the 1960s (Lévy-Vroelant, 2014).

Housing sector development in developing countries takes on a different dimension. In the earlier stage of development, housing in developing countries has accorded greater internationalisation than was the case of housing in developed regions at the similar stages of development (Pugh, 2001). The author notes that there are four main factors that significantly impacted housing development in developing countries. First is demographic and development factors. High rates of population growth is attributed to earlier ages of marriages and improved health compared with developed countries (Pugh, 2001). The second factor is economic growth which is serviced driven and the rate of saving and investment is inadequate to absorb current volumes of labour supply which accounts to 35 million each year in formal economic sectors (Pugh, 2001). The third factor is attributed to rural urban migration that has a direct link to the first and second factors. According to Pugh (2001), millions have been economically pushed into the urban informal sectors where incomes are low, intermittent and uncertain. The subsequent factor of the above mentioned issues is rapid urbanisation which is the fourth factor. The resultant element is said to be mass squatter settlement or informal housing development in urban areas.

In an account by Wakely (2014), the period from 1950 to 1970 saw many political independence of many former European colonies; in Asia, Africa and the Caribbean.

It also follows a significant rate of urbanisation with obvious scene of informal settlement that was further acknowledged by the 1951 and 1961 rounds of national census (Wakely, 2014). Apparently, social housing ideas were implemented through the construction of public housing, to address the growth of informal settlements. Generally housing policies for developing countries during this period was perceived as outlined in table 1, unfortunately it failed to materialise in most countries of the developing worlds.

Table 1: Paradigm, Policy, Programmes and Projects, 1950-1970

Paradigm	To enable the lower income households to access appropriately located housing and domestic services of officially acceptable standards of space and construction. To ensure the appropriate use of urban land and the aesthetic quality of the urban environment, government must enter the housing market by constructing, maintaining and managing housing of an acceptable quality with security of tenure at affordable (subsidised) price and costs, for the exclusive use of low-income households.
Policy	To establish and legislate on politically acceptable levels of subsidy to be devoted to urban housing; to formulate processes and procedures for the design, financing/budgeting, construction and allocation of social housing in the establishment and maintenance of public housing authorities (Ministry, Department, Quasi-governmental Organisation – Quango) responsible for the design, construction, allocation and management of public social housing. In many countries, housing has been perceived as principally the construction of buildings and infrastructure engineering, consequently many public housing agencies and authorities have grown out of, or been attached to Ministries or Department of Public Works, generally at national government level rather than at the level of municipal or local government.
Programmes	To identify housing deficits (ratio of supply: demand) and compute needs for subsidised public housing and domestic services by house type and cost in specific locations and over defined periods of time, and the resources required to meeting them. Public housing construction programmes have often been linked to slum clearance programmes in order to re-house those made homeless as a result of the demolition of illegal informal settlements and or overcrowded, unhealthy and dangerous central city slums.
Projects	To design and build public housing on specific sites to satisfy programme requirements (cost limits, statutory standards of space, construction and servicing etc.) and topographic/urban characteristics of the project sites and if relevant those (cultural demands) that pertain to the particular target occupant groups. Many public social housing projects have been the construction of large apartment blocks, others have entailed the design and construction of relatively low-density housing estates of small individual housing units set in the (usually peri-urban) landscape.

Source: Adopted from Wakely 2014

2.3 Trend of Social Housing

Since, the start of the Global Financial Crisis (GFC) the number of households registered for social housing has risen (UN, 2015b). Recent study in the United Nation Economic Commission for Europe (UNECE) regions shows that, the social housing waiting lists in the United Kingdom are at 1.8million, 1.7million in France and 1.17million in Ukraine (UN, 2015b). The United States is experiencing a shortage of 5.3million of social housing units and in Russian Federation the waiting period for social housing is 20 years. The study further notes that social housing needs

intensifies in large metropolitan area where housing markets is robust and prices are high (table 2).

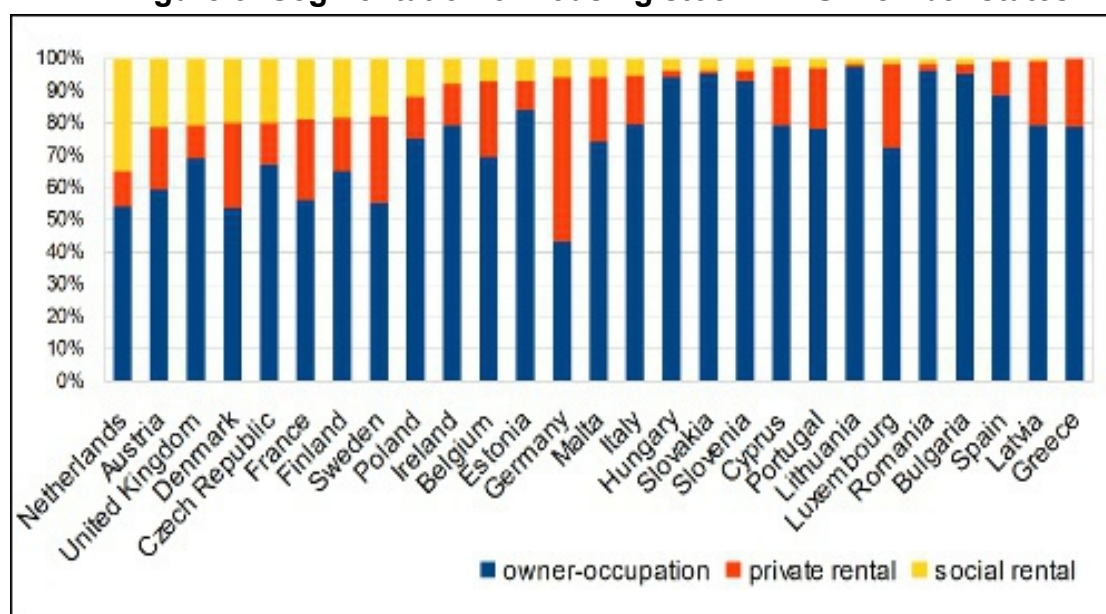
Table 2: Social housing waiting list in large metropolitan area

<i>London</i>	<i>Paris</i>	<i>New York</i>
354,000 (Greater London)	550,000 (Ile-De-France)	347,500 (New York City)
2012	2013	2014

Source: UN, 2015b p. 45

In the European region, according to a study carried out by Houard (2012), social housing is greatly diversified (Figure 3).

Figure 3: Segmentation of housing stock in EU member states



Source: Houard 2012 p. 2

Figure 3 represents the ratio of social housing stock to the total housing of each country. Accordingly it shows that the Netherlands has the highest proportion of social housing (34%), followed by the United Kingdom (21%) and France 20% (Houard, 2012). Seemingly as shown on the figure, Luxembourg and countries in the Southern and Eastern Europe have very small stocks of social housing of less than 5%. Interestingly Greece has no social housing stock at all (Houard, 2012).

Whilst there is a wide differences in the proportion of social housing observed in the European region, a common overall trend of those accessing social housing is

concentrated amongst the vulnerable population (Lévy-Vroelant, 2014). This changes could be based on decision made on a national level, or at a local level but could also reflect the impact of economic crisis on each country.

Social housing trend in developing countries takes on a different mode. Each government is encouraged to provide for their poor and needy according to the availability of resources and the extent of housing issues encountered. As noted by Wakely (2014), public housing construction was a familiar means of providing housing for the poor and low income immediately after independence of many colonized countries. This was marred by different problems but the most common issue is the accessibility of financial resources. Keivania and Werna (2001), notes that public housing provision in developing countries makes up only 10% of the total housing stock (Keivani & Werna, 2001; Okpala, 1992).

2.4 Social Housing Mode

The UN 2015 notes that social housing in the UNECE region, is categorised using allocation model as depicted in table 3.

Table 3: Social housing based on allocation

Universal Model	Generalist Model	Residual Model
Allocation		
• Open to the whole population (subject to registration on the social housing waiting list)	• Vulnerable households • Special groups • Households below defined income thresholds	• Vulnerable households • Special groups (e.g. refugees, asylum seekers, disabled, mentally challenged, substance abusers, etc.)
Mission		
Enable access to decent housing for all	Respond to difficulties in accessing the housing market	Respond to the population excluded from the housing market

Source: UN 2015b p. 21

The UNECE study on social housing further notes that residual social housing model is the most common model that majority of the UNECE member states uses and the demand for social housing continues to grow (UN, 2015b). Since the global financial crisis (GFC), many UNECE member countries are reviewing their social housing policies and funding mechanism (UN, 2015b) to alleviate the housing needs of each country.

With the exception of countries like Singapore, Hong Kong and Israel, social housing policies for majority of the developing countries, is a replica of what has been a norm in developed countries but the insufficiency of social housing provision, the poor and low income populace of developing countries has resorted to informal and unconventional means and practices (Keivani & Werna, 2001). The demand for social housing in developing countries is exceptionally higher today than in the past centuries due to increase rate of urbanisation with accompanying related issues such as poverty. Through the MDG, countries are urged to take on board this challenge and are advised to relook at their housing policies with the inclusion of strategies to curb this major issue.

2.5 Benefits of Social Housing

Social housing has benefited many members of the population in one way or another. In the 1950's and 1960's social housing was constructed to house workers in the UNECE region, being a preferable tenure of those years (UN, 2015b). During the construction boom more social housing was constructed in the 1960's and the 1970's but at a larger scale to house workers in the eastern part of the UNECE countries. These houses have served the earlier recipients and is still serving members of today's population in these countries even though the tenure have changed and the quality has degraded (UN, 2015b).

Whilst housing is seen as an expensive good, the benefits derived from owning one can be viewed in a multi-dimensional way. A single house gives the owner economic empowerment, it serves as a social good, that serves as a place of security. It also provides sense of belonging and identity. Earlier housing literature notes the importance of housing for our well-being in observing the aspects of house as a home that stands at the centre of people's lives providing shelter for sleep and half of their waking activities, a shield against the elements and the world (Donnison, 1967; Forrest, 2012). The UN study on social housing for the UNECE countries notes that housing is an integrated good that is linked to key development sectors such as health, economic security, energy security, transportation, education, and employment (UN, 2015b).

The importance of housing to human well-being is an enthusiasm in the creation of housing policy around the globe. As UN notes, the basic goal of housing policy is to

provide the whole population with adequately equipped dwellings of suitable size in a well-functioning environment of decent quality at reasonable cost (UN, 2015b). However, this has been challenged; for instance in the UNECE region the GFC has exposed weaknesses in the housing system as well as the housing markets. In developing countries, the challenges of urbanisation and poverty are well documented and it seems that up till to date the rate continues to grow with uncertainty that it will be resolved.

Due to the challenges facing the world today in terms of economic development; many countries are re-looking at their housing policy and devising strategies that this basic right is accessible to each and every individual in a country. For instance in UNECE region, social housing is seen as an option for the expectation that this tenure could present a positive role in easing post GFC challenges (UN, 2015b). Further benefits of social housing and affordable housing is outlined in table 4 that makes it the more relevant in its inclusion in housing policies of each countries.

Table 4: Benefits of social and affordable housing

Energy Efficiency	Education
Energy efficiency improvements reduce long-term operating costs of subsidised housing. This helps stabilize the portfolios of affordable housing providers, preserve the affordable rental housing stock and protect tenants from energy poverty. Introducing good standards of energy efficiency can provide an example for the rest of the industry and show what is possible.	Housing instability and indebtedness can seriously jeopardize children's performance and success in school and contribute to long-lasting achievement gaps. Decent affordable housing helps create a stable environment for children, contributing to improved educational outcomes.
Transportation Access	Neighbourhood quality and social cohesion
Affordable housing is a challenge for key workers in city centres. Lack of access to transport jeopardises their livelihoods, reduces chances for access to employment and is more likely to leave workers unemployed because of restricted access to jobs. In the case when a job is secured, time and money are invested in transportation, which a) increases gas emissions, b) reduces effective time spent at work c) reduces labour efficiency.	Affordable housing, if well designed and properly managed, has been shown to have a neutral or positive effect on surrounding property values. Social housing also contributes to resolving wider concerns such as social cohesion especially when their residents are involved in the development, maintenance and management of the housing.

Boost for local and national economies	Improved Health
Housing construction in general and social housing construction in particular are key challenges in the UNECE countries. Increased social and affordable housing supply is important not only in order to secure housing for those in need, but also as a method to stabilize and boost national economies. For instance, in the United Kingdom, housing activity accounts for 17 per cent of construction activity and 3 per cent of gross domestic product (Williams et al., 2012, p. 19). For every pound invested in social housing there is a return of £2.83 pounds to the wider economy.	Lack of housing quality (including lack of maintenance and repair), housing instability and homelessness have direct negative impact on human health. It brings economic loss to households and societies. Namely, lack of housing quality perpetuates low performance at work/school and requires investment from the health budget to ease health problems. Access to decent, affordable housing improves health of the residents. This, in turn, contributes to better school performance and labour efficiency by reducing days missed at school or work.
Household Economic Security	Access to Employment
High housing costs leave low-income families with little left over for other important expenses such as food, health, energy, clothing, education, etc. Access to affordable and decent homes increases the amount that families can put toward other important household needs and savings for the future.	Affordable housing helps access to employment and can secure employment. Large metropolitan areas that do not have affordable housing for middle-income may find it challenging to keep their economic competitiveness in the long run. This is an issue raised increasingly by the business community. On the other hand, employment of the social housing users in construction, maintenance and management of social housing may help their economic standing.

Source: UN, 2015b

The social housing benefits outline in table 4 should be the basis of drafting of housing policies. The pros and cons (qualitative analysis) to be weighted out, however it is important that it is tailored to the housing requirement of a country. Quantitative analysis is equally important. With both analysis used, the necessary housing requirement could be determined.

Moreover, the benefits indicated in the table are pro-poor. Should it be well adopted it could be of assistance in the economic security of the poor. These benefits allow social housing as an enabler and empowers the poor to achieve their basic needs. From a holistic point of view, the opinions raised above assist in bringing economic achievement to the whole society. The production of homes would assist in producing homes for today and the future. Developing countries such as Fiji needs to take advantage of this ideas and have it considered as a housing policy to assist in the alleviation of poverty that is affecting the country.

3. The Study Area

This research will focus on social housing in Suva City, the capital of Fiji as stated in the introduction but before discussion is made in that regard it is imperative to provide an overview of Fiji. It should be noted that in Fiji while the presence of local government is acknowledge, the governing and administration system is mostly carried out by the national government.

3.1 Overview of Fiji

3.1.1 Geography

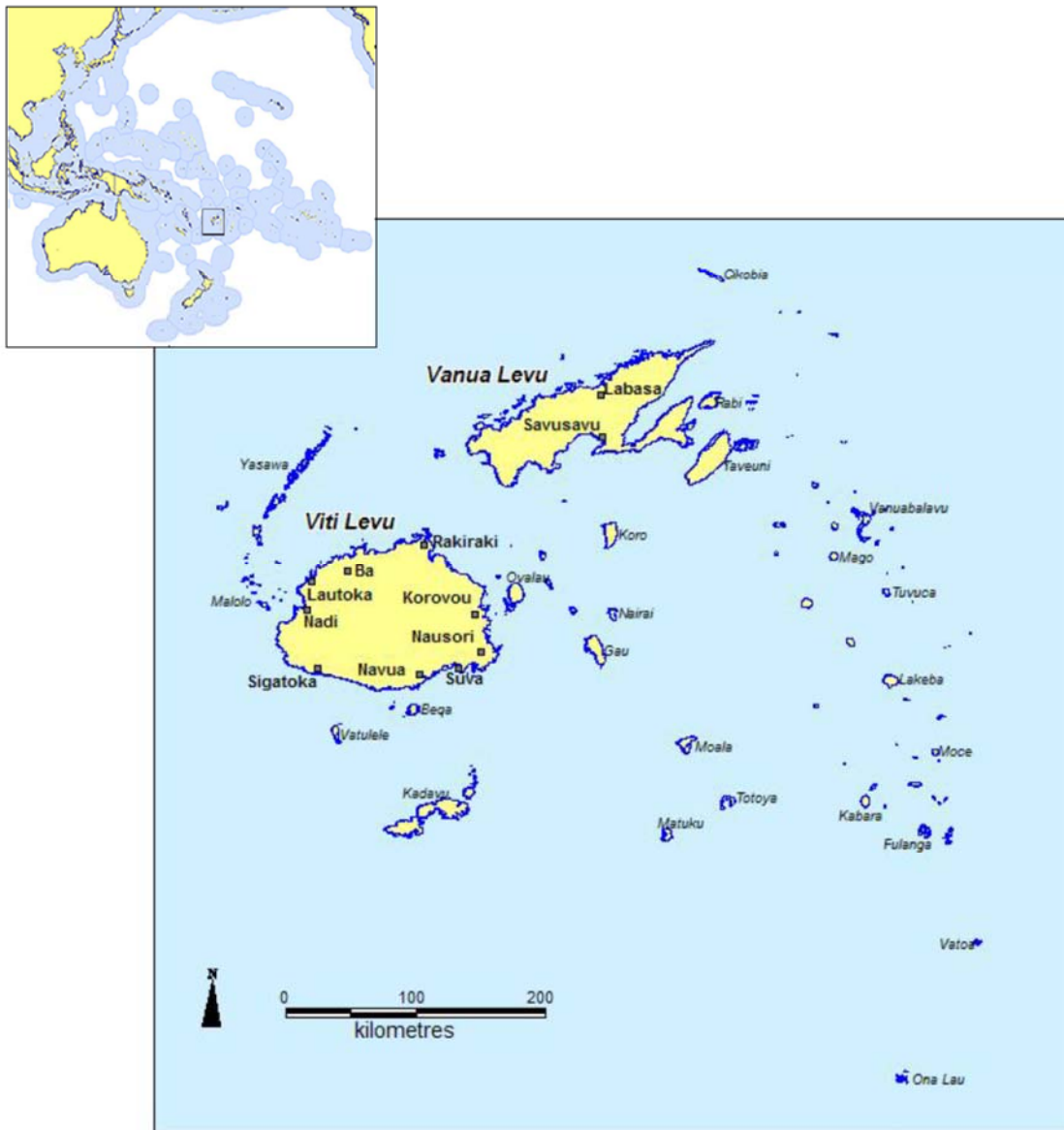
Fiji is a group of islands consisting of about 330 islands scattered around the Fiji water of the South Pacific Ocean. Geographically, Fiji's coordinates on the world map are latitude 15 ° South and 22° South of the equator and longitude 174°E and 174° West of Greenwich. The area included within these limits exceeds 650,000km² of an Exclusive Economic Zone (EEZ) but of this 18,000km² or less than 3% is dry land (Fiji Bureau of Statistics 2007).

Only a third of the 330 islands are inhabited. The islands vary in sizes but there are 2 main islands, Viti Levu and Vanua Levu. Viti Levu that is the largest island with an area of 10,338km² while Vanua Levu has an area of 5,535km². The area of the two islands makes up 87% of the total landmass of Fiji. The study area, Suva City is located on the island of Viti Levu on the southeast central part of the island (figure 4).

The island setting varies in Fiji. It comprises of mainly steep volcanic origin uplands. The uplands slope steeply down to rolling flatland areas suitable for agricultural and other activities and ultimately to coastal areas defined by sand beaches and coral reefs.

As an island nation, Fiji's climate is influenced by the south-east trade winds. It has two distinctive seasons, the wet season from November to April and the dry season from May to October. Moreover, it is exposed to climate change and climate related hazards of which the low-lying areas are vulnerable to seaborne hazards. The urban areas and villages in Fiji are located within the coastal fringes or riverine which makes them susceptible to cyclones, coastal and river erosion, landslides, floods and projected mean sea level rise.

Figure 4: Map of Fiji



Source: Pacific Islands Applied Geoscience Commission (2016)

3.1.2 Administrative Boundaries of Fiji

Fiji is divided into four divisions (East, North, Central and West) and 14 provinces as shown in figure 5. A commissioner who is nominated by the central government heads each division. There are 13 municipalities and 1175 villages within these divisions. A Special Administrator who is nominated by the central government heads each municipal council. The villages are governed under the Fijian Affairs Act (Cap 120) which relates to all iTaukei¹ matters.

¹ Indigenous Fijians

Figure 5: Administrative Boundaries in Fiji

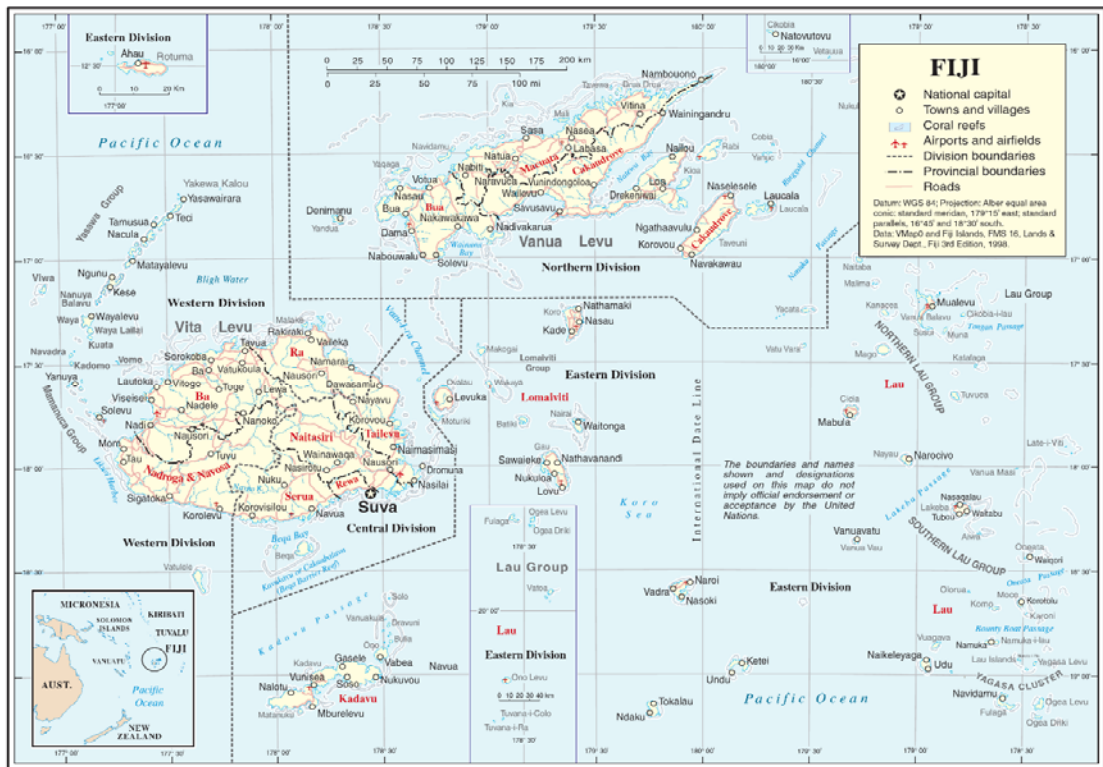
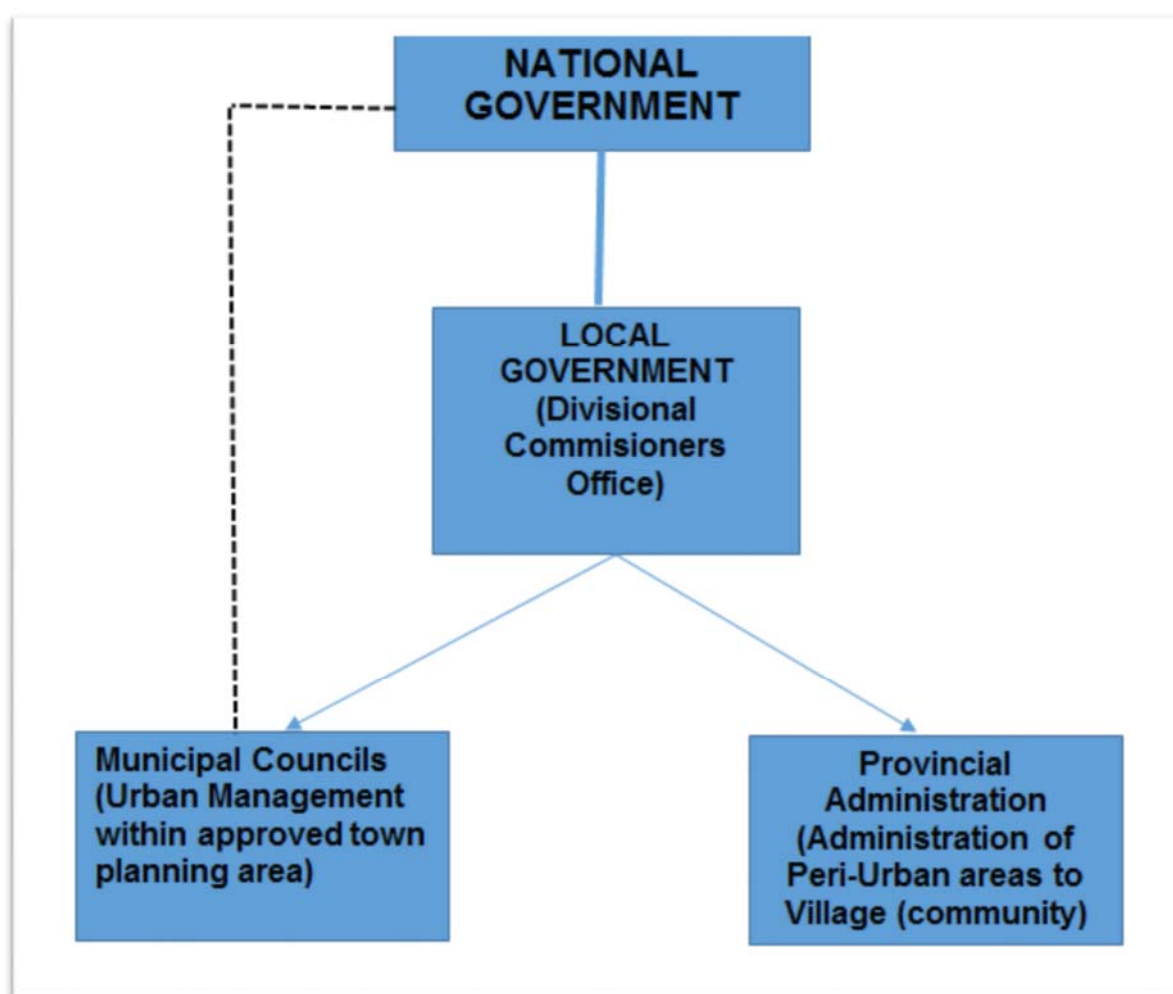


Figure 6: Governing Structure in Fiji



3.1.4 Land Tenure

Land has been an important resource in Fiji due its limitedness and scarcity. Economic development is natural resource based, mostly depending on the land. This scarce resource is a crucial elements in maintaining a robust and healthy economy. The availability of land contributes in supporting the performance of housing industry as well as other economic activity such as commercial and other industry.

In Fiji there are three types of land tenure. The State land which is managed by the Director of Lands and Surveyor General under the Crown Lands Act (Cap 132), the iTaukei land; managed by the iTaukei Land Trust Board under the iTaukei Land Trust Act (Cap 134) and freehold land. Freehold land even though managed by private property owner it is subject to the Property Land Act and Land Transfer Act of Fiji.

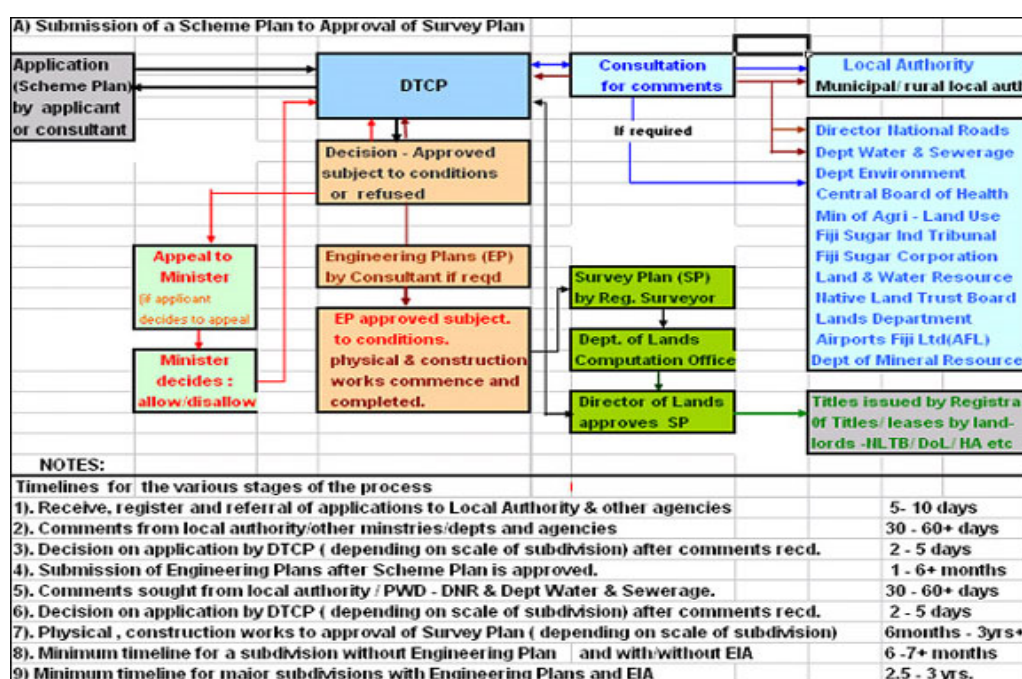
Approximately 83% of land in Fiji is iTaukei Land and is communally owned by villages or land-owning units. The State owns approximately 7% while freehold land comprises of 10%.

The total land area is said to be 18,000 square kilometres, of this only 19% is arable and is suitable for agriculture development. With increase urban development encroaching to rural areas more arable land is taken up reducing the capacity for rural development such as agriculture.

3.1.5 Land Management and Development in Fiji

Land management and development in Fiji are not dealt by a single institution and is regulated by various Acts. Specifically, the Town Planning Act (Cap 139), Subdivision of Land Act (Cap 140), Public Health Act, Environment Management Act (2005), Native Land Trust Act (Cap 134), the Crown Lands Act (Cap 132) are some of the acts to name a few. However, there are channels and processes that are in place to regulate development. An example of a development processes is illustrated in figure 7.

Figure 7: An example of Development Process



Source: Department of Town and Country Planning (DTCP, 2016)

It should be noted here that in land development, the national government through the Director of Town and Country Planning is the authority that makes decision with prior consultations with relevant stakeholders. This is enshrined in the Town Planning act

Cap 139 of the laws of Fiji. However in urban areas within an approved town planning boundary, development are regulated with the Town Council as mandated in the Local Government Act Cap 125 through their town planning by-laws but with current limited capacity in terms of technical knowledge, the Director of Town and Country Planning provides the advisory role.

Housing development whether it be a private development or a social housing development will go through a much more similar process as indicated in figure 7.

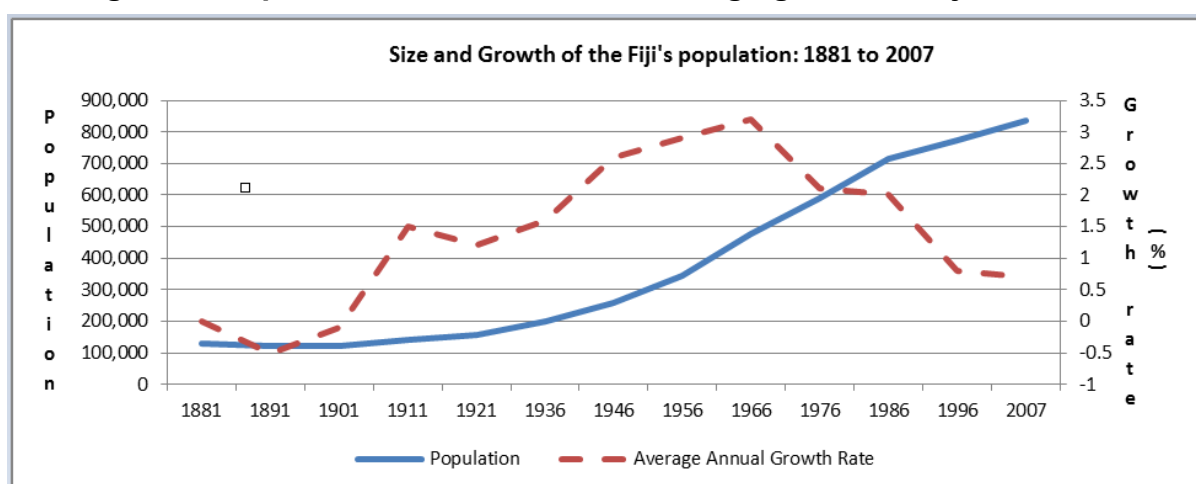
3.1.6 Social and Economic Profile of Fiji

The social and economic profile is an important resource used by planners to generate strategies and policies. This information is vital in assessing and determining the housing need of a country. It is also important to understand and interpret the message the data is indicating. As a matter of fact the information depicted here indicates the structure of a population in a country in relation to the economy as well as its social activity.

Fiji's population as stated in the last national census report of 2007, stood at 837, 271 and it has grown six and half fold over a 126 year period. From a mere 127,000 in 1881 to over 837, 000 since the last census. The average annual population growth is also noted to vary since this period. From the period 1881 to 1966 an annual growth of 3.2 percent was recorded and was noted to be fairly high but from 1966 it had decline. The inter-censal period of 1986 to 2007 recorded an average population growth of 0.7 percent for Fiji and it is the lowest since the early 1900's (figure 8). The low population growth is said to be attributed to high external migration and low fertility rate. However, there is a remarkable mobility from the rural areas to urban areas and Fiji Bureau of Statistics notes that the overall rate of this movement stands at 1.7% with majority of people moving into the capital city of Suva. More than 50% of Fiji's population now resides around urban centres in Fiji with majority living in the Greater Suva urban area, which includes Suva City (FBoS, 2008)².

² Fiji Bureau of Statistics, (2008)

Figure 8: Population size and annual average growth in Fiji: 1881-2007



Source: Adapted from Fiji Bureau of Statistics 2008

With current growth rate, assuming that all factors remains constant the population of Fiji is calculated to double in ninety nine years' time as depicted in table 5.

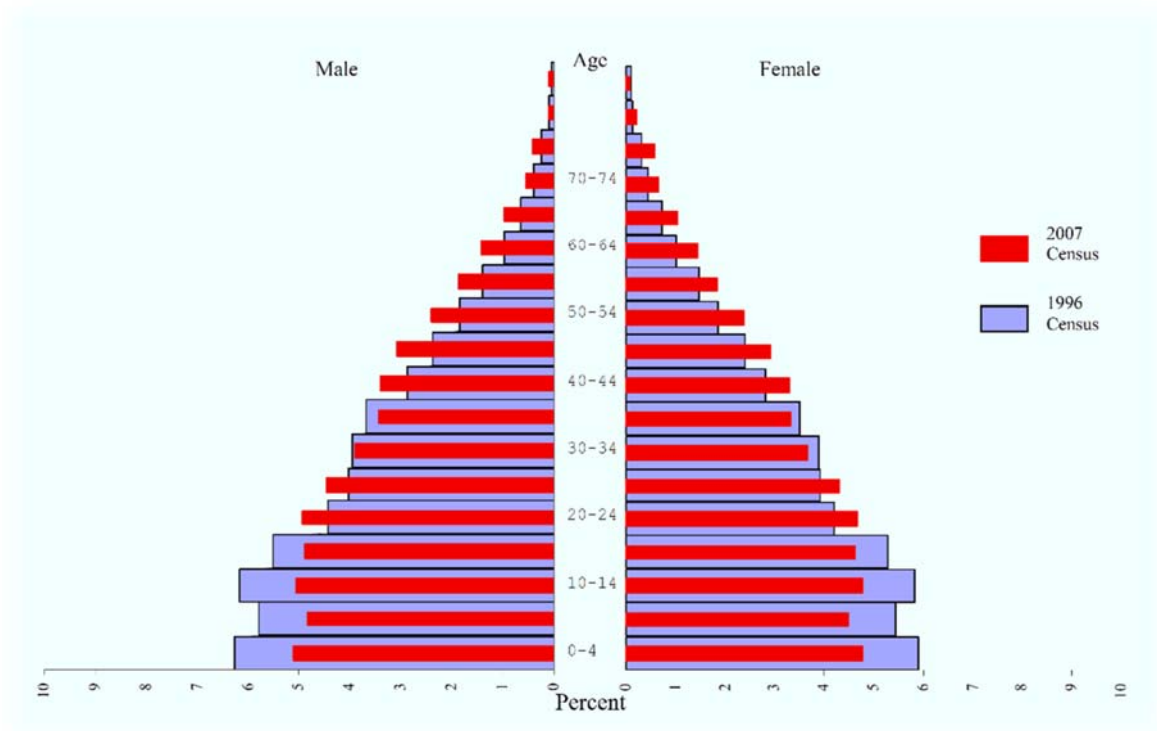
Table 5: Population Doubling Time in Fiji

Interc. Period.		Census Population		Intercensal Pop. Change			Doubl. Time (Yrs)@
P ₁ (Yr)	P ₂ (Yr)	P ₁ (Nr)	P ₂ (Nr)	Abs. (Nr)	Rel. (%)	r* (%)	
1881	1891	127,486	121,180	-6,306	-5.0	-0.5	-137
1891	1901	121,180	120,124	-1,056	-0.9	-0.1	-791
1901	1911	120,124	139,541	19,417	16.2	1.5	46
1911	1921	139,541	157,266	17,725	12.7	1.2	58
1921	1936	157,266	198,379	41,113	26.1	1.6	45
1936	1946	198,379	259,638	61,259	30.9	2.6	27
1946	1956	259,638	345,737	86,099	33.2	2.9	24
1956	1966	345,737	476,727	130,990	37.9	3.2	21
1966	1976	476,727	588,068	111,341	23.4	2.1	33
1976	1986	588,068	715,375	127,307	21.7	2.0	35
1986	1996	715,375	775,077	59,702	8.4	0.8	86
1996	2007	775,077	837,271	62,194	8.0	0.7	99

Source: Adapted from Fiji Bureau of Statistics 2008 p. 9

Apparently the population age structure where by age and sex are structurally exhibited provides the key and central variable for demographic analysis as well as the social-economic analysis of a country. Figure 9 shows the age-sex pyramid of the total population in Fiji for the census year of 2007.

Figure 9: Population Age Structure for Fiji in 1996 and 2007 Population Census



Source: Adapted from Fiji Bureau of Statistics 2008 p. 37

It reveals that the age sex structure has continued to narrow at the base due to continuing decline in fertility (FBoS, 2008). The population pyramid reflects the population age structure for the year 1996 in comparison to the population census of 2007.

Rural to urban migration is a common occurrence in Fiji. Since the first population census, rural to urban migration has been prevalent and the trend has been increasing as noted in the table 6. By 2007 census, the urban population has surpassed the rural population. Population projection indicates that by 2010 the proportion of urban population will outpace the rural population and by 2030 majority of the total population of Fiji will live in urban areas around the country.

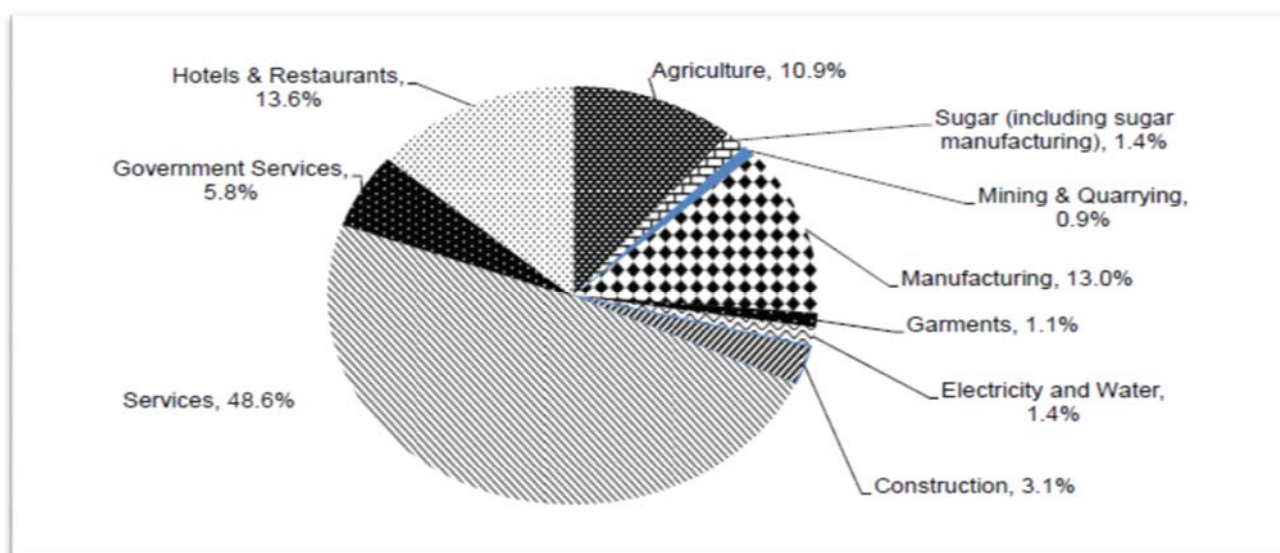
Table 6: Change in the rural urban population composition of Fiji between 1996 and 2007 and projected population composition between 2007 and 2030

Year	Total	Rural		Urban	
		Nr	%	Nr	%
1966 (Census)	476,727	317,468	66.6	159,259	33.4
1976 (Census)	588,068	369,573	62.8	218,495	37.2
1986 (Census)	715,375	438,350	61.3	277,025	38.7
1996 (Census)	775,077	415,582	53.6	359,495	46.4
2007 (Census)	837,271	412,425	49.3	424,846	50.7
2010 (Projected)	857,000	411,000	48.0	446,000	52.0
2020 (Projected)	936,000	409,000	43.7	527,000	56.3
2030 (Projected)	1,034,000	405,000	39.2	629,000	60.8

Source: Adapted from FBoS 2008 p. 29

Fiji's economy is diverse, depending on its natural resources for its economic development, and by pacific standards it is often referred as a vibrant economy. The country has forest, mineral and fish resources. However, it still remains a developing country with a large subsistence agriculture sector. Figure 10 shows the sectoral distribution of the Fijian economy.

Figure 10: Sectorial contribution to GDP for the review year 2010-2014



Source: ADB Data Base Retrieved at www.adb.org/documents/fiji-country-partnership-strategy-2014-2018

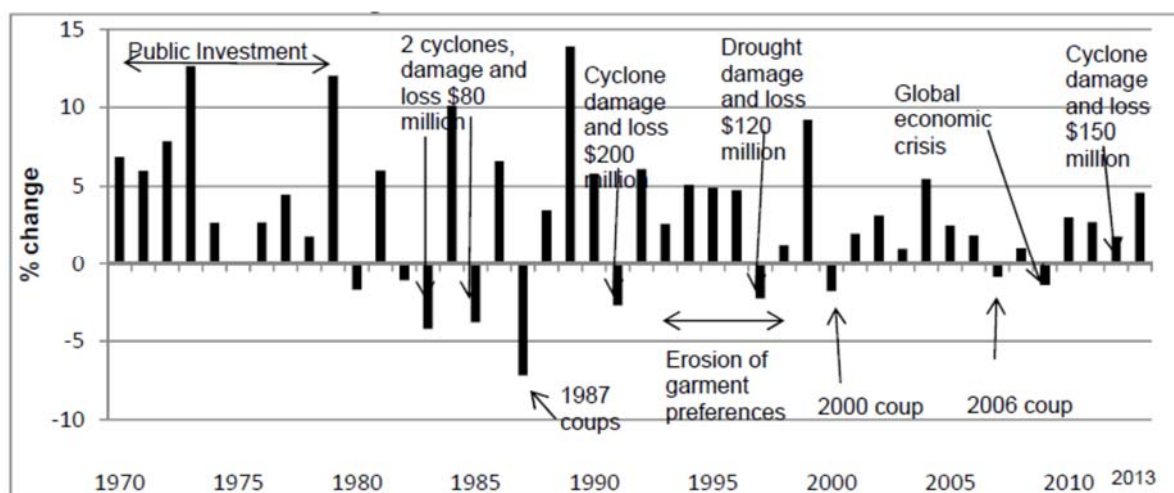
Sugar and textile has been the main export commodity for Fiji for many years. In the event of change to the preferential market access on sugar commodity and the

phasing out of the preferential price agreement with the European Union, this sector has experienced a dramatic decline. The textile industry also fell at the end of the quota system under the Agreement on Textiles and Clothing (ATC) and the full integration of textiles into the World Trade Organisation General Agreement on Tariffs and Trades. In recent years, Fiji has been depending on its Tourism sector for its export commodity that makes a total contribution of 13.6 percent earnings to Fiji's GDP. However, the earnings from this sector is not sufficient due to large trade and current economic deficit.

After gaining independence in the 1970's up until the 1980's Fiji's economy enjoyed a moderate growth rate with an average of 6.5% per annum of real GDP attained from high levels of public investment and increasing exports of sugar and copra.

Like every other economy, Fiji's economic growth performance is vulnerable and has been affected by internal as well as external factors. This includes the political upheaval (4 coups since 1987), natural disasters, global oil and food price shock and global financial crisis. Figure 11 show Fiji's economic performance since 1970 up until 2013. With the latest hurricane affecting Fiji, some downward effect on the economy will be expected.

Figure 11: Fiji Economic Performance 1970-2013



Source: ADB Data Bank Retrieved at www.adb.org/documents/fiji-country-partnership-strategy-2014-2018

Fiji's economic performance faced extreme volatility from 2001 to 2006 of which the annual GDP growth declined to 2.7%. In 2007 to 2009 the economy further contracted at an average rate of -0.4% which also reflected in figure 11.

3.1.7 Income, Employment & Poverty Incidence

The household incomes and expenditure survey (HIES) carried out by the Fiji Bureau of Statistics for 2008-2009 indicates that average household income increased from F\$12,753 in the 2002-2003 to F\$17,394 in the 2008-2009 survey for Fiji. This is illustrated in table 7. A major increase was noted for those in urban areas where household income increased from F\$15,267 to F\$23,036. This demonstrates a 51% increase compared to rural household (F\$11,608 in 2008) increase of 10% higher.

Table 7: Average Household Income (\$F)

Area	2002	2008	% Ch.	Real % Ch.
Rural	10559	11608	10	-13
Urban	15267	23036	51	19
All	12753	17394	36	7
% (R-U)/U	-31	-50		

Source: Adapted from Fiji Bureau of Statistics 2011, p. 15

The survey identifies that this may be the result of several influences that comprises the following;

- (i) the increasing displacement of sugarcane farmers as a result of expiring land leases, and declining incomes resulting from the gradual reduction in sugar prices;
- (ii) the loss of employment in the garment industry caused by the closing of preferential access to the main export markets;
- (iii) rising consumer prices; and
- (iv) low real growth in wages.

These factors have eroded the standard of living for the poorest members of the community. Regional disparities have resulted in significant urban migration; and while poverty rates are higher in rural areas, most poor people are concentrated in urban and peri-urban areas around the main centres of Suva and Nadi (FBoS, 2011)³.

To completely gage the economic well-being of households an important factor is to determine the distribution of wealth amongst its household. Calculating the Gini Coefficient after a certain grouping is defined carries this out. Further analysis by the

³ Fiji Bureau of Statistics, (2011)

FBoS using this method and grouping household according to income per adult equivalent (Income pAE), is shown in table 8.

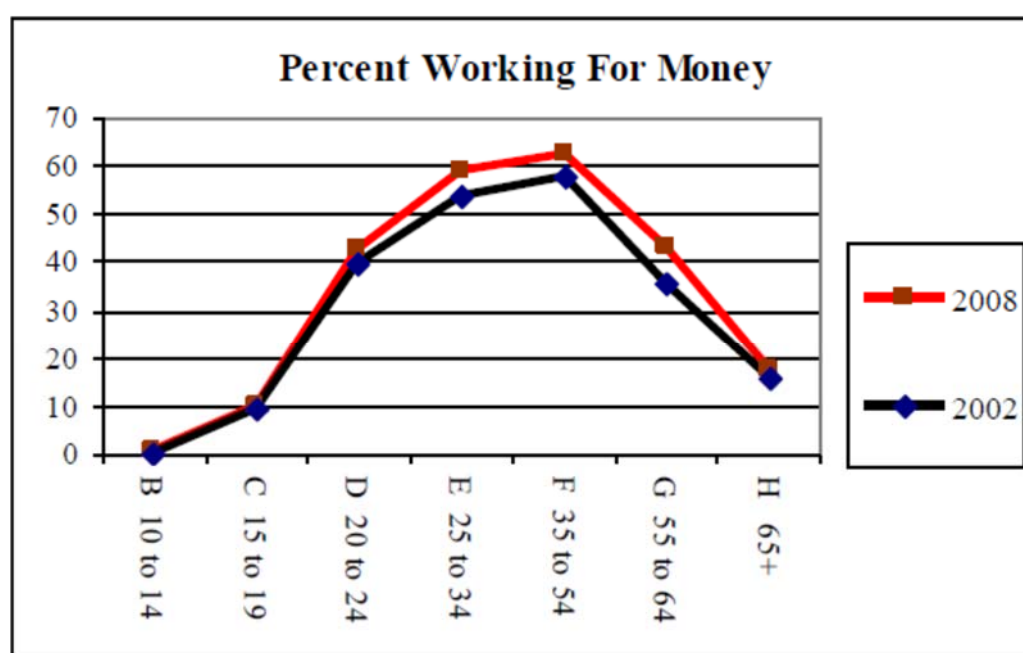
Table 8: Comparison of distribution of income using the Gini Coefficient of 2002-2003 and 2008-2009

	2002-03	2008-09	% Ch.
Population Gini	0.416	0.439	5.5
Household Gini	0.341	0.359	5.3

Source: Fiji Bureaus of Statistics 2011, p. 79

Based on the 2008-2009 HIES the overall number of people working for money increased by 21% from 221,866 in 2002 to 268,850 in 2008. Notable difference exist at both ends of the age scale rural–urban dichotomy. From 15 to 19 years of age, not only are the percentages working for money higher in rural areas, but also the proportion has risen by 29% from 10% to 13% in 2002–2008. In contrast, urban areas saw a decline of 21% from 9% to 7%. At the other end of the age scale, those working for money from ages 55 to 64 increased by 15% from 39% to 45% in rural areas, and by 31% in urban areas from 31% to 41%. Both rural and urban areas saw an increase in proportions working for money in the 65+ age group.

Figure 12: Percentage of age group working for money



Source: Bureau of Statistics 2011, p. 9

Unemployment rate was calculated to be at 8.5% as per the 2007 year census report. However, there could be variation on this data considering the date of survey and the changes made by the current government in order to revamp the viability of the Fijian economy.

Poverty in Fiji is still a major issue. The lack of income opportunities, can impede security on income and increase the risk of poverty. According to the 2008-2009 HIES report, households without employed heads are most vulnerable to poverty. In its analysis, the national incidence of poverty declined by 4% (i.e 35% in 2002-2003 to 31% in 2008-09). Moreover, the report notes the uneven trends of poverty between rural and urban areas revealing a reduction in poverty from 28% to 19% in urban areas while in the rural areas poverty increased from 40% in 2002-2003 to 43% in 2008-2009 HIES. The report further indicates that amongst the poor the highest concentration is in urban and peri-urban areas.

3.2 Urbanization

Fiji is an urbanised society with more than 50% percent of its population residing in urban areas (Fiji Bureau of Statistics 2008). The urban areas comprises of two cities (Suva and Lautoka) and 11 incorporated towns, which is shown as figure 13. By 2030, it is estimated that 67% of the total population is likely to live in urban areas taking into account the current urban population growth (UN-Habitat, 2012). Urbanisation is on the rise but the urban growth rate has slowed and is estimated to be below 2% per annum.

Figure 13: Cities and Towns in Fiji



Source: DTCP 2016

In terms of institutional framework, each Municipality is managed by a council that is established under section 5 of the Local Government Act (Cap 125). A Special Administrator (SA) appointed by the national government as part of the local government reform in 2008 governs these councils. This arrangement had replaced the elected council system stipulated under the Local Government Act.

Under the leadership of the SA, the councils are responsible for the administration and management of the urban areas within their respective urban boundaries. These councils are responsible to the Ministry of Local Government Urban Development Housing and Environment (MLGUDH&E). Further powers are delegated to the SA by the MLGUDH&E should there be a need for the proper running of councils.

The municipal councils in Fiji are supervised by the Department of Local Government (DLG) under the ambit of the MLGUDHE with the Local Government Act as the main legislation providing the legal direction in managing these establishment. For the proper deliverance of work within the council there are several legislation involved but the most specific ones will be mentioned here.

The Town Planning Act and the Subdivision of Land Act provides the legal framework for physical planning in the 12 incorporated urban areas of Fiji with the support of the DTCP of the MLGUDH&E. The town planning schemes and land use plans form the main tools of urban planning. On public health matters, the Public Health Act is the main legislation that is administered by the Ministry of Health. Moreover, the local government reform 2008 has also mandated that each council provides a strategic plans with its visions, policies and proposals for its development.

Provision of infrastructure and services is a shared responsibility of both the national government and the local governments in Fiji. The Urban Policy Action Plan 2004-2006 for Fiji indicates that the overall level of services and infrastructure in urban areas is generally adequate (ADB, Government of Fiji 2004). The Ministry of works through its statutory authorities namely the Fiji Roads Authority and Water Authority are responsible for roads and water and sanitation respectively. The management of drains, solid waste, street lightning, parks and public facilities are the responsibility of the municipal councils.

According to the HIES of 2002-2003, 96 percent of all urban household has connection to reticulated water supply, 79.3% of households has adequate (water-sealed) sanitation facilities and 90.4% has electricity connection (Warden, 2006). Continuous upgrading of water supply and sewerage services facilities, (ADB supported project agreed in late 2003) will address some of the service deficiencies only in the Greater Suva Urban Area (GSUA) corridor with the hope that this upgrade will include informal settlements located within this corridor. The upgrade will further extend connection of these basic necessities to the needed population of Fiji.

3.3 Urban Housing in Fiji

The Government of Fiji recognizes that shelter is a basic need and a key indicator of development and social well-being of a nation (Ministry of Local Government, Urban Development, Housing and Environment (MLGUDH&E), 2011). Access to basic and affordable housing is essential for human dignity and empowerment. However, the accessibility of such affordable houses is diminishing due to various factors.

Past effort by Government to meet the problem of housing has been marred due to limited funding available to meet current demand. However, housing has been a development priority since it independence as reflected in key national development frameworks (Ministry for Local Government, 2011).

The Fiji Constitution requires Government to use its available resources to progressively ensure the right of every person to accessible and adequate housing. The National Housing is the overarching framework for the provision of affordable and decent housing for all Fijians. The policy will take targeted measures to enable all income groups to realize their respective housing needs, and create better access to resources through a supportive policy environment. Primarily, the policy aims to improve the performance of the housing sector to bridge growing gap in the supply of urban housing, improve the quality of housing, meet the new demand for housing, and replace the aged stock of housing, where necessary. In addition, the housing policy will place emphasis on improving the quality of life of the people living in squatter settlements. It will harness the resources of the state, private sector and the initiatives of the communities, to address within the next 10 years, tenure rights and basic service improvements of all squatter settlements and integrate them in the mainstream housing process.

3.3.1 Housing System

In many parts of the developing countries, housing system comprises of mainly two structures; the formal sector and the informal sector. Fiji has a similar arrangement of housing system. The formal sector is a system where housing is subjected to the rules and regulation imposed by relevant authority from financial institution to government bodies. The procedure of formal housing development in Fiji is similar to the dynamics system, a term derive from the work of Matern (1985, 1988) on the various form of housing provision (cited in Baldini & Poggio, 2013). This form of housing systems are more market driven whereby private developers and the mortgage market play a major role (Baldini & Poggio, 2013).

Within the formal sector, housing types varies ranging from single detached dwellings to multi-unit residential apartment developments. The type of housing development is determined by zonings in the town council's planning scheme and the town planning general provisions for housing development located outside of any town planning boundary. Housing development is further categorised in to stream such as residential A, B, C and D. The category is based on the land area that is determined by the Town Planning Act General Provision of each Town Planning Schemes. As a matter of fact residential development that falls within A and B category are usually perceived as high class residential area whilst the later are for medium to low income earners. Figure 14 is an extract from the Town Planning Act General Provision showing the requirement to be adhered to with the various residential category. However, each residential development when processed is determined on face value. In circumstance where requirements are not met due to physical constraints, it is by virtue of the Town Planning Act Cap 139 that the appointed Director of Town and Country Planning will make the final decision by relaxing the minimum requirements of each residential zoning.

Figure 14: Site Dimensional requirements

Provision 9 :

SCHEDULE B

SITE DIMENSIONAL REQUIREMENTS

The specifications are minimal and which shall apply in the respective zones are as tabulated hereunder :-

ZONES	SITE AREA EXCLUDING REAR SITE ACCESS STRIP	STREET FRONTAGE FOR FRONT SITES	FRONT YARD	SIDE YARD (BOTH SIDES) (REFER TO DEFINITION OF YARDS)	REAR YARD	DENSITY (MAX) PLOT RATIO OR UNITS			
Applicable to Subdivision Schemes introduced after General Provisions provisionally approved						SEWERED		UNSEWERED	
						PLOT RATIO	UNITS	PLOT RATIO	UNITS
RES 'A'	1000m ²	20m	9.0m	3.0m	6.0m		2 units per site (see note 1)		2 units per site (see note 1)
RES 'B'	unsewered 800m ² sewered 600m ²	15.0m	6.0m	single unit 1.8m or 1.5m per storey Multi unit Sch F(13)	Single-unit 6.0m Multi-unit Sch F(14)	1:1		0.2:1 (see note 2)	(see notes 3 and 4)
RES 'C'	400m ²	12.0m	6.0m	" "	" "	1:1		Prohibited	
RES 'D'	220m ²	Schedule H(1)(h) 9.0m	4.5m	Single unit 1.5m Multiunit Sch F(13)	" "	1:1		Prohibited	
COMPRH. DEV. AREA	Refer to Schedule F (18)								
Residential Upgrading Area	Refer to Schedule F (19)								
COMM 'A'	200m ²	9.0m	1.8m setback Sch F(34)	Optional Sch.F(29)	Optional Sch.F(29)	5:1		Prohibited	
COMM 'B'	200m ²	9.0m	Not reqd. Sch F(36)	Optional Sch .F(29)	6.0m in unsewered sites	3.5:1		1:1	1 res. unit per 800m ² see note 4

Source: Department of Town and Country Planning (DTCP), 1999

In formal housing development, it is mandatory that all basic infrastructure and services are available before any housing structures are constructed. Thus in general it can be said that there are two sets of processes involved in formal housing developments. The first stages is where the land is prepared to ensure that all infrastructure and service is available. This procedure is carried out by way of subdivision of land. The subdivision of land development is usually a longer process, in fact in some instances development takes more than ten years to complete. The dragging of development is mostly depended on the available resources with developers. In addition, the technical expertise is another setback that prolonged development completion.

The building stage is rather a shorter procedure, but this will depend on the individual ability in terms of financial capability to carry out the desired housing need. The Housing Authority of Fiji (HA) is the institution that has been providing housing for medium to low-income earners as mandated by the housing Authority Act. The role of HA will be further discussed on section 3.3.2. Some form of housing development under category A and B are shown on figure 15.

Figure 15: Formal housing development



In the informal sector, housing development arises from illegal and unauthorised construction usually on land that has been occupied illegally. The developments of housing in these areas are spontaneous, unplanned and unauthorised. Informal housing in Fiji is commonly termed as squatter settlement and are often located in all types of land tenure: state, native and freehold land in municipal boundaries as well as on peri-urban areas. In a study carried out by McKinnon et al 2007, it was noted that squatter settlements are deemed to be dominant on state land within town boundaries and are often congested. Squatter settlements on state land were among the first to be settled with illegal occupants. There are presences of squatter settlements on native land in urban areas. While it is noted to be less congested it is observed to be growing rapidly especially in the peripheral areas of urban centres. On freehold land, the squatter settlers are not prevalent perhaps due to constant policing of land to keep the so called illegal settlers away.

The number of squatter settlement was estimated to increase by 73 percent between 1996 and 2003 (NZ AID, 2005) and now it is estimated that 140,000 people (15% of the urban population) are living in the 200 squatter settlements. Within the greater Suva area it is estimated that 16.4 percent population are squatters, comprising 8,908

households of 58,508 people. It is expected that the number of squatter development will grow (McKinnon, Whitehead, Chung, & Taylor, 2007).

Majority of people who live in squatter settlements in Fiji are made up of both major ethnic groups; the Fijians and the Indo-Fijians. In some settlement, a major ethnic group is dominant, while in other settlements both ethnic group have the same number of population. There are other settlements that has descendants of Solomon Islanders and Ni-Vanuatu blackbirders migrants who were brought to Fiji for plantation work (Callinan, 2007).

The characteristic of these settlements varies in nature however, the construction materials used can describe it. Generally, the houses in these areas are made up of wood and tin usually recycled materials. Moreover, the houses are more temporary in nature and often do not comply with the existing building codes and regulations. Most settlements are located on marginal land, such as hill slopes, mangrove edges and other swampy ground, often on areas that are of high risk in nature and vulnerable that are likely to be subjected to flooding or soil erosion. Settlements are poorly serviced: many households frequently share power and water supplies, feeder roads are of very poor quality, and sewage connections are absent. Poverty is concentrated in these settlements and legal security of tenure is completely absent due to the manner in which the land had been occupied. In some settlements particularly in state land, settlers occupy land without the Landlord's consent. This is being taken advantage on as there is a general knowledge that the State will not evict them but will provide alternative arrangements should the area becomes a subject of development. On native land many settlers had made arrangement with native landowners usually with no written agreement or any formal basis but based on traditional arrangements with the settler agreeing to abiding and carrying out traditional obligation when the need arises. This is referred to as the "vakavanua" arrangement. Whilst there is no formal or legal arrangement made for the provision of security of tenure, there is a perception that settlers are at the risk of being evicted from the land but the chances are very rare. Those that settle on freehold land, even though very few they have the highest chance of being evicted simply for illegally occupying and on the nuance of trespassing, which is considered a criminal act. There is no legal arrangement made in these settlements.

Figure 16: Squatter settlements in Fiji



Note: Seen here are two squatter settlements on State land. Both settlements have been subject of squatter upgrading by the national government. The upgrading of these settlement is in a hope that individual household will be provided with a land title that will have some leverage in some form of security of tenure or /and security for mortgage.

3.3.2 Housing Legal Framework and Institutional Agencies

Fiji has no specific law for housing, however there is an existing legislation that addresses this basic need but in a very general way. Under the Local Government act Cap 125 there is a provision available for municipal council to engage in such activity. Despite this provision, it is not a priority objective in their role as urban managers. Only until 2011 councils in the Greater Suva Urban Area recognised the necessity to be involved in housing provision towards the informal settlement within their own municipal boundaries.

Other legislations that assist in regulating housing development do exist but are not administered by a single authority. These legislations are under the various umbrellas of different government ministries as well as government statutory bodies. A brief description of these laws is in table 9.

Table 9: Housing Legal Framework for Fiji

Housing Legal Framework		
Legislation/Act	Regulator/ Administrator	Function/Role
Local Government Act Cap 125	MLGUDH&E/DLG	As explained above
Town Planning Act Cap 139/ Subdivision of Land Act Cap 140	MLGUDH&E/DTCP	Land use and Development Control
Public Health Act	Ministry of Health/Local Authority/Municipal	Health and Water & Sanitation
Housing Authority Act	Housing Authority	Housing provider and Finance
Other Relevant Laws		
iTaukei Lands Trust Act	iTLTB (iTaukei Land Trust Board)	Supply of Land and management of native land
Crown Lands Act	Ministry of Lands	Supply of Land and management of state land
Roads Act	Ministry of Works	Provision of roads and Maintenance
Land Transfer Act	Ministry of Justice	Land Registration
Property Lands Act	Ministry of Justice	Land Leasing

In 2011, the national government through its line ministry (MLGUDH&E) approved the first Fiji's housing policy. The policy has been made available on the government recognition of the growing need of shelter for its population. The formulation of this policy will provide direction in the provision of housing in Fiji with the inclusive thought of the whole population of Fiji. More so, the policy hopes to resolve housing needs and accessibility by setting achievable measures with the view to allow all income groups to attain their respective housing needs.

Housing in Fiji is not exclusively the responsibility of the National Government but a cohesive responsibility of individuals and organisation who recognised the necessity of this basic need as well as those who have the financial ability to engage in housing development normally referred as private developers.

Apart from the National Government there are few agencies that look after the housing needs for low-income earners, for example the Housing Authority and the Public Rental Board, the Fiji Government Squatter Settlement Unit, NGO's and donor agencies and international organization.

The Fiji government has gradually reduced direct intervention in public and low-income housing development since 1980. The state through the Department of Lands leases out large tract of land to other private housing developers at nominal rental for 99 years. The developers would developed the land by subdivision, build homes or sell vacant serviced lots to potential buyers at market prices (Hassan, 2007).

The Housing Authority was established in 1955 under the Housing Act to provide low income housing for the people of Fiji. Their initial role was to provide housing services to families with income from \$3,500 to \$16,500 with the following four basic schemes;

- i) the Home Purchase Loan (HPL): a variety of home types constructed by the HA that is sub-leased to the tenant and later sold out if the tenant show the capability of repayment,
- ii) the Cash Loan Scheme: allows people to request for loan for the construction of dwelling;
- iii) the Rental Flat: this scheme was introduce to cater for the low income earners who were not eligible for the (HPL);
- iv) the Site Provision Scheme: the authority provides site service lots and subleased it for 90 years.

Over the years the HA roles has been changing befitting its financial resource and capabilities. Now the function of the HA has changed from its original welfare purpose to amore commercially oriented institution that provides serviced lots, built homes and rent at market prices.

The Public Rental Board (PRB) was established in 1989 under the Housing (Amendment) Decree No 12 to take over from the Housing Authority rental function

for low-income earners as Housing Authority had faced financial crisis. This institution primarily operate on a non-commercial basis for which the government provides subsidy to meet the shortfall in market rent. The same organization has been mandated to run as a commercial organization in 1997 under the Public Enterprise Act of 1996. The change in functions anticipate the reassessment of customer profile to determine needed capacity of payable rent. This expect the shift of designated customer from low-income to medium income level.

The Squatter Settlement Unit now upgraded to Department of Housing, key function is to provide resettlements scheme, upgrading schemes for existing settlements, socio-economic settlements survey to discourage new settlement growth (Chung, 2007; Lingam, 2007).

Other Agencies such as the Housing Relief Trust (HART), Rotahomes, Habitat for Humanity, Save the Children and the Ecumenical Centre for Research Education and Advocacy (ECREA) provides homes for the low-income earners.

The HART organization was set up in 1970 by the Council of Churches to provide home for the destitute and the very poor. At present the organization operates 748 units and targets 50 new homes with basic facilities every year. The funding is provided by the State under the Poverty Alleviation Program.

Rotahomes is a project of the Rotary Club of Lautoka and has provided 800 homes for the destitute families and low income earners since 1985. The organization is now building fully engineered community subdivisions – the first at Koroipita in Lautoka. Foreign volunteers are used in the construction of houses.

Habitat for Humanity helps in the construction of dwelling and provides assistance to people earning from \$500.00 to \$6000.00 per annum. The potential clients must have a secure tenure of land, ability to make payment provide part of the labour and also assist in building of the house (Hassan, 2007). ECREA and Save the Children are also active in effort aimed at the low-income housing sector.

The Native Land Trust Board has an important role in providing land for development purposes. The expansion of informal housing on native land has indicated that NLTB is not meeting the full range of needs in the market (Hassan, 2007)

Other Non-Government Organisations objective are not primarily concerned with housing development but assist the destitute, chronically sick and non-able bodied men and families with shelter. Saint Vincent de Paul assist approximately twenty families, the Fiji Muslim League helps ten families per year, Salvation Army distributes building materials to less than five families per year, Poor Relief Society assists twenty families with building material and the Rotary Club of Fiji builds home on land provided by the Government (Hassan, 2007)

3.3.3 Housing Stock in Fiji

Fiji has a total housing stock of 173,000 units. With a total population of 837, 271 and average household size of 4.75, the nation is housed better and it has no major housing back log, homelessness or over-crowding (FBoS 2008). Security of tenure when counted with the security offered in native land is quite high. Access to basic services and their coverage both in rural and urban area is satisfactory. However, major concern is the growing squatter settlement (Ministry for Local Government, 2011). The number of people that can access affordable housing in urban areas is dramatically decreasing.

Table 10: Distribution and Quality of Housing Stock in Fiji

Type of Structure	Urban	Rural	Total	Percentage
Concrete	46,353	21,758	68,111	39
Wood	18,307	23,458	41,765	24
Tin and Iron	23,203	35,250	58,453	34
Bure Materials	186	2,966	3,152	2
Makeshift Materials	279	817	1096	0.6
Other Materials	124	756	880	0.5
Total	88,452	83,505	173,457	100

Source: Adapted from Bureau of Statistics, Census 2007

The table 10 indicates that 39% of homes are of concrete structure, 24% are wooden structure, 34% tin and iron 2% traditional materials (Bure) 0.6% are of makeshift and other materials make up 0.5%.

The Housing Policy notes that 93% of the total households in Fiji sit on secure tenure. 63% (109, 849) household resides on freehold and leasehold land while 29% makes up of village housing which is secure in relation to community status (Ministry for Local Government, 2011).

3.3.4 Housing Finance

The housing needs for the majority of people in Fiji are met by the commercial banks. This private financing is complemented by significant Government support in the form of capital investment in infrastructure; planning and regulatory regimes that facilitate the efficient operation of the market; and help to households under the fiscal and income support regimes.

The government of Fiji directs limited financial resources to the housing improvement making it difficult to provide housing solutions to people on the scale needed. Housing mortgage market especially the Housing Authority of Fiji needs to be further developed and its operations are made more creative in order to enhance its coverage. Private financial institutions offers high interest rates with the focus to high income earners, stringent conditions imposed on the borrowers, and the risk averse banking practices, limits the extent of services and has not been able to reach down to the poor. The irregular incomes of the poor and their inability to provide collateral also make it difficult for them to qualify for institutional finance under standard banking practices.

3.4 Urban Environment

Fiji owns a diverse ecosystem including significant areas of natural forest, fresh water and coastal and marine life that is richly endowed with natural resource, but at the same time the ecosystem is delicate mainly due to its geographical location, physical characteristic and isolation. Nevertheless, these natural resources has been exploited for instant; mineral extraction, timber production, water extraction tourism and agriculture which forms the basis of economic development.

Almost all urban areas in Fiji are located along the main rivers and coastal fringes that is susceptible to natural disaster such as flooding and coastal dangers like tsunamis. Whilst there are pressure exerted on the natural ecosystem through extraction of natural resources for economic development, rapid occurrence of urbanisation is also a threat to the natural environment and is also a major contributing factor to the deteriorating conditions of the urban environment.

A significant urban activity that contribute to poor environment is reclamation of coastal fringes to provide more land for urban development especially for industrial activity. In addition to this travesty are the removal of mangrove ecosystem, poor engineering work and monitoring results in accumulation of silts in the marine ecosystems as well

as built up along coastline and the continuous discharge of urban waste water from industrial activity located along streams and rivers that has been a prolonged issue for regulators to resolve. Squatting on foreshore reserves and mangrove area is an added crunch to the already fragile urban ecosystem, an on-going problem that has placed tremendous effort for relevant authorities to unravel.

3.5 General Overview of the Study Area – Suva City

The development of Suva City demonstrates an important comparison to a society that is faced by the problems of urbanization. Urban poverty, societal changes and particularly housing are some of the common problems that prevails as a society transit from agrarian society into economic development or urban life style. Urbanization throughout the globe has been seen to bring about positive changes as well as challenges. As societies develops, the urban areas becomes the centre of economic development where national wealth is developed in the hope that it strengthens the viability of rural economic development by providing markets to the rural sector. In that way urbanization becomes a vehicle to generate economic well-being not only in the urban areas but to the rural areas as well.

This question can be an illusion if urbanization and the implicit economic development is poorly planned. The negative impact of urbanization leads to pressure on urban services provision such as water and sewerage, poor road quality, collection and disposal of garbage. A more vivid occurrences is the gradual development of under serviced informal low income settlements on the periphery of urban centers as obtaining adequate housing and access to land becomes a major challenge to urban dwellers.

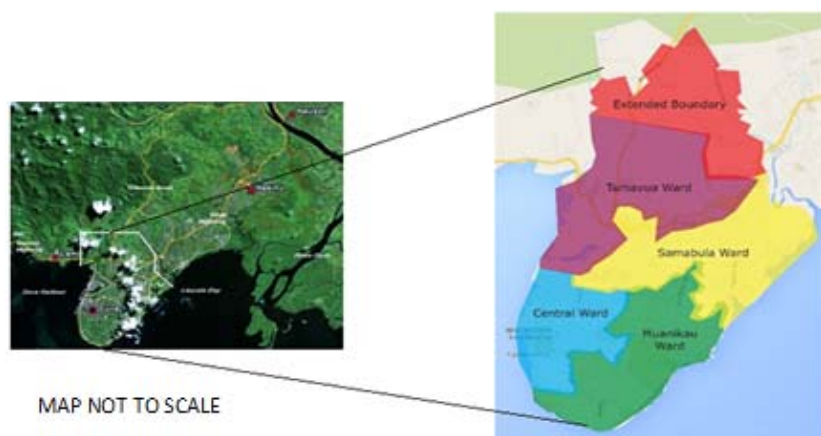
Urban development in Suva City has grown, it has also resulted in the widening gap between the rich and the poor. Urban poverty and housing problems is a major issue and this section of the research will present information on Suva City that will highlight the causes and scale of housing poverty in Fiji. By looking at Suva City as a case study together with the information presented will also help address some important questions. How serious is urban poverty and inequality in Fiji that has deprived its citizen from affordable and sustainable housing? Who are the urban poor of Fiji? Where and how do they live?

It should be noted that Suva city has been the center of urban development in Fiji and Suva has been the centre of attraction where many dwellers in Fiji has sought refuge with a perception that better life will be achieved. Economic development has brought large increase in personnel and household income for some urban dwellers, while there are some who are yet to attain the dream that motivated them to move to Suva and the number has been constantly growing. This section will not be completed without a brief overview on Suva City itself to allow the readers to understand the importance of the research.

Suva city, has been the capital of Fiji since 1877 after the colonial government of the time decided that the capital be relocated from Levuka due to its steep terrain and the impossibility of expanding into the sea. The city is built on a peninsula reaching out into the sea enjoying a spectacular harbour of Laucala bay on the east and Suva harbour on the west. The City is tucked on the south eastern region of Viti Levu, which is one of the two main islands in Fiji.

Suva gained its municipal status in 1910. The town initially comprised one square mile until 1952, the town boundary was extended to include Muanikau and Samabula areas making up the suggested ward. In October of 1952, Suva was proclaimed a city, subsequently the boundary was further extended to include the Tamavua areas. The most recent inclusion is the Cunningham area to the north of the city. It now has a total land area of 2, 489 hectares of land and is divided into 5 different wards namely, the Suva central Ward, Muanikau Ward, Samabula Ward, Tamavua Ward and the Extended boundary that is shown as figure 17.

Figure 17: Map of Suva City boundary and wards



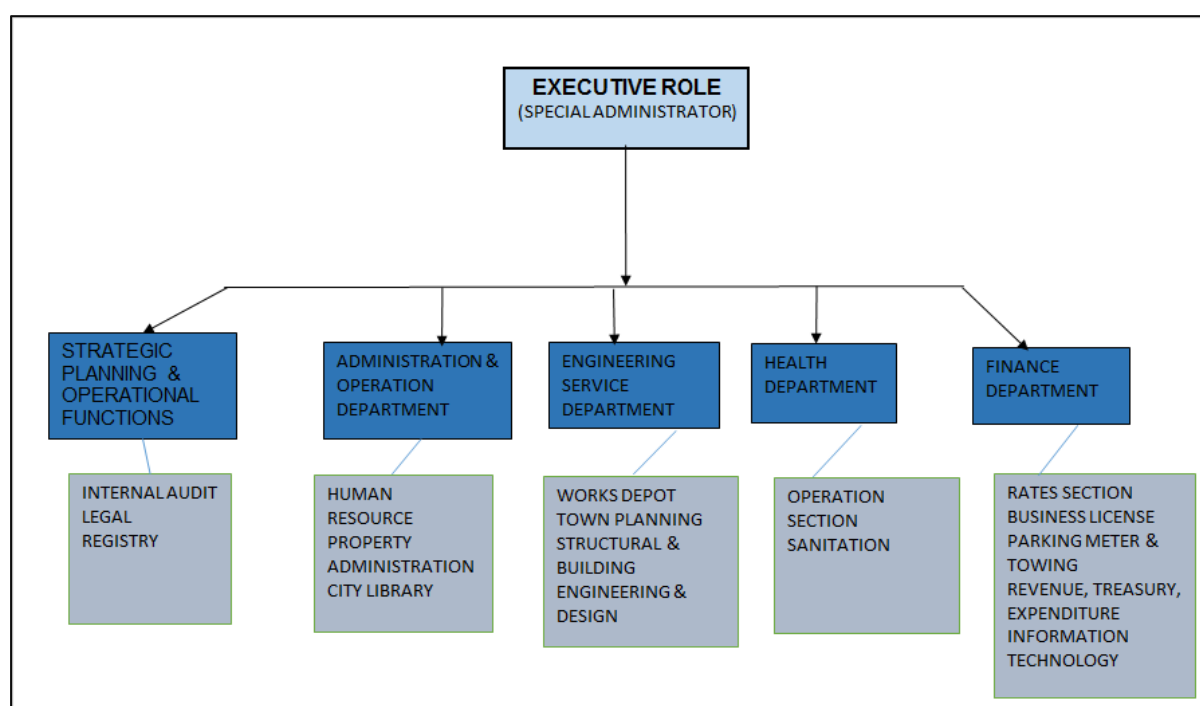
Source: Suva City Council 2016

It is important to state here that Suva City lies in between two towns, Lami town on North western boundary and Nasinu town on the North eastern boundary therefore, development in Suva City will be restricted within the existing boundary. Further extension of Suva City boundary to the landward side is not an option unless on the seaward which will not be addressed in this study as further study will be required to determine its viability.

3.5.1 Governance in the Suva City Council

The Local Government Act provides the legal framework for the establishment of a municipal council and it is also this Act that gives the direction and procedures to manage and run a municipal council in Fiji. The Department of Local Government of the MLGHUD&E administers this act but the organisation of the municipal council is independent and is solely the prerogative of the Special Administrator who is appointed by the MLGHUD&E. Under the Local Government Act Cap 125, Suva City Council is responsible to observe, deliver and enforce laws relating to urban management in the approved municipal boundary of Suva City. A Special Administrator heads the Suva City Council with five major responsibilities as figure 18 portrays.

Figure 18: Structure of Governance in Suva City Council



Source: Suva City Council Data Base Retrieved at <http://suvacity.org/>

The appointment of the Special Administrator by the national government ensures that government policies imposed are effectively implemented at local level. In this instance the Special Administrator plays a major role thus having the appointee to provide report of all results achieved at ground level to the Director of Local Government of the MLGHUD&E. More so the achievement is linked to the targeted output provided in the national strategic plan of the government of the day. In this way the Suva City Council (SCC) presents a strategic plan to guide its activity on a yearly basis as well as on a five year basis. This new course of action of work responsibility and reporting has come about as part of the Local Government Reform that was mandated in 2008.

Highlighting the role and responsibility of SCC establishes its link to housing development in its capacity as development control at the local scene. Moreover, in the Town Planning Act, the municipal council has a role to play in planning for its given area to holistically include housing the rich and to the very poor of its society.

3.5.2 Demography and Urban Trends of Suva City

It is estimated that 51% of Fiji's population now live in various urban areas around Fiji (FBoS, 2012). Suva City accounts for 28.32% with a total population of 74,481 person or 16,551.3 households during the census year of 2007 (FBoS, 2012).

The Greater Suva Urban Profile carried out by UN Habitat noted that with the current urban population growth of 1.7% the projected population of Suva City will be 77,900 in 2016 and by 2021 the population is further projected and will account 79,470 person (UN-Habitat, 2012). This is in spite of Suva's annual natural population growth of - 0.3%, the city will continue to pull members of the Fijian population from rural areas as well as other urban areas around Fiji resulting in population increase for towns such as Lami and Nasinu that are in close proximity to Suva City as shown in table 11.

Table 11: Population projection of Suva City

MUNICIPAL COUNCIL	2011	2016	2021
Suva City	75, 980	77,900	79, 470
Lami Town	11, 060	11,450	11, 860
Nasinu Town	82, 980	90, 720	98, 210
Nausori Town	26, 970	29, 200	31, 610
Total GSUA	196,990	209,270	221,150

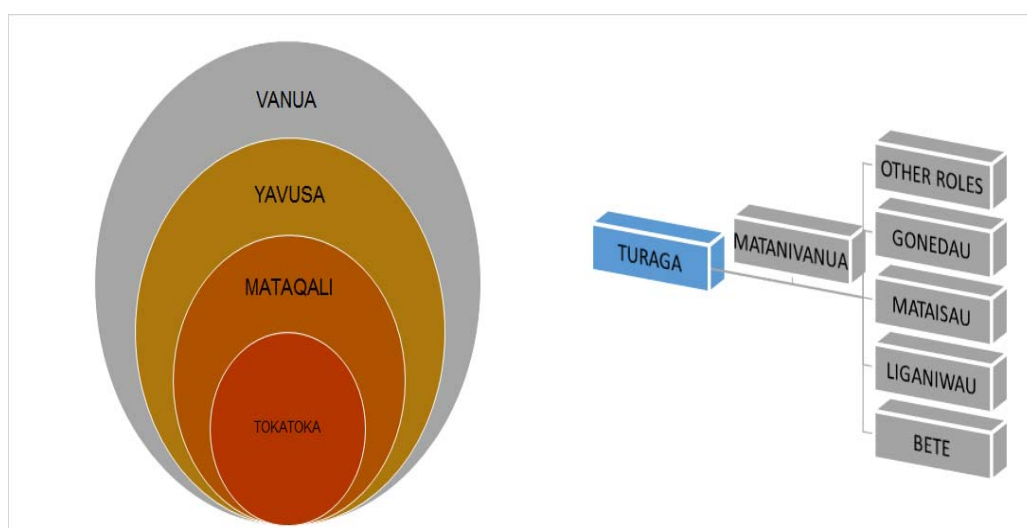
Source: UN (Habitat), 2012 p.12

3.5.3 Social Structure in Suva City

In every society there is a distinctive feature of social class that has been created to distinguish the different class of citizen within that society. Wang (2004), notes that this is clearly demarcated in western society; the upper class, middle class and working class and the mobility between classes. The classification of people in such group is said to be an important element of social research (Wang, 2004).

In Fiji, there are two distinctive social structures that exist in parallel with each other. A social structure for the indigenous Fijian society and a social structure based on the capitalist system (level of wealth that an individual could attain) that is administer in the urban society. For the indigenous Fijian community, every individual is born into a certain role in the family unit or Tokatoka. The role takes in the form of Turaga (Chief), Matanivanua (Spokeman), Bete (Priest), Ligani wau (Warrior), Mataisau (Carpenter), and Gonedau (Fisherfolk). There are other roles that exist in different village community; the common roles are stated here as it is generally found in every village in Fiji. The head of the family unit will administer and lead the family unit within the village and each village has a chief who leads the people to fulfil their role to the Vanua. Figure 19 shows the social structure and the various role of the indigenous Fijian community.

Figure 19: Social Structure and role of Fijian community



In the urban community such as Suva City, the society are commonly classed based on employment status and the level of income that individuals attains. The classification allows grouping of individuals in certain cluster to indicate the social status of people living in Suva city. For instance in the 2007 census and the HIES 2008-09 report, the following employment classes and income level in table 12 and 13 respectively were used to identify social status in Suva City.

Table 12: Major Occupational Group in urban society of Fiji

Major Occupational Group	No. of person in Suva City		
	Wage Earner	Salary Earner	Total
Legislators, Senior Officials & Managers	201	2573	2774
Professionals	306	3031	3337
Technicians & Associate Professionals	1358	3201	4559
Clerks	3051	2866	5917
Service Workers & Shop & Market Sales Workers	4647	651	5298
Skilled Agricultural & Fishery Workers	78	21	99
Craft & Related Workers	2393	441	2834
Plant & Machine Operators & Assemblers	2910	441	3351
Elementary Occupations	4103	526	4629
Armed Forces*	-	-	-
Total	19047	13751	32798

Source: FBoS 2012

*information not provided

Table 13: Household Income Distribution

Table C.8 HH Inc. Distribution (2008-09) %			
\$000	Ru ral	Urban	FIJI
0-5	7.1	2.7	9.8
5-10	19.4	8.3	27.7
10-15	11.8	10.9	22.6
15-20	5.4	7.9	13.3
20-25	2.8	6.4	9.3
25-30	1.2	3.7	4.9
30-40	1.1	4.4	5.5
40-50	0.4	2.6	3.1
>50	0.3	3.6	3.9
	49.	50.	10
All	4	6	0.0
	46.	36.	82.

Source: Adopted from FBoS 2011 p.17

Classification by earnings was also used in terms of wage and salary earner that further divides urban employment into two categories. The income classification distributes urban employment further into cluster of income level that shows the nature and characteristics of social division in Suva City.

3.5.4 Economic Characteristic of Suva City

For the past recent years tourism has been the key activity supporting economic growth in Fiji. Other major activities that supports Fiji's economic growth are based in urban centres such as financial services, information and communications, construction, real estate and manufacturing. Suva city is the vital location to these major activities that is likely to encourage and continue as major pull factor for rural dwellers thus further instigates rural-urban migration into Suva City. Moreover, the national government, headquarter of government ministries and a number of regional and global organisations are based within the municipal boundary of Suva City therefore it is seen as the economic centre of the small island nations of the pacific region.

3.5.5 Land Tenure in Suva City

The distribution of land tenure in the municipal boundary of Suva City is not different from the land tenure system explained above in point 3.1.4. The landmass for Suva City is divided in to the three main land tenure category of Native Land, State Land

and Freehold Land. Table 14 shows the distribution of land by tenure for Suva City municipal boundary, we can see that the most important in Suva city mass of land is state land and freehold land.

Table 14: Land tenure distribution in Suva City

Land Tenure	Area (Ha)
State Land	1,072.15
Native Land	439
Freehold Land	977.85
Total	2,489

Source: DTCP, 2016

3.5.6 Housing Provision in Suva City

Increase urbanization is an indication that more houses will be required to accommodate the urban population. More land for housing and also the necessary infrastructure and service will need to be made available to meet the housing demand generated by urbanisation. Availability of housing suppliers is also a vital component for the provision of housing. These are some of the necessary elements that allows provision of adequate housing need.

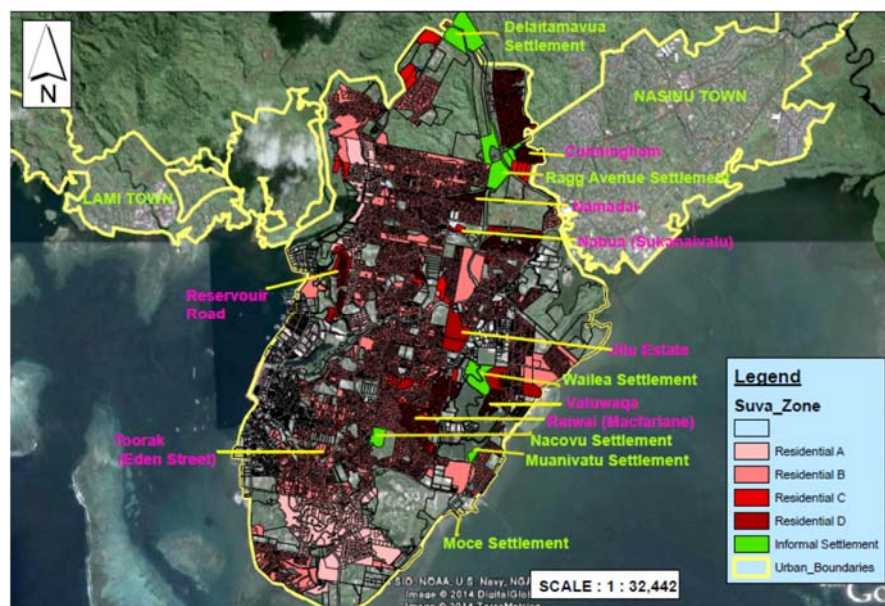
There is no particular institution responsible for the provision of housing in Suva City. Housing strategies and policies are drafted by the national government together with its housing statutory bodies that are mandated to provide for the housing need for the population of Fiji. The two national institutions for housing in Fiji are only responsible to house a targeted group of individual based on income level. In this way, the private developers are the saving hand who are looked upon to provide and meet the remaining balance of housing need in urban areas in Fiji.

The Suva City municipal council by way of provision in the Local Government Act, is empowered to pursue housing delivery within its municipal boundary but this has never been embraced or part of its business programme. Suva City Council participation in the housing arena is by way of a development control manager that oversees housing developments are carried out to the required standard with infrastructure and services readily available before it is passed onto to consumers. The Town Planning Act Cap 139 as well as the Public Health Act mandates this task.

The Town Planning Scheme, which is a mandated document for all Town Council in Fiji determines the type of housing development by way of zonings in the municipal boundary of Suva city. The inner centre where land prices are high has produced high-density housing development usually high-rise multi-storey apartment to ease housing demand in the area. These cater for specific high income earners and are usually on a shorter term of tenure.

Shortage of land and the continuous demand of land within Suva city has escalated the price of land far beyond the reach of an ordinary citizen. Residential developments are pushed towards the peripheral of the city with expectation that cost to this basic need is within reach. The housing need of Suva City continues to grow in response to increase of urbanisation. Rural-Urban migration is always anticipated in Suva City for it is dubbed the economic centre of Fiji. Housing issue is prevalent in this urban centre and the witness is the increase in number of urban squatters within its municipal boundary as seen in figure 20.

Figure 20: Informal Settlements in Suva City



Source: DTCP, 2016

Subsiding expectation on squatter settlement is not a further outlook but a continuous growth as Mckinon et al 2007 describes it.

4. Analysis and Discussion

This chapter will discuss the findings of this study and will be made in correlation with the conceptual framework presented in sub section 1.3 above. Data regarding various sub heading but all relating to housing issues will be presented and discussed in order to address the objectives of this study. It should be noted that this study have been made without any field survey which is necessary to the subject of investigation. The data used are purely secondary in nature, therefore there will be some limiting factors in trying to justify some statements made.

4.1 Social Factor

Housing is an essential element in shaping our life on many levels and dimensions (Forrest, 2012). The most basic need fulfilled by a dwelling is the need for shelter (Van Ham, 2012). Its meaning and value varies differently among groups of the population and for different individuals over their life time. Demography, labour markets and life styles are the forces that shaped relationship between housing and everyday life which is thus a reflection of our built environment. The relationship between housing and social life will be affected upon changes in any of these elements.

In many communities housing have become part of identity. The choice of a particular dwelling depends on the needs and preference of households within set of choices determined by household resources and restrictions and housing market opportunities and constraints (Mulder & Hooimeijer, 1999). The type of house possessed will be labelled against the possessor. People often will not want to live in a house that stigmatise them even if it is all that is affordable. The location and type of house is also a reflection of social inequalities.

4.1.1 Demography of Suva City

Fiji has witnessed a decline in population growth but urbanisation rate is by far high according to South Pacific standards. Population growth for Suva city has further declined and this is attributed to the emigration of its population out of Suva especially the Indian population and according to the 2007 Population Census, it is undoubtedly the most important factor. In addition Indian population has also decreased at a much faster rate.

Record for the inter-censal year of 1996 and 2007 noted a decline in Suva city population from 77,366 individual in 1996 to 74,481 an equivalent of 16,226.8

households in 2007. A decline of 3.7% or 2885 persons. The change in demographical status had been due to the incorporation of Nasinu as a separate Town.

Suva city population distribution in 2007 by age as shown on table 15 indicates that 47.32 percent of the population of Suva falls within the age group 20-24 and below, an indication of further increases of population in future years. The age group 20-24 makes up the highest population number, which corresponds to the average marital age for the population of Fiji as well as the population group that enters the labour force every year (FBoS 2007 Population Census).

Table 15: Population Distribution of Suva City

Population Distribution by Age group -2007		
Age	Population	% of total
less than 5yrs	6716	9.02
5-9	5996	8.05
10-14	6354	8.53
15-19	7204	9.67
20-24	8975	12.05
25-29	7171	9.63
30-34	5892	7.91
35-39	5019	6.74
40-44	4789	6.43
45-49	4441	5.96
50-54	3639	4.89
55-59	2810	3.77
60-64	2079	2.79
65-69	1406	1.89
70-74	863	1.16
greater than 75yrs	1127	1.51
Total	74481	100

Source: FBoS, 2007 Population Census

Whilst the proportion of this age group is high, there is a tendency in the Fijian society that this age group will normally reside with their parents whether they are employed or still looking for employment. It is also a similar trend with married couples that are within the same age group. Nevertheless, there is a development implications for housing market that can be deduce from the information provided in table 15. Apparently, the table indicates that there will be a continuation of growth in the number of younger households in Suva City thus it is indicative of more family accommodation.

4.1.2 Household Characteristic of Suva City

Household characteristic is an important factor in poverty studies (Wang 2004) and also a better predictor in housing demand. In the 2008-2009HIES report it was noted

that urban household had fairly increased by 22 percent and rural population increased only by 3 percent. Average household in urban areas is 4.5 person. In Suva City average household is 4.59 (refer to table 16). The proportion of household with 3 and 4 persons makes up the majority in terms of size of family and as the number of person in household increase the percentage decreases.

Table 16: Size and type of household in Suva City

Size and Type of Household		
Number of person in household	Number of household	Percentage
1 person	1,413	8.78
2 persons	2,353	14.62
3 persons	2,602	16.17
4 persons	2,862	17.78
5 persons	2,145	13.33
6 persons	1,687	10.48
7 persons	1,065	6.62
8 persons	772	4.80
9 persons	366	2.27
>10 persons	829	5.15
Total household	16,094	100
Household Average	4.59	

Source: FBoS, 2007 Population Census

Family size of four persons is recorded to be the common type of household, however there is a small percentage variation noted against those with household size of 3 and 2. It is interesting to note that one person household size makes up 8.78 percent a rather unusual trend compared to traditional extended family that usually makes up the norm. Accordingly from this tabulated data, the number of person in a household of Suva City is noted to be shrinking even though the number of household will continue to grow. There is an indication that there should be a reduction in the size of residential lot and dwelling size based on this figures even though there could be a preferential difference in reality.

4.1.3 Employment Status in Suva City

Employment alleviates poverty and is also a mean of improving and accessing the necessity of life such as housing. A requirement to accessing mortgage in Fiji is secured employment; a form of assurance to the mortgagee that repayment will be made to the sum borrowed for purchasing a property. Table 17 provides the detail employment figure for the population of Suva City. It should be noted that of the total

population eligible for employment only 30,402 persons are in the labour force. The numbers in table 17 also indicates that 25,443 individuals are economically active (wage/salary/or self-employment) and out of this 1,015 complements their income with subsistence. The figures also indicate that, there is a decreasing number of person relying on subsistence and are totally dependent on money income.

Table 17: Employment statistics of Suva City

Employment Statistic-Suva City	
Economic Activity	Number
Total 15+ yrs	56,365
In Labour Force	30,402
Money Economy	25,443
No subsistence	24,428
W/subsistence	1,015
Money & Sale (produce good for selling)	639
Money Work (purely working for money)	23,789
Unemployed	3,288
No Subsistence	3,122
W/subsistence	166
Subsistence	2,852
And money work (subsistence to earn money)	1,015
No money work (rely on subsistence for living)	1,671
Unemployed	166
Not economically active	25,963
Not looking	2,486
Homeworkers	9,207
Students	9,965
Disabled	428
Retired	2,480
Others	1,397

Source: FBoS 2007 Population Census

The FBoS, (2011) notes that there is a major employment reduction for the number of person with money income as well. The development is not favourable considering the present economic situation in Fiji as a whole. Home workers have remained by far the largest subcategory of the not economically active. In Fiji, the category home workers is a female dominated category. In 1996, about 98% of all home workers were females. In 2007, this has decreased to 93% (FBoS, 2011).

High levels of emigration after the coup have put the pressure on the country's skill generating institution. This hampers the growth of formal sectors by shortages in managerial, professional and skilled trade occupations. The unemployment rate rose substantially and one of the major challenges of the government is securing decent jobs for these job seekers.

4.2 Economic Factor

Economic growth is the key to provide the means to meet basic needs, to ease poverty and to generate employment, factors that are essential to sustainable development (Véron, 2001). On the flip side, an economy that has sluggish growth or a negative growth will have an impact on the society. Poverty is a major characteristic of a society that is suffering from a poor economy and this often reflects on the type and condition of housing it contains.

The availability of resources such as land, income, housing supply and demand, and cost of housing plays a significant role in housing affordability and accessibility. The command over these resources must be given right priority while planning for housing development so it becomes obtainable to all section of the society.

Economic growth does not always prevail and when this happens every other elements that makes up the housing market is affected. Land price will take a hike, cost of housing will also rise since no one will be in the housing supply business, as the cost of doing such business will probably sky rocket as well. A vicious cycle that has always impacted the poor.

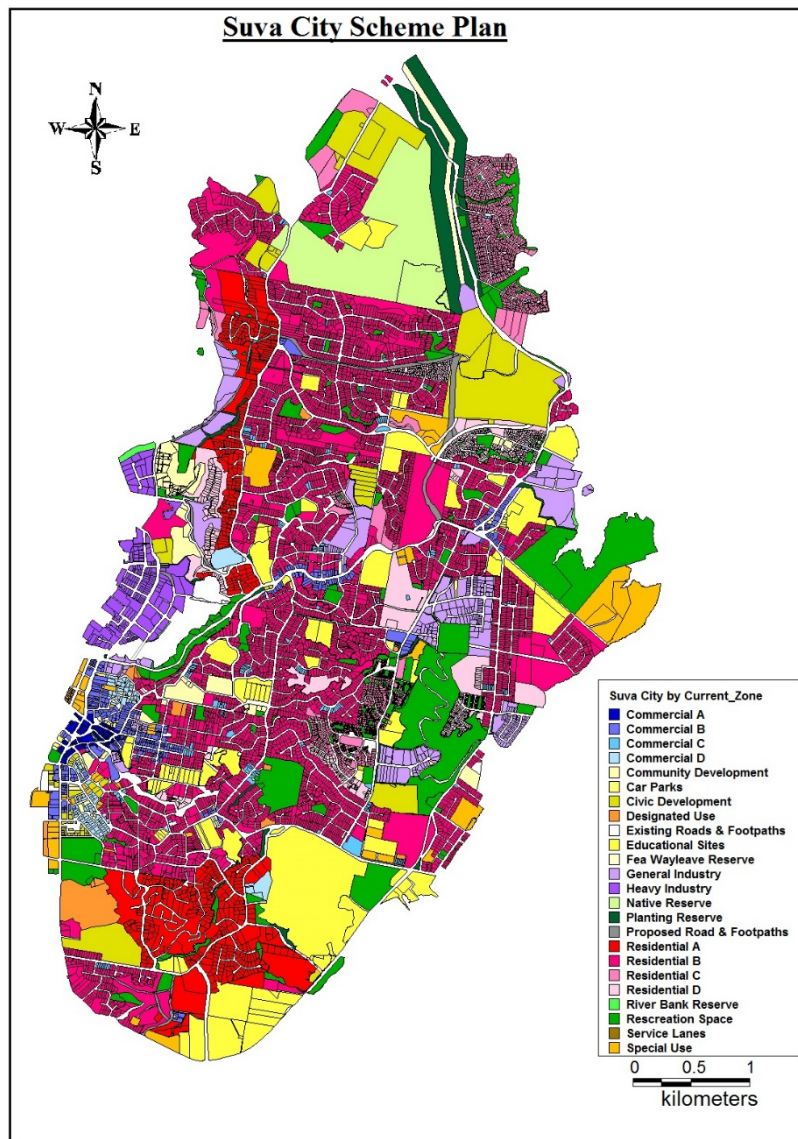
The economic outlook for Fiji is growing but it is not sufficient to meet the growing needs of its population especially on housing needs. This section of the study will look just at that, analysing figures and discussing the result in order to understand the extent of housing in Fiji.

4.2.1 Land Use and Spatial patterns of Suva City

The Town Planning Act cap 139, mandates all municipal town to devise a town planning scheme, a general provision and a scheme statement to direct and guide development within its municipal boundary. Suva City Council has basic planning principles that separate functional zones, living near to work, the use of public

transport and equal living standards and distribution of job opportunities. Figure 21 shows the land use distribution within the municipal boundary of Suva city.

Figure 21: Suva City Scheme Plan



Source: DTCP, 2016

The early development of Suva was promoted by the keen participation of both the Government and private individuals in land development projects to overcome physical constraints. The projects involved reclamation of land with the view of increasing flat area for development purposes. Plans for Suva Township were drawn up which included designs of streets and building development as proclamation number 28 of 1953⁴ (Narayan, 2002).

⁴ Gazetted legal reference number when proclaiming Suva a town

There are about 10,835 properties within the Suva City boundary, and about 90% of the properties are developed (Narayan, 2002). Table 18 shows the distribution of land use within the five different wards in Suva City. It is clear that majority of the land use is made up of residential development which are distributed within the 5 wards. The rest of the land use are made up of commercial, industry and other uses.

Table 18: Land use distribution of Suva City

ZONING	NO OF LOTS	PERCENTAGE DISTRIBUTION BY ZONING
COMMERCIAL	826	7.62
RESIDENTIAL	9164	84.58
INDUSTRY	456	4.21
OTHER USES	389	3.59
	10835	100

Source: Department of Lands and Survey General, 2012 Rating Valuation

By residential category, Res B zones makes up the majority as depicted in table 19. The next share is made up of Res C and D. Res A makes up the least of the residential zone. The distribution of residential development among the five wards is not even as it is solely dependent on the allocated zone shown in figure 21. The overall distribution of residential development could be described to be well distributed however, from the viewpoint of housing for low to medium income earners, this is not so.

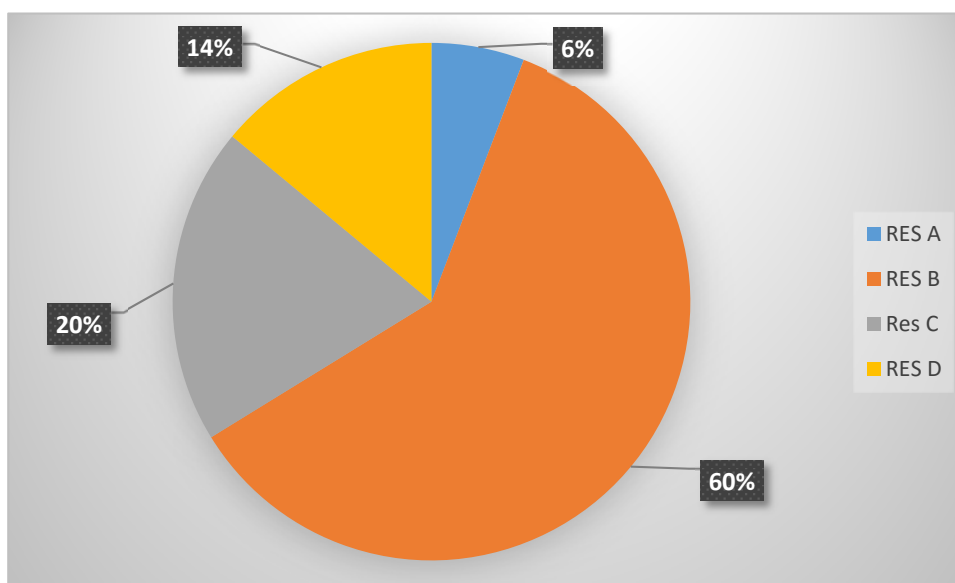
Table 19: Distribution of Residential zone by Category

	RES A	RES B	Res C	RES D	Total Res. in each ward
EXTENSION WARD		330	768		1098
SAMABULA WARD		1636	81	356	1717
MUANIKAU WARD	230	847	883	172	1730
SUVA WARD	47	746	1	95	747
TAMAVUA WARD	255	1977	82	658	2059
Total	532	5536	1815	1281	

Source: Department of Lands and Surveyor General, 2012 Rating Valuation

The Town Planning General Provision (1999) defines Res D specifically for the development of low cost residential directed for low income earners and Res C for medium income earners. This is the result of the review initiated by the World Bank in 1995 to relax the Town Planning requirements for the benefits of the targeted low income group. In Suva City only 14% of the total residential developments is directed for low income earners, the medium income earners accounts for 20%. The rest of the residential development is for the high income earners. Figure 22 shows the distribution of residential zone by category.

Figure 22: Residential Development Distribution by Category



Source: Department of Lands and Surveyor General, 2012 Rating Valuation

4.2.2 Income Distribution

In this modern society, people rely on money as a mean of accessing goods for their survival. The lack of resource to obtain goods for once livelihood can be translated to poverty. Income is a means of achieving certain well-being levels, it is one of the way to measure poverty.

The most reliant source of achieving basic goods such as housing in urban society is by having a secured income. This is used as one of the main criteria for assessing a loan application by every financial institution. An individual must have a secure job and an income that is sustainable in the bank's opinion to be able to pay any mortgage required to purchase a property. This may work for some only, but for those that are

unable to meet this criteria will have to resort to other means of housing that is available in once country.

A common perception that exists is that the poor should be the ones getting housing assistance and those that are earning (working) should be left to fend themselves with the trajectory of the open market. Individuals could be earning wages/salary (economically actively) but the purchasing ability derives from that income differs in every level of income group. Studying and analysing the income distribution of the economically active group in Suva allows a wider understanding on the proportion of the population that are able to buy a house/property with their income and those that will rely on assistance to provide shelter for the members of their household or to oneself perhaps by means of social housing.

The 2008-09 HIES, in its report provides a criteria for an average income distribution for Fiji. This income distribution is a criteria set as income measure for those that are economically active in Suva City. Table 20 shows the average income distribution by occupational group. It should be noted that the income distribution cannot be seen alone to assert the capability of household/individual in the purchasing of properties but should be compared with the cost of properties as well; this will be discussed in the next subheading. Income for the economically active in Suva City are also distributed according to salary and wage earners since these are the two major means of income payment in Fiji. In addition the occupational group are place according to income level.

Table 20: Distribution of average wages and salary in Suva City

Major Occupational Group	Number of Employees	Average Wage/Salary (F\$)	% Of employees by income bracket
Salary earners			
Legislators, Senior Officials & Managers	2573	32,921.00	18.71
Professionals	3031	23,224.00	22.04
Technicians & Associate Professionals	3201	21,609.00	23.28
Clerks	2866	18,207.00	20.84
Service Workers & Shop & Market Sales Workers	651	15,708.00	4.73
Skilled Agricultural & Fishery Workers	21	16,165.00	0.15
Craft & Related Workers	441	16,517.00	3.21
Plant & Machine Operators & Assemblers	441	17,366.00	3.21
Elementary Occupations	526	13,910.00	3.83
Armed Forces			
Total	13751		
Wage earner			
Legislators, Senior Officials & Managers	201	305.40	1.06
Professionals	306	188.60	1.61
Technicians & Associate Professionals	1358	187.60	7.13
Clerks	3051	169.30	16.02
Service Workers & Shop & Market Sales Workers	4647	152.60	24.40
Skilled Agricultural & Fishery Workers	78	164.60	0.41
Craft & Related Workers	2393	178.50	12.56
Plant & Machine Operators & Assemblers	2910	178.90	15.28
Elementary Occupations	4103	149.30	21.54
Armed Forces			
Total	19047		

Source: FBoS, 2015

In terms of salary earners, table 20 indicates that the number of employees occupying the top major occupational groups comprises 18.71% of the total occupational group and with the highest average salary of F\$32,921.00. Majority of income earners in Suva City has an average salary between F\$18,207-\$23,224.00. These groups constitute 66.16% of the economically active population of Suva City with salary earnings. The bottom five occupational groups are lesser in number, earning an average income from F\$13,910- \$17,366. These groups of salary earners consist of 15.13% (FBoS, 2015).

By wage earners, there is a wide-ranging difference between the major occupational groups; in terms of earning as well as the number of employees. Majority of the income

earners are at the bottom five of the occupational group with weekly earnings ranging from F\$149.30-\$178.90.00. The top four occupational groups comprises of 25.82% of the total occupational group who earns income by wage (FBoS, 2015).

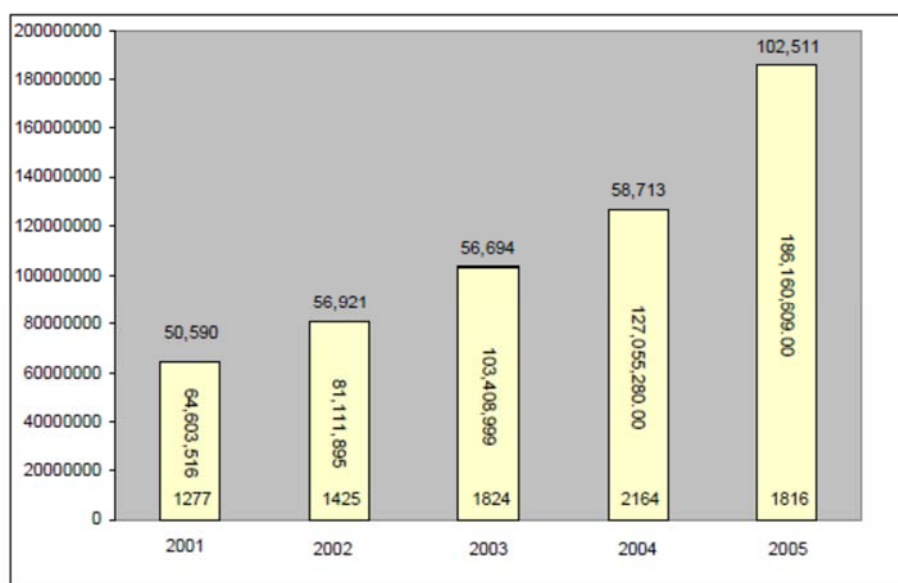
There is a major variation when comparing incomes received by means of salary and wages. Between the two types of earning (salary/wages), majority of the salary income earners are at the top four occupational group while in the wages category the proportion tends to shrink significantly. The bottom five occupational groups also show a reverse relationship.

4.2.3 Housing Cost

Housing is an expensive good and to many the cost of housing takes up majority of their household expenses. Price of housing is not static and generally the cost of housing is composed of four basic elements and these are land price, cost of housing materials, labour cost, and the cost to develop vacant land. Different areas have different price market and it varies depending on the market cycle. The underlying reason for this variation is economic (Reeves, 2006). Changes in housing price is a major stimulus to social housing programmes (Reeves, 2006) but to other countries it is a reason for the development of informal housing.

In Suva City according to Hassan (2007), housing price has experienced a sharp increase and outperformed other urban centres in Fiji. It has doubled over a very short period, deteriorating the ability of an average household to compete in the housing market (Hassan, 2007). This price hike is a cause of concern to individuals and particularly to the government of Fiji renewing call for the production of new housing developments from various housing providers most particularly the private developers. A study in 2005, shows that the residential property average price has increased from \$50, 590 to \$102,511 an increase of 102.63 percent as depicted in figure 23. An assumption drawn from this study is that the demand for housing for Fiji has increased dramatically specifically in urban areas. High housing cost are driven by high housing demand and low supply in the market. In addition the cost of building materials are relatively high due to the cost of imported materials.

Figure 23: Residential Property Sales 2001-2005 in Fiji



Source: Department of Lands and Surveyor General 2006 cited in Hassan 2007

To understand the figures shown in figure 23, a table format of the figures (table 21) has been recreated for more insight on the housing market for the five year period in Fiji.

Table 21: Tabulated format of figures from figure 23

Year	No. of Sales	Average house price(\$F)	Total Consideration (\$F)
2001	1277	50,590	64,603,516
2002	1425	56,921	81,111,895
2003	1824	56,694	103,408,999
2004	2164	58,713	127,055,280
2005	1816	102,511	186,160,609

Source: cited in Hassan 2007

The figure shows that from 2001 to 2005 the number of residential property changing hands increases each year except for 2005 but it is of very little significance. Average house price each year also increases with resulting total consideration. Notable is the housing market in 2005. While there is a decrease in number of sales, the total consideration for that year continue to rise.

To further gage the housing market in Suva City a list of house prices was collated from a real estate agency web site (<http://www.mondinion.com>) that sells houses in Fiji.

Since the test here is affordability, the price of houses selected includes 3 bedroom houses which is a standard house requirement for an average household of 4.59 (average household in Suva City). The type of residential zoning was also taken into consideration as this reflects the category of housing development; that is low to medium housing development. In this case Residential C and D zones was selected.

Table 22: House price in Suva City 2016

House Type	Location	Zone	Sale Price (F\$)
3 bedroom concrete, single storey	Cunningham Road	Res C	185, 000
3 bedroom partly wooden/concrete, single storey	Koroi Street, Cunningham	Res C	150,000
3 bedroom concrete, single storey	Sukanaivalu Road	Res D	300,000
3 bedroom concrete, single storey	Sukanaivalu Road	Res D	150,000
3 bedroom concrete, single storey	Racule Drive	Res C	180,000
3 bedroom concrete, single storey	Suli Place	Res C	175,000
3 bedroom concrete, single storey	Mcfarlane Rd	Res D	180,000
3 bedroom concrete, single storey	Cheng Place	Res D	170,000

Source: Suva Real Estate Listing Data Base Retrieved at http://www.mondinion.com/Real_Estate/country/Fiji/region/Central/city/Suva/

The price tag on each residential property on the market is an indicative of shift of affordability within the income group in Fiji. Residential development that was directed for the low and medium income earners are becoming lesser affordable in that group. Clearly there is a shift of affordability to high-income earners. The information drawn from table 22 becomes perplexing and could raise many questions such as how would this group of population that are classified within the low to medium income bracket

will house themselves let alone those that are being identified as “poor” in the sense that they are unable to compete in the market place. Are the policies in place able to cover this group of population? Are there speculative element at work in the housing market in Suva City? For these questions to be better answered, further research on housing market in Fiji should be carried out, but at this point the focus is drawn at the cost of housing and by the information shown on table 22, the cost of housing in Suva City is very expensive and is beyond the reach of the poor and low-income earners.

4.2.4 Housing Supply and Demand

The concept of price being determined largely by supply and demand is well and relatively simply illustrated in the sphere of housing (Reeves, 2006). Price rise in housing market seemingly continues and even if it cools off by occasional interest increases and recession, which reduces demand, it is still unbearable by many. So with demand high and growing, and supply not keeping pace at all, house prices have continued their seemingly inexorable rise (Reeves, 2006).

Many households have been excluded from the housing market as the consequences of price rise. For example those that are still not owners and are at the beginning of life cycles, or migrated from one region to another in search of better work prospects, and those with below average incomes.

The demand for affordable housing is increasing in Fiji because of the growing urban population. The impact of this is highest in the Central Region. The housing market mechanism is not functioning due to constraints highlighted above and financial mechanisms that meet the affordability levels. The limited housing stock commands high prices and the building industry are not able to play its usual role as the generator of economic growth and creator of employment opportunities.

To gage the supply of housing in Suva City a simple scrutiny at the number of completion certificate issued by the Municipal Council is a vital indicator. Table 23 shows the number of building permit that was granted for the construction of new houses for the past three years relative to the number of houses that was completed and was given completion certificate for occupation.

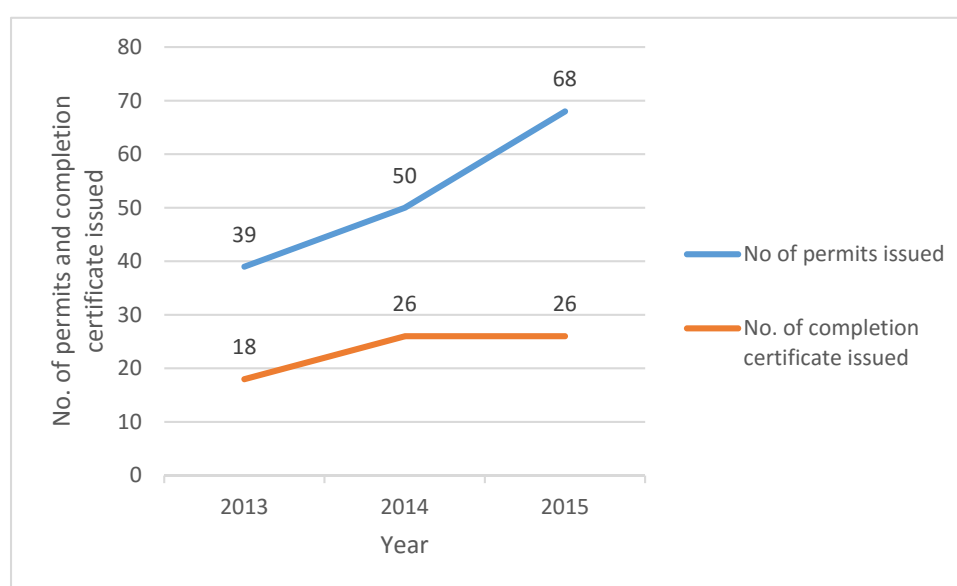
Table 23: Number of Permits and Completion Certificate issued for Residential Development for 2013-2015 for Suva City

Year	Permit Issued	Completion Certificate	% completed
2013	39	18	46
2014	50	26	52
2015	68	26	38
Total	157	70	45

Source: Suva City Council, 2016

Figure 24 shows that less than 50% completion certificate for residential buildings were issued upon completion of construction between the years 2013 to 2015. At least in 2014, 50% of the residential building was issued completion certificate, however it is not sufficient to reduce the overall housing demand.

Figure 24: Comparison of permits and completion certificate issued



Source: Suva City Council, 2016

In a similar analysis carried out by Hassan, (2007) for the year 2002 to 2005, it noted a declining trend in the supply of housing for these years. The reduction of housing supply has been a continuous trend from the past years and only to be reaffirmed as demonstrated in table 23 and graphically presented in figure 24 respectively.

The lack of standard affordable houses and housing lots is recognised by the government of Fiji in particular to house those households who are migrating into urban areas. The government further identified that approximately 50,000 low to

moderate income households currently need decent, safe affordable housing around the urban areas of Fiji.

4.3 Governance

The housing sector encompasses a wide ranging factors and its management and deliverance has become more intricate over the years. Now that housing deliverance has involved many players; government, private developers, statutory bodies and non-governmental organisation, there is a much complex process to be expected and adhered too.

Housing is an expensive good and an important component of our life - a basic need - it warrants proper rules and regulation for those that are involved in the whole cycle of the housing sector. From this perspective the level of accountability must and should be effective to ensure that its distribution is fair and just in relation to the cross section of the population within a geographical area. A housing project intended for low income earners should be directed to the targeted population without being diverted to other group. The issue of speculation is another force that is contributing to affordability of which the housing market should be protected to ensure that housing cost is within an affordable range and is accessible to those in need of shelter.

In the sphere of social housing there is a shift of management to semi-public bodies and non-charitable organisation as a result of privatisation. Since the mid 1980's the government of Fiji has gradually reduced direct intervention in public housing for low income groups. The focus has increasingly been on creating an enabling environment for private housing development through the provision of serviced lots, supporting NGO such as HART in developing housing for the destitute families, through squatter settlements upgrading and interventions in housing finance.

While social housing is at the hand of these organisations, the initial financing of such institution is usually source from public funds. There is also a continuation of grant made each year to these organisations that are allocated under the social protection programmes.

Consequently, this calls for a high level regulatory and inspection activity. In this essence, governance is an important factor in this sector, which requires such accountability through mechanism of control and legitimation.

4.3.1 Social Housing Institution and Legislation

Social housing institutions is important in social housing. The main role of such institutions is to manage the establishment in a holistic sense. In this way they are practicing accountability to the community they serve as well as the whole population in their dealing with public funds.

Housing management includes letting houses, repairing them and collecting rents. This form the core of a much wider range of functions normally constituting housing management (Harriott & Matthews, 1998). Priemus et al. (2012) define the management of social housing as the full array of activities designed to produce and allocate housing services from the social housing stock. It involves relationships and interdependencies with various stakeholders, such as tenants, home-seekers, municipalities, the Ministry of Housing (including housing inspectors and regulators) financiers, guarantee providers and housing organisation employees. Housing management, especially strategic management, reflects the way a housing organisation deals with its stakeholders (Priemus, Clapham, Clark, & Gibb, 2012).

Fiji has a comprehensive set of national objectives in relation to housing its people that is entrenched in its constitutions. The government of Fiji assumes key role in enabling housing development through Housing Authority, and Public Rental Board. There is no separate social housing institution that deals with Suva city alone. Nevertheless, in the scope of urban management, there is a need for local government (Suva City Municipal Council) to take up responsibilities in service functions such as the provision of squatter housing. However, with increase responsibility, roles and power, improve management capacity must be addressed and fulfilled. This will prompt checks and balances and establish accountability.

The concept of good urban governance involves the establishment of effective systems and processes for the mobilisation and utilisation of physical, economic, socio-cultural and human resources in urban areas in order to better manage, use and develop such resources in a sustainable manner so as to provide better urban outcomes for all.

On the other hand the absence of resources and capital should not be used as an excuse for local governments not to be involved in social housing provisions. Simple services such as collection of garbage, providing awareness in the proper disposal of

garbage (educating squatter dwellers in sorting their garbage) and providing spaces where squatter dwellers can sell their goods are some of the activities to name a few where the local government can offer their services. After all it is the municipal council through the Local Government Act who has been bestowed the responsibility for urban management. Those who dwell in squatter settlement in urban areas are part of the urban society therefore they should be included in the system. These very same people become targets of unfulfilled promises when election period comes around but are segregated from the urban management system. There should be fairness and justification delivered throughout the members of the society notwithstanding the capability level to accessing housing market.

4.3.2 Social Housing Policy

Policies are basic principles by which a government is guided. Housing policies determines the way a country will manage and guide its national resources in the housing sector. As a multi-faceted subject, housing policies comprise a range of aim and objectives that may relate to the economy, the environment as well as social policy. Togerson, (1987), view this as a wobbly pillar of the welfare state since it has rarely in any country been the subject of universal state provision in the way that education or health services have been in some places at sometimes (cited by Clapham, 2012).

The link between housing and humanity makes it amenable to social policy approach. Many government have intervened in the market to achieve their social objectives; for instance making housing allowance available to low income households, controlling rents, or using land use planning or other mechanisms to influence the amount and type of housing construction (Clapham, 2012).

In a much similar fashion discussed by Clapham, (2012) the Fiji Government in its 2016 Budget Supplement, continues to provide housing assistance under the social protection and poverty alleviation programmes. The following budgetary allocation was announces towards housing assistance of the poor and low income;

a) **Lagilagi Housing Development Project**⁵: The objective of this project is to provide affordable and decent housing for low income households. A sum of \$F3.3 million has been budgeted for the completion of Phase 2 of this project.

b) **Squatter Upgrading & Resettlements**: This programme alleviates poverty through the provision of housing and income generating opportunities for low income earners. Government has provided a sum of \$F4 million towards this program in 2016. An allocation of \$F0.3 million is provided for the Sustainable Income Generating Project. Additionally, \$F1 million and \$F0.4 million are provided for Town Wide Informal Settlement Programme and City Wide Squatter Upgrading Project, respectively.

c) **Social Housing Policy**: In the 2016 Budget, a total of \$F0.5 million has been allocated towards writing-off housing loans for clients who have paid more than one and half times the principal amount, have retired or can prove genuine financial difficulty based on low income or medical grounds.

These housing programmes announced in the 2016 budget supplements are priority programmes that are to be undertaken by the Department of Housing. It should be stated here that the programmes cover housing development for the whole of Fiji. In the central division, this programme is targeted towards Lagilagi Housing Development, which is located in Suva city.

The budgeted housing provision aims to ensure accessibility to affordable and quality housing for all its citizens; this is in line with the National Housing Policy (NHP) and Social Housing Policy (SHP) launched in 2011. The NHP outlines a concise strategic direction towards the development of the housing sector in Fiji. The SHP ensures Fiji citizens have access to decent and affordable homes. These policies were established by the Fiji government recognising the importance of housing in the development of its people and knowing the plight of majority of urban residents to obtain and retain adequate and affordable housing.

4.4 Environment

It is now generally agreed that development in the low income countries must proceed in parallel with a general global application of new technologies which are both less resources intensive and less environmentally damaging (Spence & Mulligan, 1995).

⁵ The Lagilagi Housing Project in Jittu Estate, Raiwaqa is a partnership between Government and PCN. The project involves funding from three sources – Government, MISEREIR a German based donor agency and savings from the squatter families.

In order to be sustainable, developments in economy and social changes should be able to sustain ecology and improve potential resources for future generations. One of the main Agenda 21 objective for sustainable development goal.

The development of Fiji is dependent on its natural resources. As an island nation, Fiji's tropical climate allows for the production of a wide range of foods for both local consumption and exports and provides one of the basic attractions for tourism, which to a large extent is attributed to natural resource activities (agriculture, forestry, fisheries and mining). Fiji's generally benign climate is, however, interposed by climatic extremes in the form of hurricanes, cyclones, floods and droughts. These extremes have serious economic, social and environmental consequences that require prudent macro-economic management, proper land use planning and watershed management.

With its vulnerable climatic conditions, Fiji's population continues to grow even though at a slower pace, but more of its population are moving to urban areas. Housing supply in urban areas is insufficient to cater for this movement. This is seen with a record of 200 squatter settlements around urban areas in Fiji and a total population of 144,000 (Department of Housing, 2014).

Urban areas around Fiji are located along coastal fringes and along major river bounds. Suva City, is located on the coast and is susceptible to rise in mean sea level and coastal flooding, the effect of climatic change. In addition it is exposed to other natural hazard such as earthquake and Tsunami to its low level area. Despite this environment vulnerability, squatter settlement has managed to locate themselves in such area as seen in figure 25.

Figure 25: Squatter settlements on vulnerable areas



Source: DTCP 2016

Fiji faces some serious environmental problems that are exacerbated by the ineffectiveness with which they are being treated. Fiji is too small and vulnerable to ignore such problems for any length of time. Particular problems include the degradation of land resources; climate changes, increasing risk of flooding and inundation to coastal settlements, unsustainable exploitation of marine resources, waste management problems, air and water pollution and the social ills and environmental impact of urbanization, which undermines people's quality of life.

From housing perspective environmental sustainability can be achieved by addressing resource limits of the environment through efficient consumption of non-renewable resources that is materials which will not unduly deplete the planet's resources which means the maximum use of renewable resources in building (Reeves, 2006). Minimising the impact of waste materials and pollution by utilizing appropriate technologies and making use of local work forces is other ways of carrying out sustainable development goals through housing development.

In low income housing development, using sustainable energy sources is appropriate. Fiji's tropical climate makes it fitting to use renewable energy sources from wind, water and solar. This will reduce household expenses on energy consumption, contributing to saving of financial resources that can be directed to other necessary household expenses.

Making available spaces for housing and having it at affordable cost is essential to provide for those who intend to move to urban areas. In Suva City land area is limited, this calls for the construction of high density housing development to provide housing space for additional housing need.

4.5 Summary of Discussion and Analysis

Since its inception as a town in 1910, Suva City has undergone major changes in terms of demographical, structural and economic changes. More than half of the urban population of Fiji lives in Suva City even though, there have been a demographical shift (reduction in the number of population) by the creation of Nasinu Town (FBoS, 2008). The development in Suva City did not revolve around industrial activities as in other cities around the world. Suva City has progressively developed as a political and administrative base, with established commercial centres and service organisation.

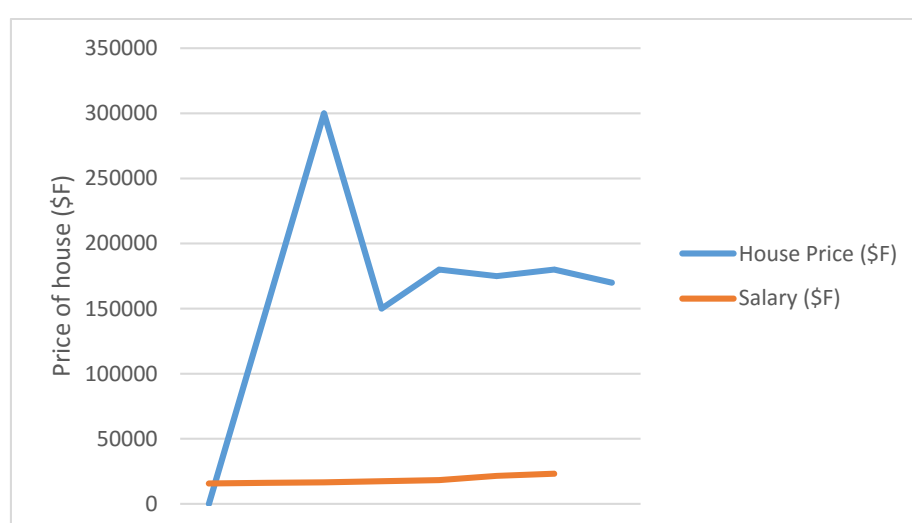
These characteristics have placed Suva City as a major centre of employment that will continue to be the major drawing factor of people's movement into the City. The neighbouring town of Lami and Nasinu acts as catchment areas of this effect due to the town's closeness to Suva.

Suva has its share of urban problems, unemployment, and squatting, which indicates major social and economic change producing population redistribution. It continues to have younger households which is an indication that further family accommodation will be required although there is a shift towards having lesser number of households. The number of household will remain to grow.

Employment is an important factor in urban society as it is a means of gaining security to once household. It is also a means of obtaining goods and ability to accessing the housing market. Table 17 gives an indication of the employed population of Suva City and quite a substantial number of people are employed with significant number working for money. This is quite an optimistic indicator but should not be seen as a standalone factor. Together with income an indicative measure can be determined of once ability to access the housing market.

In a simple graph model shown in figure 26, comparing the house price in Suva and the average salary, it shows that the house price is way too high and beyond the reach of those that has an average salary for the top major occupational group.

Figure 26: Comparison between house price and average salary in Suva City



Source: FBoS 2015; <http://www.mondinion.com>, (2016)

The interpretation reflected by this comparison resonated with a comment noted by Hassan, 2007 that was echoed by the former Reserve Bank Governor which he remarked... *But we are concern with the quantum of the price increases, that appears to be well in excess to the real estate growth in incomes or even expected future incomes. It appears that speculative elements are at work* (Fiji Times October 30, 2005) (cited in Hassan, 2007).

Should there be speculative elements in the housing market in Fiji or not? To answer this question there is a need for a profound study to be carried out which demand those in the housing institution to have a serious look at. It points out that there is a seriousness in housing affordability in Suva and at this point of time, speculation can also be made that there will be rise in squatter settlement as mentioned by Mckninnon et al. (2007).

There is a serious income inequality distribution in Suva City that allows only certain elite group to access the housing market. Majority of the population of Suva will need some form of housing assistance if the income level remains the same.

It is alarming to note that even those who are employed and are receiving regular incomes are unable to match their income with the house prices on the market in Suva City housing market. Least to say, the houses prices on areas that are supposedly designated by law for the low income earners.

Further scenario portrayed by figure 26 shows that the poor will continue to struggle to access the housing market and will continue to find cheaper ways of providing shelter amongst them. It also includes those that are earning income by salary and wages on a regular basis. Even those that earn an income above the Basic Need Poverty Line would face difficulty and would require some form of assistance in housing.

The housing market in Suva City as shown on table 19 (see point 4.2.1 above) indicates that there is an inclines towards the high income earners. Housing development for the medium and low income represent a minor component of the housing market. It shows the lack of commitment by housing providers towards this income groups.

Suva city has a total of 9164 residential lots. It has a total household of 16,226.8 households. Comparing the available number of residential lots and the number of household present in Suva city, it equates to a shortfall of 7062.8 household to be accommodated in a formal residential subdivision. Again the number could be speculated here as a linear comparison has been carried out, so it is necessary to hold more detailed analysis that takes into account other relevant factors such as the type of house constructed in terms of the number of flats/units in a residential building to determine the actual number of households that needs proper and legal residential allotment.

The restriction on the Suva City boundary makes it impossible for further extension. This could be one of the contributing factors to the housing cost rise. Land is a scarce resource and 90% of its land mass has been developed. Lack of adequate land for urban development particularly for low income housing is the single most impediments in achieving the goal of shelter for all. The Ministry of Local Government, Urban Development, Housing and Environment, in its Housing Policy notes that increased income for the lower income groups is the real solutions as higher incomes will turn their latent demand. Moreover, the financial and technical capabilities of those agencies providing low income housing must be strengthened. Perhaps the Housing Authority and the Public Rental Board should assume its traditional role and provide for low income earners. Alternative ways of creating housing space should be taken into consideration by housing institution to provide the needed requirement. Conceivably the focus should be directed towards high density residential development.

The Fiji government recognises the importance of shelter, as a basic right, embedding this issue in its constitution, however, there is no specific law to guide and regulate housing development. The current legislations that exist provides only a general guide and regulation, moreover, the legislation is administered by various government institutions; this pose a fragmented approach in housing issues. The recent housing policy may be a milestone achievement but without a legislation to enforce the policies it will be ineffective and weak. A change in government means changes in priorities and policies. There is also a tendency that housing issues is used for political mileage which is only appropriate that a housing act be legislated.

Urbanisation will continue to threaten Suva City's environmental well-being if inadequate planning and mitigation measures remains. Development especially housing development should be made and design according to once country environmental condition. Modern housing development has a major impact on the ecological system. Perhaps in the initial designing of such project the natural environmental surrounding should be considered. The impact of such project to the landscapes including scenic, cultural, historical, and architectural must be minimized. The use of sustainable sound building materials should be considered. Water supply and sanitation must be designed and maintained to minimize impact on the environment. Moreover, the use of renewable energy such as solar and wind energy must be integrated to the highest extent.

With an issue such as climate change, environmental sustainability is a matter to be regarded with priority and effort is needed to minimize pollution to the natural environment by maximizing the use of recycled materials and renewable resource. There is a need to monitor development on susceptible areas that are prone to squatter developments and at the same time provision of housing space should be made available to cater for those that intends to move to urban areas in the future. This demands for a proper development strategies and policies and the use of urbanisation to promote economic development instead of poverty.

5. Conclusion

The study notes that the current housing development in Suva City has negative impacts on the poor and the low income earners. Major sections of those that generate permanent income are also affected, as they cannot come to par with rise in housing cost. The increasing housing price rate affects those in the middle and low income level, living the upper income brackets accessing the housing market to themselves. The lack of financial resources limits housing institution such as the Housing Authority and Public Rental Board to carry out their duty in providing for the medium to low income level and the poor. Moreover, the recent change of commitment by the two housing institutions to operate as a successful business and to provide profitable and efficient service comparable to the private financial institution will place another drawback to many community groups in Fiji who depends on these institutions for its housing need. Lending institutions in Fiji direct their mortgage activities to higher income earners, for the security it perceives from lending to them. There is an increasing income distribution between the have and have not as noted by the HIES 2008-09 and this will not augur well for the economic well-being of Fiji. An enormous effort is required from the Fiji government to house its citizen and to feasibly do this, a wide housing range to suit all classes including the poor should be targeted.

Creation of employment is vital to alleviate poverty. Thus provision of social housing should not be seen as a social welfare development only but taken as an economic development. Housing construction can generate employment particularly in unskilled labour, which is extremely important in the developing countries' economies. Housing developments and construction should be seen as a means for promoting and mobilizing savings, expanding employment and economic activity particularly as a tool for poverty alleviation. Income and employment opportunities generated by housing construction are amplified by multiplier effects in the economy.

The unequal wealth distribution in the rural areas has prompted migration to urban areas. This trend has continued over the years, which now see more than 50% of Fiji's population living in urban areas around Fiji. The impact of this movement has placed a lot of strain to the existing infrastructure, housing and employment. A comprehensive approach from all government agencies, private bodies and especially financial institutions to ensure all issues and problems of housing are addressed. Housing issues needs to be addressed holistically and the problems are inter-related with

issues on social, political and economy. Unfair treatment due to political differences is unjustifiable in determining housing needs.

Urbanisation should not be perceived as the driving force to poverty even though it has both positive and negative effect on the national and local economies. It should be used as a tool to liberate poverty and to achieve economic growth, employment and increase living standards. Through strong urban economic activities, the feasibility of rural economic development will be realised through the provision of markets for agro industrial production centres and transshipment points for rural produce. The need to re-look at development policies is essential with an approach that provides a dynamic link to both the urban and rural developments. Developments strategies should not be biased towards rural development. In this way, the rural dwellers are capable to provide for themselves with the rural activities that will generate income for their livelihood and will not be pulled into the urban areas.

Social housing should be perceived from a positive point view as Reeves, (2006) suggest, it is an essential element to the maintenance of human fabric. The definition of social housing does not restrict itself to the provision of house for rent as in the case of some developed countries but as crucial component to distribute housing to those that needs it and don't have affordability to the housing market. The method and way of handing this provision to the society will depend on the policy of one's country. In Fiji, government's effort in addressing housing problems is recognized by the provision of housing assistance in its 2016 budget address. This action has been a continuous effort, only to be faced with increase squatter settlements. The need for proper strategic planning is merited with proper legislation to provide the backbone in assisting the implementation of such policies and plans thereof.

The benefits of social housing has been realised throughout the world, many families had made it their home gaining security and empowerment. The list of benefits presented in table 4 (see point 2.5) just shows how social housing can be a supporting hand to those that needs a home.

Social housing development is a process that requires the estimation of the amount and type of housing needed at various geographical levels (Reeves, 2006). Estimation would require the quantitative and qualitative analysis of the necessary data relevant to housing development. The upkeep of data is necessary thus housing institutions

and others that are linked to the sector should be mandated to have it recorded. Data/Information are important element in the proper strategic plan formulation and it will also provide a realistic estimation of the required housing need. Moreover, housing development takes time to complete from the starting to end. It is a long live development process. Added to that complexity is the time taken to develop a policy that will reach the maker's ultimate goal of developing functioning delivery at all levels of affordability based on the existing system. It is therefore essential that those involved in this development sector must have the essential quality or be far sighted in tackling issues that accompany housing development for all the members of the population.

Formulation of housing strategic plans should be distributed according to short, medium and long-term goal (Reeves 2006). Estimation of the targeted goals should consider the various income levels within the community and the housing cost. A distinct estimation should consider the extent to which the private sector can provide homes in the open market to meet effective demand and the cost of providing for the remaining household, actual or projected, who may have to look to the non-market sector of housing, against more general macro-economic consideration (Reeves 2006). A more diverse housing design, size and ownership to be considered, and more affordable housing for the poor be developed or protected.

Housing development should be made in consideration to the natural environment, topographical characteristics and climatic conditions. Fiji's land mass is restricted with majority being characterised as hilly and steep land. Of the total landmass of 18, 333 square kilometres, only 19% of the land is arable. These portions of land are both used for urban development as well as for agriculture purposes. With such limited resources, there is a need to reconsider urban development strategies and stopping the current trend of urban sprawl by considering high-density developments in urban areas. This will provide more housing space to such places like Suva City and also save the limited agriculture land for the nation's food security as well as for imports.

Housing programs should cater for all level of society whether rich or poor. It is the government's responsibility to devise plans and ways to carry out this responsibility. The need to have a robust housing requirement studies is vital in order that it be

delivered to the correct level both in time and geography and must be carried out if it is to produce sustainable communities (Reeves 2006).

Governments limited public funds calls for proper planning in social housing development. This will ensure prioritising of developments focusing on location that needs urgent housing requirement. Housing design should be made in consultation with residents at initial planning stage to gauge the type of housing required for the community. This will contribute to the production of homes to cater for now and the future.

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