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Abstract

Fiji is faced with a relatively high rate of urbanization. A number of coalescing factors – including rural land lease expiry – have led to a rapid increase in urban squatter communities. The paper explores the contemporary growth of Fijian squatter communities, highlights the important differences between those settlers living on state land and those living with informal arrangements, and reviews current intervention efforts. A perceived security of tenure approach is introduced as a possible policy framework, in a climate of huge underresourcing, for facilitating incremental 'self-help' improvement of individual households and whole communities.

'When my lease expired, at that time I was too much afraid because myself I am father, and I married all my children there, and I make my house there, three houses there. When lands and house all go finished, then, you people know what happened with us that time. Was very bad time. Land owner came and he take one notice, and he gave us notice, he told 'Okay you people go out from here', and I kerekere landowner, police, 'Only give me house block, you take all the lands, land is yours, only give us house block'. Then, no, they did not agree. They told, no, you have to go. That's why we came here.'

Karan Chand Maharaj – displaced farmer, squatter settlement, Suva (Citizens' Constitutional Forum, 2007).

Introduction

The Pacific is a rapidly urbanizing region. Around 40 per cent of the Pacific's population - approximately 2.2 million people - live in towns. It is expected that by 2020 over 50 per cent of the region's population will be urban (Haberkorn, 2006; Storey, 2006a: 5). Fiji, experiencing a recent annual urban growth rate of 2.8 per cent (Sto-

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rey, 2006a: 5) provides an example of some of the challenges that rapid urbanization causes in Pacific Island countries. As elsewhere in the Pacific (particularly in Port Moresby, Port Vila, Honiara and South Tarawa), urbanization in Fiji has contributed to a rapid increase in the number of people living in squatter settlements. In Fiji, these communities are concentrated in the 20 km long corridor linking the capital, Suva, to its satellite town of Nausori, but also exist in secondary towns such as Nadi, Lautoka, Ba and Labasa. These settlements, often sited on environmentally marginal land (such as hillsides and mangrove edges) and the urban fringe, are characterised by poor quality housing, poor service provision, insecurity of land tenure and growing poverty.

This paper focuses on providing an account of contemporary squatter community development in Fiji. As will be described in more detail below, this process is tied particularly to the non-renewal of thousands of expiring rural land leases, leaving these people (predominantly Indo-Fijian ex-cane farmers and their dependents) little choice but to urbanize in search of alternative livelihoods. The paper will highlight the particular nature of Fijian squatter communities, and will also explore current intervention efforts that aim to improve conditions and livelihoods for these urban residents. Lastly, a potential framework for guiding policy will be presented. Firstly, however, key aspects of the Fiji context will be very briefly introduced.

The Fiji Context

Most of Fiji's population of approximately 837,000 people live on the main island of Viti Levu or on the smaller, northern, island of Vanua Levu. The 2007 census results show that around 57 per cent of the population are indigenous Fijians, 38 per cent are Indo-Fijians, and the remaining 5 per cent comprise Europeans, Chinese and other ethnic groups (Fiji Government, 2007). Indo-Fijians are direct descendents of indentured Indian labourers brought to Fiji from 1879 to 1916 for colonial era plantation work, or descendents of a fewer number of free Indian settlers.

The Fijian economy is based on a number of key sectors. Agriculture, particularly sugarcane, is the mainstay of the economy and the sugar industry employs a high percentage of the country's workforce and still plays a critical role in the national economy (Oxfam International, 2005: 9). In addition to the sugar industry, tourism and

textile manufacturing are important sectors of the economy. All of these sectors, however, are vulnerable: the sugar and textile industries have suffered from gradual reductions in the hitherto preferential prices as world markets are further opened, and the tourism industry remains volatile and particularly sensitive to security concerns (Chand, 2007; Storey, 2006b; UNESCAP, 2007).

Land tenure is characterised by the dominance of customary land, or what is officially called native land. This land, divided into indigenous Fijian clan groupings (known as matagali holdings), is inalienable and accounts for 87 per cent of total land area. A further 6 per cent is state land, and the remaining 7 per cent of the land area is freehold land that is able to be owned by people from all ethnic groups (Prasad, 2006: 178). Land that is utilised for the sugar industry (which is dominated by Indo-Fijian growers (Prasad & Kumar, 2000: 119)) was traditionally a core of state and freehold land in the most arable areas. The total area in sugarcane was expanded in the 1970s through formal leases of native land administered by the Native Lands Trust Board (NLTB) (traditionally for small 10 acre blocks over 30 year terms), and through smaller numbers of informal, vakavanua arrangements with native landowners.

Fiji has experienced a turbulent recent history. Political crises (four coups since 1987) have seriously constrained economic growth (Chand, 2007), and real wages are low (often below the official poverty line) and declining (Chand, 2007; Narsey, 2006). Poverty in Fiji is increasingly visible (Kaitani, 2007: 71), pervades all communities (both urban and rural), and shows no significant difference between indigenous Fijians and Indo-Fijians (Chand, 2007). Chand (2007) summarises households in poverty as typically including single mothers, widows, the elderly, the disabled, the chronically ill, and those relying on casual, informal sector work. Others who are vulnerable to poverty include low-paid garment factory employees, agricultural workers (such as sugarcane cutters), and those in rural areas with limited access to core education, health, and infrastructure services.

Within urban areas, it is landless settlers, or squatters, who typically have the highest rates of poverty (Chand, 2007). It is highlighting the experience of squatter settlers that this paper turns to next.

The Growth and Characteristics of Urban Squatter Communities

Squatter communities are increasingly becoming a dominant feature of the Fijian urban landscape. What are known as 'squatters' in Fiji, can actually be divided into two broad categories. Firstly, there are those settlers who are living at will on state or freehold land – 'squatters' in the more traditional sense of the term. Secondly, there are groups of settlers who reside on native land under informal arrangements with customary land owners. This second group are sometimes called informal settlers, and the practice is known locally as vakavanua settlement. Both groups of settlers/settlements, however, are characterised by poor quality housing, absent or inadequate service provision and insecurity of land tenure. Thus, both groups are often bundled together under the broad label of 'squatters' (Chung & ECREA, 2007; McKinnon et al, 2007). Traditionally, the majority of squatter settlers in Fiji were found on state land (Gounder, 2005: 8). Lingham (2005) claims that state land was popular as many settlers hoped (perhaps too optimistically), after a period of residence on state land, that they may be issued with a lease by the state. However, recently it appears that many urban migrants are settling on tracts of native land – perhaps reflecting that it is becoming harder and harder to settle in increasingly congested state land settlements.

Fiji is an urbanizing country, and 2007 census results show that close to 51 per cent of the population live in urban areas (Fiji Government, 2007). This represents an increase from 46 per cent at the time of the 1996 census (Haberkorn, 2006). Suva is the dominant urban centre where the nation's opportunities and services are concentrated (Connell & Lea, 2002: 36). Many new urban migrants are attracted to the 'bright lights' of this city. Enhanced opportunities (especially employment and education) and better service provision particularly attract migrants to town. Additionally, studies in Fiji (Gounder, 2005; Reddy, 2006) have shown how, particularly, expiring rural land leases have pushed people out of rural areas and into towns. This will be discussed further later.

¹ Both rural and urban *vakavanua* arrangements are an informal agreement that provides land for use. Requests are traditionally accompanied by a ceremonial presentation of sevusevu (gift), yaqona (kava), or tabua (whale's tooth), although the more modern trend is to offer cash (Eaton, 1988: 24).

Rapid urbanization in Fiji has meant that urban areas have been unable to cope with corresponding increases in housing, infrastructure and employment needs. Consequently, many new migrants find or build shelter in squatter settlements. It has been estimated that approximately 140,000 people (or around 15 per cent of the population) are living in 190 squatter settlements across the nation – predominantly in the Suva-Nausori and Nadi-Lautoka-Ba corridors and in Labasa (McKinnon et al, 2007: i–ii). Within the greater Suva area, it has been estimated that 16.4 per cent of the total population are squatter settlers, comprising 8,908 households of 58,508 people

(Barr, 2007; McKinnon et al, 2007). Overall, it is clear that squatter

settlements in Fiji are growing quickly (McKinnon et al, 2007: i).

Defining squatter settlers in Fiji can prove contentious. A former chief government official for squatter settlements has defined a squatter as 'a person who is in occupation of State, Freehold or Native land illegally or without any form of security of tenure or without any consent from the landowner' (Lingham, 2005: 2). However, what complicates this definition is the fact that many Fijian squatters are living with landowner consent under informal, vakavanua, arrangements - either under conditions requiring rent payment or through alternative forms of exchange. People may live under vakavanua arrangements for many years, but live without any form of legal title and security of tenure, where they may be asked to vacate that land at any time. This group of settlers are also particularly vulnerable to exploitation from land owners. It has been recorded that landowners sometimes demand additional one-off payments that are hard for settlers to refuse (Chung & ECREA, 2007: 9). However, what is clear is that what particularly characterises both groups of settlers is insecurity of land tenure. For vakavanua settlers, security of tenure is a variable that depends especially on relationships with the landowner, and can range from traditional (such as clan connections) and fairly secure, to being quite at the whim of the land owner and hence quite insecure (Chung & ECREA, 2007)).

Fijian squatter communities are often quite different in nature. Some communities in central Suva, particularly, have existed for many years, are large, and comprise both indigenous and Indo-Fijians residents. Some communities are much smaller (perhaps numbering less than thirty households) or are dominated by one ethnic group only. Some communities, including urban villages or newer squatter communities, are sited on the urban fringe and pose challenges around governance and service provision (as these types

of communities may be located outside of formal, municipal town boundaries). McKinnon et al write that it is these newer squatter communities on the urban fringe that are growing particularly fast – providing significant problems for service provision (2007: ii). Whatever the situation, it is clear that a large and growing percentage of Fiji's population are living with insecure tenure in squatter communities – a point that is valid for both major ethnic groups. Barr writes that along with insecurity of land tenure and poverty, Fijian squatter communities are characterised by: (i) substandard housing; (ii) unemployment and low wages; (iii) health problems associated with overcrowding and unsanitary conditions (particularly respiratory, skin and gastro-intestinal diseases); (iv) stress and worry; and (v) general poor environments for children (2007: 10).

A number of factors combine to influence the growth of Fijian squatter communities. It has been summarised that 'squatting is an indication of uncontrolled urbanisation, socio-economic disparity, poverty and rural underdevelopment' (PIASDG, 2006: 2). Barr (2007) elaborates, and suggests that squatting in Fiji is caused by: (i) rural to urban migration and associated lack of rural development; (ii) an inadequate supply of affordable, low-cost housing in urban areas; (iii) poverty, lack of employment opportunities, and low wages; (iv) expiring land leases; (v) difficulties in obtaining land through formal channels; (vi) rising rents and real estate prices in urban areas, and (viii) negative, insensitive attitudes towards squatters from the government (where squatting is seen as something to be discouraged), and general lack of political will for improving conditions for low-income urban residents.

It is worth expanding on land lease expiry as a major contributor to the contemporary increase in squatting in Fiji. Table 1 shows the breakdown of all expiring Agricultural Leases Tenants Act (ALTA)³ leases from 1997 to 2016.

² Gounder claims that indigenous Fijians account for almost 60 per cent of squatters in the Suva-Nausori corridor and 40 per cent of overall squatters across Fiji (2005: 8). Across Fiji, the remaining 60 per cent of squatters are mainly Indo-Fijian and a small number of ethnic Melanesian workers (largely descendants of ni-Vanuatu and Solomon Islanders originally brought to Fiji for plantation work).

³ ALTA is legislation that enabled leases for a significant expansion of rural cane farming in the 1970s.

Year	Leases	Year	Leases
1997	100	2008	356
1998	214	2009	326
1999	1554	2010	453
2000	1976	2011	369
2001	473	2012	378
2002	682	2013	448
2003	507	2014	327
2004	353	2015	717
2005	355	2016	299
2006	493		
2007	812	Total	11,192

(Source: McKinnon et al. 2007: 13)

According to NLTB statistics, of the 5,506 ALTA leases that expired between 1997 and 2003, only 987 were renewed to sitting tenants - likely forcing thousands of ex-cane farmers and their dependents to urbanize (Gounder, 2005: 5). Table 1 identifies that from 2012 to 2016, a further 2,169 ALTA leases will expire. This will affect thousands of largely Indo-Fijian farming families³ (McKinnon et al, 2007: 4; Prasad, 2006: 185), and, if past trends continue, most of these expiring leases will not be renewed - displacing huge numbers of people, most likely to urban squatter communities. As Chung and ECREA write, these people 'have little other choice than to live in the burgeoning, poorly-serviced informal settlements' (2007: 14). Chung and ECREA also state that the displacement is a process of alienation (largely for Indo-Fijians) accompanied by considerable fear, insecurity and vulnerability (2007: 14).

It is clear that Fiji is facing an emerging housing crisis. It has been argued that the implications of the trends of land lease expiry and associated squatter community increases are simply staggering (McKinnon et al, 2007: 31). In more alarming fashion, Storey has written that 'Fiji may only be at the edge of a significant and potentially chaotic urban demographic explosion for which it is barely prepared' (2006a: 16). Much needs to be done in Fiji to provide adequate shelter for the whole population. The following section will focus on highlighting the current initiatives in Fiji that are aimed at low-cost housing provision and squatter settlers generally.

Current Intervention Efforts Directed at Squatter Settlers

A number of different institutions and agencies are involved in attempting to improve conditions and livelihoods for squatter settlers in Fiji. These include the statutory authorities of the Housing Authority and the Public Rental Board which are involved in the provision of low-income housing; the Fiji Government's Housing and Squatter Resettlement Unit; and NGOs. This section will elaborate on the functions and activities of these institutions.

The Housing Authority was established in 1955 to provide low-income housing. It was initially a non-profit institution providing rental subsidies and rebates to facilitate the leasing or purchasing of homes. The function of the Housing Authority, however, changed over the years from its original welfare orientation towards a more financial institution that built homes for sale and rent at market rates. Even in the early days of the Housing Authority, supply did not meet the demand for low-cost housing, and over the years this gap has widened (Chung & ECREA, 2007: 32). By the late 1980s, the Housing Authority was in financial crisis, and its rental function was passed to a newly created agency – the Public Rental Board⁶ (along with approximately F\$20,000,000 of debt). Almost immediately, the Public Rental Board increased rents, and this move was replicated by the private sector – increasing rents for many lowincome earners across urban Fiji. At the time the private sector was providing around 90 per cent of housing for the poor (Chung & ECREA, 2007: 32). Overall, despite a major project funded by the Asian Development Bank (ADB) in the 1990s (which looked to promote an incremental approach to housing, and a reduction in housing standards to make housing more affordable (ADB, 1999)),

⁴ This claim is backed by 2007 census results that show that the Indo-Fijian population in rural areas across Fiji decreased by 36,708 from the 1996 census (Fiji Government, 2007).

⁵ It is estimated that each ALTA lease supports three to five farming families (McKinnon et al, 2007: 1). This includes cane cutters (and their families) who are traditionally among the poorest groups in Fiji (Barr, 2007: 14). Anecdotal evidence also suggests that cane cutters (and others previously dependent on the declining sugar industry) are also urbanizing in large numbers. McKinnon et al write that for the cane cutters associated with one farm, the expiry of that lease can signal a fall into destitution (2007: 1).

⁶ In late 2008, the Public Rental Board was managing 1,334 rental units (Mesake Senibulu, 2008, personal communication).

the ability of low-income earners to be able to afford suitable housing was not improved, and indeed progressively became worse (Chung & ECREA, 2007: 33). It has been argued by McKinnon et al that the Housing Authority and the Public Rental Board have neither the funds nor the capacity to make a critical difference in Fiji (2007: ii). Recently, the Housing Authority and Public Rental Board have begun a merger process, although it is probably still too early to see if this has improved overall strategic planning and the supply and accessibility of government-provided low-income housing.

The principal government agency for squatter settlements in Fiji is the Housing and Squatter Resettlement Unit (HSRU). Key functions of the HSRU include squatter resettlement to new subdivisions, limited upgrading schemes for existing settlements, socioeconomic surveying of squatter communities, and ongoing efforts to discourage new squatter growth (Chung & ECREA, 2007: 34; Lingham, 2007: 12). The HSRU itself reports that the resettlement and upgrading function is limited by a shortage in suitable and affordable land, complexities in land tenure, and construction difficulties (cited in Chung & ECREA, 2007: 34). In addition, frequent major funding shortfalls constrain the ability of the agency to perform its functions. Overall, it remains that 'funding [of the HSRU] is totally inadequate vis-à-vis need' (Storey, 2006a: 16).

The lack of adequate funding for the HSRU is reflective of the traditional government perspective on squatting. In 2007, McKinnon et al wrote that the government did not appear to be aware of the scale of the shelter problem facing Fiji; their study estimated that there could be a shelter shortfall of 30,000 households in Fiji over a fifteen year period. They argued that then current government commitment did not even come close to keeping pace with the growth of squatter settlements. This report also argued that political will to improve livelihoods of squatters in Fiji was absent – a huge barrier to overcome it is recognised in the literature that true, committed government support is essential for a progressive and pro-poor approach to improving housing conditions for the urban poor (Payne 2001, 2002a & 2002b). Barr (2007) elaborates on the traditional lack of political will to improve conditions for squatters in Fiji, and argues that there is a crucial need for broad attitudinal change. Barr

writes that negative and insensitive attitudes have dominated discussions about squatters for too long (2007: 21). Such attitudes are still reflected in the functions of the HSRU – particularly in its policy directive to attempt to discourage squatting (Lingham, 2007).

A number of NGOs also provide interventions targeted towards squatter settlers - including the Housing and Relief Trust (HART), Rotahomes, Habitat for Humanity, Save the Children, and the People's Community Network (PCN). HART was established in 1970 by the Fiji Council of Churches, and operates around 750 apartments for the most destitute families in Fiji; residents are bound by strict codes of behaviour and must not have criminal records (Chung & ECREA, 2007: 35). Rotahomes is a project of the Rotary Club of Lautoka; since 1985 it has built (using teams of foreign volunteers) close to 800 houses for low-income and destitute families (Chung & ECREA, 2007). This organization is now building fully engineered community subdivisions – the first is Koroipita, a village close to Lautoka.

The Habitat for Humanity (dwelling construction), Save the Children Fund (education and service provision) and the PCN are also active in efforts aimed at squatter settlements. The PCN is a network of squatter settlements – particularly in the Suva-Nausori corridor – that aims to raise the collective voice of squatter settlers across Fiji, and potentially marks the beginning of a process that may challenge the negative attitudes and stereotypes that pervade government perceptions of squatters. The PCN is also involved in an innovative pilot project in Lagilagi (part of the old squatter settlement of Jittu Estate in central Suva) which aims to re-block and upgrade the community and eventually provide new homes to residents. Funding is split between community contributions (many in the community have been saving collectively since 2003) and from external sources (Fiji Sun, 2009).

To summarize, it is clear that massive shortfalls exist in funding and commitment to low-income housing provision in Fiji. Government is clearly not doing enough at present, and attitudes towards squatters need to change – most importantly strong political will to improve conditions for squatters needs to be present. Intervention efforts may reduce the gap between supply and demand for lowincome housing and also improve general conditions for squatters, but it is clear that the emerging shelter crisis must be tackled proactively and urgently by all involved. The next section of this paper will present some possibilities for this – with emphasis on a per-

⁷ Part of this decline in housing affordability can be attributed to a decline in real incomes in Fiji and large increases in the prices of building materials (Chung & ECREA, 2007: 34; Narsey, 2006).

ceived security of tenure approach for improving conditions for squatter settlers.

A Potential Policy Framework

If current intervention trends continue in Fiji, some resettlement schemes to new subdivisions will continue, 8 and some smallscale, single community, in-situ, upgrading projects will be completed. However, it is clear that these initiatives are at far too small a scale to cope with the size of the shelter shortfall confronting Fiji. In addition, a complex land tenure system constrains the ability of government and the private sector to open up new urban and peri-urban land for low-income housing.

One framework for squatter community development that may hold some merit for the Fiji context is a perceived security of tenure approach. Payne (2001, 2002a, 2002b & 2004) is a leading advocate of this approach which tends to critique the view that full legal titles are needed to provide security of tenure for poor households. Payne argues that often perceived security of tenure, or in other words de facto security of tenure, is enough to promote the incremental 'selfhelp' improvement of households and communities that is seen as a crucial first step for improving livelihoods for squatter settlers. Promoting 'self-help' housing improvement can be a particularly useful initial approach in a climate where government intervention is absent or limited, and where the provision of legal title is unlikely or extremely difficult (such as in Fiji where customary land dominates). Under this initial approach Payne argues that perceived security of tenure can be achieved when squatters feel that eviction is unlikely. 10

Payne (2001, 2002a, 2002b & 2004) and others who support his approach (for example, Calderon, 2004; Durand-Lasserve, 2006; Gilbert, 2002; Porio & Crisol, 2004; Savant-Mohit, 2004; Taylor, 2004; van Gelder, 2007) have proposed a number of key variables that can affect perceived security of tenure. These include real and perceived threats of eviction and histories of eviction in similar communities; duration of occupation; size of the settlement; degree of community organization; level of infrastructure and service provision; 'rights' to use the land - such as certificates of use and temporary occupation licences; and perceptions of past and present government policy.¹¹

A perceived security of tenure approach aimed at improving the condition of existing squatter communities may present a useful theoretical framework for the Fiji context, for, in Fiji, current initiatives are at far too small a scale to significantly improve conditions for the approximately 140,000 squatters across the nation. In addition, the dominance of customary land means that the provision of full legal title (often the ultimate objective of many land tenure programmes) is not feasible. In-situ community upgrading, as facilitated by improvements in perceived security of tenure and led by communities themselves, could indeed be a useful strategy for the medium term. Of course, this may be constrained by the complexities of land tenure in Fiji, but it does suggest and offer a practical starting point or new framework for policy.

What would probably be necessary in Fiji to facilitate a new perceived security of tenure approach to improving conditions for squatters (following the essential need for political will and support)

⁸ In Fiji, however, resettlement schemes have proved unpopular. For example, Waila 3B, a major new resettlement subdivision located around fifteen kilometres from Suva towards Nausori is relatively unoccupied – particularly due to its distance from work opportunities.

⁹ The alternative perspective that full legal titles are needed to provide security of tenure is backed by many - most notably Hernando de Soto (2000) who claims that formal property rights are essential for mobilising 'dead capital', obtaining access to formal credit, and encouraging home improvement and upgrading. This approach, advocated by many authors, has also received widespread support from donor agencies and policy makers.

¹⁰ Payne (2004) argues that the *single most important* factor in facilitating perceived security of tenure can often be a simple statement by the relevant Minister announcing a stop to forced evictions and relocations of squatters. A claim

that is clearly most relevant for squatters living on state land (rather than native land, for example).

¹¹ Little research has been completed in the Pacific on a security of tenure approach or analysis of squatter communities. However, Chand and Yala (2007) found that urban squatter settlers in Port Moresby, Papua New Guinea, had higher levels of perceived security of tenure when settling on customary land (as opposed to state land) - as manifested by reduced fears of eviction. Chand and Yala summarized that security of tenure on Port Moresby customary land was maintained and improved through traditional systems of reciprocation and token exchange, clan/tribe group occupation, attainment of statutory declarations on the right to settle, and the involvement of established intermediary organizations in dialogue between settlers and landowners. On the other hand, for those squatters on state land, political patronage was principally utilized to facilitate some security of tenure (but at levels of security lower than those settlers on native land).

is an education and awareness campaign that looks to challenge some of the negative attitudes to, and stereotypes of, squatter settlers. Additionally, increasing political and public awareness of the *positive* contribution to the urban economy that squatters make¹² would be a useful undertaking. In addition, substituting in the discourse that rather derogatory term, 'squatter', with the more correct, umbrella, term of 'informal settler' would be a useful change. It is clear that 'informal settler' better encompasses both major categories of those people in urban settlements – those on state land and those on native land with *vakavanua* arrangements.

Conclusion

It is increasingly obvious that a growing number of people in Fiji are now living as informal settlers in poorly serviced, inadequate housing with no legal security of tenure. Continued urbanization, and the non-renewal of many expiring rural land leases, is fuelling this process. It is also evident that major changes in approach and policy are needed to avoid a huge shelter shortfall in Fiji over the coming years.

A perceived security of tenure approach to promoting the self-improvement of individual squatter households and whole communities may present a useful guiding framework for policy – particularly in an environment of majority customary land where the provision of individual title is unlikely and unfeasible. It is clear that political support and will to improve conditions for the large proportion of Fiji's population living in squatter settlements is essential – and NGOs and possibly donor and international organizations should be able to support this process with pro-poor and participatory pilot programmes. As Payne writes, any policy package aimed at increasing security of tenure for squatter settlers should not occur in isolation (2004: 174). Thus, tenure policy should be combined with initiatives aimed at improving livelihoods, providing services, and also providing increased levels of affordable housing to low-income earners.

Fiji and the countries of the Melanesian Pacific especially, are increasingly facing a new, predominantly urban, future. However, as McKinnon et al write, no Pacific Island country has successfully set in place effective policies, regulations and appropriate institutional responses for managing urban growth (2007: 6). Urbanization largely is inevitable (United Nations Population Fund, 2007; McKinnon et al: iv), but, fortunately, if urbanization is managed well, slum formation is *not* inevitable (UN-HABITAT, 2006: xii). In Fiji's case urbanization needs to be recognized as a positive process and appropriate policy and adequate resources *must* be put in place to begin the huge, essential process of providing suitable shelter for all of the country's population.

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Mohanty (2006) has found that squatters do make a significant contribution (particularly as part of the informal sector) to urban economies in Fiji. This point was first raised by Walsh (1978) in his study of Suva squatters.

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