

Enabling housing markets or increasing low income access to urban land: lessons from Iran¹

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World Bank policy plays a significant role in shaping international housing and urban policy including that of UNCHS, development arms of western governments and international consultants (Keivani and Werna, 2001a; Baken and van der Lindern, 1993). In addition while the degree to which national governments actually adopt the Bank's policy recommendations may be open to question (Harris and Giles, 2003) they have for the past three decades set the agenda for the international housing debate and influenced national policies of many countries in at least a partial form if not in their entirety. The Bank's influence can be seen in the international propagation and national adoption of supported self help and sites and services schemes, particularly in the 1970s and 1980s, and has continued to the more recent emphasis on market efficiency and enabling housing markets (Keivani and Werna, 2001a). The latest examples of this are the post apartheid housing policy in South Africa selectively, but largely, drawing on the Bank's enabling market strategy, particularly in respect of formal finance delivery and the housing subsidy programme (Jones and Datta, 2000) and the recent adoption of a 12 year Urban Upgrading and Housing Reform Programme in Iran in 2003 targeted at five provincial capital cities and part financed by the World Bank to the tune of US\$80 million (UUHRP, 2004). The main aim of this programme is to initiate market-based housing sector reform and improve the living conditions in under-serviced neighbourhoods. Finally, we can note recent policy proposals by researchers on India and Nigeria (Sivam, 2002; Ogu and Ogbuzobe, 2001).

The origins of the enabling housing market policy may be traced back to a number of earlier initiatives and policy developments both from within and outside the World Bank. These include the Bank's Urbanization Sector Working Paper in 1972 in its incipient focus on harnessing market forces (Jones and Ward, 1994); the self help debate of the 1960s and subsequent policies on aided self help in their emphasis on replacing direct conventional public housing programmes (Harris, 1998; Keivani and

¹ The fieldwork data for this paper draws extensively from the PhD studies of Hamid Majedi (1996) and Ramin Moatazed-Keivani (1993).

Werna, 2001b); or even earlier efforts of the UK and US development agencies in the 1940s and 1950s in support of mass housing production through the building industry (Harris and Giles, 2003). Since the mid 1980s, however, the enabling policy approach has come to dominate the housing and greater urban policy debate in developing countries (World Bank, 1988; LaNier et al, 1987; Cohen, 1983; Kimm, 1987; Linn, 1983; Loh, 1987). This debate reached its most explicit and best developed articulation in the Bank's urban and housing policy documents respectively published in 1991 and 1993 (World Bank, 1991; 1993). In so far as housing provision is concerned, the underlying rationale of the policy is explained in terms of overcoming the inherent inefficiencies of earlier project based approaches (primarily aided self help and settlement upgrading) in their piece-meal effects and lack of financial sustainability, cost recovery and replicability.

The new approach, therefore, is articulated in terms of a set of comprehensive policy measures for developing the housing sector as a whole through enhancing private market capacity which it is deemed would then be able to reach a wider sphere of commodity circulation that includes much of the lower income groups. The essence of the policy revolves around governments refraining from direct supply of land for housing to lifting of restraints from private market activity and the treatment of housing as an economic sector tied to the general macro-economic development (World Bank, 1993). More specifically, the enabling housing market strategy proposes developing property rights (regularisation, efficient cadastral and registration systems, etc), developing mortgage finance including lending and borrowing at market rates, rationalising subsidies, providing infrastructure for residential development, reforming building and planning regulations in line with expanding private market activity, organising the building industry by eliminating regulatory barriers and developing an institutional framework for managing the housing sector.

What is clear from these policy measures is their emphasis on private market development and a lack of attention to the specific needs of informal and community groups and of the modes that provide most low income housing in developing countries (Keivani and Werna, 2001a). Later formulations of the enabling strategy by the UNCHS have attempted to overcome some of these shortcomings. This can be seen in the adoption of 'adequate shelter for all and sustainable human settlements', in the UNCHS 1996 conference in Istanbul. They included the low income communities themselves, community groups, NGOs and women as main actors who should be supported through the enabling strategy in their own right as well as the private market (UNCHS, 1996). Nevertheless the private markets are still identified as the 'primary housing delivery mechanism' which form the backbone of the 'shelter for all' policy of the UNCHS (UNCHS, 1996, Clause 63).

While many of the policy prescriptions of the enabling strategy are eminently reasonable and appropriate suggestions for developing the housing sector and market capacity, it has been subject to criticism from a number of writers. The most important issues include its overemphasis on the formal market process to the detriment of other existing modes of provision, lack of consideration of informal markets in particular and their specific requirements and lack of clarity as to who benefits from the increased market efficiency given the effective demand approach thereby marginalizing the urban poor (Keivani and Werna 2001a and 2001b; Mukhija, 2001; Baken and van der

Linden, 1993; Jones, 1996; Strassmann, 1994; Durand-Lasserve, 1987; Moavenzadeh, 1987; Duran and Soza, 1987).

Some of these concerns may be illustrated by an interesting recent case study on a public-private partnership scheme in Ahmadabad, India. In this study Mukhija (2004) highlights the complicated intricacies of formal-informal (and at times illegal) practices to enable low income housing provision by a major private developer who had specialised in this sector of the market since the mid 1960s. In 1988 the government attempted to upscale the developer's activities through an enabling joint venture programme involving the Housing and Urban Development Corporation (HUDCO) as the main financier both for short term construction finance and refinancing the developer's private mortgage facility for the home buyers. Ironically, however, by the mid 1990s this enabling exercise had led to the developer abandoning the project halfway through, selling 60% of the land to up-market housing developers and shifting their own activities completely to high income housing provision (Mukhija, 2004). These were due largely to a lack of appreciation of the informal aspects of low income housing provision by HUDCO, imposition of formal regulations and working practices on the developer and lack of sufficient regulation of the developer's ability to transfer land. Thereby facilitating their shift up-market due to larger profit margins and greater social prestige once they were accustomed to formal processes rather than enabling greater low income housing provision through the private market.

Perhaps the most important criticism of this enabling market paradigm is the inappropriateness of the enabling strategy in the context of developing countries and the need for a wider range of strategies that might provide more effective alternatives to enabling formal markets. Chief among alternatives is for the state to do what the market does not. This is direct state action to counter the inadequate responses of markets to rapid urban growth, to poverty, to the lack of resources for providing serviced land on a scale that can match needs, and to chaotic economic conditions (rampant inflation and/or interest rates, falling real incomes, and lack of alternative investment opportunities). These contribute to excessive speculative investment in land and monopoly behaviour for maximising profits, actions that, in effect, limit efficient market activity and drive up land and housing prices, without any significantly lowering of the threshold for access by low-income households to mortgage or building finance (refer to Keivani and Werna, 2001a and 2001b for a more detailed discussion).

Specific examples of the results can be seen in the contexts of Ahmadabad, Santiago, and Manila where a combination of the above factors have led to relentless speculative investment, the freezing out of the middle and lower income groups and, in one case, paralysis of the housing market altogether during the study period (Baken and Van der Linden, 1993; Duran and Soza, 1987; Strassmann, 1994). In the conditions of developing countries, market faults can be exaggerated, on the one hand. On the other, the lack of capacities and poor governance in the circumstances noted above can render the institutions of developing countries incapable of market-enabling actions of any consequence. As Jones and Ward (1994) highlight in respect of urban management, the government, therefore, needs to exert a mixture of land market management and direct action, rather than solely relying on market management or totally abrogating responsibility, in order that state can "resolve the land problem 'flashpoints' in LDC cities" (p47). It should not be surprising that the current

Government of Brazil reported to the 2004 World Urban Forum in Barcelona its conviction that the housing problems of the urban poor could not be tackled successfully unless it could provide land.

It is on the basis of such concerns that Keivani and Werna (2001a and 2001b) argue that, while markets can and should be supported as part of the wider spectrum of housing provision in developing countries, they need not necessarily be the focus of policy initiative. Indeed, development of the housing sector in respect of expanded low income provision requires us to go beyond the enabling market strategy. This means a more comprehensive and pluralistic approach capable of considering the social, economic, institutional and political aspects of a specific context. It further means a far greater role for the state than that required by the policy prescriptions of international donors and development agencies, including the operation of more traditional management tools such as taxation and other punitive or incentive measures.

This paper takes the debate forward by reporting the impact of action by the Government of Iran after the 1979 revolution on low income housing provision. Starting from that time, the State successfully took land from private ownership, assembled it with holdings of its own into a large bank of public urban land, and allocated land from this bank for housing that reached large numbers of poor households. The remainder of this paper, first, briefly reports on the general experiences of large scale public land management for low income urban housing in developing countries. Then it provides an overview of the changes in urban land and housing policy in Iran that were implemented during the period between 1979 and 1989. The paper concludes by examining the impact of these changes on the urban land market and low income housing provision. The concluding section also considers some of the implications for the market enabling strategy and the general housing debate regarding developing countries.

Management of Large Scale Public Land Holdings for Low-Income Urban Housing in Developing Countries

The taking of private land to create a large bank of public holdings has rarely been successful in developing countries as a means of providing land for housing low income urban residents. It is no wonder that some policy advocates abandoned this as a strategy. Consequently, there is good reason to give attention to a case where management for low income housing of large scale public land holdings has succeeded. First, this will remind us that successful management of large scale public land holdings for low income urban housing in developing countries is possible. The many high profile failures should not cause us to throw out the baby with the bath. When tackling low-income housing, there is, in fact, more than one possible strategy from which to choose. Second, recognition of the achievements of Iran paves the way for studies that can reveal how its success might in some circumstances be replicated.

Governments find it very difficult to amass quantities of urban land for whatever purpose. If they seek to buy in the market, the high prices found there require expenditures of magnitudes to which governments will consistently not consent, given the more immediate demands on them for funds. In the minds of politicians, buying land is an investment in the future that cannot usually be made into a highly visible attack on the threatening economic and social problems of the moment. It is not

possible to name a single national or city government in the developing world that has purchased large areas of land for urban purposes from the market during the past 50 years. It is their wealth that has probably made it possible to do so in developed countries such as Canada, the United Kingdom (for example, Harloe, 1975), and Sweden (Darin-Drabkin, 1977; Strong, 1979). Even compensating for land that is taken from private owners requires sums too substantial to claim priority, if done on a large scale. Moreover, land-taking may cost less only because compensation is commonly set at levels much lower than market price. Consequently, land owners resist vigorously, using all the political power they can muster.

Major political change has sometimes provided governments with sufficient political will to carry out substantial takings of land with or without compensation. This permitted Tanzania and Nigeria to nationalise most land within their boundaries. Other countries have attempted more limited takings by legislating limitations on the quantity of land an individual may hold. In India, Sri Lanka and Nepal such legislation was not effective against the abilities of landowners to escape through legal loopholes, use their influence within government, and/or stall action against them for years by going to inefficient and corruptible court systems (McAuslan, 1985; Acharya, 1987).

Assembling large quantities of government-controlled urban land has been only half of the battle. Putting it to use for low-income housing has proved equally as difficult. Tanzania never seemed to build the capacity required to administer land transactions on the scale needed (Kombe, 1997). Nigeria created requirements for recipients that worked to exclude the poor households that are the urban majority (Okpala, 1982). Governments with a legacy of substantial urban holdings that had been taken by colonial regimes – such as Kenya and Pakistan – similarly failed to create effective institutions for allocating this land for low-income housing. Although it could claim to have the administrative capacities these others lacked, the Delhi Development Authority has been severely criticised for losing sight of its pro-poor mission (Baken and van der Linden, 1992; Sarin, 1983). Moreover, in so many of these cases – as from time immemorial – governments have been seen to use the distribution of land as a tool for consolidating political power through gifts of land that squander opportunities to benefit poor people.

Urban Land and Housing Policy in Iran

Prior to the 1979 revolution despite Iran's low demographic density compared to many other countries of the world (30 person per square kilometre), and while there was sufficient land to meet all demand, the price of land in Iran was higher than in many other developing countries (MHUD, 1977). In the fifth national Development Plan (1973-1978) the government in fact attempted to address the worsening land and urban housing situation by introducing a tax on land appreciation, limiting private transaction of undeveloped urban land, increasing state land acquisition powers for public purposes and expanding direct public supply of low income housing which grew to its highest level (to date) of 20% of total housing investment in the country by the end of the period (CBI, 1980a; MHUD, 1989).

However, the entrenched major landed interests were able to negate the impact of these policies by either influencing the process of decision making within the state apparatus or by controlling the land market and its prices and sometimes both

(Takamoli, 1981; Hafizi, 1981; McCutcheon, 1979). Note that by 1978 about 85 percent of land within Tehran city boundary belonged to the Royal family or a few big land-owners. Furthermore, of the 80 million square meters of land on the outskirts of the city, 90 percent belonged to 10 percent of land-owners (Hafizi, 1981). The urban land and housing situation progressively worsened. Between 1971 and 1976, the price of land in Tehran increased by 500 percent (Takamoli, 1981) and by the end of 1977 the average price of land in the urban areas of the country as a whole and Tehran was respectively about 42 percent and 50 percent of the overall cost of housing (CBI, 1989a; Mowlazadeh, 1991).

In the post 1979 revolutionary climate, one of the major objectives of the new government was addressing the urban land and housing situation. Initially in the immediate post revolution period, a large number of urban poor and some middle class citizens seized the opportunity to occupy many vacant land plots in and around Tehran and many other large cities. These groups of the population took advantage of the breakdown in municipal controls and started a boom in self help housing by constructing their own housing themselves on the occupied lands. Many of these were in the protected boundary of the cities and had been protected from development. At the same time the revolutionary courts and some other revolutionary foundations and organisations confiscated the lands belonging to well known big land owners, both within and outside the city limits, and subdivided and transferred them to the low income families. In the four month period of February to June 1979 between the spontaneous invasions and the revolutionary courts, a total of 30,433 plots amounting to some 10 million square meters of urban land was transferred to landless families in Tehran alone (Municipality of Tehran, 1980).

However, in June 1979 the government decided to bring some order to this situation by passing a law which imposed a ceiling limit on private ownership of undeveloped urban land and to acquire the excess land for housing and urban development purposes. This was largely facilitated by relying on Islamic law for defining urban land categories and rights of ownership. Accordingly, urban land was divided into three main categories which are a) undeveloped or virgin (*Mavat*) land, b) abandoned, or unutilised (*Bayer*) land and c) cultivated or developed (*Dayer*) land (Taleqani, 1983).

Under the new law, the Abolition of Undeveloped Urban Land Ownership (and Implementation Regulations) Act (AUULOA), the term 'undeveloped land' covered all categories of vacant urban land in general (AUULOA, 1979). It included those lands which had never been developed in the past (*Mavat* or undeveloped land) and those currently abandoned or unutilised but which were at one time put to productive use (*Bayer* or unutilised land). Moreover a dedicated agency, i.e., the Urban Land Organisation (ULO) was created at the same time to oversee the implementation of the law.

The law granted the right of development of one plot of land up to a specified ceiling limit for owners of undeveloped urban lands on the condition that neither they nor their spouses owned a suitable housing unit. The ceiling limit was set at 1,000 square meters in cities over 200,000 and 1,500 square meters in smaller cities. In addition the owners were given a 3 year time limit to develop their land. Any excessive area of land more than the stated ceiling were to become available for public acquisition without payment of any compensation (AUULOA, 1979).

However, after the enactment of these measures some controversy arose regarding the right of owners of *Bayer* (abandoned or unutilised) lands to receive compensation. In this respect some Islamic scholars argued that, as such land had at one time been put to productive use such as farming or other purposes and could easily be reused for such purposes, then they could not be treated the same as totally undeveloped lands. Therefore their owners were entitled to some compensation. As a result the government passed another law in March 1982 to take account of this issue and of some practical problems that emerged during the implementation of the previous law. This law was called the 'Urban Land Act' (ULA) and was given a duration of five years, subject to extension by the parliament.

According to 1982 Act, vacant urban lands were divided in to the two previously stated categories of *Mavat* (undeveloped) and *Bayer* (abandoned or unutilised) lands. As before, the owners of vacant urban lands were each allowed to develop one plot of land to a specified ceiling and up to a specified period of time. On the one hand, the surplus *Mavat* lands were taken by the government without any payment of compensation (ULA, 1982). On the other, the excess *Bayer* lands, which were in excess of the permitted ceiling limit, could remain in private ownership but were not transferable, except to the state and at a price established by government. In addition, the ceiling limit for the larger cities was reduced to about 660 square metres and the smaller ones to 1,000 square metres, while the deadline for the development of plots was extended to 1990.

As a result of these measures, the government came in to the possession of substantial tracts of land lying around the cities and also inside the city limits. The lands obtained were subdivided, the necessary urban infrastructure provided, and the plots of lands transferred to eligible households. While the Act did not specify an income criterion, its requirement that recipients lacked land and housing ownership and its encouragement of cooperatives for factory workers, civil servants and general trades people largely favoured the low to middle income groups. Consequently, at the end of the 5 year period of the implementation of the law, there was a better balance between demand and supply of land in most urban areas of Iran. However, the work of acquiring and allocating the excess lands was deemed to be incomplete as the ULA neared the end of its legal life, so the government was obliged to pass another law in 1987 to extend it.

The main differences between the new ULA and the previous one were as follows (ULA, 1987):

Firstly, there was no limitation of time for the public acquisition of *Mavat* or undeveloped land in all urban areas.

Secondly, the necessity order for the acquisition of *Bayer* or unutilized land was restricted to only 32 cities out of the existing 500 cities and towns in the country. This was done since the amount of *Mavat* land in the other cities was seen to be adequate for allocation for housing and other public requirements.

Thirdly, because of shortage of *Mavat* and *Bayer* lands in the chosen 32 cities, the government was allowed to compulsorily acquire the *Dayer* or developed land that is

currently under utilised as well. Nevertheless, where the amount of its existing *Mavat* land was not adequate for the provision of housing and urban facilities, the government would have to acquire any remaining *Mavat* lands in the first instance, then the *Bayer* lands and lastly, if it still requires more land, the *Dayer* lands.

However, the owners of *Bayer* abandoned (unutilised) and *Dayer* developed lands in these 32 cities can subdivide and transfer their lands after the provision of services, if the state or municipalities announce that they do not need their lands for acquisition (ULA, 1987). Moreover in so far as *Dayer* lands are concerned the Act extended the government acquisition power until September 1992. From that date onwards such land could only be bought with the consent of the owners at agreed prices.

These 32 cities were mostly large ones and the new satellite towns around them. The total population of these 32 cities was 13,775,412 in 1986 while the total population of the urban areas of the country was 26,844,561 (SCI, 1987). Therefore it can be concluded that about 51 percent of the urban population of the country were still subject to the measures of the ULA in 1987.

Finally, the 1987 Act established the ceiling limit for all areas as 1,000 square metres.

An interesting aspect of the 1982 and 1987 Urban Land Acts' Implementation Regulations (ULAIR) was that they recognised the potential of public/private cooperation to increase urban low-moderate income housing. As a result, apart from allocating land for individuals to build their own homes, Clause 67 of the Acts also provided for the allocation of urban land to private firms and individuals for the provision of low-cost housing for the purpose of commercial sale in joint ventures with the government (ULAIR, 1982, and 1988). The Act put a limit of 10 units to registered individual builders and 50 units to legal entities (companies) at each cycle of development from initial allocation to delivery of units . Furthermore, the size of the project and the respective share of the government and the private parties would vary depending on the location of the project and are subject to negotiations between the MHUD and the private parties. Consequently, in each city the ULO was responsible for identifying suitable parcels of land for both purposes.

After the completion of the project the share that the private builder can sell in the market would be separated, while the share of the government would be transferred at pre-set prices to eligible customers who are introduced by the Ministry of Housing and Urban Development.

Other changes in the law also provided for the allocation of land to housing cooperatives, government organisations, government and private factories and other productive units for the purpose of worker's housing. Housing cooperatives were one of the creations of the revolution, and they have been greatly encouraged by the government as a means of alleviating the housing problem in the country. They are usually trade or workers' cooperatives formed in different ministries, private and public firms and factories, and also some other trades, such as the taxi drivers. The main objective of these cooperatives is to provide housing for their members with the aid and encouragement of the government.

Furthermore, in order to curb the sale of the land soon after development, an amendment was introduced in 1986 to the 1982 Act which made full transfer of the land title to recipients conditional on them obtaining building completion certificates from the local authority. This replaced the original condition that was satisfied with a development certificate for the completion of as little as just one habitable floor. In addition the amendment also forbade the sale of such buildings and its land for 5 years after the official issue of the building completion certificate.

In the same amendment, the government entitled the original land recipients to apply for subsidised materials and finance for the construction of their dwellings. Furthermore, while the government charged for the allocated land, in most cases the fee for low income families would only be the cost value to the government without any speculative or profit gain. This meant that the allocated land could be cheaper than in the market, and even then the Act provided that, subject to the approval of the allocation committee in exceptional circumstances, very poor applicants who can not pay for the cost of land would be given discount on the cost (ULA, 1986, CL 76; MHUD, 1989). In charging higher prices for more desirable land plots, government saw the potential for income that could be used to cross-subsidise land allocation for low income families. Potentially, therefore, the full implementation of the Act could provide a major tool both for income redistribution and the provision of land for low income housing by the formal and informal private sectors. The former was involved both in joint venture developments with ULO as well as contracting services for individual units while the latter largely limited to building and contracting services for individual households that were allocated land and were subsequently responsible for constructing their own dwellings.

The impact of the new land policy on housing provision and land market

The evidence shows that in contrast to the other stated cases the urban land ceiling Acts in Iran did indeed provide a formidable tool for state action in terms of direct land provision and influencing the land market and at least in the study period were pursued in a comprehensive and effective manner. Table 1 shows that in the 10 year period of this study a total of 85,557 hectares of urban land was either acquired by, or transferred to the authority of, the Urban Land Organisation (ULO Annual Report, 1979-1988). These comprised about 41,272 hectares of land, which were previously owned by the government and 36,000 hectares which had been classified as undeveloped (Mavat) land and confiscated from the private sector without the payment of compensation. To this must be added a further 8,258 hectares that were developed or unutilised lands and were acquired in return for the payment of compensation. The total amounts of such confiscated or compensated land that were urban, however, were 16,829 hectares, unutilized, and 25,183 hectares, developed.

At the same time Table 1 also shows the total amount of land allocated during the stated 10 years of 1979 to 1988 was about 14,103 hectares or 16.5 percent of the total amount of the 85,557 hectares acquired by the ULO. Therefore, about 71,454 hectares or 83.5 percent of the lands which were acquired by the ULO would have been available for transfer in future.

In other words the amount of land that was available still for disposal was five times more than that transferred during the study period. The percentage of allocated land in the different parts of the urban areas of the country ranged from about 6 percent to over 98 percent depending on the province. The percentage of allocation in Tehran was only about 18 percent which, while being higher than the average of 16.5 percent for all the urban areas, is still lower than the figure for about half of the provinces of the country. The variations in these figures are indicative of the different scale of administrative, allocation problems in the different provinces of the country as well as the requirement for service provision after 1984 prior to allocation and the impact of earlier allocations in the smaller centres meeting the land requirement of the eligible candidates. In addition, it shows the effects of a deliberate policy of reduced allocation in comparison to acquisition. In Tehran, this was aimed at reducing immigration flows to the capital and to realise the much higher value of the land that government was increasingly selling on the market in order to raise revenue for the ULO and the MHUD (Moatazed-Keivani, 1993). This last point is reflected in the increasing share of non-housing allocation (i.e., commercial, industrial, and public service purposes) rising from 12.9 in 1984 to 40 percent in 1988 (SCI, 1989; 1991).

Table 1: The amount of urban land acquired and allocated by the ULO between 1979-1988 in Iran (1000 M2)

	PROVINCE	Acquired land	Allocated land	Allocated as a Percentage of acquired	The land still available for allocation 1988	Percentage of acquired available for allocation
	ALL URBAN AREAS	855569	141033	16.5	714536	83.5
1	TEHRAN	84200	15342	18.2	68858	81.8
2	KHORASAN	75146	13962	18.6	61184	81.4
3	ISFEHAN	44043	13246	30.1	30797	69.9
4	EAST-AZARBAYEJAN	11580	8159	70.5	3421	29.5
5	FARS	62945	5289	8.4	57656	91.6
6	KHOZESTAN	104878	16710	15.9	88168	84.1
7	MAZANDARAN	9849	4277	43.4	5572	56.6
8	WEST-AZARBAYEJAN	17231	4790	27.8	12441	72.2
9	BAKHTARAN	12803	4886	38.2	7917	61.8
10	GILAN	18524	6885	37.2	11639	62.8
11	KERMAN	69861	6752	9.7	63109	90.3
12	ZANJAN	6068	1842	30.4	4226	69.6
13	LORESTAN	10037	1943	19.4	8094	80.6
14	HAMADAN	27186	5385	19.8	21801	80.2
15	SISTAN & BALUCHESTAN	107775	6937	6.4	100838	93.6
16	MARKAZI	16055	3025	18.8	13030	81.2
17	KORDESTAN	12850	2164	16.8	10686	83.2
18	YAZD	7820	3618	46.3	4202	53.7
19	HORMOZGAN	46817	2954	6.3	43863	93.7
20	BOUSHEHR	63602	3866	6.1	59736	93.9
21	SEM NAN	18359	2766	15.1	15593	84.9
22	CHAH R-MAHAL & BAKHTIARI	22795	3282	14.4	19513	85.6
23	ILAM	2785	633	22.7	2152	77.3
24	KOHKILOYEH & BOYER-AHMAD	2360	2320	98.3	40	1.7

Source : Urban Land Organisation, Annual Reports, 1979-1988.

Table 2, on the other hand shows, that while overall 77 percent of the allocated land went for housing purposes, other uses such as urban services and commercial use have also taken a fair amount of allocation. Indeed, as stated in the previous paragraph, in some poorer provinces that in particular lacked urban services such allocation was around 50 percent of the total allocation. This points to the comprehensiveness of the programme in the sense that it made provisions for all types of urban requirement much of which would enhance the housing and living environment of the residents.

Table 2: Distribution of land for construction of residential and non-residential buildings by the ULO between 1979-1988 in Iran (000 M2)

	PROVINCE	Total	Residential	Percentage residential	Non-residential	Percentage non-residential
	ALL URBAN AREAS	141033	107898	77	33135	23
1	TEHRAN	15342	11519	75	3823	25
2	KHORASAN	13962	10436	75	3526	25
3	ISFEHAN	13246	9781	74	3465	26
4	EAST-AZARBAYEJAN	8159	6854	84	1305	16
5	FARS	5289	4767	90	522	10
6	KHOOZESTAN	16710	12798	77	3912	23
7	MAZANDARAN	4277	3708	87	569	13
8	WEST-AZARBAYEJAN	4790	4229	88	561	12
9	BAKHTARAN	4886	4553	93	333	7
10	GILAN	6885	6390	93	495	7
11	KERMAN	6752	5775	86	977	14
12	ZANJAN	1842	1690	92	152	8
13	LORESTAN	1943	1547	80	396	20
14	HAMADAN	5385	3268	61	2117	39
15	SISTAN & BALUCHESTAN	6937	3249	47	3688	53
16	MARKAZI	3025	2385	79	640	21
17	KORDESTAN	2164	1661	77	503	23
18	YAZD	3618	2554	71	1064	29
19	HORMOZGAN	2954	2167	73	787	27
20	BOUSHEHR	3865	2687	70	1179	30
21	SEMNAN	2766	2322	84	444	16
22	CHAHAR-MAHAL & BAKHTIARI	3282	1690	51	1592	49
23	ILAM	633	598	94	35	6
24	KOHKILOYEH & BOYER-AHMAD	2320	1270	55	1050	45

Source : Urban Land Organisation, Annual Reports, 1979-1988.

During the stated period a total of 10,790 hectares of land were transferred to 422,864 families directly (234,000), through housing cooperative societies (131,000) and through public and private developers/companies (58,000). These figures are elaborated in tables 3 and 4. On closer inspection, however, an interesting observation is the much higher rate of cooperative housing in Tehran (64 percent) and respectively much lower rate of public/private developer provision (only 2 percent) in comparison to other provinces. In respect of the cooperatives this can be explained by the higher concentration of civil servants and other trades in Tehran and their better ability for forming cooperative societies to benefit from the Act. The lower rate of public/private activity on the other hand is partly due to the higher activities of some public/ charity foundations involved in low income housing provision and formal private developers outside Tehran utilising the joint venture scheme and partly as a result of the higher

availability of private market opportunities for residential activities in Tehran, largely concentrated around redevelopment of *Daer* land. This latter point is clearly demonstrated by Moatazed-Keivani (1993) in his examination of private housing development activity in Tehran during the same period highlighting joint venture schemes between developers and owners of low density dwellings that were used for redevelopment purposes at much higher densities. The same study shows that the interviewed private developers were by and large reluctant to get involved in ULO land allocation programme due to their perception of inappropriate locations of many parcels for their cost recovery from their share of the scheme in the private market in comparison to their current activities.

Table 3: Distribution of land among individual families, cooperative societies and private developers by the ULO between 1979-1988 in Iran (000 M2)

	PROVINCE	Total	Individual families	%	Coop societies	%	Public and Private developers	%
	ALL URBAN AREAS	107898	61671	57	30634	28	16171	15
1	TEHRAN	11519	3874	34	7342	64	303	2
2	KHORASAN	10436	5940	57	3562	34	934	9
3	ISFEHAN	9781	4343	44	2014	21	3424	35
4	EAST-AZARBAYEJAN	6854	4011	59	2011	29	832	12
5	FARS	4767	3474	73	1056	22	237	5
6	KHOZESTAN	12798	6004	47	4640	36	2154	17
7	MAZANDARAN	3708	2344	63	1033	28	331	9
8	WEST-AZARBAYEJAN	4229	3113	74	699	16	417	10
9	BAKHTARAN	4553	2516	55	1373	30	664	15
10	GILAN	6390	4880	77	915	14	595	9
11	KERMAN	5775	4271	74	644	11	858	15
12	ZANJAN	1690	530	32	765	45	393	23
13	LORESTAN	1547	618	40	608	39	321	21
14	HAMADAN	3268	2345	72	469	14	456	14
15	SISTAN & BALUCHESTAN	3249	1458	45	977	30	816	25
16	MARKAZI	2385	1807	76	478	20	100	4
17	KORDESTAN	1661	945	57	493	30	221	13
18	YAZD	2554	2010	79	213	8	331	13
19	HORMOZGAN	2167	1193	55	361	17	613	28
20	BOUSHEHR	2687	1542	57	296	11	849	32
21	SEM NAN	2322	1816	78	126	6	381	16
22	CHAH R-MAHAL & BAKHTIARI	1690	1281	76	220	13	189	11
23	ILAM	598	359	60	150	25	89	15
24	KOHKILOYEH & BOYER-AHMAD	1270	997	78	189	15	85	7

Source : Urban Land Organisation, Annual Reports, 1979-1988.

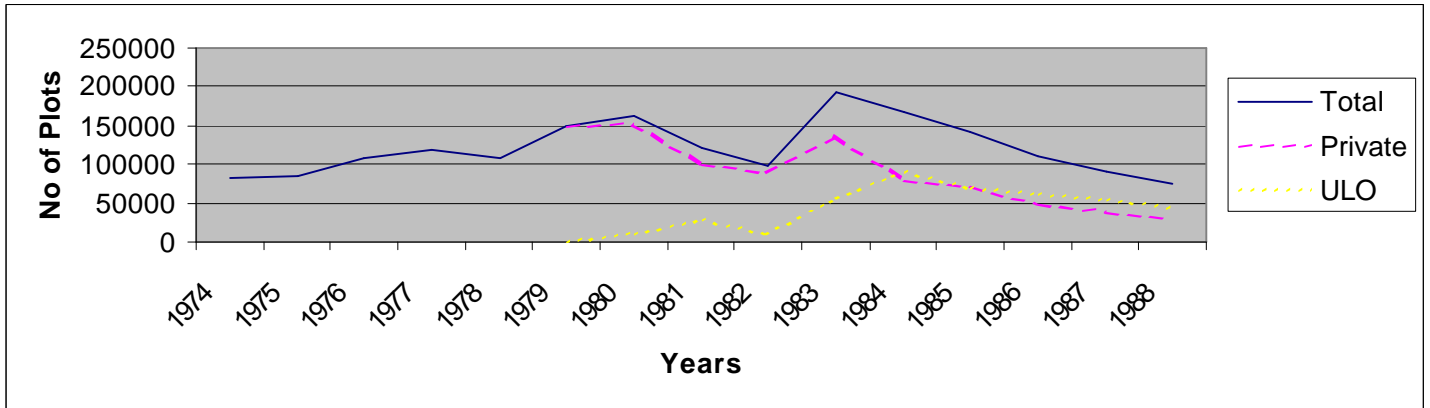
Table 4: Number of families benefiting from allocation of land by ULO in urban areas of Iran between 1979-1988.

	PROVINCE	Total	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	%
	ALL URBAN AREAS	422864	61	9851	28424	9133	57479	89283	69835	62264	53093	43441	100.0
1	TEHRAN	60572	59	3187	9900	1930	4349	11379	11971	5865	7753	4179	14.3
2	KHORASAN	41274	---	---	---	44	9489	8670	5654	4464	5327	7626	9.8
3	ISFEHAN	33669	---	---	---	135	8411	8872	2343	6765	4034	3109	8.0
4	EAST-AZARBAYEJAN	30548	---	---	---	912	3694	6799	6296	5072	4136	3639	7.2
5	FARS	17062	---	---	---	58	2048	5251	3433	2972	2286	1004	4.0
6	KHOZESTAN	49731	2	329	1945	1232	4153	14994	13058	6357	5376	2285	11.8
7	MAZANDARAN	11877	---	165	142	---	634	1280	2625	3410	2492	1129	2.8
8	WEST-AZARBAYEJAN	15603	---	2068	1393	422	1923	2574	2951	1726	1435	1111	3.7
9	BAKHTARAN	19845	---	1793	2482	322	693	4994	2417	2153	1631	3360	4.7
10	GILAN	23880	---	---	7392	968	2487	2999	2136	4632	1907	1359	5.6
11	KERMAN	16836	---	---	---	86	2589	3098	2361	2460	2023	4221	4.0
12	ZANJAN	8294	---	---	---	255	1097	781	1463	1926	1929	843	2.0
13	LORESTAN	6555	---	189	---	---	1379	1372	960	1117	1065	473	1.5
14	HAMADAN	12473	---	224	2054	557	1433	1527	2488	1576	1436	1178	3.0
15	SISTAN & BALUCHESTAN	9805	---	---	---	38	1896	2034	2077	1742	1322	696	2.3
16	MARKAZI	10226	---	1102	703	109	925	1938	866	1606	1538	1439	2.4
17	KORDESTAN	7165	---	---	---	---	2389	1566	603	1555	616	436	1.7
18	YAZD	7718	---	---	---	661	1554	1326	872	924	832	1549	1.8
19	HORMOZGAN	8845	---	---	157	259	1428	1729	1552	961	1985	774	2.1
20	BOUSHEHR	8965	---	---	---	8	741	2044	1680	2021	1276	1195	2.1
21	SEM NAN	8947	---	317	1586	514	1474	1721	994	751	608	982	2.1
22	CHahr-MAHAL & BAKHTIARI	5768	---	477	610	239	1531	859	284	939	542	287	1.4
23	ILAM	2698	---	---	---	67	204	225	132	677	981	412	0.6
24	KOHKILOYEH & BOYER-AHMAD	4506	---	---	60	317	958	1251	609	593	563	155	1.1

Source : Urban Land Organisation, Annual Reports, 1979-1988.

Overall, however, the importance of the ULO allocation programme to urban housing provision in the country may be ascertained by considering that while only 12.6 percent of the allocated land was distributed for housing purposes, it actually comprised some 34 percent of the total amount of land used for housing purposes during the period in the urban areas of the country (CBI, annual reports, 1979b-1988b). Indeed as shown in figure 1 in the second half of the period, the contribution of ULO plots to overall urban housing plot provision in the country rises above 50%, exceeding that of the private market.

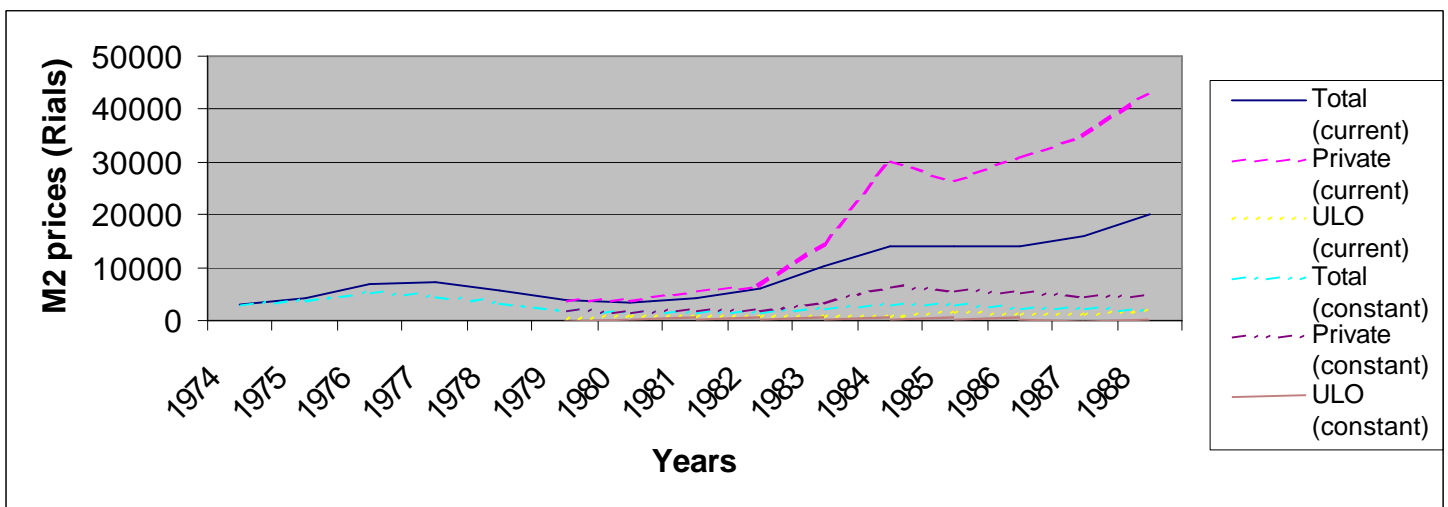
Figure 1: Comparison of total number of housing plots commencing housing construction according to ULO, private and total land allocations between 1974 and 1988.



Source: Majedi, 1996.

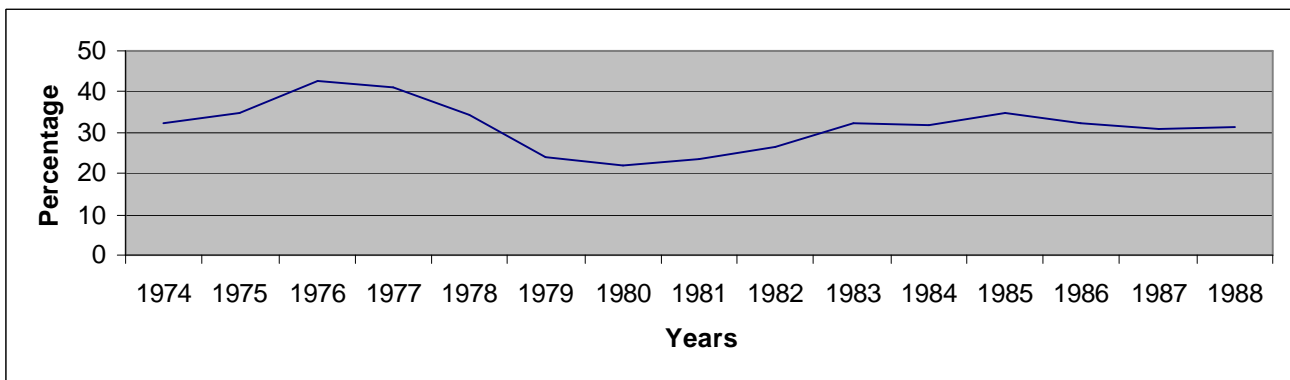
The impact of this action on the land market was dramatic. Figure 2 provides an indication of the differences between the nominal prices of ULO allocated land and those of the private sector. What is important here is not only the expected reduction of total average cost per square meter to that of half of the market price due to the discounting effect of ULO allocation fees, but also the fact that constant (1974 base year) land market prices remained at the level of 1976, with only a slight increase during 1984. A similar picture (Figure 3) emerges when we consider the average ratio of land cost to housing cost which stayed below the 1974 base year for half of the period rising to the same level in the second half although still below the 1976 and 1977 peak periods.

Figure 2: Comparison of average urban land prices per square meter in current and constant (1974 base year) values according to the total, private and ULO allocation between 1974 and 1988.



Source: Majedi, 1996.

Figure 3: Ratio of average urban land prices to average housing costs between 1974 to 1988².



Source: MHUD 1989, 1985 and CBI, 1989a, 1990. In the end, a note of caution is necessary as the cheap allocation of urban land without considering its full urban impact can also have negative consequences in terms of urban sprawl and the concomitant demand on infrastructure requirement. To a large degree this has occurred in Iran where in the late 1990s the urban population density stood between 50 to 95 persons per hectare (Athari, 2003). This compares to more accepted norms of 150 persons per hectare that increases to 200-300 persons per hectare in mega-cities.

Conclusion

This paper started by challenging the World Bank's enabling housing market strategy, suggesting that it over-estimates the capacity of formal markets to provide adequate low income housing in developing countries and that it excludes from consideration, or at least, does not support alternative strategies. Most of all, it questioned reorienting government's role to that of essentially facilitating private market activity and refraining from more direct action. While agreeing with much of the enabling policy measures for institutional development of the housing sector and private housing market, we suspect that in the context of most developing countries these measures are not in themselves sufficient to expand low income housing to any significant degrees, if at all. This, in our view, requires maintaining strong government land management to overcome inherent private market inefficiencies, many of which are unique or exaggerated in the context of developing countries. We do accept, however, that effective government land management is itself contingent on the existence of favourable political and socio-economic conditions and sufficient institutional capacities. Nevertheless, the Iranian experience suggests that this is possible in some context and can not be dismissed a priori in the manner of the market enabling framework. Stronger government land management, therefore, deserves consideration as part of a broader comprehensive policy package, or an alternative to enabling private markets in its current dominant formulation.

² The 1988 figures reflect the April to September values only.

In this respect, there is evidence that the Government of Iran substantially expanded the stock of low income urban housing during the study period by directly providing land for its construction by individuals and organisations, effectively bypassing urban land and housing markets and their shortcomings. The Iranian experience has shown that such an intervention can provide a rich source of urban land resources for housing particularly the low and middle income groups as well as commercial and public service purposes. Here we must note that while the Iranian policy did not have an explicit income criterion, the eligibility criteria for lack of ownership of other land or housing, encouragement of labour and trade cooperatives and even the private sector ventures were all designed to specifically benefit a large section of the low and middle income sectors that would otherwise be excluded from the private market.

Moreover, policies implemented in Iran have demonstrated that intervention and the increased capacity for public-private joint venture schemes can in fact be a more effective mechanism for developing private sector housing provision capacity specifically targeted to include lower income groups than leaving the entire process to the market. Similar schemes have significantly increased the productive capacity and economic efficiency of housing developers in more developed countries such as Sweden (Ball, 1983; Duncan, 1986). It is pertinent that interviews with a cross section of housing developers in Tehran in 1990 showed that none of them were in principle against the Government's actions and viewed the joint venture scheme as an important tool for their involvement in housing provision in general and to the low income groups in particular (Moatazed-Keivani, 1993). The fact that private housing developers in Tehran had not utilised the scheme as much as in other urban areas was more a reflection of the location of the sites on offer, rather than a weakness in the policy itself. This issue was to some degree addressed in the 1990s with a shift of government policy to encourage larger scale and smaller unit provision in conjunction with private developers/cooperatives in major conurbations rather than individual allocations. This, however, should be subject to further research and is out of the scope of the present paper.³

³ The shifts in the ULO urban land allocation from 1990 onwards have been largely influenced by supply side neo-liberal policies (Athari, 2003). Therefore, while the government has maintained its control of the undeveloped urban land market it has shifted towards commercial allocation and full cost recovery, reduction of individual land allocation, increasing reliance on mass housing provision by private developers and development of satellite towns around major conurbations to absorb the increasing urban population. Interestingly, however, Athari (2003) notes that in spite of the stated policy the share of individual allocations in the 1994-1997 period increased to 50.4 per cent in comparison to mass builders (30.8 percent) and cooperatives (18.9 percent). This is indicative of some confusion and lack of consistency in the overall policy implementation. Later MHUD policy announcements, however, have re-emphasised developing the role of large scale developers as the mainstay of future housing provision in the country.

It is also pertinent to note that from the mid 1990s the private '*Daer*' or developed segment of the urban land market in a handful of the major urban conurbations has been subject to rapid price increases. As such by 1998 the urban land price and house building cost indices respectively increased to over 3000 percent and 3,500 percent of their 1979 values (Athari, 2003). Tehran in particular is worst hit experiencing a 400% increase in house prices between 1992 and 1998 (Rafiei, 2003) and a full boom and bust cycle up to 2000. Prices in the city were again on the increase in the first half of the new decade, although field market observations by authors suggest that prices have stagnated during 2004 and in to 2005.

In the absence of a more detailed study it is difficult to provide definitive answers on the reasons for the rapid price increases in the major cities or the impact of the shifts in emphasis of the urban land

At the very least the success of the Iranian experience during the study period shows that a government in a less developed country can effectively assemble and distribute public land so that it is then used for housing benefiting low-income urban dwellers on a large scale. This is very different from the results of most of the efforts made in developing countries to increase low-income housing through land nationalisation, through limitations on individual land holdings, or through the allocation of the large stocks of urban land governments inherited from colonial regimes.

Iran did not nationalise land, but retained individual ownership following its revolution. It obtained a large quantity of land by implementing a policy of limitation on the size of individual land holdings. Islamic law may have played a critical role in the success of this policy of land taking, as well as the use of some land for middle-income housing that was also badly needed. Although compensation was paid that was lower than market prices, there was not a political backlash powerful enough to halt the programme. Land was distributed by the Iran Government directly to individuals and to organisations that would construct housing for low-income urban dwellers.

Land markets had not been serving the housing needs of many urban residents, especially those who were low-income. The Government of Iran provided an effective and sustained alternative to the market. It demonstrated the necessary commitment and administrative capacity to deliver its land to the urban poor targets of its policies, in contrast with so many other governments in developing countries. It further showed that this could be done on a very large scale, throughout the country, within all of its regions and cities. The Iran experience demonstrated that government could bring about construction of new low-income housing by delivering land to cooperatives and even to private sector firms. It worked directly with them, rather than through the market, for it found them capable of the required tasks.

So much that has been demonstrated by the evidence deserves further investigation. This is particularly so because it has taken place in a developing country of the kind where international donor agencies such as the World Bank would advocate enabling the market as the preferred approach to improving housing for poor people. This Iran experience has been given little attention. Research is needed to understand why the alternative approach taken in Iran has worked and to identify the factors that made it so effective. There are valuable lessons here for other governments, ones that have performed so poorly in their attempts to improve the provision of low-income housing in cities and towns.

policy and *Daer* land price inflation on low income housing provision in the main urban conurbations. We can however postulate that rapid price increases are due to a combination of circumstances from increasing housing demand due to continuing immigration and urban growth of the major cities, the high inflationary environment and lack of alternative investment opportunities that have played a major role in directing speculative investment in to the uncontrolled *Daer* land market.

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