MASTERS OF IN-BETWEENNESS:
LIVING ON WATER, DREAMING OF LAND
IN CAI RANG FLOATING MARKET, VIETNAM

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Living on Water, Dreaming of Land
in Cai Rang Floating Market, Vietnam

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CERTIFICATE OF ORIGINALITY

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Abstract:

The present dissertation examines the Cai Rang floating market in Can Tho city, southern Vietnam, as clusters of informal settlements. Home to large numbers of rural-urban migrants from the Mekong Delta in search of work and opportunities, the research site has never been analyzed through the lenses of urban informality. Its data-gathering phase stretched over more than one year, with six months of intense ethnographic fieldwork (December 2018 – June 2019) in Cai Rang district and two subsequent follow-up visits in November 2019 and July 2020.

Far from being relegated to a realm of informality, often represented as illicit transactions and criminality, the inhabitants of the houseboats establish respectful relationships and dialogue with various formal forces, such as the local government, the traffic police and the union representatives. The combination of the longitudinal immersive ethnography and the Actor-Network Theory as a tool to vividly visualize these connections allowed for the emergence of informal and bottom-up mechanisms which help migrants secure livelihoods and bargain for power and political weight in the site.

The inhabitants of these floating informal settlements oscillate between the realms of formality and informality, carefully evaluating the situation and adjusting their behaviour and decisions accordingly. Their tactical in-betweenness manifests as a fluid space that opens various coping possibilities. The text argues that people often choose informal options deliberately because they prefer them to the formal alternative, thus are far from being passive actors and show a remarkably diverse set of agencies.

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Table of Contents

1. Introduction

1.1 Study overview

Surrounded by stilt houses, fish farms, gardens, and ponds typical of the rural Mekong River Delta region, Cai Rang floating market in Can Tho city, Vietnam, is the site of this dissertation's ethnographic study of water-based informal settlements. Floating markets are common tourist attractions in Southeast Asia. In Vietnam, these markets originated in the eighteen century and still survive today as lively tourist attractions (Nguyen & Le, 2016; Nguyen, 2011). Although there is not an official or precise definition of 'floating market', in his assessment in Thailand, Cohen (2016) points out that the boat has been increasingly associated with these sites. The strong link between floating markets, culture, tourism and economic development has been emphasized in many tourism studies that analyze their effects on local communities. In Southeast Asia, scholars have largely focused on Thailand (Piemputthakul, 1993; Putaratana, 2002; Chotiwan, 2006), although studies on floating markets in Indonesia, Cambodia, and Vietnam can also be found (Ellyn et al. 2016; Listyana et al., 2017; Huyun, 2011; Nguyen et al., 2020).

This thesis examines floating markets not as tourist sites but as informal settlements, home to large numbers of rural-urban migrants who have moved from rural Vietnam to cities in search of work and opportunities. Rather than focusing on the economic contributions of floating markets to the local tourism industry, this research explores the livelihoods of the people who work in these markets and those who call the boats their home. Indeed, the boats that populate floating markets are not just a place of business, but also where their owners live. In Cai Rang, these inhabitants are rural migrants from various provinces in the Mekong River Delta region. Many of them had originally left

their hometown in the 1990s to escape poverty and hoped to settle down in cities but ended up living on boats. Why did they stay on water rather than land, and why did they remain in the Mekong Delta instead of relocating to nearby Ho Chi Minh City? The lack of an urban household registration (*hộ khẩu*) and their limited finance did not allow the participants of this study to buy properties on land when they first moved to the area on their boats over thirty years ago. From merely being a means of transportation, these wooden vessels became the 'permanent' home of these migrant families, which this thesis analyzes through the angle of urban informality.

Between December 2018 and June 2019, I conducted in-depth ethnographic fieldwork in Can Tho city, southern Vietnam. Follow-up visits were carried out in November 2019 and July 2020 to observe developments during the Covid-19 pandemic. During these periods, I visited both the floating market and the adjacent land-based market of Cai Rang district daily, interacting with boat drivers, street vendors, squatters, and lottery ticket sellers as well as local traffic police, market guards, and trade union representatives. I set out to understand how inhabitants of floating markets respond to their condition as migrants in the city by traversing formal and informal realms and by establishing strong bonds and lifehacking mechanisms both within their community and in the host site.

In government discourses, informal settlements and their inhabitants are often criminalized and associated with tropes of disorder and lawlessness (UN-Habitat, 2015). Such representations have been used to justify policies and action against various kinds of informal settlements in the Global South, from slums and shantytowns to urban villages (Banks et al., 2020; Varley, 2013; Goodfellow, 2019; Harris-White, 2019). Urban renewal projects that involved the wholesale demolition of informal settlements are commonplace, and usually entailed the eviction and displacement of their inhabitants, made up mostly of migrants and low-income households. In the academic literature, residents of informal settlements have also been portrayed as marginalized victims vis-à-vis the government and other actors such as the police.

My research reveals, however, that these residents are far from passive subjects but demonstrate active agency in their everyday life and interaction with local formal forces. In particular, my thesis challenges the preference for formal options and the association of informal strategies with passivity and marginalization. In conventional studies, the informal economy is often treated as the entry point into the urban job market for migrants (Mukoko, 1996). The assumption is that, once they have secured housing tenure and credit access, migrants will prefer to re-join the formal sector (Cohen, 2011). My research finds however that migrants of the Cai Rang district could join formal employment, but prefer informal types of jobs, credit opportunities and housing solutions. Answering the question of why they exhibit such a choice makes up the focus of my enquiry. I found that my participants have successfully established systems that replace formal welfare and provide services, tailored around their needs and upheld by the community. For example, boat drivers who cannot find any job are looked after by the welfare system that they set up in the field. Thanks to redistribution mechanisms, daily earnings are divided between all members of the boat drivers' (informal) association. Informal strategies are also chosen because they provide security and safety, upheld by relations of trust. This can be seen in the informal credit system formed by the community to provide loans for those in need. The data chapters of this thesis demonstrate how these bottom-up mechanisms help migrants secure livelihoods and bargain for power and political weight with the formal forces of the host city.

By shedding light on people's preference for informality and their livelihood strategies, this thesis thus contributes to the scholarship on urban informality. In particular, this work lends support to a fluid understanding of the interconnectedness between the formal and informal realms (Varley, 2003; Banks et al., 2020). It also demonstrates that, far from being passive subjects that are excluded from decision-making (Lewis, 1967), the inhabitants of informal settlements are agential, entrepreneurial individuals who have devised grassroots strategies to maintain not just their individual livelihoods but also collective welfare.

The rest of this introductory chapter is divided into five sections. Section 1.2 situates this study within the scholarship on rural-urban migration in the Global South. Section 1.3 delves into the literature on urban informality and relevant debates to identify gaps in the literature, which this thesis seeks to address. Section 1.4 introduces the research case and states the questions guiding this study. Section 1.5 summarizes the key findings while section 1.6 provides an outline of the dissertation.

1.2 Rural-urban migration in the Global South: the case of Vietnam

This study of informal settlements and its inhabitants is situated within the broad context of rural-urban migration in contemporary Vietnam. The inhabitants of the floating markets in Can Tho are migrants who left their rural hometowns in the Mekong River Delta in the 1990s. This section contextualizes the study by surveying the literature on rural-urban migration in the Global South. It focuses on Vietnam to demonstrate how market reform and the relaxation of migration rules in the 1980s resulted in large-scale migration from the countryside, which contributed to the proliferation of informal settlements in Vietnam's main cities.

1.2.1 Rural-urban migration in developing countries

Rural-urban migration in the Global South has emerged as a significant trend in the 21st century, following the rapid industrialization of developing countries (Seto et al., 2011). It is estimated that this migration flow involves up to a third of the global population (Saunders, 2010). The United Nations (2015) predicted that the world population will be predominantly urban by the middle of this century. According to a report published by the International Organization for Migration (hereafter IOM) (2014), in the first decade of the 2000s, almost half of the urban population globally was composed of migrants.

Rural-urban migration is responsible for half of the urban growth in the Global South, where migration is predominantly domestic instead of international (Smart & Smart 2003; Haug, 2008). Sub-saharian Africa is the region with the highest growth rate in urban population, with a staggering 4% annual increase (IOM, 2014). Migration is responsible for one third of urban population growth in Africa, while other factors such as increase in life expectancy and fertility rate play a significant role. In Asia, rural-urban migration accounts for about 60% of urban population growth, and the contribution of migration to population growth is expected to further increase (IOM, 2014). Although the rates of urbanization and urban population growth have slowed down in recent years, statistics show that each year in Asia and Africa 50 million and 15 million people will be added to urban settlements, respectively. Economic opportunities in cities, and increasingly climate-related factors, continue to motivate peoples' choice to relocate from rural to urban areas in the Global South (Barrios et al., 2006).

Some of the population flows involving rural-urban migration are temporary rather than permanent. Migration can be cyclical, such as those determined by agriculture or family life events like marriage (Bayat, 2000). Migration can be circular, which takes place when migrants relocate to the urban area for seasonal jobs, then return to their rural hometown (Tilly, 1978). Because people move in but also out of urban areas, caution should be exercised when reading statistics and attributing the growth of urban areas exclusively to migrants (IOM, 2014). Granted this, however, rural-urban migration remains one of the most important phenomena shaping societies of the Global South today. The next sub-section examines how rural-urban migration in Vietnam has been shaped by economic reform and the country's household registration system.

1.2.2 Rural-urban migration in Vietnam

Vietnam is one of the few remaining Communist regimes in the world today. Following the end of the Vietnam War in 1975 and the unification of North and South Vietnam, the Communist government took control of the whole country under the leadership of Ho Chi Minh. The government initially pursued a centrally-planned economy following the Soviet model. Following the collapse of the economy in the 1980s, however, the leadership switched course and began to introduce market-oriented reform. A campaign for economic renovation, known as *đổi mới*, was implemented in 1986. *Dổi mới* marked an important turning point in the political economy of modern Vietnam; it was also a watershed in the country's migration pattern.

Internal migration in Vietnam can be divided in two different periods: post reunification (from 1975 to the late 1986) and from the renovation to today (from late 1986 to the current day) (Nguyen-Hoang & McPeak, 2010). The first period of migration started after the reunification of the country in 1975 and was guided by the government's redistribution plans. The migration directions were rural-to-rural and urban-to-rural repatriation. By contrast, post *đổi mới* migration is characterized by spontaneous flows in response to economic restructuring, the influx of foreign investment, industrialization, and entrepreneurship development. The past two decades have been characterized by massive migration flows due to rapid industrialization and urbanization (La et al., 2019).

The key institution conditioning and structuring migration patterns in Vietnam is the household registration system. Vietnam's household registration policy, the *hộ khẩu*, separates rural from urban citizens (La et al., 2019). Borrowed from China in the 1950s, the policy was mentioned for the first time in a legal document in Vietnam in 1957 (La et al., 2019). The overall aim of *hộ khẩu* was to limit people's movement from rural to urban areas and, since its implementation, it has been impacting migrants' livelihoods and opportunities to make a living (Dang, 2005; Hardy, 2001; Le, 1998). Just like in China, where a household registration system known as *hù kǒu* was developed in the

1950s and implemented in 1958 (Yu, 1978: 431), the introduction of the household registration system in Vietnam was gradual (Hardy, 2001). Specifically, the *hộ khẩu* was introduced in Vietnamese urban areas in 1955, shortly after defeating the French in 1954 (Liu & Dang, 2019). The system was extended to the countryside in 1960, where, following a similar developmental pathway as that of China, rural cooperatives were being formed between the end of the 1950s and the start of the 1960s (Liu & Dang, 2019). The household registration system was used by the northern government to control the population during the war. Specifically, it was deployed as a tool to restrain criminals and activities of counter revolutionaries (Hardy, 2001). In sum, this system borrowed from China was aimed at ensuring internal security (Demombynes & Vu, 2016).

Post-unification migration. After unification in 1975, the *hộ khẩu* system was extended to the south (Hardy, 2001). A significant change in its usage happened after the 1975 independence in Vietnam, when the growing concerns raised over the opposition to the newly established government in the north made the *hộ khẩu* an essential tool of surveillance for internal security (Hardy, 2001). It should be noted that during this time, changing residence and *hộ khẩu* was not impossible; however, the process was quite lengthy and confusing. To begin with, people had to obtain a moving certificate (*giay chung nhan chuyen di*) from the police in their current location. Different police authorities oversaw this step depending on the place and the destination point. To move within the same province, the moving certificate had to be authorized by the commune. To move to a different province, the move had to be authorized by the district. Finally, to move to border or urban areas the move had to be authorized by province. As a result, it was difficult for people to move to cities but possible to move to the countryside (Hardy, 2001). Obtaining moving certificates was far from easy for potential migrants, who had to prove the necessity of the move, for example due to employment transfers or university enrollment (Liu & Dang, 2019).

From the bureaucracy behind the policy, it can be observed that the aim of the *hộ khẩu* system was to channel migration in two directions, to rural areas and to the uplands. In

other words, the household registration system was in place to restrict urban growth, considered detrimental to economic progress, and to develop upland areas, new economic zones (Hardy, 2001). Overall, the government's goal was to redistribute one fifth of the Vietnamese population (Desbaratas, 1987), directed towards the newly established New Economic Zones (NEZs). These attempts at organized migration, however, proved unsuccessful by 1987 (Nguyen-Hoang & McPeak, 2010).

Post-đổi mới migration. Migration flows and trends in Vietnam have been highly impacted by the economic renewal campaign. The *đổi mới* in 1986, aimed at the creation of a socialist-oriented market economy, inaugurated the second period of migration and affected internal flows in three ways (Dang et al., 2003). First, farmers started to feel less tied to their land following the de-collectivization of the agricultural sector (Fforde & Huan, 2001). Second, as a result of market-oriented economic reform, people grew more independent of governmental subsidies, especially in the urban sector. Prior to reform, most jobs were assigned and sponsored by the government which also controlled migration movements (La et al., 2019). Third, migrant workers moved to the regions where foreign direct investment (FDI) was concentrated, for example in the southeast. There, hourly wages were 50% higher than the national average, which drew in many migrant workers as a result of regional disparities in salaries (Pham & Reilly, 2007). The Enterprise Law enacted in 2000 further contributed to the increase of the rural-urban wage gap by promoting better paying jobs in the cities. As the private sector grew, the flow of rural-urban migration further increased (Niimi et al., 2009).

Most importantly, following economic renovation, regulations on household registration policy loosened, resulting in more flexibility of movement and easier access to services in urban areas (Nguyen-Hoang & McPeak, 2010). Before *đổi mới*, service allocation and *hộ khẩu* were closely connected. Service allocation depended on the *hộ khẩu*, for example, food, education, health care and so on. Living without a household registration meant living without rights, which were granted exclusively in one's place of residence and nowhere else (Hardy, 2001). Moreover, household registration was related to other policies, such as taxation, corvée labor or military conscription. Since

the 1980s, however, the *hộ khẩu*'s hold on people's movement has undergone significant transformations and, since then, people managed to find ways to circumvent the system (2001). An important change took place with the 2006 Law on Residence, which took effect in 2007, which allowed greater mobility and relaxed the household registration system in Vietnam (Liu & Dang, 2019). Thanks to the new 2006 law, potential migrants do not need to provide permission from authorities in their place of origin to apply for permanent residency in the destination city. Furthermore, the requirement of continuous residence was reduced from three to one year for permanent residency. Stable employment and home ownership for the duration of the stay are no longer required, and the *hộ khẩu* categories have been simplified into permanent (KT1 and KT2) and temporary (KT3 and KT4) (Liu & Dang, 2019).

The changes unleashed by the economic renovation campaign in 1986 resulted in three migration trends that last until now. First, spontaneous migration, independent of government control, increased. Second, the percentage of female migrants increased and surpassed the male one in 2006 (Lovell, 2017; Anh et al., 2012; Thao & Agergaard, 2012; Dery & De, 2000). Third, internal migration was favored over the international one, which used to be the trend before 1986 (Dery & De, 2000). Geographically, the Mekong Delta region in southern Vietnam is characterized by high population mobility (Lovell, 2017).

The large-scale influx of rural migrants into urban areas has contributed to the proliferation of informal settlements in Vietnam's cities. The next section introduces the notion of informal settlements and reviews the literature on urban informality, which is the research angle adopted in this dissertation to analyze the livelihoods of the community of boat drivers in Can Tho.

1.3 Theoretical perspectives on informal settlements and their inhabitants

From the favelas in Latin America and the shantytowns in Africa, to the slums in India and the urban villages in China, the emergence of informal settlements in cities of the Global South has paralleled the massive migratory inflow of population from the countryside to urban areas. In their 2006 report, UN-Habitat (2006) estimated that the global population living in informal settlements amounted to over 1 billion people. Since 1990, 213 million informal settlement residents have been added to the global population (UN-Habitat, 2013). Informal settlements now house approximately 25% of the urban population of the world (UN Habitat 2013). They are also growing at a rate that is higher than any other type of urban development (Dovey & King, 2011).

This section highlights key debates in the literature on urban informality to demonstrate how this present study of water-based informal settlements in Can Tho, Vietnam, adds new insights and contributes to the existing scholarship.

1.3.1 Debating urban informality

The Glossary of Environment Statistics (1997) defines informal settlements as "areas where groups of housing units have been constructed on land that the occupants have no legal claim to, or occupy illegally". Informal settlements also refer to "unplanned settlements and areas where housing is not in compliance with current planning and building regulations (unauthorized housing)". In general, informal settlements do not appear on official city maps and are therefore socio-spatially undocumented (Berenstein-Jacques, 2002; Robinson, 2002; Brillenbourg & Klumner, 2005a; Gouverner & Graver, 2008; Patel & Baptist, 2012). Fabricius (2008) describes the residents of informal settlements as inhabiting a "grey zone between official urban data and the realm of what can't be represented or understood" (p. 6).

Despite their role in housing migrants and the urban poor, informal settlements are often treated as problematic sites requiring state intervention. Several scholarships that deal with different aspects of urban informality have shown the wide array of stigma when it comes to the representation of and narratives around informal settlements (Berenstein-Jacques, 2001; Gouverneur & Grauer, 2008; Jáuregui, 2004). Due to their unauthorized nature and illegal status, informal settlements have been viewed as sites where the regulatory power of the state is weak or absent. In government discourses, they are often criminalized and depicted as spaces of disorder, which in turn legitimize projects of demolition and redevelopment under the banner of renewal or revitalization.

The representation of informal settlements as disorderly spaces is directly related to the stigmatization of their inhabitants, many of whom are rural-urban migrants. Migrants seeking better employment opportunities in urban areas has often been described as marginalized or even harmful to the city's development (Bucker, Swatt & Salinas, 2009; Røpke, 2006). Specifically, residents of informal settlements have been characterized as "dark and dangerous" (Jáuregui, 2004; Bitter & Weber, 2005). Scholars have observed how the portrayal of migrants as secluded communities that are not integrated in the larger society further perpetuated the rejection of foreignness (Urdal, 2008) and the "otherization" of migrants in the city (Gransow, 2008).

In the academic literature, two common representations of residents of informal settlements prevail. On the one hand, because of entrenched rural-urban inequality and the marginalization of migrants from urban welfare systems, residents of informal settlements are often studied as members of an "urban underclass" who are deprived of access and opportunities. They have been described, for example, as "second-class citizens" who do not enjoy that same benefits and entitlements as their urban counterparts (Chan, 2010). In his widely-read book *Planet of Slums*, Mike Davis (2006, p. 28) directly questioned the political agency of slum dwellers, arguing that "uprooted rural migrants and informal workers have been largely dispossessed of fungible labour-power", and therefore "have little access to the culture of collective labour or large-scale class struggle" (cited in Roy, 2011, p. 228). The disadvantaged populations are viewed

to be victims of bifurcated welfare systems that are biased towards those with urban residency, and of the government's modernization campaigns which intend to evict and redevelop informal settlements to make room for high-value land conversions.

This view of the urban poor as victims of their circumstances has been criticized in the literature for perpetuating an image of migrants and residents as passive and powerless. In her work on "subaltern urbanism", Ananya Roy (2011, p. 223) challenged the "apocalyptic and dystopian narratives of the slum" and reconceptualized informal settlements as "a terrain of habitation, livelihood, self-organization and politics". In critiquing conventional representations that are seen to victimize the urban poor, a second branch of literature has sought to re-present them as rebels or resistors against extractive state agents. In his work on the urban subaltern, Asef Bayat (2000) argued for a reconceptualization of the "marginalized and deinstitutionalized subaltern" – social groups including informal workers, the unemployed, street workers, and slum dwellers. Rather than viewing them as "dangerous classes" or as victims of exclusion and informalization, Bayat (2000) emphasized their activism as constituting a form of "quiet encroachment of the ordinary" (p. 533). In his view, their street politics in itself constituted a distinct form of political agency that is characterized by pragmatism, negotiation, and struggle for survival. In a similar vein, Solomon Benjamin (2008) coined the term "occupancy urbanism" to describe the subversive politics that residents of informal settlements engender. By asserting territorial claims on land – which could otherwise be used for lucrative real estate development – these residents were preventing the capture of land rents by state and corporate actors. In her study of urban villages in China, You-tien Hsing (2010) used the term "village corporatism" to highlight how urban villagers self-organized and prevented dispossession by staking their own claims on land vis-à-vis urban governments that were keen to accumulate rents through expropriation.

In sum, recent studies on urban informality have gone beyond representations of the "passive poor" and recognizing the marginalization of migrant populations and the spaces they inhabit, to emphasize the transgressive nature of subaltern politics. As the

next sub-section shows, however, by either victimizing migrants and the urban poor or accentuating their role as heroic resistors, existing works on informal settlements have left important research gaps to be filled.

1.3.2 Beyond victimization and criminalization

The previous sub-section has shown how the existing scholarship features two dichotomous representation of residents of informal settlements: as passive victims of their circumstances or as rebels and rightful resistors. Which each representation illustrates important realities about the circumstances and strategies of the residents, both perspectives tend to view formal and informal realms as separate and oppositional. In counterposing formal forces vis-à-vis inhabitants of informal settlements, these perspectives also pay insufficient attention to differentiation and dynamics among inhabitants, and as a result overlook the differential agency demonstrated by diverse groups of actors.

To begin with, the view of informal actors as victims or revolutionaries places them in an oppositional relations to the state which over-simplifies the complex ways by which the two sides interact with one another. Perlman (1986) criticized the political misconceptions attached to these communities, stressing that they are neither apathetic victims nor radical individuals ready to subvert the formal system. On the contrary, "squatters are often system-supportive and see the government not as evil, but as doing its best to understand and help people like themselves" (Perlman, 1986: 41). A binary and static approach which treats formal and informal realms as separate and opposite is thus limited and partial. Scholars have criticized the rigid and hierarchical understanding of the rapport between the formal and the informal, which usually ends up favoring the former over the latter (Benjamin, 2008; Simone, 2004; Yiftachel, 2009; McFarlane, 2012; Ranganathan, 2014). As this thesis aims to show, the formal and informal realms are interconnected, and residents move fluidly between the two. Rather than being

isolated and opposed to one another, actors of the formal and informal realms interact with one another, and their actions are mutually co-constructive. This thesis thus lends support to recent studies which emphasize the fluid and dynamic relationship between the two realms (Varley, 2013; Goodfellow, 2019; Banks et al., 2020; Simone, 2004; Benjamin, 2008; Yiftachel, 2009).

Relatedly, the informality of people's living conditions, employment and credit options has been often analyzed in opposition to formal alternatives of living (Qinlan & Izumida, 2013), rather than as a free and conscious choice. Far from being completely isolated from or deprived of formal alternatives in their daily life, this thesis demonstrates how informal actors oftentimes openly prefer and pursue informal forms of living, employment, welfarism and credit, even when formal options are readily available to them. People do not choose informal ways of living only when- or because- they are deprived of formal alternatives. Rather, they evaluate all their options on a case-by-case basis and make conscious decisions about what is best for them, which often coincides with the informal alternative. Sometimes, they even venture into formal forms of employment, work and living temporarily, only to return to informal alternatives. This thesis probes the rationale behind these preferences and the implications of such preferences. It is shown that residents are active decision-makers, capable of managing their resources within their best interests and even shaping the action and behavior of the formal sector.

Rather than treating residents of informal settlements as a homogenous group, a nuanced account should furthermore take into account the diversity and differentiation within the community. In existing studies, the focus of analysis has often been placed on the relationship between state and societal actors. By comparison, intra-community differences and dynamics have received less attention. As Banks et al. (2020, p. 233) pointed out, it is important to "carry out a differentiated analysis of the actors operating within the spaces of urban informality" to understand how informality is experienced by different groups and the different strategies adopted by them for survival and accumulation. Varley (2013) argued that it is important not to ascribe a generalized

representation of "informality as resistance" to all residents of informal settlements, but instead pay attention to different tactics and power relations within. Studies have found how leaders or powerful members of the community could engage in activities that exclude more disadvantaged members or prevent them from having access to the same resources or opportunities of accumulation (Banks, 2016; Kan & Chen, 2021). In this thesis, emphasis is given to the agency of diverse groups of actors involved in urban informality and the power dynamics between them. Rather than simply grouping together the actors involved as 'tourists', 'locals' or 'traders', as in some previous studies (Nguyen, 2017; Nguyen et al., 2020), this thesis explores the differences between such groups and explains the complexities of the site in much greater detail.

1.4 Research agenda and case study

Guided by the literature on rural-urban migration in the Global South, as well as key debates on urban informality, this thesis conducts ethnographic fieldwork in Can Tho, Vietnam, to explore the livelihoods of the migrant community that resides on houseboats by the riverbanks of the Cai Rang district. While the detailed research design will be presented in Chapter 3, this section first introduces the research case and presents the research questions that guide this study.

1.4.1 Research case

Traditional floating markets in Vietnam are gradually disappearing due to the emergence of better infrastructure and supermarkets, which are open for longer hours and more easily accessible due to its location on land. Fig. 1 shows the four main floating markets that are still operating today: Chau Doc (chợ nổi Châu Đốc), at the border with Cambodia in An Giang province; Long Xuyen (chợ nổi Long Xuyên), in the same province; Cai Rang (chợ nổi Cái Răng), the object of this study; and Phong Dien (chợ

nổi Phong Điền), the smallest of the four markets. Cai Rang and Phong Dien are both located in Can Tho city but vary considerably in size. In fact, Cai Rang floating market is the biggest in the whole Mekong Delta. Its proximity to two land-based markets and the bigger city size attract boats coming from all the Delta provinces, including the Northern ones. It is not uncommon to see merchants from An Giang province, where both Chau Doc and Long Xuyen floating markets are located, since they can make better deals in the Southern city.

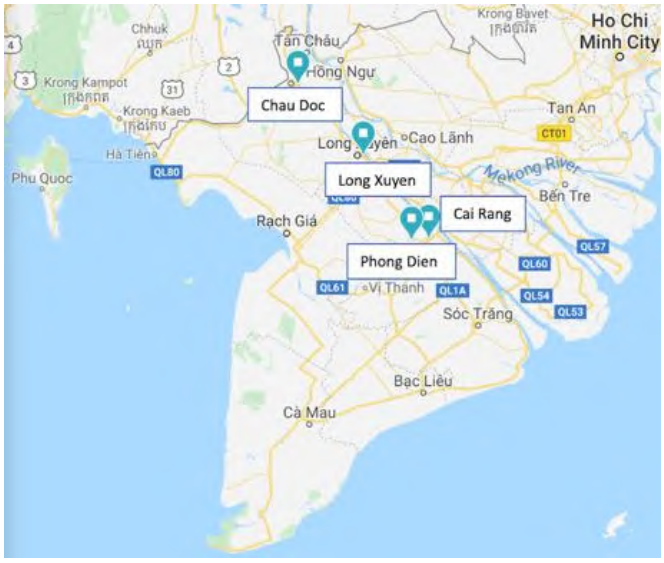

Fig 1 - The four main floating markets in the Mekong Delta, Vietnam (Google Maps, 2020)

Can Tho city, where Cai Rang market is located, is a young municipality which only received its municipal status in 2004, when the former province was divided into Can Tho city and Hau Giang province (Nguyen, 2017). Over this short period of time, Can Tho emerged as an important gateway for air, road and waterway traffic. Located 169 km away from Ho Chi Minh City (3.5 hours by bus) and only 60-190 km from neighboring Mekong Delta provinces, Can Tho extends over 1,438.96 km2.

According to Vietnam's population and housing census of 2019 (General Statistics Office of Vietnam, 2019), Can Tho city counts around 1.25 million people, out of which 860,000 are urban residents and 374,000 are rural, approximately (2019).

The close relationship with the Hau river allowed Can Tho to become a strategic water trading spot for the whole Mekong Delta. Cai Rang market is located where Hau river meets the Xa No canal (Nguyen, 2017) (see Fig. 2).

Fig 2 – Can Tho City (Google Maps, 2020)

The development of the tourism industry is a priority for the Can Tho government. Aside from investing in infrastructures, the government launched a program designed to train and educate boat drivers about waterway traffic, history of the floating market, first aid, environmental protection and basic English skills to talk with international tourists (Nguyen, 2017). According to data from Can Tho Department of Culture - Sport and Tourism (Can Tho DOCST, 2014a, cited in Nguyen 2017) the number of tourists in the city tripled from 407,330 to 1,251,625 between 2004 and 2013. During the same period, the total revenue from tourism quadrupled from 189 to 976 billion VND. Cai

Rang floating market plays a pivotal role in the tourism industry of the area. 80% of tourists visiting Can Tho visited the site (Can Tho DOCST, 2014b). Nguyen et al. (2020), in their analysis of the Cai Rang development planning and project (Can Tho DOCST, 2019), stressed that Phong Dien district is destined to become an eco-tourism destination, while Cai Rang district will host more services and facilities to welcome tourists, from restaurants to hotels.

In the existing scholarship on urban informality, water-based informal settlements have thus far received little attention (Brillembourg & Klumpner, 2010; Dovey, 2013, 2014; Kamalipour, 2016). Extant works have mainly researched the access to water as a utility in informal settlements both globally (Ahlers et al., 2014) and in individual countries, such as Ghana (Peloso & Morinville, 2014), the Philippines (Cheng, 2014), and India (Misra, 2014). Relatedly, scholars have investigated the management of water and water supply in informal settlements in Global South cities (Marston, 2014; Kooy, 2014). These works primarily examine issues of access and usage. This study does not address the water-informality nexus in those terms. In the Cai Rang floating market, water is not just a utility but the setting of my participants' livelihoods. Some studies have found that residents of water-based informal settlements are particularly vulnerable to natural hazards, like in Amoako and Inkoom's study in Ghana (2017) or in Okaka and Odhiambo's research in Kenya (2019). In this respect, Dovey and King (2011) have addressed waterfronts as informal settlements. In their analysis of urban informality, the scholars included the informal and floating settlements along the Chao Phraya river in Bangkok, the riverbank communities in Yogyakarta, Manila and Mumbai (Dovey & King, 2012). In their typology, which categorized informal settlements into three main kinds, waterfronts are paired up with escarpments, which consists of very steep areas next to hill or mountains, because of their dependency to the urban topography (Dovey & King, 2011).

This study analyzes the houseboats parked along the riverbank in the proximity of the Cai Rang floating market as informal settlements given their ambiguous legal status in the site. There has been a lack of in-depth qualitative research focusing on these

houseboats moored by the riverbank. Cai Rang boat drivers and their boats have received little visibility in previous research on the site. These boats do not appear on physical official city maps, as is the case for other informal settlements (Berenstein-Jacques, 2002; Robinson, 2002; Patel & Baptist, 2012). Their owners, being only temporary residents of Can Tho, are not counted as part of the city population and elude formal categories of household registration.

This thesis differentiates between boat merchants and boat drivers (see Chapter 3 for more details). On one hand, the merchants do not reside in Can Tho and, generally, do not set foot on land during their temporary stay. In fact, they float in the middle of the Cai Rang floating market only for a couple of days, just long enough to sell their goods to then return to their Mekong Delta provinces to load more products. The Cai Rang boat drivers, on the other hand, are not 'locals' because they are -at best- temporary residents of Can Tho city. Furthermore, they do not belong to a tradition of water-based living but share a rural past and live on boats with which they left their Mekong Delta provinces several decades ago. After arriving in Can Tho, they settled in the proximity of the Cai Rang floating market to work as boat drivers, transporting goods between water and land, from the merchants in the river to the land-based market sellers. Their hard work, however, was not enough to afford a house on land and they have remained on their houseboats, never becoming permanent residents in the host city.

Aside from boat merchants and drivers, this thesis also takes into consideration diverse groups of formal actors that are still involved in informality, including the state, the police and local unions. Actor-Network Theory (ANT) proved to be an ideal tool in highlighting the actors' paths and connections in the field. The human and non-human participants of this study build relationships with both formal and informal systems and institutions, from residency to loans and grassroot social welfare strategies. The boat was chosen as the starting point of the journey given its centrality in the participants' lives. Within this framework, non-human entities are included as important actors that operate simultaneously in the floating market and who engage in diverse ways with the

inhabitants of the houseboats. Chapter 3 of this thesis further elaborates on the research methods and conceptual framework used.

1.4.2 Research questions

This thesis relies heavily on ethnography to explore the reasoning behind people's preference for informality, gather evidence of the formal-informal dynamics in the field and answer the following broad research questions:

- **Different actor groups and strategies of livelihoods within informal settlements**:
    - What are the different social groups within the boat community in Cai Rang?
    - What are their strategies of livelihoods and how do they differ from one another?
    - Why do informal actors often prefer and pursue informal ways of living and stratagems, even when presented with both informal and formal alternatives? What implications does this preference bring along?
- **Interactions between residents of informal settlements and formal actors**:
    - What are the relationships and dynamics between different groups of residents and formal actors such as officials, the police, and market patrols? In what ways are such interactions co-constitutive?

1.5 Key findings and significance

The widespread use of informal networks, credit, housing, employment, and welfare is not a result of a lack of formal alternatives in the field; rather, it is the expression of people's preference and an indication of the importance of community-level dynamics and relationships, often overlooked in previous studies.

This preference is highly significant in the field because, as a result, the actors of informality will be less interested in partaking in government policies or development programs aimed at promoting formal types of credit, relocation solutions, employment and so on. Simultaneously, governments and the non-profit sector should recognize that, when faced with a choice, people analyze all their options and opt for informality after a careful evaluation based also on their own community networks and dynamics, often disregarded in the reports and research.

By recognizing people's preference for informality, we open a window onto their reasoning and the factors that weigh in when it comes to their living conditions, employment, social protection, access to credit and investment, and so on. By recognizing their position in the bargaining process with formal forces in the field, we give people their agency back. This means that, far from being isolated and/ or ignorant, as they are often portrayed, the residents of informal settlements have a voice in determining their own future and bargaining for their space in the site. The dialogue with formal forces, such as the government or the police, is open and on the table, and the terms of their relationships are renegotiated every time changes take place in the site.

This thesis builds on ethnography, which allows enough time for community-level relationships to surface and be observed. When analyzed in this light, the people of informality cease to be victims or radical revolutionaries and emerge as masters of the two worlds of formality and informality, which they show to know extensively end to have learned to manage in different contexts, making the choices that are most beneficial to them. Their preferences have, in turn, affected and shaped the formal sector and its actors, which had to accommodate them and not only act against these, as often argued.

On this matter, the close relationship between informal actors and the formal entities in the field -such as the state, the police and the trade unions- resulted in adjustments of the behavior of the formal sector in favor of the informal residents in the field. For example, illegal vendors and squatters managed to establish trust relationships with the local traffic police and the market guards in the area. Technically, they should not occupy the sides of the street or sell without a permit; however, the rapport that these

families have built over decades with the local officers meant that the latter would develop empathy, understanding and respect for the hard-working boat drivers with whom they share the working space in proximity of the floating market. Not only they do not seem to enforce controls too rigidly, but also, they look out for this community by informing them of upcoming patrols, helping them in babysitting their children while the parents sell goods in the market, organize donations to cover the costs of funerals for poor families.

To conclude, more traditional studies of informality tend to frame the discourse around the people and the practices of urban informality in binary terms which generate hierarchical relations and stigmatic representations (these will be presented in Chapter 2). This work builds on the more recent studies of informality which argue in support of a more fluid and dynamic rapport of formal and informal alternatives in the field. In addition, this thesis recognizes people's agency in choosing informal ways of living even when formal alternatives are available to them. Finally. it takes a step forward analyzing the implications that this preference has on formal actors in the site, for example the government, the police and the trade union representatives.

1.6 Chapters layout

After this brief introduction on the research topic and its significance, Chapter 2 reviews the literature on urban informality to frame the debate around the formal and informal realms. On one side, it presents the hierarchical and binary understanding of the notions; on the other, a more fluid understanding of these dynamics- the position supported by this study. The scholarships of informal settlements, informal economy and informal credit have been included to provide examples of the implications of this debate on people's lives, in the form of their housing solutions, employment and access to credit, respectively.

Chapter 3 introduces the theoretical framework and the methodology preferred for this study. The main concepts of the Actor-Network Theory are laid out and the conceptual framework helps us visualize the actants' actor-networks, that are then explored in the data chapters. Ethnography proved essential in exploring these networks in-depth, after establishing trust and mutual respect with the migrant community of boat drivers. This chapter also points out the great relevance of formal forces in the fieldwork, both human and non (e.g. the propaganda art, trade unions, formal loans, etc.). Lastly, the maps and the color analysis of the boats of the floating market in Chapter 3 help identifying the different social groups that inhabit the research site, which will be then explored in more details in Chapter 4.

The data chapters of this thesis move constantly between the formal and the informal sector, following various actors in their engagement with the various power forces in their field, establishing their actor-networks. The boat is the vessel that transports the reader through the contents of this work, into people's homes and market stalls, back and forth between the formal and informal sectors. Throughout the chapters, many things take place on board: migration journeys, tours for tourists, eating and drinking, arguments, bargaining and so forth.

Chapter 4 serves as a background and 'disambiguation' page to clear the confusion built around my thesis participants, the boat drivers of the Cai Rang floating market. It follows the journeys of four families from different Mekong Delta rural provinces towards a better life in Can Tho city. Through the narration of these participants' most salient life events, the chapter provides the historical context of Vietnam and the Mekong Delta. Furthermore, it argues with development practitioners and paves the way for the following chapters, taking into consideration the informalization which interests various aspects of their livelihoods that will be addressed in the following empirical chapters.

Chapter 5 highlights the contrast between the government's image of the floating market and its actors' actual living conditions. The analysis of the scenes of the propaganda wall art commissioned by the government on the Cai Rang bridge sheds light on how boat drivers and their informal lifestyle are perceived and represented in the field by a formal actor, the state. Boat drivers, informal actors, are not represented as an integral part of the city's 'formal' and 'clean' development but kept invisible. This chapter represents not only a shift in setting but also in methods, with an emphasis on visuality and discourse analysis. To make up for the lack of appropriate recognition of the informal sector and its living conditions and contributions, the second section of the chapter describes the living space on board of the houseboats, highlighting the pros and cons of a river-based life as it is narrated by the participants themselves. Since boat drivers and their houseboats do not find a place in the graffiti art, their informal lifestyle is explored in more detail in the second section of the chapter. The two ideas of modernity that emerge from the discussion, one formal and the other informal, are then presented and discussed.

After providing some background on my research participants in Chapter 4 and analyzing the government's outlook in the physical site in Chapter 5, the discussion moves towards the implications of living 'in-between' the formal and informal sectors. Chapter 6 deals with the residency status of the boat drivers and the consequent relationship with the police. Attention is given to the participants' rapport with authority in the land-based market, where they work informally, and the different formal forces in the site. A grassroot social 'welfare' mechanism emerges as a strategy to alleviate poverty in response to the informality of their living conditions and the lack of formal state support. Here, we can more easily see the implications that their informal lifestyle brings about in their daily life with respect to their legal status, their residency and their working conditions.

Chapter 7 illustrates a very tangible consequence of the informality of the research participants, whose legal status (described in Chapter 6) complicates their access to finance. When in need of a loan, my research participants can opt between formal or informal credit systems. Both options are investigated and compared in the chapter, which describes the two types of loans and the reasoning behind people's preferences of the informal kind, called 'hụi'. Attention is given to the 'language' spoken by the union representatives in the field and the one 'spoken' by the hụi. This chapter shows the prejudices and misconceptions that trade unions' representatives share about the inhabitants of the houseboats, considered too ignorant to distinguish safe and unsafe credit opportunities by themselves.

Chapter 8 concludes the work by answering the research questions, illustrating the limitations of the study and suggesting possible future directions.

2. Literature review

This thesis not only recognizes people's preference for informality but also sets out to explore the rationale behind this choice and the implications of such choice both for people's lives and for the formal forces in the site such as the state and the police. This literature review focuses on the scholarship on urban informality to offer a comprehensive analysis of the implications that the preference for informality has on people's everyday life, particularly with respect to peoples' housing solutions (informal settlements), employment (informal economy), and access to loans and investment opportunities (informal credit).

In all three aspects, informal options are often framed in opposition to formal alternatives, the latter being presented as the ideal or 'correct' choice or scenario. It is often suggested that people living in informality continue to do so because they are deprived of formal – and therefore, better – alternatives. Such a view obscures how informal options could be conscious or strategic choices, and as such underplays the agency of the people who decide to pursue them over formal alternatives. By failing to recognize and understand people's preference for informality, therefore, existing works run the risk of rendering people passive victims of their circumstances. This overlooks people's agency, and inadvertently reinforces the stigmatization and victimization of migrants and the urban poor.

This chapter first examines representations of informality. Section 2.1 first presents two different views on the relationship between formality and informality – as rigid and hierarchical and the other as fluid and dynamic. It goes on to demonstrate how informality is often pejoratively associated with (i) danger and criminality or with (ii) marginality and passivity. Section 2.2 examines attempts to formalize the informal – such as the redevelopment of informal settlements and the regulation of the informal economy – and the rationale behind. It draws on existing studies to illustrate whether

these attempts have been successful. Section 2.3 concludes by demonstrating why a fluid and dynamic understanding of the relationship between the formal and the informal provides the most instructive framework for researching the livelihoods and strategies of migrants and the urban poor, and for revealing how their actions and choices in turn shape the formal realm.

2.1 Framing the debate

2.1.1 Formal VS informal

An increasing number of scholars of urban informality are pointing out the problems originating from a rigid and hierarchical view of the formal and the informal sectors. This black and white logic has brought about deep and overarching implications (see section 2.2). Before diving into these, this section illustrates the arguments of both sides and the stigma that originated from this dichotomous understanding of the debate. On one side, we can identify a rigid vision of urban informality and its interaction with the formal sector; on the other, a fluid and dynamic understanding of this rapport, which breaks the boundaries between the two and highlights possible crossovers.

Among the scholars who favor a hierarchical view of this rapport, Roy (2005) characterised urban informality as "an organizing logic, a system of norms that governs the process of urban transformation itself".

> By informality I mean a state of deregulation, one where the ownership, use, and purpose of land cannot be fixed and mapped according to any prescribed set of regulations or the law. Indeed, here the law itself is rendered open-ended and subject to multiple interpretations and interests, the 'law as social process' is as idiosyncratic and arbitrary as that which is illegal (Berry, 1993; Holston, 2007).

> […] informality is inscribed in the ever-shifting relationship between what is legal and illegal, legitimate and illegitimate, authorized and unauthorized.
> [Roy, 2009: 80]

However, this static, rigid and hierarchal understanding of the rapport which ends up favouring the formal as the lawful and legitimate alternative has been increasingly criticised by a variety of scholars (Benjamin, 2008; Simone, 2004; Yiftachel, 2009; McFarlane, 2012; Ranganathan, 2014). According to them, the discussion around urban informality is much more productive and inclusive if we adopt a fluid, loose and flexible understanding of the notion.

On this matter, scholars of urban informality have challenged this rigid position arguing that the people of the informal sector do not simply recur to informality but rather swing back and forth the two realms (Bromley, 1978; Varley, 2013; Goodfellow, 2019; Banks et al., 2020). The understanding of space in this scholarship is fluid rather than binary (Simone, 2004; Benjamin, 2008; Yiftachel, 2009; Dovey & King, 2011) and these authors attribute to the actors of informality and their practices the power to change the urban spaces they occupy. By recognizing people's agency in shaping these areas with their informal living solutions and workplace, we can see more clearly their contribution to the urban space and their interconnectedness with the formal actors operating in the field, from the police officers to the local government officials.

This idea of fluidity interested different disciplines and their scholars started applying the concept to the study of informal settlements, cities, architecture, etc. (Bhabha, 1994; Mehrotra, 2010; Brissac-Peíxoto, 2009; Hernandez & Kellett, 2010). Describing megacities in Latin America, for example, Brissac-Peíxoto (2009) writes about nomadic invasion of informal spaces, often abandoned land, by groups like street vendors. In his analysis, very far from the conclusions draw by Roy (2009), the author stresses the dimension of informality of such sites, whose moving configuration creates a sort of “liquified architecture” (p. 247) that brings about interesting changes to the space:

> The field keeps expanding, but no one is in charge of it, and no one plans it. Like a liquid, it slowly seeps out in all directions. In a whirlwind motion, it sucks everything in its path into one vast, limitless, vague space. Informal, formless occupation dilutes all distinctions and borders, making it impossible to trace the contours of this fluid world by focusing on stable elements. These itineraries have no outline. They do not establish borders. They create a moving configuration, radically void of formal structure. This liquefied architecture and urbanism can be understood only through the concept of flow. [Brissac-Peíxoto, 2009: 247]

In this understanding of the debate, it is harder to determine what is formal and what is informal, as their borders blend in their interconnectedness where both coexist dynamically and fluidly.

This notion of space as a flow has been elaborated also by Mehrotra (2010), who describes the informal city as 'kinetic'. The scholar argues that this kinetic quality is so pervasive that it shaped the image we have of contemporary cities in Asia, Africa and Latin America (p. xi). In this view, informal spaces are difficult to contain, everchanging and malleable in their interaction with formal entities. Their rapport is dynamic rather than static and hierarchical, and the relationships between formal and informal are less defined.

Another example of informal settlements as fluid rather than rigid is provided by Varley (2013), who noted that scholars have applied Deleuze and Guattari's notion of 'smooth' space (1987) to describe the usage of space by nomadic groups (Brissac-Peíxoto, 2009; Jáuregui, 2003; 2010). Hernández and Kellett (2010) bring the discussion further by providing examples of this smooth space in the form of informal settlements, characterized by a refusal to conform to the formal rules such as property tax, registration, house numbering and so on. Also in this case, we can recognize people's agency in shaping and changing the space, thereby forcing formal entities to come up with stratagems to accommodate them.

Lastly, theorizing informality as critique, McFarlane (2012) insisted on the relation between formal and informal actions. In his view, informal practices are

not the exclusive domain of poorer groups but also other sectors of society might recur to informality. On this note, Obeng-Odoom (2016) calls for a revaluation of the social and institutional aspects of informality, too often neglected.

To conclude, if we accept that "Informality is, then, neither the presence of the poor nor the absence of law (Varley, 2013: 17), then we can redeem the residents of informal settlements and challenge the pejorative definitions of informality as poor and powerless or dangerous and dark, which will be illustrated in the next section.

2.1.2 (Mis) representations of informality

Attempts at defining informality have often ended up with a pejorative connotation of the term (Berenstein-Jacques, 2001; Gouverneur & Grauer, 2008). This section illustrates two common representations of informality. The first tendency is to criminalize the residents of informal settlements while the second is to victimize them as powerless actors in their field.

Dangerous and dark: criminalization

Informality is often depicted as "dangerous," "dark" and "other" (Bitter & Weber, 2005). Jáuregui (2004) describes informal spaces in Latin America as areas out of control, obeying to their own codes. Drugs, gambling and gang activities are also invoked when studying urban informality (Jáuregui, 2003; Bancilhon & Padrón, 2005; Brillembourg, 2004; 2006). The terms commonly used to talk about informal settlements, such as squatter or slum, are not to be perceived as synonyms and are not interchangeable. In fact, the former refers to legality of tenure while the latter is associated with poor hygiene and housing conditions (UN-Habitat, 2006; Roy & Al Sayyad, 2004).

The inhabitants of such areas are not exempt from the same judgmental attitude. Brillembourg and Klumpner (2005), for example, describe the lifestyle of the rural poor of the favelas as antithetical to urbanity, as if they live in a somewhat parallel world (p. 21). Davis (2006) perceived 'slums' as a warehouse of the marginalized urban-rural poor.

Such representations of disorder and criminality were born in the context of the massive urban migration in the 1960s and 1970s, which worried city officials. Stigmas of informal settlements as cancerous growth on the healthy urban politics, and as hubs of crime and prostitution prevailed. Their inhabitants were also seen as parasites of the economy, draining resources without contributing, or even potential sites of violence and radicalism (Perlman, 1986). The guerrilla movements of some developing countries in the 1950s, for example in 1949 China and 1959 Cuba, contributed to forging an additional stigmatic representation of the poor as a political threat to the existing formal order.

Despite their unauthorized status, informal spaces have become a central key feature of many cities of the developing world (Bayat, 2000; Al Sayyad, 2004; Simone, 2009; Dovey, 2012; Tonkiss, 2013). In many cases, however, these settlements are not officially recognized by governments and, according to UN-Habitat, this translates into a disengagement from wider urban areas and results in exclusion from decision-making and urban opportunities (UN-Habitat, 2015). Depictions of criminality have thus provided a rationale for arguments and policies that support the formalization of informal settlements.

Powerless and marginalized: victimization

The second representation of informality involves those works which have framed the inhabitants of informal settlements as powerless actors in the field, subject to the decisions of formal entities, such as the state, and marginal to the development of the larger society.

Regarding the victimization and marginalization of informal settlements in Latin America, Lewis' book (1967) followed the story of a Puerto Rican family and contributed to the portrayal of the poor as politically passive and powerless members of a secluded 'culture' of poverty.

Similar conclusions around migrant communities as marginal to the territory have been drawn by acculturation studies (Berry, 1997), which define marginalization as a strategy of acculturation in case of little engagement with both the larger society (for example due to discrimination) and cultural maintenance (often due to forced cultural loss) (Berry, 2015). Stonequist (1935; 1937) theorized about cultural hybrids not only in relation to mixed blood population but also when originating from the encounter of different cultures. Such hybrids can be the result of migration to a foreign land, which requires an adjustment to the new culture (Stonequist, 1937: 54). The subsequent deep transformation, both social and psychological, can have different outcomes. An inferiority complex or a sense of hopelessness might arise when people are faced with a culture difficult to grasp at first. The consequences of this inferiority complex might lead the individual to withdraw from the dominant culture, to further assimilate it or to settle for a compromise (1937: 59).

On the matter of prejudice and stigma, Bayat (2000) described the processes of social exclusion and informalization of migrant communities in developing countries. The scholar calls these communities the 'urban subaltern' and suggested an alternative outlook on them as a 'quiet encroachment of the ordinary', in an attempt to convey some degree of agency, opposed to the European works on urban marginality of the 19th Century (Simmel, 1909; Durkheim & Halls, 1984). In that time, the problems associated with urbanization started to become more evident, for example criminality rate, living conditions in the city, unemployment, migration and so on. Similarly, in 1920s, migrant communities became the object of interest of the Chicago School in the USA and a few key scholars concluded that they were 'marginals', drawing from previous European works (Park, 1928; Stonequist, 1935). Conversely, Marxists considered the urban poor as the non-working proletariat, a sector of society which did

not produce, consisted of beggars or criminals, and could politically constitute an obstacle to the producing classes (Draper, 1972; 1978).

The scholarship of urban informality has moved on since the 1930s and the notion of marginality has been questioned. In the case of informal settlements, for example, Perlman (1976; 1986) argued that, despite being off the official map, they are not to be considered as marginal to their territory:

> Despite their visual disarray and clear spatial distinction from the rest of the urban grid, squatter settlements are both highly organized within themselves and highly integrated into the rest of the housing system. (Perlman, 1986: 41)

Over time, more and more scholars highlighted the entrepreneurial spirit of the residents of informality and their political presence and weight in the territory which they occupy (Bayat, 2000).

However, despite more recognition, this trend to depict a 'culture' of poverty as an isolated and marginalized world subject to its own rules and codes is still present in academia. On this matter, Varley (2013) pointed out that more recent works on informal settlements in Latin America have characterized the favelas as spaces with their own cultural identity whose residents do not participate with nor share the same values as the larger society (Berenstein-Jacques, 2001; Brillembourg, 2006):

> Such interpretations rekindle the idea of a 'culture' of poverty. Favelas have their own cultural identity (Berenstein-Jacques, 2001b). The barrios of Caracas are "a parallel city that cannot participate and does not share the same values" (Brillembourg, 2006, page 28). They are populated by "the rural poor, whose way of life and cultural framework are antithetical to urbanity" (Brillembourg and Klumpner, 2005, page 21). But references to parallel worlds or to rural migrants not sharing urban values reintroduce beliefs about marginality discredited by Janice Perlman's classic study of Rio—the very place now at the centre of the favelaisation of informality. Perlman (1976) concluded, famously, that the prevailing negative stereotypes of the urban poor were myths: "they have the aspirations of the bourgeoisie, the perseverance of

> pioneers, and the values of patriots. What they do not have is an opportunity to fulfil those aspirations" (page 243, original emphasis).

The representation of informality as dangerous and dark on the one hand and as marginal and passive on the other led to the formulation of pro-formality arguments that have been used to justify actions against the poor in the Global South (Banks et al., 2020; Varley, 2013; Goodfellow, 2019; Harris-White, 2019). The next section of this chapter focuses on the implications and analyzes the trend of formalizing the informal.

2.2 Implications of pro-formality arguments: formalizing the informal

After having introduced the debate on formality and informality, this section focuses on the implications of the pro-formality arguments, which originated from the binary and hierarchical view.

The government's action against or towards informal settlements, informal economy and informal credit are often designed after policy directives which consider formal standards of living as the ideal condition. This section presents the origins of the tendency of formalizing the informal and provides examples of the states' attempts to relocate informal settlements and street vendors, as well as the informal credit initiatives promoted in the field. The participants of this study are not exempt from these actions and have found ways around them, negotiating with the formal entities in the site and coming up with their own preferred strategy on the matter.

Section 2.2.1 traces the origins of the pro-formality arguments still prevalent in the development paradigm today. Section 2.2.2 presents different attempts at formalizing the informal by the state and development agencies, which can be recognized also in the research site of this study. These actions take the form of relocation plans of informal settlements and marketplaces with their street vendors. Finally, section 2.2.3

focuses on another major implication in the everyday life of the people in the field, the access to formal and informal credit.

2.2.1 The origin of the trend

To contextualize the trend of formalizing the informal, we must trace back the origin of the development paradigm and the role - or lack thereof - recognized to informal economy, its practices and people.

The preferred path to development conceived of in the post-war modernization paradigm was tailored on the experiences of developed countries (Rostow, 1960). During the Cold War, the agenda of policymakers was imbued with this symbolic violence, aimed at sweeping away societies' wealth and cultural diversity, in the name of a so-called 'universal' process of neo-modernization.

Modernization theories have portrayed informality and its people as powerless actors, and their practices as traces of traditional customs that should be replaced because they are viewed to be not merely backward but, as we saw in section 2.1.2, potentially harmful. This view of development has influenced the discourse around the so-called 'underdeveloped', whose traditional societies and practices are either stigmatized or victimized. In this paradigm, the introduction of structural policies from external and formal actors is a necessary condition for traditional peasant societies to 'modernize' (Hillenkamp et al., 2013). However, once implemented in the field, these policies were confronted with the actors and practices of the informal economy, which highlighted the shortcomings of the development process (Peemans, 2002).

The implicit assumption that development must necessarily follow the growth of the formal, modern, economy pervades the literature on informal economy (Hillenkamp et al., 2013). The ILO (2002) offers a broad definition of informal economy as "all economic activities by workers and economic units that are -in law or in practice- not covered or insufficiently covered by formal arrangements". This resolution provided

a framework for the measurement of this type of economy; however, the scarcity of comprehensive and comparative empirical research on economic informality and its functioning resulted in the lack of a commonly accepted definition of the term (Hillenkamp et al., 2013). The limited available data only paints a preliminary estimate of its features and extent (ILO, 2002; OECD, 2009). According to the study on developing countries of Bacchetta et al. (2009), informal economy provides employment for a half to three-quarters of the non-agricultural sector (in Asia it accounts for the 78%, followed by the 56% in Africa and the 52% in Latin America). According to the ILO (2009), informal employment is a rising trend and, in developing countries, self-employment make up the largest share of non-agricultural jobs: 59% in Asia, 70% in sub-Saharan Africa, 62% of North Africa and 60% in Latin America.

The contribution of the informal economy and their practices to the contemporary world has been recognized by a variety of authors (Balandier, 2007 [1957]; de Certeau, 1984; Braudel, 1992; Hart, 2010). These scholars stressed the inventiveness and creativity of these 'forgotten actors' of the modernization paradigm in today's economic process (Hillenkamp et al., 2013).

A more encompassing approach which shows the complexity of the interaction between social norms, institutions and the economy come from the institutionalist approaches, which reemerged in the mid 1990s (Hugon, 2008). These scholars attempted at showing the logic followed by the actors of the informal economy to secure livelihoods through collective arrangements that pass through social networks, closely connected to the markets (Granovetter, 1985).

To summarize, the tendency to measure peoples and societies against formal standards tailored on the experiences and paths of developed countries is not a novelty. Across a variety of scholarships on informality, scholars argued how formal institutions such as governments and the non-profit sector regard informality and its people as 'non-actors', depriving them of any type of agency in their own territory, despite their influence in the field. Scholars of informal economy tried to put forward a new narrative around these 'forgotten actors', who have a much more pivotal role in

poverty reduction and the transition towards formality (Hillenkamp et al., 2013). In this light, these authors consider its practices as expressions of autonomy, preserved or recreated by people to manage their resources, organize their work and lifestyle (Lapeyre, 2006; Sanyal, 2007).

2.2.2 Formalizing informal settlements and vendors

The existence of informal settlements represents a challenge for governments (Dovey & King, 2011) not only because of the prevalence of unauthorized housing, but also because their inhabitants are not part of the regulated, formal employment market. Many residents run their own informal enterprises that are seen to fall outside of the state's control. Both their housing and employment solutions are exposed to the risk of relocation and other forms of state intervention in the field.

Concerning the way in which the state takes action against informal settlements and the informal economy, scholars have listed three main modalities: resettlement, in-situ upgrading and eviction- which might or might not include resettlement (Dovey & King, 2011).

Dovey and King (2011) cited a few main reasons why the state removes informal settlements. For example, to convey a cleaner image of the city. This is not surprising given that, to affirm themselves as global cities (Klingmann, 2007; McNeill, 2008; Dovey, 2005), attracting capital and tourism is highly related to the idea of city image and branding (Kearns & Philo, 1993; Hubbard & Hall, 1998). Keeping informal settlements and informal economy somewhat invisible, however, is not only a concern of the government. On one hand, their staying under the radar enables the state to "turn a blind eye," as phrased by Dovey and King (2011); on the other, it protects informal residents and actors of the informal economy from unwanted publicity and possible actions against them. Consequently, we can see how the very existence of informal settlements poses a delicate issue for governments, given their concern with the image

of cities and countries (Dovey & King, 2011). Even when the settlements are hardly visible to passerby or even other urban residents, the media can give them exposure and influence people's perception of these areas (Bhan, 2009).

Alternatively, the state can remove informal settlements to get rid of areas considered dangerous from a morphological point of view, such as unstable hillsides or flood-prone areas (Dovey & King, 2011).

Lastly, informal settlements might be removed to make space for new development. On the latter point, since these sites are often considered as prime areas for redevelopment (2011), the very ground -or, in the case of this thesis, water- on which informal settlements are built is shaky.

A common approach to the issue of people's resettlement is coercive displacement. Implemented in many countries, coercive displacement takes place when residents of informal settlements are intimidated to vacate the area or forced into selling under unfavorable conditions (Durand-Lasserve, 2006). In Cambodia, for example, displacement of informal settlements has become an established way of dealing with people living in the city center of Phnom Penh (Fallavier, 2003; Durand-Lasserve, 2006; Rudi et al., 2014; Talocci & Boano, 2018). Because neighbourhoods are often subject to wholesale displacement, such actions have given rise to solidarity movements among residents brought together by a common sense of identity, as in the case of Khlong Toei in Bangkok (Dovey & King, 2011).

One strategy attempted by governments and international donors to improve the livelihoods of the inhabitants of informal settlements comes from UN-Habitat. In 1999, the UN-Habitat of the Global Campaign for Secure Tenure triggered a discussion over tenure and development by highlighting the link between securing tenure and reducing poverty (UN-Habitat, 2002). Payne et al. (2009) pointed out how, even before then, national governments, the World Bank and other donors had already invested heavily in land titling programmes to increase tenure security, protect property rights, improve access to formal credit and secure investments. However, scholars found out that alternatives forms of tenure, such as informal settlements, can still provide high

security levels. In addition, they noted that land titles do not necessarily protect their holders from eviction in many countries, nor do they necessarily lead to improved access to formal credit or better infrastructure and provision of services (Payne et al., 2009).

Informal settlements and housing solutions are not the only object of relocation plans by external formal actors. Street vendors and their stalls in the marketplace are also included in the governments' redevelopment plans all around the globe. In Rwanda, for example, the government imposed a tax to regulate informal business, in an attempt to formalize the informal. This resulted in many informal entrepreneurs and workers going out of business because they could not afford the taxation. In other words, this external intervention on a thriving economy resulted in workers losing their job and becoming truly vulnerable (Ferragut & Gómez, 2013). Similar developments can be found in Ecuador, where the state's attempts at formalization targeted street vendors. To clear the streets from illegal sellers, the government relocated them in newly built shopping areas that comply with safety standards (Murison & Ansoms, 2013). In my research site, the government built an ad hoc covered marketplace where sellers can easily apply for a spot to sell their goods. However, street vendors still largely prefer squatting on the side of the road because customers are used to the kind of fast and informal trade that happens in a few seconds while driving down the street (see Chapter 6). As a result, the local market guards ask the street squatters to pay a very small daily fee and the traffic police keep them in check, so they do not overflow and obstruct the motorbike traffic.

The next section continues the debate around formal and informal sectors through the angle of credit, since informal money systems are the most common strategy used in the fieldsite to access credit. These sums are largely used to improve livelihoods, by investing in boat businesses (informal economy) or in maintaining their houseboats (informal settlements).

2.2.3 Formalizing credit

An important scholarship within the debate around formality and informality deals with credit. The diffusion and strength of informal credit systems in poor areas is a signal of the high demand for loans and investment opportunities in such areas (Coke, 2002). Informal systems can be found everywhere in rural societies, where they respond to different names and coexist with other credit options.

A few significant studies on informal financial systems in the early 1990s (Adams, 1992; Adams & Fitchett, 1992; Bouman, 1990; Bouman & Hospes, 1994) helped challenge the binary opposition between formality and informality. By defining informal credit systems in poorer countries as well-functioning, not recent and not uncommon, these studies challenged the stereotypes associated with informal credit. Scholars that have approached the topic have focused on the coexistence of formal and informal systems all over the world: in Asia (Yadav, Otsuka & David, 1992; Bardhan & Udry, 1999; Duong & Izumida, 2002; Barslund & Tarp, 2006); in Africa (Mosley, 1999); and in Latin America (Trivelli, 2003; Guirkinger, 2008).

The debate over informal credit has often been associated with moneylending and all the stereotypes that come from it. By contrast, when loans come from formal government agencies, they tend to be perceived as gifts and treated as a form of dole or subsidy for poverty alleviation (Qinlan & Izumida, 2013).

Ruddle's research sparks the debate about the dichotomy between formal and informal credits: formal systems are considered regulated and legal while informal ones are uncontrolled, illegal and unsophisticated (2011). This way of thinking about credit systems has huge implications at the governmental and NGO level, where officials and practitioners move from the belief that they should provide formal credit as it is the right and only legitimate kind. Ruddle (2011) argues that this issue originates from NGOs and development practitioners using economists to study and address credit systems, thus preferring large-scale factors while overlooking the small-scale anthropological focus. Ruddle (2011) points out that the paternalistic policies

born out of such approaches support the assumption that (formal) credit promotes sustainable development in rural areas: by giving credit to peasants, they will be able to invest in their business and increase productivity. The mistake hidden in this approach is that it completely disregards the role and the very existence of informal credit systems in rural areas. However, problems arise also when these systems are recognized, as they are associated with ideas of untrustworthiness and lack of transparency and accountability.

With respect to the coexistence of formal and informal credit systems, Phlong (2009) argues how informal credit continues to prevail in Cambodia despite the increasing popularity of Micro Finance Institutions (MFIs) in the country. In the Philippines, MFIs represent favorable alternatives to informal credit systems, with annual interest fees ranging between 24 and 32% (Coke, 2002). In China, micro-finance movements have been present for over three decades. Rural Credit Cooperatives, which gained popularity in rural areas in the early 2000s, are widespread. From 2005, credit only microloan companies, village/township banks and postal saving banks were also introduced. However, these abovementioned channels have not prompted a major increase in credit opportunities in poorer areas (Qinlan & Izumida, 2013). Research shows that, even in the presence of viable governmental financial support, the role played by informal credit systems is still pivotal (Qinlan & Izumida, 2013).

The studies on informal credit systems in Vietnam have either focused primarily on agriculture (Duong & Izumida, 2002) or provided limited accounts on the matter (Lem et al., 2004; Barslund & Tarp, 2006; Lam et al., 2019). To address this gap, Ruddle (2011) gathered evidence from 403 fisheries in 5 provinces in Vietnam that challenges the assumptions that informal credit systems are either non-existent or unfair to people due to high interest rates and imbalanced conditions. His study shows that fisheries households depend largely on these kinds of informal systems for their livelihoods, and this is mainly (but not exclusively) due to the lack of alternatives from the public sector (Ruddle, 2011).

These kinds of informal credit are based on personalized relations in business transactions and on the principle of risk sharing (Phlong, 2009). First, the fact that these systems are highly personalized explains the confusion around them: everybody seems to know a slightly different version of their functioning and that is due to flexibility of the system in meeting players' needs and preferences, adapting to their demands and context. Second, the principle of risk sharing blends well with the religious dimension of Asian societies. In fact, one of the reasons why these informal credit systems are so widespread is that they are based on concepts like reciprocity and kinship that are embedded in Buddhism (2009).

Lam et al. (2019) characterize informal sector loans that take place between relatives and friends as: "non-mortgage, simple procedure, small size, short-term, and to be used on urgent expenditure". Some of the points of this list, especially those regarding the size and the length, will be contrasted with the evidence gathered in the field. Some informal credit systems, in fact, last up to 24 months and are quite big in size.

Another typical stigma related to informal credit systems are the loan repayment tendencies. On this topic, Qinlan and Izumida (2013) noted how factors like higher household income or threats of denial of future loans from rural credit cooperatives did not improve repayment performance. What seemed to make a difference, however, were factors like a high degree of acquaintance between borrowers and micro-lenders, being employed in government agencies and relying on a migrant income. This study implies that, to increase the repayment rate, micro-lenders should ensure a trustworthy relationship with their costumers and the system design should be flexible and tailored on the borrowers' particular situations and demands (2013).

2.3 Summary

By promoting a state-centric, dichotomous view of the informal sector, scholars often underplay people's agency in bargaining with the formal power forces in their territory,

portraying them as passive victims (Lewis, 1967). Simultaneously, studies that challenge this state-centric view to recognize residents' agency in opposing state's actions tend to overlook the influential dynamics at the community level while overfocusing on the state-society level, and end up portraying people as radicals or resistors (Bayat, 2000; De Soto, 1989; 2000; Davis, 2006; O'Brien & Li, 2006).

This study recognizes the wide range of stigma originating from bodies of work which have framed the people and the practice of informality within a binary framework and takes a step forward in highlighting their agency by showing that informality is a conscious preference, based on calculations, careful reasoning and planning, which trigger significant implications. In my research site, boat drivers reside in informal settlements, are employed in the informal economy and/or recur to informal credit for investments and loans. They live on houseboats that do not appear on official city maps, often moored in areas targeted by urban renewal plans. Workwise, they are self-employed as street vendors and boat drivers, running their own associations equipped with a grassroot welfare mechanism. If in need of credit, they rely vastly on informal systems of loans to invest in their business or maintain their boat. The overall logic followed by the people of informality- residents of informal settlements and actors of the informal economy- might be difficult to grasp if analyzed from the point of view of formal entities. However, by spending enough time in the field and getting to know both formal and informal actors, the reasons of such preference start to emerge. People's reputation in the site, rumors in the community, approval from other members and formal forces' attitudes towards informal actors and their stratagems are carefully examined by the participants of this study.

This thesis sets to explore people's preference for informality, the reasons why they operate this choice and the deep implications it brings about in their everyday life, with respect to housing, employment and credit. The next chapter lays out the theoretical framework and the methodology selected to achieve this goal.

3. Theory and methodology

This study aims at portraying the life-hacking mechanisms of the people of informality in their mingling with formal and informal practices and forces, in order to move beyond the rigid and binary categorization that often characterizes the discourse around them. The nature of the fieldwork, spent in large part on board of a small wooden boat, determined the choice to use The Actor-Network Theory (ANT) for this study.

With its inclusiveness of both human and non-human actors and its emphasis on following them in the field, this theoretical approach emerged as the best fit to highlight the centrality of the boat. This non-human actor is a central element in the everyday life of the participants, hence the title of every data chapter contains the word 'boat' to take readers on a journey in various aspects of the everyday life in Cai Rang floating market. ANT has been used to identify the actors involved in the sites of ethnography and help visualize their connections, reconstructing the complexity of their dynamics and recognizing the role played by human actors but also by ideas, natural elements, objects, etc.

This insistence on the agency of non-human actors is what differentiates ANT from other network theories, such as strong and weak ties or social network theory. Thanks to the involvement of these unusual actors, however, we can link together elements that are not usually thought of as related or constructed (Law, 1992).

The inclusion of non-human actors, however, is also a major area of criticism towards ANT (see for example: Shapin, 1988; Collins & Yearley, 1992; Bloor, 1999). Several scholars criticized the difficulty of measuring the intensity of the agency possessed by non-human actants, as pointed out by Sayes (2013). Defending the theory, Sayes concludes that "nonhumans do not have agency by themselves, if only because they are never by themselves" (2013: 144). This is the key to the inclusion of non-human

actants in the framework, as we study them in their networks with other actors and not on their own.

With respect to the methodology chosen for this study, ANT works well in combination with ethnography. This methodology allows enough time to follow the actors in the many possible 'paths'. In this way, the risk of forcing connections is reduced given the longer time available in the field. The social unfolds at its own pace and the theory and methodology have been chosen carefully to achieve this aim.

The next section goes deeper into the theoretical discussion of the key notions of ANT and the conceptual framework of the study.

3.1 Actor-Network Theory (ANT)

3.1.1 An overview of ANT

Since this thesis focuses also on non-human actors, which are recognized to possess the same power to create meanings as humans, ANT emerges as the most appropriate theoretical approach.

The overall aim of ANT is to redefine the 'social' remaining faithful to the original meaning of the term. On this matter, Latour (2005: 1) criticizes how the usage of this notion becomes problematic when 'social' is used as an adjective like 'wooden' or 'economical'. In doing so, social scientists imply that the social is some sort of ingredient which differs from other materials and not "what is already assembled together, without making any superfluous assumption about the nature of what is assembled" (2005: 1).

This new perspective departs from the common view of society where the adjective 'socio-' is added in front of the name of various disciplines, leading us to believe that there is a social context in which activities that are 'not social' take place. Actor-Network Theory rejects this belief which has become common sense and brings about

a new way to look at the world, where society is not a context but only one of the many connecting elements, where social is not a material but a type of connection between elements that are 'not social'. In other words, social is not the glue that holds non-social things together but it is "what is held together by many other kinds of connectors" (2005: 5). Sociology is redefined as the tracing of associations, and the 'social' is not a thing or a specific domain among others but a movement of reassembling and re-association. This innovative perspective allows a new assembling of elements that used to be considered heterogeneous by the common approach to the discipline.

Latour's approach starts from the assumption that when associations between non-social elements happen they leave some sort of trail. Those traces that are left behind are the only things that make the social visible. The arduous and innovative task of ANT is that of reassembling the social by tracing the associations made between 'not social' elements. The acronym of this theory is A.N.T. and, as pointed out by Latour, it "was perfectly fit for a workaholic, trail-sniffing, and collective traveller. An ant writing for other ants […]" (2005: 9). The difference between the first approach, called the standard sociology of the social form, and the one advocated by ANT is that the former perceives society as the beginning of the process while the latter considers it as its end, something to be reassembled by tracing associations and not a specific domain (2005: 8).

After this general but necessary clarification of the starting point of critical sociology, we can now focus on the innovations brought about by ANT.

The main difference that emerges from a comparison of ANT with other theories is the possibility for non-human elements to be considered as actors capable of influencing and changing situations and events. In this perspective, ideas, natural elements, objects and so on are regarded as important and influential as people or animated creatures. This role goes beyond the natural causality traditionally attached to non-human elements. All the studies that grant them this more active agency can be considered part of the ANT corpus. Aside from its rejection of naturalistic or symbolic causality, a second characteristic of ANT is its rejection of the idea of the social as

something stable. As stated above, the social is a movement of reassembling and not a thing or a specific domain.

We can now turn to the ANT's instructions for social scientists, who should "follow the actors themselves" in the attempt of learning from them, as suggested by Latour (2005). The ANT pioneer explains how, in tracing the social as associations, we can freely decide to stop or carry on with our movements from an association to another. If we decide to resume this movement towards collection, the associations' traces might lead to a shared definition of a collective (common world).

This study brings different scholarships together and uses ANT to retrace the associations between the actors previously studied by several disciplines, yet never analyzed through the lens of this theory. The difference lies in the greater inclusivity of this approach which gives agency not only to human but also non-human actors in their capacity to trace connections and help reassemble the social.

The next section describes the actors identified during the fieldwork, grouped together in a conceptual framework.

3.1.2 Actor-world, translation, actor-network: the conceptual framework

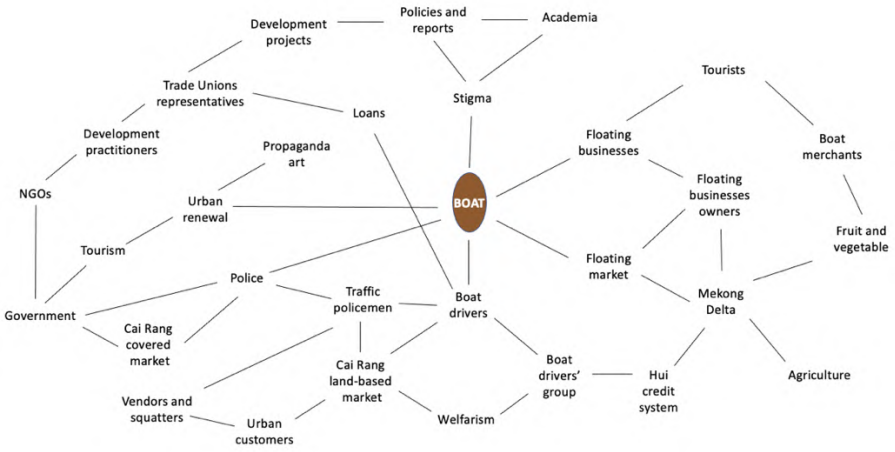

Fig.1 - Conceptual framework

Three main concepts characterize the ANT and they are: the actor-world, translation and the actor-network. The first term, actor-world, refers to the theory's perception of society, based on the associations between actors and their world. The second, translation, describes the process of networking of the actants of the actor-world. The third, actor-network, consists of the result of translation and it represents the actor-world dynamics graphically. In other words, actor-worlds are consolidated by translation (Callon, 1984; 1986) as the process is concerned with how actors hold together, mobilize and connect to the other actants. Translation knits together these singled out pieces, letting the social emerge (Law, 1992). Figure 1 is the result of these three moments of ANT, when translation has already taken place and the actor-networks appeared (Callon, 1984; 1986).

Actor-networks do not merely contain people but also organizations, institutions, technology and so on. These constitute examples of non-human actants that can be referred to as actors within the ANT approach, as suggested in the conceptual framework of this study in Figure 1. This insistence on the agency of non-human actors is what differentiates ANT from other network theories, such as strong and weak ties or the Social Network Theory (Law, 1992). In linking human and non-human actors by means of translation, ANT maps both the material relations (between inanimate objects) and the semiotic relations (between concepts). In other words, these links between actors can be material or semiotic.

Thanks to this understanding of the actors, the stigmatic representation of the boat as an informal settlement in the literature of urban informality and in the development world is part of the conceptual framework of this study. In the top part of the graph, we can see how the stigma, coming from NGO reports and scholarly articles on urban informality, is related to the boat at the center of the scheme, interpreted in this study as an informal settlement.

The actor-world can be more or less complex, extended and intense, and the actor-network is there to represent it and the translation process that took place in the field. Relatedly, the relations between the actants of the actor-world are not all the same but

heterogenous. Each point in Figure 1 is to be understood as a network, held in place by its own relationships in the field. (Callon, 1984; 1986). The actor-network of the people of informality in this research has been extended to show their connections with the actor-network of the actors of formality in the site (for example the police officers, but also formal loans, trade unions' representatives, etc.).

Given the emphasis this thesis places on the agency attributed to the participants of this study, ANT allows to enlarge the scope of analysis to involve also non-human actors in the site. Fig. 1 includes actors from both the formal and the informal realms that we can meet in this site of this research. The social, which emerges by following the actors in their everyday life, highlights the interconnectedness between formal and informal actors, being them humans or concepts, practices and spaces. The combination of ANT and ethnography for this study proved pivotal in stressing the agency and the inventiveness of the people of informality and their practices, which they perform every day in the site, side by side with the local formal forces, such as the traffic police and the market guards.

As stipulated by the ANT, this thesis follows the boat, an essential vessel in the livelihoods of my research participants. The boat constitutes their workplace, means of transportation, and place of habitation. The centrality of this wooden object in my participants' lives is then reflected into the conceptual framework of this research, where it occupies the center of the graph. In Figure 1, the boat is represented by the oval brown shape in the middle of the scheme, and it drifts back and forth between the Cai Rang floating market and the land-based market, both in the framework.

In the site, the boat is operated by my main group of participants, the boat drivers, in the attempt of tracing the connections that they establish with other actors in the field, constituting their actor-networks. My following them around implied that I jumped on their boat and rode around the multiple sites where they spent their day.

The brown central boat, operated by the boat drivers, transports goods and people back and forth from the floating market to the land-based one, the starting and end point of the trip (sections 3.4 and 3.5 present the relationship between boat drivers and

merchants in more detail). The social emerging around the floating market is bustling with floating businesses, tourists and boat merchants selling fruits and vegetables from the Mekong Delta, hometown of my participants.

In the framework in Figure 1 we can recognize exponents of both formal and informal realms. The government, NGOs, the tourism industry, the police and trade unions emerge in the site because of my following the actors, specifically the central boat highlighted in brown.

As a result of months of observation and ethnographic fieldwork, a variety of human and non-human actors of informality have also emerged in the conceptual framework. One example is the hụi credit system, which can be found in the Mekong River Delta and in the site of this research among the boat drivers, local vendors and urban residents. Another example is the welfare mechanism set up by the boat drivers' group underneath the Cai Rang bridge to split daily earnings, which acts as a redistribution strategy. The squatters and vendors who populate the streets of the land-based market, selling goods to the urban customers of Can Tho city, are also traced in the framework. The police forces in the site, in the form of traffic police officers, are highly connected to the boat drivers of this study and their land-based market with its rules and regulations to maintain safety protocols for both vendors and customers. Chapter 6 will delve into this interconnection between formal and informal rules in the marketplace. Urban renewal in the form of the propaganda art commissioned by the government and painted on the walls of the Cai Rang bridge also makes an appearance in the framework because it is part of the research site and revealing of the state's vision for the future of Can Tho city. Chapter 5 analyzes this aspect. Trade union representatives in the local ward are also included in the framework and they are connected to the boat drivers through formal credit in the form of loans, allocated to residents of the floating market. Chapter 7 compares this formal credit option to the widespread informal credit system in the site, the hụi. The data chapters of this thesis explore these relationships between formal and informal actors better and try to reconstruct their social in the site. Lastly, the Mekong River Delta is included in the

framework because it is the hometown of my research participants and the boat merchants of the floating market, as it will be highlighted in Chapter 4.

3.2 Methodology

This research stretches over more than one year, with six months of intense ethnographic fieldwork (December 2018 – June 2019) in Cai Rang district and two subsequent follow up visits in November 2019 and July 2020.

3.2.1 Qualitative research

This research adopts a qualitative research design. Qualitative research can be defined as follows (Denzin & Lincoln (2011: 3):

> Qualitative research is a situated activity that locates the observer in the world. It consists of a set of interpretive, material practices that make the world visible […] This means that qualitative researchers study things in their natural settings, attempting to make sense of or interpret phenomena in terms of the meanings people bring to them.

The concern for meaning rather than quantification determined a preference for a qualitative kind of inquiry. The key feature of qualitative research lies in the fact that researchers observe and examine things in their natural environment in order to gain insight into the meaning pf phenomena. Consequently, the methods associated with this type of enquiry are those which involve an interpretive, naturalistic approach to the world (Denzin & Lincoln, 2011).

This study is based upon an ontological position which recognizes the existence of multiple realities that are context-dependent and person-dependent. Guba (1990: 27) points out that "realities are taken to exist in the form of multiple mental constructions that are socially and experientially based, local and specific, and dependent for their

form and content on the persons who hold them". In this paradigm, knowledge is socially constructed – and not discovered - through interactions with others and our own lived experiences. The interpretivist approach assigns the researcher a more active role in participating in the study through interaction with the subjects, with the aim of producing knowledge that is more reflective of their reality (Lincoln et al., 2018).

It should be noted that, in describing 'real life', this approach abandons the ideal of depicting an objective version of the world; on the contrary, my own participation in the study as 'the researcher' allows the co-creation of a participative reality, based on a new understanding of the relation between the parties involved. On this matter, Heshusius talks about "freedom from objectivity" (1994: 15) and also Lincoln et al. (2018: 140) enter the debate on subjectivity and bias arguing the following:

> We are persuaded that objectivity is a chimera: a mythological creature that never existed, save in the imaginations of those who believe that knowing can be separated from the knower.

In their opinion, there are no absolutist criteria to judge what is 'valid' and what is 'real' because reality is utterly decided at the community level: the 'real' is what has meaning and what is useful in a particular situation and in a specific community (Lather, 2007).

The next section describes the methodology preferred for this study, ethnography.

3.2.2 Ethnography

The approach chosen for this study is ethnography, a research methodology which borrows from symbolic interactionism and ethnomethodology in defining itself as a way to describe and understand social worlds, which are interpreted worlds constantly rebuilt and created through interaction with others. Ethnographic participation is, therefore, strictly linked to interaction and interpretation, and it focuses its analysis on how meanings are constructed and understood in different situations and among

different groups (Emerson et. al, 2011). This methodology can be understood as "the peculiar practice of representing the social reality of others through the analysis of one's own experience in the world of these others" (Van Maanen, 1988: IX). It entails a learning role in which the observer is attempting to understand a world by encountering it first-hand (Walsh, 1998).

The ethnographic researcher is aware that the social reality that we live in is an interpreted world, not a literal one, and that it is always under symbolic construction (Altheide & Johnson, 1994: 489). In order to carry out 'good' ethnography we need to be aware of the numerous challenges that we might encounter in the social setting we are immersed into while undertaking many tasks simultaneously.

Ethnographers learn to experience through their senses in anticipation of writing: to recall observed scenes and interactions like a reporter; to remember dialogue and movement like an actor; to see colors, shapes, textures, and spatial relations as a painter or photographer; and to sense moods, rhythms, and tone of voice like a poet. Details experienced through the senses turn into jottings with active rather than passive verbs, sensory rather than evaluative adjectives, and verbatim rather than summarized dialogue. (Emerson et al., 2011: 19)

Ethnographic research is characterized by two main activities that take place simultaneously when researchers set foot in the field site. First, they enter an initially unfamiliar social setting and, getting to know the people, they establish relations, share their daily routine and, most importantly, observe. Second, the researchers take notes of what they observe, recording systematically what happens in a written form. As pointed out by Emerson et. al (2011), first-hand participation in an unfamiliar setting and the production of written accounts on the basis of such experience are the core of ethnographic research. Nonetheless, ethnographers hold very different opinions on how to conduct these two activities. In fact, there are many ways to carry out

participant observation and no fixed procedure for writing descriptive fieldnotes (Emerson et. al, 2011).

For what concerns the first activity, immersion in the fieldsite enables the researcher to access people's lives and experience the dynamics that they go through every day. While getting close to the everyday life of others, researchers observe how people respond to certain events and, at the same time, have the chance of experiencing first-hand the same situation. This deep involvement which characterizes ethnographic immersion precludes researchers from adopting a passive role in the observation and in conducting fieldwork. In fact, not only is this scenario not conceivable nor realistic, but it should also be avoided. The researcher inevitably develops personal opinions and perspectives while engaging in people's everyday activities and building relationships; however, as pointed out by Emerson et. al (2011), "the task of the ethnographer is not to determine 'the truth' but to reveal the multiple truths apparent in others' lives" (2011: 4). The ethnographer's presence in the fieldsite alters the way people behave and talk, and these so-called 'reactive effects' do not contaminate the observation in a negative way. On the contrary, people's reactivity to the observer constitutes a precious opportunity for learning about how they relate to the world. In simpler terms, ethnographers should pay attention to how the people treat them (Emerson et. al, 2011).

The second activity at the core of ethnographic research is turning passing events - that exist only in their moment of occurrence - into written accounts that exist in their inscriptions and that can be reconsulted in the future. This process of transformation of experiences into fieldnotes involves a selection: it is up to the researcher to decide what to include, what to leave out, how to present a specific situation or person and, every time a choice is made, many other possible interpretations are "missed" (Emerson et. al, 2011). On this matter, Geertz (1973) warned us about the fact that the ethnographer "inscribes" social discourse, she writes it down. To sum up, ethnography's task is to generate its own form of knowledge, characterized by thick description obtained through a reflexive interpretation of meanings.

The next section presents the methodological corollaries of this social practice perspective that contribute to deepen the understanding of what is observed and experienced by the researcher and participants.

3.3 Methods

This study involves multiple methods, including interviews, visual methods, participant observation, oral history and storytelling.

First of all, it is important to bear in mind that interviews are symbolic interactions where reality is co-produced by interviewer and interviewee, and not windows onto people's soul and world (Goffman, 1959). For example, they might be a projection of how the person wants to be seen and this can also constitute rich and useful data. Ultimately, the fieldnotes recorded are filtered by the interviewer, who jots down what they think is more relevant. On this note, it has been argued that interviews on their own are not enough to support findings. The most common reasons cited are that people can easily lie and that the setting in which they usually take place is unnatural and artificial, hence it fails to convey a sense of safety. This research tried to overcome these delicate issues by recurring to a kind of interview that takes place in a more natural setting, the ethnographic interview.

Moreover, as previously stated, participant observation (PO) is one of the two core activities that the ethnographic researcher carries out in the field, while being simultaneously busy with the second task, jotting down fieldnotes. Ethnographers resort to very different approaches to perform these two main activities, first-hand participation and the production of written accounts.

First of all, participation can take different forms and it is always the context that will help the researcher opt for one type or the other. Junker (1960) identified four types of observer roles: complete participant, complete observer, participant as observer and observer as participant. The researcher that decides to undertake the role of the

complete participant conducts covert research that implies the deception of the participants since her identify as a researcher is completely concealed. On the contrary, the complete observer does not engage in interaction with the researched, entering the field as ‘a fly on the wall’, like Geertz recommended.

In performing the role of participant as observer, the researcher subordinates observation to participation. In other words, their role is not wholly concealed but is not carried out openly either, as they are involved in the activities carried out by the participants that will evaluate their role in the field and accept their presence or not. This role entails a rather high degree of sympathy towards the participants, who might accept the researcher as their ‘friend’. This specific trespassing of boundaries implies a degree of secrecy or confidentiality about the information obtained in the field. Finally, the observer as participant role entails a limited participation in the everyday life of the observed as the researcher’s observational activities is intentionally disclosed. Professional ethics is called into question here as the participants might trust the researcher with their secrets once they have believed that she will keep them. It is then up to the researcher’s ethics to respect the participants’ privacy when reporting.

The role preferred for this study is the latter, as I have entered the field as a PhD student interested in documenting people’s lives. The reason backing up this choice lies in the fact that I intended to triangulate the evidence gathered with my participants. To do so, I believe that people should be motivated and undertake a more active role in the narration and co-creation of data and dialogue. Of course, ultimately it is my choice to include/exclude pieces of information and stories from the final manuscript, but the members’ validation of written and visual accounts has been heavily relied upon throughout the process and with follow up visits to the site.

Participant observation is an essential part of ethnology and anthropology. Goffman has provided a rather extended description of the concept (1989: 125-126):

> By participant observation, I mean a technique that wouldn't be the only technique a study would employ, it wouldn't be a technique that would be useful for any study, but it's a technique that

> you can feature in some studies. It's one of getting data, it seems to me, by subjecting yourself, your own body and your own personality, and your own social situation, to the set of contingencies that play upon a set of individuals, so that you can physically and ecologically penetrate their circle of response to their social situation, or their work situation, or their ethnic situation, or whatever. So that you are close to them while they are responding to what life does to them. I feel that the way this is done is to not, of course, just listen to what they talk about, but to pick up on their minor grunts and groans as they respond to their situation.

Jottings of what people say do not constitute what Geertz called 'thick' data (1973) and, on this matter, Goffman urged us to use the entirety of our bodies to register what happens in order to tell a story. Emotions, senses, smell, bodies, all is valid data as long as it is analyzed in relation to the setting (Goffman, 1989). Fieldnotes should involve more activities than listening and writing as we, as researchers, are more than machines and voice recording devices. We should take advantage of all the 'tools' at our disposal when jotting down fieldnotes to reduce the 'distance' between written texts and reality. Body language, smells, feelings should find a place in our notes as well as in our findings as we "tune up" our bodies to the field through participant observation. Goffman describes the role of the researcher as a witness -rather than an interviewer or a mere listener- of what life does to the participants and of how they react to those circumstances, while being subject to the same events and situations (1989: 126).

One of the risks researchers encounter when doing fieldwork and writing fieldnotes is that real-time conversations and people are transferred into a written text that can be consulted later. It is important to recognize that, in every passage, a little of part of 'reality' gets lost, or at least transformed. As a result, we might find it harder to recall the whole picture when analysing the data and that is why the narrative approach could be helpful in recovering the wholeness of the situation (Josselson, 1995).

As previously stated in this chapter, we cannot separate ourselves from what we know (Guba & Lincoln, 1994) and, as researchers, "we are studying ourselves studying ourselves and others" (Preissle, 2006: 691). Kilgore (2001:51) adds that "knowledge

is socially constructed and takes the form in the eyes of the knower rather than being formulated from an existing reality". As a result, the findings are derived from the interaction between the researcher and the participants and originate from the lived experiences of all the parties involved in this process of co-creation of knowledge (Lincoln et al., 2018).

Consequently, the methodology of this research involves the method of storytelling, a technique centered on establishing a democratic dialogue with the participants as both co-subjects and co-researchers. Interpretation in this hermeneutical discussion (Geertz, 1973) refers to the explanation of metaphors and the comparison of contrasting dialectics (disagreements) through rational discussion (Guba, 1996). Lincoln at al. (2018: 119) stress Josselson's conclusion that "the essential message of hermeneutics is that to be human is to mean, and only by investigating the multifaceted nature of human meaning can we approach the understanding of people" (Josselson, 1995). Rosenwald & Ochberg (1992: 1) emphasized that "personal stories are not merely a way of telling someone (or oneself) about one's life; they are the means by which identities may be fashioned".

In a similar vein, Bruner (1987) pointed out that narratives are more than information storage devices as we build the events significant for our life though the way we organize our memory, how we select the parts that are more meaningful to us. Individuals become the autobiographical narratives by which they tell about their lives (Riessman, 2002: 218):

> Storytelling, to put the argument simply, is what we do with our research materials and what informants do with us. The story metaphor emphasizes that we create order, construct texts in particular contexts. […] Narrative analysis takes as its object of investigation the story itself. [...] The purpose is to see how respondents in interviews impose order on the flow of experience to make sense of events and actions in their lives. The methodological approach examines the informant's story and analyzes how it is put together, the linguistic and cultural resources it draws on, and how it persuades a listener of authenticity. Analysis in narrative studies opens up the

> forms of telling about experience, not simply the content to which language refers. We ask, Why was the story told *that* way?

Narrative inquiry involves both individual and collective stories. The first category refers to bottom-up narratives, told by single persons; the second indicates top-down stories, or as Murray calls them, 'Master' narratives, told by agencies like the state or NGOs, etc. (Murray, 2018). People's identity and experiences are shared through narratives at the individual and collective levels. In other words, people talk about their life and create narratives of their single experience as a person but also as a member of a community, a group, a nation. By creating narrative, they impose a certain order to understand where they are and where they are coming from. The narrative inquiry is a way to make stories central to our analysis and consider them as precious interpretive keys to someone's experience. In doing so, the researcher should never forget that these narratives are co-produced by participants and interviewer and, during this creative process, silences play a big role too. Lastly, Murray points out the therapeutic value of narrative, which might help participants voice concerns, complains or emotions that are not usually allowed in their daily life, or that they have simply never focused on (Murray, 2018).

Triangulation of methods

With respect to research methods, this thesis uses triangulation of tools to increase validity and depth.

Regardless of the impossibility to get to an objective reality, validity is still a serious concern and something that needs to be addressed thoroughly in qualitative research (Lincoln et al., 2018).

Triangulation is central to allowing different aspects to emerge and avoiding the crystallization and ossification of fieldnotes. The combination of various theories, methods and research tools can show different layers of reality that would not have

been identifiable through a unique channel of inquiry. Denzin and Lincoln (2005) call this use of multiple voices 'montage', whereby various textual forms as well as many other types of data help us record the multitude of things that happen simultaneously in the field, from different points of view. As previously stated, triangulation adds rigor and breath to the analysis of the reality that unfolds in front of the eyes of the researcher (Flick, 2002). By employing a plurality of tools and strategies, the complexity and the richness of the data emerge from the field and is transmitted to the reader. To address these questions of utmost importance, this study relies heavily on the triangulation of methods, that include narrative approaches, visual methods, different research assistants, semi-structured interviews, participant observation, etc.. The next paragraphs describe the implications of the combined usage of these research tools.

The combination of visual methods and interviews enables a strategy called 'Photo Elicitation' and has been recommended by Sarah Pink when dealing with visual methodologies (Pink, 2006). The triangulation of visual methods with other research tools prevented me from over-interpreting the data. In practical terms, including participants in the study means a partial dilution of the control of the researcher and this constitutes a viable strategy to increase validity and triangulate the data interpretation. Throughout my fieldwork, I have shared the photographs I took with my participants via social media channels and through a photo album that I printed for them before I left.

During my fieldwork, visual materials have often been used to start the discussion during group interviews, that have been conducted frequently on the houseboat of my main group of research participants. There, people of different age groups would gather and spontaneously join in the conversation about weather conditions in the rainy season, relocation plans of the past, current infrastructure development projects, prices of fruit and vegetable, parenting and so forth. The comparison of the perspectives of such different age groups is an interesting strategy to deepen the understanding of people's livelihoods but also to help participants elaborate their stories. The emergence of a kind of natural social network is a great source of thick data. Of course, gender

has been carefully considered when carrying out group interviews and a great deal of attention has been devoted to who spoke more, who prevailed, what other people did when someone talked, etc. Interactions between participants is key in group interviews and, through discussions, they become co-researchers and are able to lead the research in different directions, often new and unexpected. Furthermore, participants may help each other overcome embarrassment, help articulate concepts and provide support expressing feelings common to the group (Kitzinger, 1994).

The groups interviews have been recorded and then transcribed. Not only the conversation but also the participants' feelings and reactions to the photographs have been carefully observed and analyzed. Group interviews are good occasions to disrupt the power relations between the researcher and the researched, as the themes emerge from the villagers' own memories and stories instead of a questionnaire prepared in advance by the researcher alone (Kitzinger, 1994).

Another aspect of my study where triangulation was applied and proved to be highly beneficial is in the alternation of research assistants. In fact, having one person working as on-site interpreter (Khoa) and a different one in charge of transcriptions (Tu) allowed a more detailed analysis of my rapport with the first translator, in addition and in relation to the interviews with my participants.

3.4 Research sites: land and water fieldsites

This section introduces my research sites by providing photographs taken by myself in the site, to help visualize the everyday environment and pathways taken by my research participants on water and on land, as well as my own route to and within the multiple field sites of this ethnographic study.

Cai Rang floating market is the main site of this research. As mentioned in the introduction, Cai Rang is one of four floating markets found in the Mekong River Delta Region, and is located in Can Tho, a city with 1.2 million people.

Several factors informed my choice of Cai Rang floating market as the fieldwork of my study. For what concerns the floating market, the constant presence of boats meant an easier access to potential research participants. The migrants there are not only more numerous but also used to foreigners visiting the site.

The presence of visitors and a positive outlook to the development of a tourism industry from the government made it easier for me to get in touch with authorities and government representatives. Furthermore, it provided an additional potential research direction to explore.

As the biggest city of the region, Can Tho is the home of the most important university and research centers of the Delta. During my six-month ethnography I took part in an attachment programme with Can Tho University and living in the city allowed me to meet researchers and professors while carrying out my fieldwork. Concerning international research centers and associations, the NGOs that operate in neighbouring provinces have their head office there. The presence of experts and both local and foreign researchers in a wide array of disciplines is another reason why I picked this location.

Lastly, selecting the Cai Rang floating market as my fieldwork does not imply that I only focused on water settings. Soon enough, I discovered the importance of land sites for the survival of the floating market and the next sections present both sites of my ethnography – the floating market and the land-based one-, highlighting my steps in the field.

Water-based research site: the Cai Rang floating market

Fig. 2 – The Cai Rang floating market

Fig. 2a – The Cai Rang floating market – Color analysis

When visiting the floating market for the first time it is difficult to grasp the differences in the boats that gather in the middle of the river and realize their connections. It is immediately clear that they have different sizes, exhibit slight variations in colors and patterns, and sell various goods. However, their connections are somewhat blurry, mixed up with the noisy roaring of the engines, the calling and shouting of vendors, the colors of the fruits or people's clothes and the bright orange life safety jackets of tourists.

After months of observation, the traffic 'rules' finally started to emerge from the messy initial picture (Figure 2). Figure 2a shows the different actors in different colors. Highlighted in yellow we can see the numerous merchants' boats gathered in the middle of the river. In green, the smaller boats of boat drivers approaching them to bargain and trade goods. All around these two groups of actors, in red, we can see numerous tourist boats visiting the market. Finally, in purple, further down the river, a few floating restaurants that serve breakfast and drinks for the visitors, boat drivers and tour guides.

Section 3.5 will introduce the differences between the research participants in more detail, but the most important distinction to be made at this stage concerns the difference between the yellow merchant boats and all the remaining colors in Figure 2a. Although they also form a part of this study, these bigger boats that occupy the middle of the river are not part of the 'people of informality' because they are not temporary residents of the Cai Rang district. They only stay for a couple of days then return to their rural hometowns, where they have homes and families, to load more goods. The floating market is their workplace, not a permanent home, like in the case of the owners of the green, red and purple boats.

The chromatic analysis offered in Figure 2a allows us to make a few interesting observations concerning the boats' ratio, movements and relationships. First, the prevalence of yellow suggests a heavy presence of merchants' boats, which are also considerably bigger in size and therefore more visible. Second, the positioning of the boats in the river says something about their relation: yellow merchants' boats float in

the middle of the river waiting for the small green boats to approach them for a transaction with the resellers in the land-based market of the Cai Rang district. These smaller green boats go back and forth between the land-based market and the yellow boats. The red boats of the tour guides ride around the yellow and the green boats for the tourists to enjoy the market activities, keeping a rather peripherical trajectory so as not to interfere too much with the trading and business. Sometimes, they stop for fruits or at some floating restaurant, in purple. Often, though this is not visible in this picture, red tourist boats are followed by small canoes that sell coffee, drinks or noodles.

These observations must be contextualized in relation to the moment when this photograph was taken: 7:30 AM of a Monday morning. By this time, boat drivers have already transported goods on land for the land-based market, which starts quite early. From 7 AM, tourists boats start to crowd the market, peeking at what is left of the morning business activities. In other words, the same picture taken at different times of day and on different days of the week would show a different ratio in colors. From 4 AM to 6 AM there would be probably a prevalence of green (boat drivers) and yellow (merchants), with no red (tourists). From 6.30 AM to 9 AM the green dots would gradually disappear and leave more space to the red ones. By 9.30 AM only yellow boats are left in the river, as it is too warm and sunny for anybody else to visit at that time, aside from some slow afternoon deals.

These hours stayed rather constant throughout the six months spent observing the river traffic, with the only extraordinary exception of the first day of Tet, Vietnamese New Year. That is the only day of the year where the market is completely empty and the floating market basically ‘disappears’ due to the absence of river traffic and the informal economy.

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Fig. 3 – Aerial view of boats' positioning

Lasty, concerning the positioning of the boats in the river, Figure 3 offers an aerial view of the canal. The boat plate painted on the side of the boat tells us the province of origin of the family, which normally parks in the proximity of boats from the same area, indicating familiarity. Boats from An Giang province usually gather in a specific spot, those from Soc Trang province slightly further down, and so on. Of course, the position is not fixed and this is not a universal rule, as sometimes the boat plate indicates the province where the boat was purchased rather than the origin of the family. However, the pattern stays the same: if the boats are tied and secured together, they are family or close friends.

Land-based research site: the Cai Rang land-based market

Figures 4 and 4a present an aerial view of the more urban part of my fieldwork, the land-based market of the Cai Rang district. The big two-way road in the middle of the photograph is the Cai Rang bridge, which connects the city center to this area of town. It takes less than 15 minute by motorbike to get here from Can Tho's downtown.

Highlighted in red, underneath the Cai Rang bridge, is the meeting point of a group of eight boat drivers, my main group of participants (see Chapter 6). They gather here

daily to look for customers and split the earnings at the end of each day. This boat drivers' 'station', as they call it, is not the only one in the district but is strategically located at a key intersection. In fact, to reach the Cai Rang land-based market, motorbikes must turn right after crossing the bridge and necessarily pass in front of the station. Urban customers that want to shop at the land-based market, tourists that want to visit the floating market, trucks that want to sell goods to the shop owners and so on all must pass through this neuralgic point.

In the bottom part of Figure 4a is the land-based market, with numerous stalls and shops all along the picturesque streets. On the bottom left, a small part of the green roof of Chợ Cai Rang (the Cai Rang covered market) is visible. The big building hosts many stalls that sell fresh fish, meat, spices and other produce. This represents the state's attempt at formalizing the marketplace at the site, which I will discuss in further detail in Chapters 5 and 6 concerning the urbanization of the site and the role of informality.

From sunrise to around 11 AM, the whole area is bustling with motorbikes and passer-bys busy with their daily grocery shopping. It is a crowded business area where almost every house that faces the street is either a shop or a café.

Fig. 4 - Aerial view of the Cai Rang bridge and the boat drivers' station

Fig. 4a - Aerial view of the Cai Rang bridge and the boat drivers' station – Color analysis

Highlighted in yellow in Figure 4a is the route I drove every day from Can Tho's city center to the Cai Rang market, just like any other person who visited the area: after crossing the bridge, I turned right and went straight until the intersection where boat drivers gather. There, I parked my bike in the parking lot for 4,000 VND (less than 0.20 USD).

Highlighted in blue in Figure 4a is the short walking path that leads to the parking spot of the boats of the drivers that gather underneath the Cai Rang bridge, next to Mrs. Bay's houseboat, moored by the riverbank. From there, we would reach the floating market presented in the previous section. Once reached the river, my usual observation spot was Mrs. Ba's floating restaurant, where I met many other research participants over time. Along the way from the land-based market to Mrs. Ba's floating restaurant we would often stop by some merchants' boat and climb up to conduct some interviews. Some of them have become my research participants. It was harder to guess when they would be around as their schedule depends on the market and how fast they can sell out their goods. Anytime we spotted some friends' boat, however, they would shout at us and invite us on their roof for some chatting and fruits.

3.5 Research participants

Using ANT as a theoretical approach implies enlarging the research participants' groups, as non-human actors also become central in telling stories and contribute to deepening the understanding of the site. This is particularly evident in the case of the boat, analyzed as an informal settlement and a true protagonist of this work, present throughout the data chapters and central in the conceptual framework presented in Figure 1. This section describes in more detail the human research participants of this study, representative of both the formal and informal realms.

'Formal' and 'informal' research participants

Overall, two main groups of participants can be identified in this research: the people of informality and the representatives of formal forces in the field.

The former is composed of the group of eight boat drivers operating underneath Cai Rang bridge and their respective families, as well as all the informal squatters and vendors that populate the streets of the land-based market and the floating market. Owners of informal businesses on the riverbank (in purple in fig. 2a) were also part of this study, together with the grocery boats and the vendors selling fruits, coffee and noodles to tourists. It should be noted that the occupations of this group of participants are not fixed but change frequently, depending on the day. These participants do not necessarily work exclusively as boat drivers but engage in additional activities such as coffee vendors, grocery shop sellers or business owners. The informality of their lifestyle and jobs allows them to swiftly change occupation to meet changing demands and period.

To facilitate the data analysis, boat drivers and vendors were grouped together as 'the people of informality' because of their similar living conditions and their differences with the boat merchants (in yellow in fig. 2a), who are also part of this study but only

visit the floating market to sell their goods and return to their rural hometown after the end of business. Regarding the similarities of the people of informality, they share a rural past and originate from various provinces of the Mekong Delta. They live informally on boats, rafts or in close proximity to the river and own one or more boats that are essential for their work and livelihood.

Boat merchants, on the other hand, have a very different relation with the floating market, where they stay only long enough to sell out their goods. Merchants do not seem to be very interested in building long lasting relationships with local boat drivers as they seldom set foot on land during their stay, which rarely lasts more than two days straight. The interaction between the two groups of boats is generally fast and mostly focused on economic transactions, with the drivers helping merchants closing deals with shop owners on land and transporting fruit and vegetables. Although boat merchants do not constitute the main focus of this enquiry, several merchants have been interviewed throughout the six months spent in the field and a few families have become long term research participants.

Formal representatives in the field composed of the local police forces such as the traffic police officers, the market guards, the local representatives of the trade unions in the ward. This 'formal' group of participants was easier to reach in the second half of my ethnographic fieldwork, as explained in the next sections on time management and reflexivity.

Procedures, sampling and time management

I met my main research participants, the boat drivers' group, during my first visit to Cai Rang district in July 2018. In that occasion, they gave me a ride to the floating market and expressed their interest in taking part in my project. When I returned to the site in December of that year to start my fieldwork, they acted as my gate keepers in the local community of informal vendors and residents. Throughout the following

months, I was introduced to their families, their closest group of friends and co-workers.

Many scholars insisted on the significant role of sampling in increasing the validity of a qualitative research (Meyrick, 2006; Seale, 2004). A sample is representative when it ensures that the subjects selected for the research are not atypical, therefore the findings that originate from the study of those individuals are more easily applicable to other people (Seale, 2004: 531).

Sampling wise, the snowballing method proved to be the most suitable strategy to recruit possible participants. The relatively long time at my disposal allowed me not to rush people into taking part in my study. I paid a great deal of attention in letting them ask questions about me and study me while I was observing them. Allowing time for them to acclimatize to my presence in the field without pressuring them into formal interviews meant that many participants approached me and 'volunteered' to help me understand their culture and daily life.

My fieldwork schedule revolved around my participants' working hours. In the first month I took many trips at sunrise but then I quickly realised that boat drivers were too busy with tourists at that time and could only talk to me after 9 AM, when their work day was basically over and they could finally take a break. I worked five days a week from 9 AM to 2 PM on the field with my research assistant, plus a couple of hours of journaling and coding at home. My meeting point with my interpreter Khoa, an urban resident of the Cai Rang district, was the boat drivers' station adjacent to the parking lot where we would leave our scooters. From there, we would either jump on the boat of one of the boat drivers from the station towards Mrs. Ba's floating restaurant for 200,000 VND (around 8.65 USD), or stay on land and have breakfast with the boat drivers, local vendors, policemen and anyone else who was around. Depending on the situation and on who was present, I would decide where to focus my attention. For example, whenever there was a heavy presence of police officers or market guards, I would remain on land and try to start conversations with them. When the land-based market was deserted I would choose to visit the floating one.

From December 2018 to March 2019, I spent the greater part of my time floating on water: on Bay's boat or houseboat, eating breakfast at Mrs. Ba's floating restaurant, climbing on the merchants' boats to get to know them. In those occasions, I focused on the functioning of the two markets, on the relationships between land and water, and on the personal stories of the people I met.

Reflexivity and identity changes

The relevance of a reflexive attitude in carrying out social science is emphasized by Bourdieu in his critique of ordinary sociology: "A scientific practice that fails to question itself does not, properly speaking, know what it does" (Bourdieu, 1992: 236). Reflexivity allows researchers to be aware of their own effect on the process and outcomes of research, based on the promise that knowledge cannot be separated from the knower (Steedman, 1991). Furthermore, as pointed out by Denzin, in social science there is only interpretation because nothing speaks for itself (Denzin, 1994). It is fundamental to enact a reflexive turn when doing qualitative research and that means a change of direction, from the outside to the inside, towards ourselves. Of course, researchers must avoid at all costs being too self-centric or they risk being narcissistic; however, self-confrontation should always be practiced by a good researcher (Bourdieu, 1992). Reflexivity is the exercise of a radical doubt aiming at breaking with the common sense, the preconstructed. Bourdieu (1992) criticized how "the preconstructed is everywhere" and this applies to everybody and all kinds of research. In fact, ourselves and our field are preconstructed in a number of ways. In the case of this study, the fact that I had already conducted two short preliminary fieldtrips to the research areas before the start of the official one informed my understanding of the reality in a specific way, with all the preconceived ideas and expectations that came with it. It is very likely (and expected) that, by spending a longer period in the field, these initially preconstructed images will be replaced by better informed

representations, based on different points of view and highlighting the multi-voiced reality of the fieldsite.

Concerning the issue of reflexivity, being associated with the group of boat drivers in the site triggered some interesting developments throughout my fieldwork. When I first stepped into the Cai Rang district, I was quickly 'recruited' by the local boat drivers' group as their customer. With time, I became an acquaintance but it was not until my return from a visa run that my identity in the field changed dramatically. In March 2019, after the first three months of fieldwork, I left Vietnam for a few weeks to renew my visa. To my surprise, my return was met with unexpected enthusiasm from my research participants, including some men who until that moment had kept to themselves. My return was interpreted as a sign of my commitment to their stories and culture. From that moment onwards, I was invited to the most innermost part of their life: their houseboats and family gatherings. From April to June 2019, the time spent on land increased drastically due to these external circumstances that changed my role in the field and the dynamics with my participants.

In this second half of my fieldwork, I focused my observation on the roles and division of responsibilities within the boat drivers' group at the Cai Rang bridge station, their rapport with the local police and market guards, the relationships with customers and urban residents and so on. Furthermore, I was invited into the boat drivers' houseboats every day and I could finally take part in the innermost parts of their daily life, when they take breaks and enjoy some time off. Finally, since I was finally sharing the space with police officers and market guards, I had more opportunities to converse with them casually.

Now that I was spending most of my days on land, my absence from the floating market and the people I used to meet there every day was felt, but I still made sure to visit them at least a couple of times a week. This was when I started inquiring about credit opportunities and investment, infrastructure development, future relocation plans and the other topics covered in the data chapters.

To conclude, my research participants assigned roles to me and these kept changing together with our rapport as months went on. The roles assigned to me in the field are also evident in the data chapters, for example in Chapter 7 when I was not accepted as the master of an informal credit system because I was “too soft”, as they put it.

Gender: opportunities and limitations

Gender considerations are quite important in this work where the majority of my research participants are women. Throughout my fieldwork, women of various age groups have come forward much more willingly than their male counterparts, undoubtedly impacting my ethnography.

Spatially, my belonging to a predominantly female group of participants meant that I spent considerable amounts of time doing activities that are normally carried out by women in the field. Those included babysitting, going grocery shopping, cooking or setting the table. Interestingly, it was during such mundane activities that I conducted the most poignant interviews. In fact, the act of doing something like peeling vegetables seemed to ease conversation by creating an atmosphere of familiarity and trust. In those moments I stopped being a foreign researcher or a guest and became a part of their family. As such, I was expected to help out with domestic chores but I was also admitted into a more intimate dimension.

This peculiarity, however, had some repercussions as to which participants were available to me and what areas of inquiry I had easier access to. The more distant attitude of the men in my fieldsite made it very challenging to research issues like extramarital relationships, rooster fights, gambling and so on. This does not imply that men kept their distance, on the contrary they would always welcome me to join them in their morning drinking sessions and long lunch time parties. However, to preserve my position in the female group and my role as the protected ‘younger daughter’ of all the female boat drivers, I would usually decline these offers politely. In the field, my refusal was not met with a closure but was generally found ‘girly’ and appreciated.

To conclude, although some interesting research directions were not possible to pursue at the time of my fieldwork, the ethnographic approach allowed me to explore my research participants up close, from a position of trust and mutual respect.

4. The moving boat: between rural and urban spaces

Chapter 4 serves as a disambiguation page to clear the confusion around the people of informality of the Cai Rang floating market. As already argued in Chapter 1, previous studies on the site referred to the migrant community as 'local' people, overlooking their rural past and migration journey (Nguyen, 2017; Nguyen et al., 2020). The inhabitants of the floating market in the Cai Rang district are rural migrants from the Mekong Delta. Today, they work as boat drivers or business owners of floating restaurants and shops on the river but, in their youth, they used to be farmers in various rural provinces. These migrants arrived in the city of Can Tho a few decades ago, in the 1990s, with or without children, on board boats that they self-taught to drive to make a living. Another group of research participants consists of the boat merchants that gather in the middle of the river every day to sell fruits and vegetables in the biggest floating market left in the area. Their goods come from their orchards or retailers in the nearby Delta provinces. The lowest common denominator of boat drivers and boat merchants in the site is their connection with the Mekong Delta and their lifestyle between rural and urban spaces, object of this chapter.

This first data chapter illustrates the struggles that rural migrants face whenever they leave the countryside and the lifestyle they are used to. Farming is replaced by boat driving, gardening is replaced with bargaining with merchants and shop owners. Their land-based lifestyle leaves space to a floating vessel where all the family members cram together.

Since their arrival in the host city, Can Tho went through a process of urban renewal in the form of roads improvement, the enlargement of bridges, the construction of a riverbank path to prevent from soil erosion. To borrow the words of Gransow (2008), the 'delicate ecosystem' that the rural migrants have created in the Cai Rang district has been threatened multiple times by urban upgrade during the years. Yet, they have found

ways to accommodate the changes to their living space by adjusting their skills, diversifying their employment opportunities, relying on their social networks in the host city. In other words, they relied on informality and their ingenious stratagems (see Chapters 5, 6 and 7). The rural migrants of the Cai Rang district exhibit traits or rurality and are proud of the challenges they had to overcome to sustain their family in a condition which Gransow (2008) defined as 'informalization'. With this term, the scholar indicates the process that migrants go through from the moment they leave their hometown to their arrival in the host site. This process pervades every aspect of their livelihoods and it takes place when people engage in relationships based on connection and social networks rather than being regulated by contract or legally binding frameworks (Gransow, 2008).

Furthermore, Chapter 4 presents evidence of the security provided in the field by owning a boat. This wooden vessel is the means of transportation that the family used to reach the host site, it is their shelter and home, storage and warehouse. This finding is in line with the study by Payne et al. (2009) who concluded that informal settlements are valid alternative forms of tenure and can provide high security levels. Such solutions emerge as a viable alternative to the land titling programs attempted by the World Bank and other development agencies to increase tenure security (UN-Habitat, 2002). According to those, to reduce poverty it is important to secure tenure and this chapter partially aligns with this observation. However, it goes a step further to argue how also informal settlements can fulfill that role and provide a feeling of safety to its inhabitants, also when they are water-based like in the case of this research.

Chapter 4 illustrates the informal lifestyles of the various groups of rural migrants that live on the Cai Rang floating market today, employed in various types of informal jobs and inhabiting informal housing. The groups of boat drivers, floating business owners and boat vendors are presented through the stories of four families in the field, which exemplify the common struggles and shared rural past of the migrant community in Cai Rang district.

The rural migrants in the Cai Rang district: meeting the actors

The multivocality of my research participants emerges in this chapter through the narration of the migration journeys of four families in the field. These households were selected because they represent the variety of informal employment in the Mekong Delta and in the urban host city. In their rural past, these women and their families were engaged with the two most common types of employment: gardening and farming. In the present day, they represent the variety of informal jobs available to migrants in the floating market: from boat drivers to water-based grocery shop owners and floating businesses managers.

Fig. 1 – The Cai Rang floating market – Color analysis

With respect to the color analysis introduced in Chapter 3 (Fig. 2a) and reinserted here in Fig.1, these four families of migrants represent the various typologies of boats that operate around the merchants in the floating market. Specifically, Mrs. Ba is a representative of the floating businesses indicated in purple in the map. Mrs. Bay represents the boat in red, when she transports tourists, and the one in green when she

transports goods from the merchants to the land-based market. Mrs. Tam and Ms. Loan represent the boats in green, selling to tourists or to the merchants.

Furthermore, these ladies and their families also represent different forms of informal living styles and preferences in the field. Some opt for a water-based lifestyle and others prefer accommodation on land. The differences in their reasoning are illustrated in the chapter.

To enable a more comprehensive understanding of the migrant community in Cai Rang district, I have selected participants with different marital status, employment, age and province of origin. Additionally, the boats that they own differ in size and they represent the varieties that can be found while taking a tour in the floating market.

Mrs. Ba is a 70-year-old lady who lives on a big boat adjacent the floating market where she opened a restaurant and a souvenir shop. Her family comes from Hau Giang province and they have expanded their business in Can Tho city slowly over time. When they first reached the floating market in the early 1990s, their whole family was living on a small boat.

Mrs. Tam, Ba's youngest sister, sells groceries and small items for the house aboard a small 8-ton boat, the same size as the one Ba and her family were living on when they first arrived at the site. The customers of Tam's floating grocery store are mainly the boat merchants of the floating market. Unlike her sister and her family, Tam does not live on a boat but rents a room in a dormitory on the land, which she shares with her teenage son. She is in her late fifties and her family is split between the floating market and the rural Mekong Delta, where her husband tends a small citrus garden.

Tam's neighbor in the dormitory, Ms. Loan, is a close friend of Mrs. Ba and visits her restaurant every day after the traffic in the floating market eases down. She sells fruit and pickled vegetables to the tourists aboard her small boat. Loan is a single lady in her fifties and, despite her great boat driving skills, she prefers living on the land where she has been renting a room since she moved to the Cai Rang district from the nearby Phong Dien district over 35 years ago.

Mrs. Bay migrated permanently to the Cai Rang district around 30 years ago, in the 1990s, when her youngest daughter Heip was a newborn. She comes from a family of farmers from a small town called Phu Huu in the Soc Trang province, Mekong Delta.

Mrs. Ba's floating market was one of the main ethnographic sites where I would gather almost every day, especially during the first three months of fieldwork. Her raft was an ideal observation point to monitor the activity of the floating market and the many drivers who would stop by for a bowl of noodles and some chit chat with these old ladies, popular actors and known members of the community.

The next section presents various accounts of the rural past of these four women and their families, aiming at understanding their decision to leave everything behind and jump on a boat to migrate to the Can Tho's floating market, a hybrid setting between the water and the land, the urban and the rural.

In addition, it should be noted that my research participants were born during two significant decades in the history of Vietnam, where the Mekong Delta was ravished by war, development projects and economic changes.

4.1 Rural past: living in the war-torn Mekong Delta

Imagining the struggles and the hardships that families endured in the rural Mekong Delta fifty or sixty years ago, when most of my research participants were born, is far from easy today. This section includes direct quotes from a variety of participants evoking the old days, before they migrated to Can Tho city permanently. Their direct experiences are our starting point in the understanding of the reasons behind their choice to abandon the lifestyle they were used to and migrate to the floating market on a boat which would have transformed into their house and workplace for longer than expected. The main historical events are narrated alongside the participants' life journey to contextualize their process of informalization from the rural area to the host site.

Stories from the 1950s-1970s: gardening and land

In the 1950s, when most of my participants were born, Vietnam was experiencing a phase of change with the signing of the Geneva Accords in 1954, Ngô Đình Diệm's new government in 1955, the influences of the Green Revolution and the mechanization programmes sponsored by the United States (Biggs, 2010). Additionally, in 1957, the four Mekong riparian countries of Thailand, Cambodia, Vietnam and Lao PDR established the Mekong Committee and the flow of American funds triggered a second construction boom as big as the colonial one -which took place from 1879 to 1930 and resulted in road infrastructure and the creation of the main canals in the delta by private companies (Biggs, 2010). In the first decade of its existence, the Mekong Committee received a total of US$86 million contribution, the 37% of which came from the US, the largest non-riparian donor for the region (Friesen, 1999).

Since the late 1950s, Americans had started introducing a wide array of technology in the Mekong Delta, including helicopters, patrol boats, jeeps, etc.; therefore, the residents were acquainted with their presence in the territory, considered a nation-building laboratory by the US (Biggs, 2010).

Modernization in the Delta came in the form of water management such as irrigation techniques, canals and dikes launched with the aim of 'harmonizing' the environment which had been crippled from previous conflicts. However, the wetlands' fragile and flood-prone landscape could not sustain the introduction of such measures, which caused disruption rather than stabilization (Biggs, 2010).

In the 1960s and 1970s, the economic development of the Mekong Delta which followed the Green Revolution, characterized by improvements in transportation networks, increase in rice production and aquaculture, also brought about some serious environmental issues such as soil degradation, water pollution and a decrease in wild fish population. If on one hand the green revolution alleviated some of the issues of the region, on the other hand it also caused new environmental risks (Ehlert, 2011).

The American troops arrived in Vietnam in 1965; however, in the Delta, they were in small numbers and relegated to the biggest rivers or wide streets of the larger cities due to the high population density in agricultural areas (Biggs, 2010). The real dramatic shift happened after the Tết offensive launched by the National Liberation Front (NLF), or Việt Cộng (VC), in 1968. That year, the war in the Delta stopped being a counterinsurgency and turned into a destructive campaign against the NLF (Biggs, 2010). In 1975, the 'American war', as it is known in Vietnam, was finally over.

Concerning jobs, gardening and farming were the two main employment opportunities available to people in the rural areas of the Delta. My research participants used to be employed in both activities in their rural past.

The former, gardening, played a major role in the region thanks to the widespread presence of fruit trees all around the canals. Ms. Loan, a boat driver in her fifties, used to own a small garden in Phong Dien, a rural district of the wide Can Tho provincial city. When she relocated to the urban center around 35 years ago, she left it to her younger siblings because, as she put it, she is not married and does not need it anymore. Ms. Loan used to make a living by transporting goods with her boat until about six years ago, when the tourist flow started to increase and she decided to become a fruit vendor for the visitors of the floating market. She buys lychees and rambutan from the boat merchants on the river. The goods she sells come from the same gardens of the Delta that she left behind.

The other common rural activity, farming, is described by Mrs. Bay and her vivid memory:

> In Soc Trang we were farmers. Oh man, there was melaleuca jungle, **like chopsticks in a pot** [an expression to indicate thick jungle]. We chopped them off, cut the roots around us, burn them and then we had land to plant rice. We cultivated more land as we cut down these trees, and we ended up having a few thousand square meters. [Mrs. Bay, 11/01/2019]

Concerning the earnings from the two activities, the real game changer for my participants seems to be the extension of the land owned, as confirmed by previous studies (van der Geest et al., 2014; Lan, 2017). In the next exchange, my interpreter launches into an uncalled comparison with his own successful uncle. His pretentious attitude in the brief exchange, however, did not discourage Mrs. Tam, a grocery vendor who explained her struggles with dignity and clarity.

> Khoa: I have an uncle, he also grows oranges and he's very rich, why is that?
> Tam: Because he has a lot of land.
> Khoa: No, he just rents the land.
> Tam: If you want to be rich, you need to have more land so you can grow more.
> Khoa: He rents an additional piece of land every 1 or 2 years. He then rents that land to others.
> Tam: Maybe he grows "sanh" oranges [a particular variety].
> Khoa: Thanks to his crop, he managed to get his four sons settled down and married.
> He built a house for each of them. A motorbike too. And he still has got some money left for himself.
> Tam: He produces more. My husband has less land, 1000 m^2 –2000 m^2 of land, just enough for him to feed himself, do other stuff and pay for pesticides and fertilizer. If you do gardening on a small scale it's only enough to feed yourself. We still have some debts to pay.

Post-1975 developments

For what concerns the economic and historical context after 1975, the American withdrawal from the region meant an abrupt stop to the fund flow for the projects along the lower Mekong and the Mekong Committee ceased to function. Not only did the US and the United Nations Development Program (UNDP) interrupt the fund flow, but the riparians' contributions to the Mekong Committee also dropped significantly due to the difficult financial situation that they were facing. In 1978, after the withdrawal of Cambodia, the three remaining Mekong riparians renegotiated the terms of their cooperation and established the Interim Committee for Coordination of Investigations of the Lower Mekong Basin (Interim Committee, 1990). In contrast

with the 1970 plan, the IBP 1987 considered hydropower generation as the main benefit of the ambitious project of the cascade of dams. The other benefits, which were considered insignificant from the economic point of view, included navigation, fisheries and food control. The dam construction process went on, with 23 projects to be concluded by 2010 (1990).

After the collapse of the Soviet Union in 1991, Lao PDR and Vietnam, the socialist states of the Lower Mekong River basin, shifted towards market-oriented economic reforms. Cambodia moved in the same direction with the democratic election of 1993 and Thailand's Prime Minister Chatichai Choonhavan promoted regional trade and investment, putting a stop to the Cold War hostility towards these aspects. As soon as stability was restored in the Lower Mekong Region, the support for the development of hydropower projects came back through aid agencies, such as the World Bank and the Asian Development Bank (ADB) (Ryder, 2004).

The original four members structure of the Mekong Committee was re-established in 1995 when Thailand, Lao PDR, Vietnam and Cambodia signed the Agreement on Cooperation for Sustainable Development of the Mekong River Basin, which sanctioned the birth of the Mekong River Commission (MRC) (Ratner, 2003). The following year, China and Myanmar became dialogue partners (MRC, 2015).

In 1992, the Greater Mekong Sub-region (GMS) program was initiated by the Asian Development Bank (ABD), with the endorsement of the riparian governments, to promote regional economic integration, infrastructure development, cross-border trade, etc. (ADB, 2007).

However, the benefits brought about by the region's economic development came at a high cost for the environment and the local populations, causing the emergence of new social and environmental issues. On the one hand, the GMS program aimed at sustainable development (ADB, 2007); on the other hand, it was based on the exploitation of natural resources. Moreover, since rural and urban development did not advance at the same pace, rural-urban inequality grew in the region. Rural communities did not benefit from the region's economic development in the same way

as those living in urban areas, where the benefits were concentrated (UNEP & TEI, 2007). On this matter, in studying the Khmer ethnic group in Tra Vinh province, Mekong Delta, Lan (2017) observed that not even the introduction of shrimp farming in the region, with the government's support in the form of loans in the early 1990s, has helped alleviate their hardships. In fact, because they lacked knowledge and experience in handling the new source of income, the new investment resulted in even more serious financial losses and debts for Khmer families who had to return to rice farming or do other jobs to pay back the government loan (Lan, 2017).

The economic development that Vietnam was experiencing while my participants relocated to Can Tho city in the mid-1990s did not play in their favor. Ten years after the economic renovation that put Vietnam on the path of becoming a socialist oriented market economy in 1986, the country became the second largest rice exporter in the world. However, rice production was accompanied by an increase in land prices in 2000 and in 2003 a law to prevent land speculation was necessary (Kamakawa & Yamazaki, 2014). All this took place during the early years of these four families' new life in the Cai Rang district: while they were still busy learning how to ride a boat, the world around them was changing rapidly. My research participants' window of opportunity to move on the land in Can Tho seems to have closed now that the city has grown into the biggest Delta's hub, and tourism is increasing thanks to infrastructure development and the service sector (Can Tho DOCST, 2019) (see Chapter 5 for more information on the urbanization process).

On the issue of land, Numbasa and Koczberski (2012) criticized the lack of studies on the access to land and livelihoods of migrants living in informal settlements. Furthermore, the phenomenon of migration has not been studied in association with land use rights to secure livelihoods (Curry et al., 2012). Therefore, it is necessary to highlight the link between migrants and the local level processes that take place all around them because these are embedded in their everyday life (the next chapters focus on different aspects of this interweaving of realms).

The next section deals with the consequences of not having enough cultivable land and the possibilities for farmers to support their families: temporary migration.

4.2 Temporary migration and floating population between the past and the present

When dealing with countries that adopt a dual residency system like China and Vietnam, we cannot omit a brief overview of the studies on temporary migrants, known as the 'floating population'. The official population count in urban areas does not include migrants with rural household registration systems. As a result, this category of people, vast majority of the migration flow, end up in the 'floating population' (Solinger, 1999). "If their household registration changes, the person has migrated, if not, the person is floating," wrote Solinger (1999) in relation to the floating population in China. In their study on the floating population in Shanghai, Roberts and Wei (1999) highlighted the contribution of migrants in the economic growth of the city, supported by the influx of labor force. Taylor (2001) pointed out that, through migration, rural people have established a link between their hometown and the globalization processes they are part of. In the site of this research, we can find examples of both temporary and permanent migration, exemplified in the families selected for this chapter.

Split families

Before migrating permanently, many Mekong Delta families split between the rural area and the floating market, just like Mrs. Bay used to do with her family or Mrs. Tam still does today.

Between the late 1980s and the early 1990s, Mrs. Bay's husband grew rice with two of their children on the land while she sold it under the bridge in the land-based market of the Cai Rang district, pregnant and with the other two daughters living on a small

boat with her. This kind of agreement reminds us of the 'temporary' migrants studied by Garcia (2004); however, their division of time and work is different from that of the scholar's research participants in China. Leaving their family and focus on work for a limited period was not an option for Mrs. Bay, who could not count on her parents in law's support in raising her children while she was away. For years, she had to split them between rural and urban, land and water, herself and her husband.

Mrs. Tam's family is still split between the floating market, where she lives with her son and sells groceries, and the rural Delta where her husband looks after their small citrus garden. Her story is an example of a household split between the water and the land, the urban and the rural, like Bay's family before she lost her husband and decided to move permanently to the Cai Rang district.

> Tam: My husband is in the garden. I started to work on my boat when I was in my twenties, now I'm 58 years old.
> Researcher: Does your husband live here with you?
> Tam: No. Every month I stay here for several days then I go back home for 2 or 3 days, then I come back here again.
> Researcher: Do you earn more with your garden than when you work here?
> Tam: No, I earn less there. Just a little.

It is interesting to notice how women are those who more commonly migrate to Can Tho city to run a water-based business, while the men remain in the hometown to work the land and produce the goods that their wives will sell on their boats. In Mrs. Bay's case it was rice, for Mrs. Tam it is oranges. This is in line with the migration trends emerged in Vietnam after the economic renovation in 1986 (Lovell, 2017; Anh et al., 2012; Thao & Agergaard, 2012; Déry & De, 2000) (see Chapter 1 section 1.1 for more details on the migration trends after 1986).

Land shortage and temporary migration

It should be noted that shortage of land does not necessarily coincide with a permanent move to the urban area or the Can Tho's floating market. On this practice, Huy and Khoi (2011) argued how in the past it was common for rural people to move from their own village to another, looking for employment opportunities on other people's farms. For example, the first time Mrs. Bay left her hometown and her family she was around 14 years old, presumably in 1970. At that time, she was considered old enough to work and, since her parents did not have enough land for all their children to cultivate, she was sent to a farm in a nearby town where she remained until she got married at 18 years old, presumably in 1974.

> Oh God, I started working when I was around 13-14 years old. I went to another town to harvest the crop alone. So hard, my mom and dad were so poor. I went to the farm and **you could only see the rice that was over my height**. I was so small. So I worked on the farm until I was 17-18 years old. People came and asked me to be their wife and my mom said yes. Actually, my dad said yes, and mom didn't agree. [Mrs. Bay, 11/01/2019]

These types of temporary and circular migration find their origin in agricultural cycles and have been the main forms of internal population movements in China since the late 1970s. In order to return home in time for harvest season, workers take on short-term jobs in the urban areas (Mallee, 2000).

Croll and Huang (1997) described another scenario, where returning to agricultural jobs is less frequent. Notwithstanding, even if migrants walk away from farming, they still hold on to their land resulting in obstacles to agricultural modernization and deterioration of farmland (Woon, 1999). The dismal state of agricultural land is sometimes the reason why entire households relocate to urban areas. In this scenario, migration does not only represent a source of income diversification but a survival

strategy. In this chapter, Ms. Loan and Mrs. Ba used to own a garden in the rural Delta, which they have walked away from due to its difficulty to work on:

> Ba: My old house was In Tra Hoi, Hau Giang province, but we stopped living there a long time ago because we failed with the gardening. The trees didn't give any fruit, we couldn't get anything out of the garden so we had to move here, selling stuff on a tiny boat.
> Her son: There wasn't even a house in the garden, and we didn't have anything to make money from. [Mrs. Ba, around 70 year old, and her son, 30 year old, 22/01/2019]

The close correlation between earnings and land extension has been explained to me in multiple occasions also by the boat merchants who sell fruits and vegetables in the middle of the floating market. This group of participants is affected by this issue, having to purchase goods from gardens instead of selling their own products.

> My parents weren't merchants, they worked on the fields. When I got married, I had to support my family because I have no land. Actually, I have some but not enough. 0.5 or 0.6 hectares of rice paddies is not enough to support a family. [Watermelon merchant, 12/02/2019]

It is interesting to notice how temporary migration is still a common phenomenon in today's Mekong Delta. According to Lan (2017), when farmers need to pay back relatively small sums, loans or some urgent needs, temporary migration to nearby provinces seems to be a suitable solution as it allows them to return home and switch back to agriculture eventually (Lan, 2017). For example, to pay back the debt incurred into when investing in shrimp farming, some participants of Lan's study (2017) took up daily jobs as coffee or cashew pickers in nearby provinces, making about 150,000 VND per day (around 6.5 USD). The daily nature of this form of employment means that if one day the work is not available, nor is their profit, making the whole process useless. In addition to not having a job, migrants would still have to pay for accommodation, food and health care. As a result, despite the daily profit is slightly higher than what they would make in their hometown, when people migrate for short-term periods they

incur in other daily expenses and vulnerabilities that might defeat the very purpose of their move.

One conviction shared by both the boat drivers and the boat merchants is that if you own or rent a lot of land you can sell your own goods in the floating market and become rich. If she could afford it, Mrs. Bay shared that she would embark on such a project; however, her financial situation does not allow her to make such a big investment. The land in the rural Delta is still considered a good investment and there is a general agreement that owning a vast plot of land can make you rich, even today. For example, during a follow-up visit in July 2020, I learned that Ms. Loan received an unexpected large sum of money from the government as a compensation for some land expropriation. Mrs. Ba and her sons informed me that she left the floating market immediately to return to her rural district of Phong Dien and built a dormitory there.

In conclusion of this section, we should note that even when long distance migration takes place, the stories gathered in my fieldwork attest that this is not an immediate nor definitive process. Mrs. Bay first moved to Can Tho city with two of her children, while pregnant with Heip. At that time, her husband stayed in Soc Trang, their province of origin, with their son Hieu and their fourth daughter. They went on like this for 5-6 years, until he died suddenly. It was not until then, when Bay was 41 years old, that she decided to leave the Soc Trang province permanently and settle down in the floating market. Migration should not be perceived as an easy way out of poverty or as a quick and lighthearted decision. Rather, it appears to be a long and suffered process that takes time and steps before it can give some results. The next section focuses on the migration stories and the new challenges brought about by the adoption of a water-based lifestyle.

Fear and lack of alternatives in the rural area

Asserting that the Can Tho's floating market is a happy island full of possibilities for rural people would mean forgetting the struggles and the factors that weight in during

the decision-making process. Leaving someone's family behind, abandoning the land to sleep and work on a boat for the foreseeable future, learning to drive a new vehicle and doing all these things at the same time, with no safety net nor a strong support network at the destination, is a huge jump in the unknown that requires the strongest determination and the most powerful motivation: fear. Having this dreadful sentiment as a push factor for leaving one's hometown exposes people to even more dangers and highlights their vulnerability in the new destination area, as pointed out by van der Geest et al. (2014). . Unfortunately, migration was the "last resort" when my participants left their rural homes, three decades ago or more, to migrate to the Can Tho's floating market and live on a boat for the foreseeable future. They did so not because it was a lifestyle that they longed for but because they run out of viable alternatives. Moving to neighboring towns was not sufficient anymore to ensure a livelihood and urban areas would have swallowed them alive with their low-education backgrounds and rural skills. The new destination, however, did not assure stability or high economic gain and, at least for the first decades, they had to adapt to living on water and learn everything about this lifestyle.

Thirty years ago the river market was crowded with big merchants' boats fully charged with fruits and vegetables and smaller ones were needed to transport the goods to land, since the infrastructure network was not as developed as it is now. Many of my participants moved to Can Tho in those days. Some of them went alone, leaving their family to farm in the rural area, others brought children and spouses. They were united by the challenge of adaptation to a water-based lifestyle that was not part of their tradition but became a necessity, or to use Mrs. Bay's words, a "no choice" situation.

Regarding the choice of Can Tho city as the preferred migration destination, economic opportunities were an important drive but also previous connections in the area had a major role. Ms. Loan, for example, moved to the floating market 35 years ago to start her boat business:

> I moved here because life is tough in the rural area. I couldn't earn much there. The town provides more opportunities to make money. The floating market brings more advantages. There are more vendors here so I can buy goods from the gardens… More advantages! [Ms. Loan, 25/01/2019]

In the host site, the boat drivers who migrated to the Cai Rang district told me that, while the parents were at work, young children were taken care of by other members of the community and people of informality. Fishermen would share the fish they could not sell at the end of their day; although they were just as poor. Mrs. Xuan, for example, recalled how she was an essential aid in babysitting the boat drivers' numerous children while their mothers were working in the floating market.

> To be honest, they helped me a little like giving food or lending money. They felt sorry for me. They helped me, even though they were strangers, but my family member didn't help me at all. They didn't give me a penny. Those who helped me are scattered everywhere now, moved to work in other the places or got a family. They used to give us food, things for the kids and give me some money. [Mrs. Bay, 22/01/2019]

My interviews in the field stressed the vital importance of the community support received in the first years after the move to the floating market, when the farmers had to learn to ride boats and get used to the new water-based living.

The next section illustrates how this journey led these migrants to embrace informality in its various applications, from informal housing to informal employment.

4.3 Urban informality and livelihoods in-between

As decades went by, what started as a middle step in my participants' migration journeys became more and more like a permanent solution. Given the impossibility of buying properties on the land, they have invested in their boat taxi business or floating restaurants. Over the years, the small boats that they rode to the Cai Rang riverbank

were substituted with bigger and more comfortable vessels, able to accommodate the expanding families.

Scholars argued that, when ties with the rural hometown are alive and nurtured, migrants tend not to invest in better living conditions in the city where they sojourn, given the temporality nature of their state. Additionally, the family members who stay behind rely on remittances (Schmitter, 2000). Brettel (2000) described migration as a trans local phenomenon "whereby migrants operate in social fields that transgress geographic, political and cultural borders" between home and the host city (2000: 104).

In 2018, after her daughter Heip got pregnant, Mrs. Bay took a 50 million VND (around 2,160 USD) loan from the state bank and bought a bigger boat to accommodate the growing family (Chapter 7 focuses on credit opportunities in the market). That sum alone, however, was not enough for the purchase, which cost almost 90 million VND (around 3,885 USD). When I asked whether she would have considered buying a house on land if allocated more money, Mrs. Bay replied:

> There isn't enough foundation for me to move on the land. A house now would cost hundreds of millions or billions of VND. **We have no way but staying on the river like this**.

Mrs. Bay's window of opportunity to move on the land in Can Tho seems to have closed now that the city has grown into the biggest Delta's hub and tourism is increasing thanks to infrastructure development and the service sector (Can Tho DOCST, 2019).

To improve her living conditions and make space for Heip's baby, all that Mrs. Bay could do was buy a bigger boat. This investment marked a huge change from her past years, spent crammed together on a small boat leaking water all night and day.

> Before buying this one I lived on a boat that was much smaller, even smaller than that one over there [pointing at her other small, 8-pax boat] and the water was leaking all night, we had to drain the water out twice a night. The kids were all sleeping on the boat, I didn't know how to deal with

> that. **This is our last solution**, buying this new boat. Draining the water twice a night and 4-5 times per day, anytime there was a wave, water would leak in. I feared it might sink so I had to push it all the way there, as close to the bank as possible, otherwise we would live in fear. I did that night and day, I had the kids dealing with it. So hard! I think I had the hardest life compared to anyone else. Ever since, when people talk about this I get so scared. If only we still had that boat [pointing at the small one]. People were worried about me and they asked what I was going to do make it better, I said if only I knew. I didn't have any money. [Mrs. Bay, 11/01/2019]

The traumatic years spent on a small and ill maintained boat have left a deep scar in Mrs. Bay's memory that still haunts her every time she is reminded of it in conversation. Many other families live in similar and precarious living conditions all around her, as she emphasized by pointing at the various tiny boats parked in the proximity of her recent purchase. It is quite difficult to picture her life on the previous boat while sitting comfortably in the spacious living area of her new big boat. In recalling those days, she kept mentioning the sinking and the constant fear they experienced.

This new bigger boat is their "last resort," but it came with a price. Mrs. Bay was able to afford it in 2018 through a special program by the state bank, aimed at sustaining the Cai Rang floating market's inhabitants. She was granted a VND 50 million (around USD 2,145) loan that she has recently finished to pay back. At the time of the interview, in January 2019, she still had a year and a half of monthly payments left to extinguish the loan and she calculated that they needed to save VND 60,000 (around USD 2.60) per day to meet the monthly fee.

When asked whether her life has improved after the new expensive purchase, Mrs. Bay explained:

> Yeah, so much better now. I don't have to stay up late to deal with water leaking in, less sinking. **But now it's the money game**. The banker knew that it would be hard if we counted on a monthly base so they swap it to a daily base to make the payment easier for me. [Mrs. Bay, 11/01/2019]

On one side, as she kept emphasising, her life is considerably more comfortable now because she can sleep without having to worry about sinking with all her family; on the other, she is in debt with the government and needs to save money to meet the monthly-based payment scheme that was allowed her.

The journey from my participants' rural hometowns in the Delta to the Cai Rang floating market in Can Tho city is a one-way ticket that does not involve a return journey.

One example that might suggest that Mrs. Bay's trip was a one-way ticket is how she identifies herself in relation to her host city. When asked whether she considers herself a resident of the Soc Trang province or Can Tho, Mrs. Bay and her children replied that they are Can Tho residents now, she even has a temporary ID card. This feeling, however, might have not emerged right after Bay and the other women moved to the floating market over thirty years ago since the new destination did not assure stability or high economic gain immediately. First, they had to learn how to drive boats and live on the water. Van der Geest et al. (2014) pointed out how low skilled migration is dangerous as it exposes people's vulnerability to various factors, such as travelling to urban areas, signing a contract, understanding terms of a contracts, etc.

My research participants explained that they would rather live together with their family in informality rather than splitting up to join formal types of jobs and housing solutions in Ho Chi Minh City. This reasoning appears to be in line with what Hillenkamp et al. (2013) called minimization of risk. The scholars explained that the choice to leave informally are influenced by many variables which also include the interests of the community as a whole (2013). In this way, while the migrants are securing their livelihoods, they are also protecting and preserving the social ties in their community. With this bigger picture in mind, it is easier to empathize with the migrant community of Cai Rang district and understand why informality is an appealing alternative and the most beneficial to them and the whole community.

4.4 Migrants and urban renewal in the present day

Infrastructure development brought about major changes in the floating market, especially after the construction of Can Tho bridge, which connected the city via land in 2010. Even before then, with the widening of the Cai Rang bridge. The latter one is where Mrs. Bay used to squat to sell rice when her husband was still alive. During the three decades she has been living in Can Tho, she witnessed the construction of a new cement bridge in the Cai Rang district, which substituted the old small one and allowed cars and vans to reach the local market on land. For sellers like herself and boat business people, that meant competition. When the roads were irregular and narrow, boats were the easiest and fastest way to sell goods and Can Tho's floating market was crowded with fruit and vegetable. The expansion of the road system and the construction of bridge brought new business in the area. However, big trucks and vans were not the only elements of novelty nor the only new vehicles that started arriving. Buses and taxis full of tourists in large numbers could finally reach the Can Tho's floating market comfortably and quickly. This new flow of people gave boat drivers that were suddenly left with not much to do a new source of income. Once again, there were new skills to learn, a new language to communicate, new cultures to meet and new things to sell.

> Researcher: Was the area this crowded 20 years ago?
> Loan: 20 years ago it was more crowded because there was more fruit then. The road was not smooth and wide.
> Researcher: Do you know when the change in density occurred in the area?
> Loan: It seems like, since the construction of the Can Tho Bridge. Overall, more tourists come but the boat business run downhill because the road became wider after the bridge was completed. Numerous roads were constructed so vehicles on land were more favoured than boats.

The advent of tourism did not coincide with an abandonment of their boat taxi activity nor did it turn the place into a complete tourist attraction. According to Mrs. Bay, the tourist flow is irregular and one cannot rely solely on it for their sustenance. Nowadays,

tourism is only one part of their livelihoods as they still rely largely on the commissions they receive from shop owners on land that want to purchase large quantities of goods from the boat merchants. After all, tourism is a relatively new phenomenon that started to spread after the construction of the Can Tho bridge in 2010, while their activity as boat drivers and vendors goes back decades. Their attitude towards tourism is prudent and wise, as they have never abandoned completely their other businesses to rely on it. This meant that, when COVID-19 pandemic spread and Vietnam did not allow tourists nor travelling in the country for months, boat drivers kept trading with local vendors for local people and businesses. Of course, the economic loss inflicted by the absence of tourists was heavy but they could still rely on other activities to make a living.

> Loan: I get the goods from the vendors in the rural area. I make a phone call and they transport the goods to me by motorbike, directly to my house.
> Khoa: Do you sell your more goods to the Vietnamese or the foreign tourists?
> Loan: Back then, we sold our goods to other markets in large quantity. Now, there are less boats. We sell our goods to both Vietnamese and foreign tourists, but mostly Vietnamese.
> Khoa: When did you start your business on boat?
> Loan: I have been selling to the tourists for the last 6 years. In the old days, I sold my goods to other boats.

Interestingly, the advent of tourism did not trigger the abandonment of their boat taxi activity with the merchants, nor did it turn the place into a merely tourist attraction. According to Mrs. Bay, the tourist flow is irregular and one cannot solely rely on it for their sustenance. Nowadays, tourism is only one part of boat drivers' livelihoods as they still rely largely on the orders they receive from shop owners on land that want to purchase fruit and vegetables in bulk from the boat merchants. After all, tourism is a relatively new phenomenon that started to spread after the construction of the Can Tho bridge in 2010, while their activity as boat drivers and vendors goes back decades. Their attitude towards tourism is prudent and cautious, as they have never abandoned their other businesses completely to rely on it. Investing in the tourist business would imply

learning a new range of skills, including the English language, IT and advertising. Additionally, they would need to expand their network in the city centre and sign deals with hotels and resorts. Accomplishing all this requires time and planning that my participants just cannot afford to spare, busy as they are transporting goods back and forth to make a living. This is why they consider tourists as an additional source of income, a bonus rather than a stable entry. Thanks to this attitude, when COVID-19 pandemic spread in February 2020 and Vietnam did not allow tourists nor travelling in the country for months, boat drivers kept trading with local vendors for local people and businesses, somewhat managing to keep their livelihoods afloat. Of course, the economic loss inflicted by the absence of tourists was consistent but they could still rely on other activities to make a living.

The next chapter continues the discussion over the urban development of the research site, including the state in the analysis.

4.5 Conclusive remarks

This first empirical chapter acted as a 'disambiguation' page to contextualize the migration experiences of the main groups of my research participants in the historical events of the Mekong Delta, southern Vietnam.

In addition to contributing to shedding light on the different groups who populate the floating market today, this section chapter stressed that the arrival in the host site coincided also with the beginning of a process of informalization which interested every aspect of my participants livelihoods (Gransow, 2008).

Furthermore, Chapter 4 stressed that the boats aboard which the migrants relocated to the floating market provide high security level in the field, as pointed out by Payne et al. (2009). This finding contrasts the narrative put forward by development agencies such as UN-Habitat. In this way, floating informal housing emerges as a valid alternative

to the land titling programs launched by the World Bank and other development actors in the global South (for example, UN-Habitat, 2002).

This chapter paved the way for the next empirical chapters which will focus on different aspects of beast lifestyle in between formalization and informalization in the site.

5. The modern boat: between formal and informal modernities

After the disambiguation on my research participants in Chapter 4, Chapter 5 analyzes the space that the boat drivers share with other colleagues of informality and the formal forces every day. With respect to the research questions of this inquiry, Chapter 5 explores the interactions between the residents of informal settlements and the formal actors in the field. Specifically, we now turn the attention to the issue of visibility of the boat drivers' informality within their physical living and working area. To do so, non-human actors such as the state-commissioned propaganda art painted on the walls of the Cai Rang bridge will be analyzed as an insightful representation of the floating market and its inhabitants in the eyes of the local government and in view of the city development plans (section 5.1). In doing so, this chapter focuses on how informal settlements –houseboats- and their inhabitants -boat drivers- fit within the city development plans (section 5.2).

Chapter 5 provides an example of the consequences of the pro-formality arguments that stem from a binary understanding of the rapport between formal and informal, already denounced by a variety of scholars (Perlman, 1986; Varley, 2013; Banks et al., 2020). Specifically, the analysis of the propaganda art commissioned by the state on the walls of the Cai Rang bridge will shed light on the representation of my research participants in the eyes of the local government (section 5.1.1). The discussion then moves from the state's view of the area to what is left out of the propaganda art: the actual living conditions of the houseboats moored along the riverbank (section 5.1.2). In doing so, this section offers a tour into a more intimate part of people's lives, one that does not find representation or recognition in the art commissioned by the government and that is only accessible to researchers after having established a bond of trust with the participants.

The chapter opens describing the two dissonant ideas of modernity. On one hand, the government's rigid and static vision of modernity and of the future of Can Tho (section 5.1.1); on the other, the much more flexible, fluid and dynamic modernity experienced by the Cai Rang boat drivers (section 5.1.2).

5.1 Formal VS informal modernity

This empirical chapter challenges the association between modernization and the formal economy, siding with the conclusions of Hillenkamp et al. (2013), who criticized the automatic assumption that development is necessarily achieved through formality.

In this chapter, the idea of Can Tho as a modern city, represented in the propaganda art (see section 5.1.1), should not be read in antithesis with the description of the migrants' living conditions on their houseboats (see section 5.1.2). Rather, they represent two modernities, lived and experienced by different actors. On one side, the formal state and, on the other, the boat drivers from the rural Mekong Delta. The amenities that we can find in the boat driver's houseboat contribute to showing the creativity and the inventiveness of what Hillenkamp et al. (2013) called the 'forgotten actors' in the modernization paradigm. In other words, modernization does not necessarily coincide with the formal definition of development put forward by policy makers and practitioners, who base their assessment on the binary view of formality and informality (Banks et al., 2020).

The next section describes the propaganda wall commissioned by the state in the site and analyzes the representation -or lack of thereof- of the people of informality in the art.

5.1.1 Formal modernity: the propaganda art

On the way to meet the boat drivers that gather underneath the Cai Rang bridge, I had to drive down a road where side A of the propaganda art (see Appendix 1 – Fig. A) is painted. Side B can be found on the other side of the bridge and is visible when leaving the area, since motorbikes must drive on the other side of the bridge (see Appendix 2 – Fig A and A1). In this way, I had a chance to admire both sides of the art every day in my fieldwork and this section analyzes its content to provide some insight on the local government's perception of the people of informality as well as its vision for the development direction of the city.

I took these pictures soon after arriving in Cai Rang in December 2018, at the beginning of my fieldwork. The colors and the position of the propaganda wall, painted right at the entrance of the district, immediately drew me to it. In the Appendices, side A appears shorter than side B despite the two are the same length. This is because the text on many scenes of side A could not fit in the frame of my camera, therefore only a small section is present in the photograph. The translations, however, include the entirety of the messages.

This section is aimed at understanding the people of informality's role and image in the eyes of the local government. The analysis of the content of this art considers the themes represented on both sides, the position and order of the scenes, the characters represented, the text and so on. To allow a better understanding of the text in the scenes, the content analysis sections in the Appendices provide the English translation of each of them.

Boat drivers' representation in the art

Starting from the top left corner of Appendix 1, the propaganda art opens with the name of the sponsor and the advertising company that realized the art. Right after that, the first scene depicts two men and a woman holding fruits and a basket (see Fig. 1).

Although their boats are not visible in the painting, the wave décor at the bottom suggests a river setting and suggests that they are boat merchants of the floating market. The trio is represented smiling and looking to their left, as to invite the public to continue enjoying the journey alongside the propaganda art. Right after that warm and colorful welcome, we find the first green background message from the local government: “Preserving and promoting cultural heritage are responsibilities and obligations of citizens” (see Appendix 1 - Fig. B). Invitations to be more aware of cultural heritage and more respectful as a local resident are present on both sides (see Appendix 1 - Fig. B and Appendix 2 - Fig B and B1).

After this reminder from the government, the narration goes on with scenes of the merchants selling and buying goods on their boats. Soon after, tourists make their first appearance, singing karaoke on the roof of a boat and wearing orange life jackets while riding in the floating market. This is the first and only appearance of one Cai Rang boat driver in the whole Side A. In fact, after opening with the floating market, the scenery suddenly changes with one scene depicting women in a Mekong Delta setting, a typical stop in the tours offered to the visitors of the region.

The remaining scenes represent old temples and historically relevant sites in Can Tho city, interrupted here and there by propaganda messages from the government (see Appendix 1, Fig. B).

The position of the floating market in the very first scene of the propaganda reflects the government’s strong interest in developing a tourist industry in Can Tho. However, the actors depicted in the art are either tourists or boat merchants. Cai Rang boat drivers that live and work on the riverbank do not find a representation on side A of the art.

Overall, these are the details depicting the floating market activities on side A (see Appendix 1):

Fig. 1, 2, 3 – Details of side A: boat drivers and merchants of the Cai Rang floating market

The absence of the migrant community from the propaganda art mirrors their absence from the population count of the district. The 2019 census from the General Statistics Office of Vietnam recorded 105,393 residents in the Cai Rang district, all of which are categorized as urban (2019). This is not surprising since this district is classified as

urban, therefore the only population count available relates to this category of dwellers. However, as we see throughout the chapters of this thesis, Cai Rang presents several features typical of the rural Mekong Delta provinces, hometown of my research participants. The boat drivers of the floating market, with their temporary residency in the area, are excluded from the urban population count of the district of Cai Rang. They are still part of the census of their Mekong Delta province of origin, as indicated in their *hộ khẩu*.

Since January 2004, Can Tho has been a national Class 1 City with provincial status (NIURP, 2012). The land included in this province is largely agricultural, with only four out of the total nine districts being categorized as urban (2012). The floating market object of this study is situated in the Cai Rang district, which is classified as an urban district together with Ninh Kieu, O Mon, Binh Thuy and Thot Not. The remaining four rural districts of Can Tho city are Phong Dien, Thoi Lai, Co Do and Vinh Thanh (General Statistics Office of Vietnam, 2019). It is important to keep this distinction between rural and urban districts of the city of Can Tho because, whenever we talk about the City Development Strategy (CDS), we refer to this area as a whole and not exclusively the urban parts (NIURP, 2012). The main shift of the CDS includes the transition from traditional agriculture to industry, commerce and services, from tourism to education, science and culture. Both urban and rural areas and their inhabitants are included in the plan, which will benefit them all with employment opportunities, while protecting the river environment. New universities will be established, and vocational training provided to raise educational levels in the region (for more detailed information about the development plan please refer to NIURP, 2012). The analysis of Side B of the propaganda art reflects the CDS for the city.

Side B (see Appendix 2) narrates a more urban side of the city, with a focus on engineering, infrastructure, commerce and industry. The people represented here come from various social classes, from construction workers to doctors, from vegetable vendors to young students. The Socialist values of family, education and work are

stressed throughout the wall with propaganda messages inserted between the scenes (see Appendix 2 – Fig. B and B1).

On side B, the floating market is basically absent, if not for one scene:

Fig. 4 – Detail of side B: boats and the Cai Rang bridge

Also in this case, the boats painted belong to tour operators carrying passengers wearing orange lifejackets, rather than the houseboats of the migrant community that lives by the riverbank and works informally as independent boat drivers. Just like on side A, the only reference to boat drivers on side B is in relation to tourism.

Fig. 5 – Detail of side B: vegetable vendors of the Cai Rang market on land

Fig. 5 provides the art's closest reference to this study's main participants, despite only partial. In fact, many of the Cai Rang boat drivers that took part in my research have worked as vegetable sellers in the past, as we saw in Chapter 4. Some of them still sell goods in the land-based market occasionally, and this detail of side B gives them a fairer representation. However, this is only a minor part of their work and it completely ignores their water-based living conditions.

The state's dream of urbanization for the Cai Rang district

From the analysis of the state's words printed in colorful letters and backgrounds on both sides of the propaganda art, we can grasp the actor's vision for the Cai Rang district and Can Tho city.

The following are English translations of the messages included in the art on the walls of the bridge:

Side A:

> The Cai Rang youth voluntarily commits to a civilized urbanization.
>
> Keeping the streets clean is everyone's responsibility.

Side B:

> The Party officials and the Cai Rang people exemplarily follow the civilized and urban lifestyle.
> "Enhancing people's intellectual standards, training human resources and nurturing talents are responsibilities of the Party, the citizen and the entire society.
> The Cai Rang District Party Committee, authorities, army and people in Can Tho are determined to be "intellectually active – compassionate – heroic – elegant".

If we analyze these statements in combination with the scenes of side B, depicting infrastructure and industry, the state's dream of urban renewal and infrastructure development emerges quite clearly. However, this is not the only message that Cai Rang government has for the community, in fact, on side A we can read:

> Preserving and promoting cultural heritage are responsibilities and obligations of the citizens.
> The Party Committee, the Government and the Cai Rang citizens make the maximum effort to preserve and promote traditional cultural identities.

Cultural preservation seems to be quite high on the priority list of the government if two whole frames are dedicated to it. However, ironically, the participants of this study are left out and kept invisible to give more space to the rural Delta, more profitable and appealing from the point of view of tourism.

The next detail in Fig. 6 is interesting because it allows us to see who the local government considers to be representative of the Cai Rang society, with the underlying message being that "all social classes join hands in one purpose," as phrased by my research assistant. From the left side we can recognize: a farmer, a student, a public security guard, a nurse, a construction worker/ engineer, a representative of the People's army and a doctor.

Fig. 6 – Detail of side B: the representatives of society in the propaganda art

The farmer is a woman wearing the typical Vietnamese straw hat and holding a bundle of rice. Despite her clothes are somewhat similar to what the boat drivers wear, she is not representative of the people of informality because the rice connects her to agriculture and the rural areas of the Delta rather than to the houseboats parked along the riverbank.

The analysis of the propaganda art reflected the general direction described in the official city documents and reports. The Mekong Delta River region is focused on taking advantage of its strategic location and economic potential through the Socio-Economic Development Plan. The overall aim is to turn this area into a significant economic zone for the whole country, characterized by high and sustainable growth, with Can Tho as the main hub for trade and transportation.

According to a World Bank report (2012) on the development strategy of Can Tho, this riverside city could potentially become a hub for tourism and science and technology, a communication center, and many other things for the whole Mekong Delta region. This long-term and multifaceted development plan draws from the Can Tho's location in the southern part of Vietnam, strategically adjacent many Mekong Delta provinces (2012).

According to a report by NIURP (2012), in 2005 the agricultural sector in Can Tho provided 52% of employment in the city despite amounting to only the 17.39% of the GDP. This can be explained by the large presence of food processing industries growing in the city. If compared with the statistics from 1995, when the agricultural sector amounted to the 42.55% of the city's economic structure, we notice a decrease in favor of the industry and services, amounting to 38.10% and 44.51% respectively in 2005 (against 18.89% and 38.56% in 1995). In this light, it is not surprising that the state granted visibility to engineers, education and infrastructural development in the frames of the propaganda art.

Final remarks

On side A, the people of informality are present in only one scene and never on their own but as boat drivers of groups of tourists. Similarly, only one frame on side B represents the floating market and attention is given, once again, to the tourists on board rather than to the boats parked along the riverbank. As a result, Cai Rang boat drivers do not find a proper representation in the propaganda art on the bridge because they are always painted in relation to the tourism industry. In other words, their existence is recognized only when it can be beneficial to the state's plan for the development of a tourist industry in the city (Can Tho DOCST, 2019). Their job as boat drivers is valuable, yet their living conditions are kept hidden and invisible from the public view.

If we analyze the propaganda wall considering the literature on urban informality, we can recognize the state's intention to keep these settlements invisible. In other words, the local government seems to have 'forgotten' or intentionally excluded the people of informality that live on boats along the riverbank and are part of the informal economy. We should be wary of condemning this stance, however, because it includes pros and cons for a variety of actors.

On one hand, it is undeniable that by keeping informal settlements invisible the government maintains a clean image of the city. In this way, it competes in becoming a

global city with a strong focus on tourism and infrastructure development (Klingmann, 2007; McNeill, 2008; Dovey, 2005). It is not by chance, in fact, that many frames of the propaganda art stress the most profitable side of the Mekong Delta tourism, including activities prepared for tourists, without exposing them to informal settlements or poverty. However, in doing so, the state fails to "protect and preserve" those cultural identities in the site as expressed in the text on side A of the propaganda art.

On the other hand, from the perspective of the boat drivers, they take advantage of the advertisement of the market as a tourist attraction and do not seem to be too affected by how the government represents them in the art. To a certain extent, they benefit from this invisibility because keeping a low profile protects them from eviction, relocation and other measures that the government could implement if their residency papers are not in order. To sum up: while the government is not eager to give informal settlements recognition, the boat drivers do not seem to be too concerned by their invisibility in the eyes of the state (see Chapter 6 for more details on illicitness in the field).

Nevertheless, it seems fair to point out that the boat drivers' contribution to the development of a tourist industry in Can Tho is not recognized by the government. In fact, they are excluded from the path to development of the city since they do not even appear on the propaganda wall nor on city maps, as it is often the case with informal settlements (Berenstein-Jacques, 2002; Robinson, 2002; Brillenbourg & Klumner, 2005a; Gouverner & Graver, 2008; Patel & Baptist, 2012). Their lifestyle contrasts too sharply with the clean image that the state is trying to build for the city.

Lastly, the tourists in the site are exposed to a pleasant, colorful and safe experience in the propaganda wall, where they are always portrayed wearing orange safety jackets, in comply with western and modern health and safety regulations. However, by joining tours created by agencies that do not focus on the lifestyle of the people living by the riverbank, they miss out on part of that 'authenticity' they were looking for. In fact, on the route to the floating market, tourists can see stilt houses and houseboats parked along the riverbank and are often attracted to their aesthetics (Perlman, 1976; Freire-Medieros, 2009). That lifestyle, described in section 5.1.2, is not accessible to them because the

stories of migration of these people are purposefully kept out of the market tour, which focuses on the trading between merchants from the Mekong Delta rather than on the boat drivers migrated from those regions decades ago and now living between land and water, formality and informality.

The rural scenes in the propaganda art are likely to suggest other areas of the Delta, where tour agencies take the tourists after their visit of Can Tho. They do not refer to the past of the boat drivers nor they are a recognition of the rural background of the migrant community.

The government's idea of the future of Can Tho city emerges from the analysis of the themes found in the frames of the propaganda. Urban renewal, infrastructural development and tourism industry with a strong focus on family and education are an implicit message in the art form, having history and culture as solid foundation.

Despite the government's invitation to preserve and protect traditional cultures and people, the propaganda art fails to recognize the people of informality protagonists of this thesis. Their efforts in contributing to the development of a tourism industry, one of the government's priorities, are not recognized in the art, which includes boat drivers only as chaperones of groups of tourists rather than as integral part of the community. Considering these circumstances, it is not surprising that they do not even appear in the 'group picture' on side B (Fig. 6).

To compensate for the lack of representation in the propaganda, the next section portrays the water-based lifestyle of the migrant community, often censored or stigmatized by the state and development agencies.

5.1.2 Informal modernity: a peek in a houseboat

Section 5.1.2 allows us to peek into the actual living conditions aboard of a houseboat, to question those studies that associate informal lifestyle with poor hygiene and housing conditions (Roy & Al Sayyad, 2004; UN-Habitat, 2006). Some academic works and

development reports on urban informality paint a very different picture from the reality that emerged after my ethnographic fieldwork. The migrants' houseboats do not fit the description of informality as 'dark' or 'dangerous', as laid out by Bitter and Weber (2005). Far from being antithetical to urbanity, as suggested by Brillembourg and Klumpner (2005), my participants' boats are equipped with numerous amenities, such as a Wifi connection, electricity, a great sound system and so on. Another prejudice proved wrong by this example is the argument that residents of informality live in unhygienic conditions and overall poor housing solutions (Roy & Al Sayyad, 2004; UN-Habitat, 2006). Those scholars and development practitioners have never stepped on the houseboats of my research participants, wisely maintained and highly valued by their owners.

In this section, Mrs. Bay, Mrs. Ba and Ms. Loan help us visualize and better understand both the benefits and the hardships of a floating lifestyle.

Houseboats: safe, dignified and clean housing solutions

Mrs. Bay's current houseboat (Fig. 7) is a spacious, nearly 30-ton boat that she purchased in 2018, right after her daughter Heip gave birth to her first son Phui Cuong. The boat is anchored to the riverbank and connected to the narrow alleyway on land through a shaky handmade bridge made of small pieces of wood (visible in Fig. 8). A strong steal structure holds up the metal roof of the wooden boat. Inside the houseboat, the space is divided in three areas: the entrance/ kitchen, Heip's and Luong's bedroom and an open living room. The only room divided by thin cardboard walls and equipped with a door to provide more privacy is Heip's and Luong's room, where they sleep with their two young children. Mrs. Bay sleeps on a queen size mattress that she lays down in the spacious open 'living room', which turns into her bedroom at nighttime. The kitchen faces the entrance door, making it easier to cook and prepare food on the wooden platform, placed right outside the boat door and supported by wooden poles and sticks.

This outside area is a convenient addition to the boat surface and is where Mrs. Bay and Heip wash dishes and clothes, drawing the river water with a plastic hose (Fig. 8).

Fig. 7 - Mrs. Bay's houseboat: open living room

Fig. 8 – Mrs. Bay's houseboat: outside patio

In the daytime, the more used area is the living room, that is big enough to accommodate a tv-set, a Wi-fi modem, Phui Cong's toys, a clothes hanging rack that serves as the wardrobe for the whole family and the altar of Mrs. Bay's husband. A rectangular picture of the Guan Yin sits enthroned in the middle of the place.

In their 2014 report, the World Bank (2014) denounced how the inhabitants of the informal settlements built by the canal are exposed to flooding and vulnerable to natural hazards. Furthermore, the report raised concerns over the exclusion of these low-income households from the development plan of the city, now that the priority is tourism and the hi-tech industry. What these types of reports by international organizations and NGOs fail to recognize in their assessment is that these households are already contributing to the development of tourism, transport and trade in Can Tho. However, their forms of employment do not meet the criteria of the World Bank to be counted in their statistics. In other words, the contribute of the informal economy and its people is cut out from official reports and statistics, which only portray them as vulnerable actors of the urban areas, simultaneously victims of their own circumstances and also representing the very obstacle to the fulfillment of the development plans of the city (see Chapter 2 for more discussion on modernization and the informal economy).

> Flooding and uncontrolled urbanization are the two main threats to the resilience of Can Tho, and they are closely linked. Encroachment by low-income households on canals and river beds increases flood risk, while flooding and rampant growth impacts the safety, value, and quality of life in urban areas. [The World Bank, 2014: 15]

It is interesting to notice how for the World Bank and development agencies, the households living of informal economy and/or in informal settlements are still dependent on agriculture and traditional activities for their sustenance. This portrayal is blind to their role in the very existence of the floating market, the tourism entity that

these agencies are trying to boost in the city's development plans. This thesis provides a space for these households to emerge as influential actors of the development of their own territory, opposing the World Bank view of them as secluded groups, antithetic and even dangerous to the urban population and its development path.

The challenges of a water-based living: far from a romantic lifestyle

Concerning the shortcomings of water-based living, a few participants shared their stories and complains. Crammed space and lack of privacy are common conditions associated with living on a small boat, as pointed out by Bay:

> When Heip and Luong got married we didn't have this big boat, we were staying on the small one. We split the space into 2 halves, they stayed at the back and I stayed at the front. Just like this raft but smaller. We divided it in the middle like this [pointing around]. Anytime the water leaked in, Luong had to push it out. [Mrs. Bay, 14/01/2019]

Mrs. Ba, the owner of the floating restaurant that I visited regularly during my time in the field, shared a similar experience. She arrived in Can Tho around thirty years ago and, at that time, they could not afford the two big rafts they own today for their business. After leaving the countryside for better job opportunities in the floating market, Ba and her family found themselves living on a boat as small as Bay's old one:

> Ba: We have been here for more than 20 years, since 1999, or even before that. We didn't have this restaurant before but we had already been selling products on this market for a while.
> Her son: Yeah, we were on this boat [pointing at his aunt's small grocery boat that stopped by]. Like, the whole family stayed on it. [Mrs. Ba and her son, 22/01/2019]

Another example of how much living on a boat is not a desirable solution for the inhabitants of the floating market comes from a participant that sells fruit on a boat but still chooses to live on land. Even if it means paying rent and saving less money, some

people like Ms. Loan simply cannot cope with the rocking and the water-based lifestyle because they are not very familiar with it, as she elaborated:

> Loan: It's **difficult** for personal hygiene and rest on a boat. Moreover, the boat will shake in case of storm or heavy rain. It would be **difficult** for me to live on a boat. It's **difficult**. A bigger boat, like a 10-ton boat, is more suitable for living. A small boat is more easily affected and shaken by the waves. [Loan, 25/01/2019]

In her reply, Ms. Loan repeated the word 'difficult' three times. Out of all my participants she is the one who is more connected to her family in her hometown, which she visits regularly. Loan is also the one who was least adapted to water-based living despite being well known in the market for her great boat driving skills. She is not married and does not have a family of her own, therefore renting out a small room in a dormitory is a viable solution for Ms. Loan, who is happy to spend 500,000 VND (around 22 USD) a month for a place that does not float and that has a toilet. In fact, one of her worries concerned personal hygiene as those who live on boats have to bathe in the river.

Hygiene is not the only con of boat-living, which in some cases can pose a real threat to people's lives. On this matter, an incident took place in November 2019, a few weeks before the start of my fieldwork, when a fire broke out on the riverbank by the floating market and only a few hundred meters away from Bay's houseboat.

> Hiep: In that moment, when my mother was shipping goods to Cai Tac, all of a sudden the fire came and people were screaming. Then we had to paddle to the river bank to call for help to stop the fire.
> Khoa: You paddled to the river bank? Was the fire still on when you paddled to the river bank?
> 0:27 Hiep: No. My mother paddled at the back, me and my fourth sister paddled at the front. We paddled from the middle of the river to the river bank. Then everyone screamed and we jumped into the water and they saved us. [Hiep, 14/01/2019]

Heip, Mrs. Bay's youngest daughter, told us this story with mixed feelings. She was still scared about what had recently happened, but she kept smiling in relief now that they were safe.

The accounts highlighted in this section show that the water-based living for migrants is difficult and challenging. It took these families a long time to adapt to the river-based life and to master this new realm; yet, their living conditions differ greatly from the accounts that we can read in development reports on urban informality. Far from being unhygienic and unsafe, the houseboats of the migrants who took part in this research project are dignified housing solutions that point out people's mastery of their resources rather than confirming the stigmatic view put forward by development practitioners (UN-Habitat, 2015; World Bank, 2014).

On another note, this section confirmed how water based informal settlements can still provide high security levels for their inhabitants (as pointed out by Payne et al., 2009). Furthermore, these long-term migrants invest profusely in maintaining and improving there housing solutions, which are hugely valued in the community. For example, according to Mrs. Bay, investing in a bigger boat seems to have alleviated some of these concerns. First, the bigger size of the boat reduced the rocking caused by waves and strong winds. Second, the broader space allowed Heip and Luong to finally have a private room. Third, the vicinity to the riverbank allowed them to have electric power by connecting the houseboat to the cables used by neighboring houses. This meant that they can now have a modem for Internet, connect the speakers for karaoke, charge phones and electronic devices, watch television and have electric light at night. Currently, it is difficult to envision that just two years and a half ago they were living on a smaller boat and could not enjoy any of these amenities. Of course, they still need to hand wash clothes and dishes in the river; however, Mrs. Bay's houseboat is also equipped with some 'luxury' amenities, such as the water-cooling system on the roof or

the big speakers they bought a few months before COVID-19 to entertain tourists during the market tour.

To conclude, living on a boat does not seem to represent a romantic or traditional choice for the migrant community, for whom it was a "last resort," as we saw in Chapter 4. In fact, Mrs. Bay and her family could no longer live in fear of sinking on her previous small boat, especially with a grandson on his way. Despite the new purchase subdued some of these fears, it also added financial burdens for the foreseeable future in repaying the state loan (this aspect will be addressed in Chapter 7).

5.1.3 Two dissonant ideas of modernity

For the past two decades, the issue of the interweaving of formal and informal, new and old, modernity and tradition, foreign and indigenous has been on the research agenda of scholars and new terms have been coined, for example multiple modernities, hybridization, syncretism or entanglement (Besnier, 2011; Curry, 2003; Curry et al., 2012; Curry & Koczberski, 2009; Evans, 2001; Horan, 2002; James, 2002; LiPuma, 2000; Wardlow, 2006). In some instances, the influence of development has been a triggering factor for the creation of alternative modernities (Curry et al., 2012), just like in the case of this study.

The forging of a modernity more in line with the values of the community (LiPuma, 2000), however, did not take place entirely in the realm of informality. On the contrary, the global and the local, just like the formal and the informal, have been the stage on which this fluid and flexible paradigm originated (Curry et al., 2012). This negotiation between indigenous cultural and social frameworks and macro-level processes shows a high degree of agency which resulted in the creation of different alternative modernities (2012). The two dissonant modernities in the field are the state's rigid and static view of modernity, made of infrastructure and concrete, and the boat drivers' innovative life hacking mechanisms that make their everyday life more comfortable and adjustable.

Rigidity versus fluidity and dynamism can be identified after a stroll in the research site, where the two cohabit rather that fight each other. In conclusion, given the interconnectedness of the two realms, local culture should be perceived as the core of development rather than an obstacle to it (Curry et al., 2012).

5.2 Riverside urbanization: the concrete pathway

Can Tho is the biggest city in the Mekong Delta Region, southern Vietnam. According to the country's census of 2019, its population amounts to 1.25 million people (General Statistics Office of Vietnam, 2019), making this riverside city the biggest of the Mekong Delta and the fourth largest one in the country. The strategic location of Can Tho, right in the center of the Mekong Delta provinces, constitutes a huge advantage to its economic development. Simultaneously, however, the area is also vulnerable to a variety of stresses and shocks which could undermine its economic development.

The city has changed its economic focus from traditional agriculture to the development of a tourism industry, services, trade and agro-businesses. Its major role for the development of the Mekong Delta Region is even more central in its development goals for 2020 and 2030 (NIURP, 2012). These ambitious directions, however, are faced with significant challenges posed by flooding and rapid urbanization. Can Tho has therefore been the object of national and international studies on climate change, disaster risk management, transport, water management and broad urban development (NIURP, 2012).

As we have seen in section 5.1, in the last census of Vietnam (General Statistics Office of Vietnam, 2019), the population count of the district of Cai Rang did not include temporary migrants but only the urban residents. Similarly, the houseboats do not appear on city maps and my participants do not appear on the propaganda wall, which represent the government's vision for the future of the Cai Rang district and for the city of Can Tho in general. This might prompt quick conclusions about people's disengagement

from the urban texture of society; however, interesting evidence emerged from the ethnographic fieldwork on this matter. After describing in detail the scenes, the actors and the messages included by the government in the propaganda wall, this chapter discusses the implications of this lack of representation of informality. This prompts a discussion over the city development path and the inclusion of the houseboats and their inhabitants in the government's relocation plans. The people of informality and their housing solutions have been allocated a new location in view of the relocation of the floating market, and the boat drivers are aware of this future relocation plan which was communicated to them by the local traffic police officers. In other words, despite not being officially present on paper or on the propaganda art, the migrant community and their housing are considered by the local government and the police, which keeps them updated and informed about new developments. This observation contrasts the conclusion of UN-Habitat (2015), which depict informal settlements as marginalized and excluded from city development plans, and supports the argument that informality is key to the functioning of contemporary Asian cities (Bayat, 2000; Al Sayyad, 2004; Simone, 2009; Dovey, 2012; Tonkiss, 2013).

Among the most common reasons why states opt for the removal of informal settlements there is we can find the attempt at conveying a cleaner image of the city Dovey & King, 2011). To attract foreign and domestic investments, as well as tourists, a polished image is key to affirming themselves as global cities (Dovey, 2005; Klingmann, 2007; McNeill, 2008; Kearns & Philo, 1993; Hubbard & Hall, 1998). With respect to the inhabitants of the informal settlements these translate into relocation plans or simply exclusion from official documents and materials stop the absence of informal settlements end even of boat drivers from the rural Mekong Delta in the site of his research aligns with the after mentioned studies. However, it must be noted that these lack of recognition from formal forces can be in the interests of the people of informality, who might benefit from staying under the radar while they keep on carrying out their informal activities and jobs. It is true that the government excluded them from the

propaganda wall and official city plans, yet they still populate the area all around the art every day, just in front of the eyes of the local police officers. This absence from official and formal documents, however, is balanced out by my interviews with the policemen in the site, who explained that the water-based informal settlements will have a place in the proximity of the future location of the floating market. Furthermore, the boat drivers are aware of such developments and are kept updated by the formal authorities that share their working area underneath the Cai Rang bridge.

On the matter of infrastructure development, Fig. 9, 10 and 11 show the concrete pathway under construction in the research site. Nguyen et al. (2020) explained that this walking promenade, financed largely by foreign countries such as France, falls within the local government's plan for the Cai Rang district, which includes the construction of a new agricultural market as well as tourist facilities and services, such as hotels and restaurants (Can Tho DOCST, 2019). A traffic police officer shared that the construction started two years ago and it is not completed yet. As we can see in Fig. 8, it ends abruptly in the proximity of the Cai Rang bridge. The section of the pathway that has been already completed is embellished with lamps, benches, trees and a walking pathway (Fig. 13). Fig. 12 portrays the area adjacent the section of the pathway already built and mainly used as a landfill by the local residents: this is what the government is trying to 'clean up'. Fig. 14 shows a father and a son fishing in proximity of the pathway: houseboats will not have a space to park for long periods of time along the concrete platform.

Obtaining official plans and governmental documents about the project has proved very challenging in the field; however, I conducted several interviews with police officers and the head of the tourist Department of the Cai Rang district. These authorities explained that the main function of the concrete pathway is the prevention of soil erosion.

Aside from the concern of a clean image of the city, another reason why states can opt for the removal of informal settlements is to address zones that are considered morphologically dangerous (Dovey & King, 2011). This seems to be the case of this research site, where soil erosion is a concern shared by both formal actors and the

informal residents who live on houseboats and still houses by the riverbank. Their housing solutions are heavily affected by the waves caused by speedboats that ride fast in the canal, not big enough to absorb those hits. Stilt houses and houseboats are heavily damaged by such heavy traffic along the canal, as explained by the boat drivers participants of this study.

With regards to the completion date of this ambitious project, nobody could say with certainty as it does not fall within the area of expertise of the traffic police officers. What the policemen were sure of is that the government will complete it and the households along the riverbank will be compensated.

In occasion of a follow up fieldtrip in November 2019, the same policeman who had previously told me about the concrete pathway updated me on its status of construction. According to him, the project would resume after Tết, Vietnam's New Year, since the measurements and compensation for the households living on houses along the riverbank had already been dealt with.

Fig. 9, 10, 11 - Details of the concrete pathway near the Cai Rang bridge

Fig.12, 13, 14 - Details of the concrete pathway near the Cai Rang bridge

Compensation varies from 5 million VND (around 182 USD) to 2 million VND (around 87 USD) per square meter. However, in an additional fieldtrip carried out in July 2020 after COVID-19 was put under control by the Vietnamese government, I witnessed that the construction of the pathway had not been resumed.

The policemen sitting under the Cai Rang bridge explained that the areas in proximity of the river where the informal settlements have been built throughout the years are now being reclaimed by the government, who needs to compensate the inhabitants and, in some cases, relocate them.

At the beginning, one policeman seemed certain that the construction of the pathway would resume after Tết that year; however, after talking about compensation rates and further details he ended his sentence with a 'maybe'.

> The boats may be moved to the upper part. They won't be allowed to park here. The people on land will be relocated in Phú An. They can use or sell the land that they will be given for relocation. All the people here have all got their compensation. After Tết, **maybe**… [Traffic policeman, 21/11/2019]

With respect to the future development of the concrete pathway and its total extension, the policemen explained that those details, together with the budget for the work, are negotiated on a year-to-year basis or depending on the phases of the project.

> Policeman 1: It will be 1 km from here. It's the path that lead to Le Loc Ecotourism Site.
> Researcher: After Tết, the path will lead to Ba Lang. Will the path be expanded further?
> Policeman 2: I don't know. The period maybe by year or by stage. The construction will continue as long as they have money. Just like the path in Ninh Kieu Quay, the first stage they built on this side, and then they built that side. It takes the government 1 or 2 years to provide the budget needed for the construction. The budget for this section was provided last year and then there's the land clearance task.

Later that day, when I asked Mrs. Bay about the status of compensation, she turned pale and denied that riverside houses had been already compensated. According to her, if the government had really started compensating people for losing their house, she would have already known from her neighbors. The opinion of my research participant seemed quite sensible given the tight relationships she established with her neighboring households. In other words, such a big news would create scandal and rumors would start spreading rapidly. The logic being that, if Mrs. Bay has not heard about it; then it has probably not happened yet. When I explained what the traffic policeman told me she did not reply and kept on serving food nervously. Bay's reaction to this scenario is quite informative of the feeling of uncertainty for the future with which people living on houseboats cohabit every day. Until the (uncertain) day of the resumption of the construction work, unauthorized or semi authorized living continues on that 'shaky ground' that Dovey and King (2011) talked about.

The information that I managed to gather about the details of the concrete pathway included the repositioning of the floating market 2 kilometers away from its current location, in Ba Láng, and that Mrs. Bay's and her neighbors' houseboats will be moved to Vàm.

> Policeman 1: The concrete path will lead to Vàm Ba Láng. Do you know it? At the intersection. The concrete path will be built up to there at this stage.
> Researcher: Will the boats be moved up there during the construction? Will they be moved back here after the construction finishes?
> Policeman 1: No. Ms Bay will be moved to Vàm (Ba Láng).
> [Traffic policeman, 21/11/2019]

The migrants are well-informed about the relocation and confirmed that the floating market will be moved to Ba Láng. While they still do not know what will happen to their houseboats, they believe that during the construction works, their boats will have to move temporarily but then they hope that they will be allowed to return once the pathway has been completed. Unfortunately, the riverbank section where the pathway

has already been built does not allow long-term parking for boats, as confirmed by the traffic policemen in the field. On this note, Mrs. Bay added that, if the market will be moved to Ba Láng, boats will be allowed to park in Vàm, which according to her is far away from Cai Rang but closer to the new possible market location. On one hand, she hopes that her family will receive some sort of compensation for relocating; on the other, she knows that her unauthorized parking on the river could be problematic. Nevertheless, she always stressed that she will comply with government decisions and reposition her boat wherever she is asked to, compensation or not. Once again, the migrants of this study show a great deal of understanding and compliance with urban development and government's relocation plans. The observations and the interviews collected on this topic show support for Perlman's (1986) conclusions that the residents of informal settlements are system-supportive instead of rebellious.

From a morphological point of view, relocating the market means losing the connection to the two land-based markets on the opposite sides of the riverbank, An Binh and Cai Rang. For Cai Rang boat drivers, this could mean losing access to local customers such as tourists or land-based shop owners that want to buy goods from the merchants of the floating market.

Additionally, the demolition of stilt houses and riverside accommodations and the relocation of houseboats will likely determine the dissipation of the local community of boat drivers. In other words, together with their job and usual parking spot, my research participants could lose that precious social capital that they have built from scratch throughout the 30 years and more that they had been living there.

In their answers, the migrants seemed always cooperative with the government, never hostile to development plans. Just like other riverside business owners I talked to, Bay shared the government's concern about soil erosion and told me that some sort of action was needed in that regard. in fact, living by the riverbank, this water-based community suffers the consequences that soil erosion provoked; in their opinion, the traffic of big boats and the waves that they produce are responsible for the damages to stilt houses, boats and the riverbank. Nonetheless, despite understanding the importance of such

action, moving 2 kilometres away would mean losing the social capital that they have worked on since moving to the Cai Rang district from the rural area over 30 years ago.

The fact that the boat drivers are informed about the process of urban development and are considered in the relocation plans highlights how the people of informality are important actors in the site, even if they lack 'formal' recognition in the form of residency papers, they are absent from official city development plans, the propaganda wall and official city maps. As pointed out by Perlman (1979), these features do not determine that the people of informality are to be considered marginal to their territory. Far from the 'culture' of poverty described by Lewis (1967), they are well integrated within the larger society and highly organized within themselves (as stressed by Perlman, 1986) (Chapter 6 will discuss this point in more detail).

Moreover, as theorized by Bayat (2000), their entrepreneurial spirit gained them a political presence in the territory. Also in my research site, the residents of informality are informed and aware of the upcoming relocation plans of the floating market and their houseboats. Consequently, the state's decision to keep informality, its practices and people out of the propaganda wall, official documents (Can Tho DOCST, 2019) and census (General Statistics Office of Vietnam, 2019) should not be interpreted as a hostile attitude towards those actors. The fact that the local police and the boat drivers are informed about the future relocation plans of the houseboats suggests that the local government recognizes the role of informality and the migrant community of the Cai Rang district for the very functioning of the floating market, which will be central to the path to development for the whole city. The boat drivers do not seem upset by their absence in the propaganda wall facing their daily meeting spot underneath the bridge. They do not complain about lack of information but trust that their local police officers will keep them up to date and that the government will relocate them in the proximity of the next floating market location.

5.3 Conclusive remarks

To conclude, the evidence gathered in Chapter 5 showed that the state is highly concerned with keeping a clean image of the city, as pointed out by previous studies (Klingmann, 2007; McNeill, 2008; Dovey, 2005). Tourism and trade connected to the floating market seem to be central to the development plans of Can Tho city (Can Tho DOCST, 2019) and the government seems aware of the migrants' contribution to the local economy, enjoyed by both permanent urban and temporary rural residents (see Chapter 6).

Perlman (1986) warned against the misconceptions arising from the dichotomous discourse, for example in the understanding of urban informality from the perspective of development agencies and practitioners. On this matter, according to UN-Habitat (2015), the people of informality are excluded from decision-making processes, do not engage with the surrounding urban areas and are cut out from urban opportunities. The next chapter provides further evidence to challenge these statements, highlighting the deep inter-connection that runs between the formal and informal space, people and practices in the field.

The next chapter presents examples of localized forms of self-reliance and autonomy in the field, upheld by the community.

6. The regulated boat: between formal and informal rules

Chapter 6 helps answering the research questions by providing evidence and examples of the stratagems widely used by the migrants in the field to secure livelihoods and preserve the community. In doing so, it analyzes the coexistence of such informal strategies with the formal rules and alternatives available to them in the site. The description of informal welfarism and the advantages of the informal economy help to understand people's reasoning and the impact of informal practices on the formal forces in the marketplace.

The data of this empirical chapter challenges both stigmatic views currently present in academia around the people of informality. On one side, the Cai Rang boat drivers do not emerge as radicals but comply with the rules, cohabiting with formal police forces daily in the site. On the other hand, they are also not passive victims, but they have invented their own welfare mechanism, which they run autonomously without any governmental support. Building heavily on observation and interviews with formal and informal actors, this data chapter challenges both those authors who depicted the people of informality as radicals or resistant to power forces (De Soto, 1989; 2000; Davis, 2006; O'Brien & Li, 2006) and those who perceived them as powerless victims (Lewis, 1967).

To challenge the first stigmatic representation as radical or revolutionaries, the chapter highlights people's relationship with the power forces in the field (section 6.1). The second stigmatic portrayal is rebutted through the description of the grassroot welfarism in placed in the site (section 6.2). The chapter then moves on to analyze how the informal economy and its actors contribute to shaping the urban space, stressing their agency in the field (section 6.3).

6.1 Challenging the stigmas of informality

In the field, moving between the realms of formality and informality also translates in crossing the line between lawfulness and illicitness. The origin of this issue can be found in their lifestyle: living on a houseboat triggers interesting repercussions on the residency registration of the tenants. This data chapter explores the lifestyle of the people of informality also in terms of their residency status in the Cai Rang district and the implications that this legal ambiguity brings about in their everyday life.

As already argued in the previous data chapters, the boat drivers of this study are rural migrants from various Mekong Delta provinces, arrived decades ago onboard their boats to make a living in the bustling floating market of Can Tho city. Despite their move is permanent and they have been living steadily in the host town since the 1990s, their documents remained tied to the rural area. As we have already seen in Chapter 2, Vietnam's household registration policy, the *hộ khẩu*, separates rural from urban citizens (La et al., 2019). Borrowed from China in the 1950s, the overall aim of the *hộ khẩu* was to limit people's movement from rural to urban areas and, since its implementation, it has been impacting migrants' livelihoods and opportunities to make a living (Hardy, 2001).

The evidence for this chapter was gathered over 6-month ethnographic fieldwork, spent in large part under the Cai Rang bridge, observing and sharing the daily life of boat drivers, the police and other actors. This long period of ethnography and observation allowed the complexity of the space and the interpersonal dynamics between the actors to emerge. The research site can be characterized as a hybrid space and the informal condition of my participants' existence, suspended between formal and informal, applies not only to their status of rural-urban residents. This fluidity allows them to engage with the power forces in the field, from the government to social protection, from credit access to social relationships.

6.1.1 Abiding formal rules: not radicals nor revolutionaries

This section addresses the boat drivers' relationship with formal authorities and rules in the Cai Rang land-based market, where they spend a considerable amount of time both working and socializing. Additionally, it provides an interesting comparison with the tension that seems to characterize the rapport they established with a second police department in the field, specifically the one in charge of verifying their residency status.

Moving from a binary understanding of the relationship between formality and informality, it is common for academics to associate the people of informality with gang activities, dangerous hubs of crime and prostitution, and respondent only to their own codes and value systems (Jáuregui, 2003; 2004; Berenstein-Jacques, 2001; Gouverneur & Grauer, 2008).

The observations gathered during my ethnographic fieldwork challenge the idea that the residents of informality are characterized by a unique cultural identity and abide to their own values and codes, different from those of the larger urban society (Berenstein-Jacques, 2001; Brillembourg, 2006). In my site, street vendors sell both to urban dwellers and rural migrants, not just their own community of informal residents. Furthermore, they work side by side formal businesses, in compliance with the traffic directives enacted by the local police officers, which they implement and respect consistently. Finally, they partake in the largest society with which they cohabit every day.

Boat drivers, traffic police and market guards

The main forces that operate in the area daily are the traffic police and the market guards. The two groups are easily recognizable from their different uniforms, green for the former and grey for the latter.

There seems to be an unwritten agreement between market guards and workers in the site, including boat drivers and sellers, that dates back decades. One research participant,

a rural migrant woman in her sixties, shared that when she was selling rice illegally in the same area 30 years before, she used to be chased away by the authorities. The way she described the scene, however, was quite funny and highlighted the guards' sympathy and compassion towards these migrant women from rural Mekong Delta provinces who were trying to feed their young children. This mutual understanding still carries on to this day, with squatters selling goods illegally and guards chasing them away when they interfere with traffic. Before the police perform a patrol, however, people are given a warning and some time to clear the area to avoid having their goods seized.

The crossroad under the Cai Rang bridge where my participants gather daily to work is a neuralgic point for traffic; therefore, this station is not used as a meeting point exclusively by boat drivers. Many other people of informality, such as squatters, breakfast carts, beggars, lottery ticket sellers and so on share the space with motorbike taxis and cars. The bustling coming and going of vehicles and people makes the presence of traffic police and market guards essential to the functioning of the market and the safety of its customers and workers.

From the six months of observation in the site, traffic policemen seem to spend the most time at the station under the Cai Rang bridge, while the market guards are scattered around the many alleys. The migrants explained how, in some instances, the two forces work together, for example when the market guards are patrolling, they usually follow a policeman and carry a baton.

Before analyzing the role played by these authoritative figures, it seems necessary to present the site and its actors in more detail, especially the vendors that populate the land-based market and their working routine.

From the point of view of laws and regulations, the procedure to register as a seller in the Cai Rang market was laid out for me by the veterans of its streets. To secure a spot under the covered market of Chợ Cai Rang (see Fig. 1), vendors apply to the market manager specifying the number of kiosks they want and the length of the rental. After filling in some paperwork and waiting for about ten days, the contract is ready and the space can be utilized.

Fig. 1: The Chợ Cai Rang covered market

Fig. 2: The land-based market during Tết

It must be noted that the covered market is a very dark area where mainly pork and fishmongers gather. Filthy water, a mixture of soap and blood, pools in puddles all around the place of business. Walking around the stands, the smell is so pungent and nauseating that in my 6-month fieldwork I have ventured in there only a couple of times in total. Even my research assistant refused to step into the covered market, as the heat and the smell were unbearable.

The boat drivers recalled that, before the Chợ Cai Rang was built, sellers occupied the side of the streets illegally and the business of this informal economy was bustling. Today, vendors still crowd the sides of the market streets because, as argued by my

participants, that position is better, being more accessible to clients on their motorbikes and highly visible from the street. Fig. 2 portrays a typical transaction at the land-based market where customers secure their deals without dismounting their motorbikes. Parking one's scooter and leaving it at the side of the street is highly frowned upon in Vietnam, where parking is always guarded to ensure that your vehicle is safe and looked after. This could explain why the side-street sellers are so successful and popular, as they provide fast service and eliminate the problem of parking. Within a few stops down an alley, you can complete your daily shopping and find whatever you need without having to worry about finding a parking lot, paying the fee or taking off your helmet. The streets of the land-based market are organized by section. There is one for fish and vegetables, one for sweets and candied goods, another for house products and kitchenware and so on.

On this note, one interesting finding that emerged from these observations in the site concerns the customers of the Cai Rang land-based market, mostly urban residents rather than members of the migrant community. Among those clients we can find a whole range of socio-economic background, for example the family of my two interpreters, both urban residents and well educated, would normally shop in the site for their daily groceries. In my observation I have noted how also urban residents prefer informal stores and vendors by the road-side to the formal ones underneath the covered market. This finding is in line with Varley's (2013) conclusion that informality is not the exclusive realm of poor people, nor it is synonym with lack of rules and regulations. Quite the contrary, urban residents are informal sellers' usual costumers and enjoy the comfort of the informal economy for their grocery shopping. On their hand, the goods from the Cai Rang market are fresh from the garden on the green Mekong Delta, arrived in the floating market the same morning and transported on land by the boat drivers. Costs are much lower than the supermarket too since the distribution chain is much shorter and water based. In sum, buying fruit and vegetable in the land-based market of Cai Rang ensures fresher and cheaper goods, as well as a faster purchasing experience which does not even require dismounting one's motorbike. The informal economy in

my research site benefits urban residents and is preferred by both the sellers and their urban customers. These conclusions are aligned with those of McFarlane (2012), who also pointed out that informality is not strictly correlated to poor groups, but that also more wealthy sectors of society enjoy its perks.

These findings align with Varley's (2013) and McFarlane's (2012) conclusions about informality extending over the poor and being enjoyed by the whole society. In this way, we can redeem this realm and its people from the stigmatic views attached to them, relegating them to dangerous hubs of crime (Bitter & Weber, 2005; Brillembourg & Klumpner, 2005) and poor hygiene conditions (UN-Habitat, 2006; Roy Al Sayyad, 2004). In the field, the only hygiene hazard seems to be the covered market built by the government in a failed attempt to formalize the informal economy. On this matter, an increase in formalization could represent a danger for informal settlements, as theorized by several scholars (Briggs, 2011; Neuwirth, 2006; Payne, 2001; Porter, 2011).

The role of the formal forces in the site

Despite the convenience and practicality of the transactions in the marketplace, it is the vendors' responsibility to ensure that their stall does not interfere with the traffic. Having motorbikes stopping at every seller on the street makes driving through the alleys quite a hazardous experience. Often, drivers pay more attention to what is on sale on the street rather than the traffic and rear-end collisions are quite common. Furthermore, since sellers occupy both sides of the street, the driving space is considerably reduced in those two-way roads where traffic flows in both directions (see Fig. 2).

> It's temporary to sell in the open air. The forces allow that, but your stuff must be in order. When everything is finished, all those who have registered will move into the covered market. Anyone who is selling outside will get fined. **If you get fined, then it's your fault**, because **the government has notified** all the sellers about that. [Mrs. Bay, 02/03/2019]

My participant's words seem to confirm Perlman's (1986) argument about the people of informality being system-supportive and cooperative rather than insurgent and rebellious. Better business is not a good enough excuse for disobeying the government. On one hand, Mrs. Bay understands that business on the street is faster and more successful; on the other, she seems to think that it is very important to ensure everyone's safety in the area. For those reasons, she believes that reckless vendors that infringe upon the few simple rules for peaceful coexistence cannot complain if they get fined and punished by competent authorities. According to Bay, the government seems to be doing a fair job in communicating with the local informal vendors, who cannot claim that they were not notified about upcoming patrols or relocation requests.

There seems to be communication from the authorities when it comes to matters that affect people's lives in the site. For example, information on infrastructural development or relocation plans is discussed by these authorities with the informal residents. This mingling between actors from the formal and the informal sectors suggests that a binary reading of the two is not realistic. In the field, the borders are much less defined and a crossover is almost inevitable. In this way, this thesis sides against those scholars who support the idea of a clear separation of formal and informal (Rodgers, Beall & Kanbur, 2012; Roy, 2009).

Concerning the role of the authorities at the site, among the main duties of a market guard, there is collecting the daily fee from sellers. The amount of money varies according to the size of the stand, the products sold and the position occupied. For example, small stands in the middle of the street can cost from 5,000 to 15,000 VND (from around 0.25 to 0.70 USD). The price goes up to 20,000 or 30,000 VND for pork sellers. The guards approach the vendors every morning to collect the sum and, normally, these are then allowed to work in that spot for the day. Patrols are extended during the holidays, such as Tết, Vietnamese New Year. In those times, market guards work day

and night, taking breaks only for eating and sleeping. In the afternoon, they resume their shift at 1 PM and carry on until the evening.

Aside from fining irregular sellers, one can get in trouble also for not wearing helmets, carrying oversized packages and other traffic infractions. One day during the Tết holidays, when Mrs. Bay normally takes a break from boat driving to sell flowers and watermelons with her younger daughter Heip, she told me that the market guard chased her away even after having collected the fee.

Some police officers in the site seem to have extra duties when sharing the station with boat drivers and their family members. Seeing officials rocking newborns or babysitting toddlers while patrolling the traffic is not an uncommon sight. Sharing the space with local boat drivers for years meant that policemen have become close with the families of the local workers and residents of informality. Being friendly with each other, however, does not exempt people from following the rules. This mingling between the actors of the formal and informal realms supports the conclusions of several authors which challenged the dichotomous view of this rapport (Bromley, 1978; Varley, 2013; Goodfellow, 2019; Banks et al., 2020).

> They don't allow selling there disorderly, right in the middle of the street underneath the bridge. It gets in the way of the movement of the motorcycles, get it? There are a lot of trucks moving on that side. You can sell in the early morning but at 9 or 10 AM they will start to patrol and chase the sellers away. Then, at 11 AM, the sellers pour out again until the late afternoon. They still chased me away **even though I'm their acquaintance**. **I need to respect them**. [Mrs. Bay, 02/03/2019]

Mrs. Bay understands that being acquainted with guards and policemen does not grant her a free pass in the marketplace. She still abides by the market rules and recognizes their importance for everyone's safety. As already explained, that spot is a very busy crossroad where pedestrians, bicycles, motorbikes, food and drinks carts, vans and trucks meet.

Despite being considerably irritated about the wrong she suffered, the boat driver still condemned the sellers who fight back the guards:

> Bay: Like Chuc who sells at the pathway onto the parking lot, she's been notified about the chase, she was informed to run away or else. But she was stubborn, so her stuff was seized and she was fined 150,000 VND.
> Researcher: Were you ever in a similar situation?
> Bay: No. I ran immediately when I saw them. I don't want to get caught. That girl was stubborn. She just roamed around and left her stuff. Who was supposed to watch over her stuff? She had to pay 150,000 VND to get her stuff back.
> Researcher: Have you ever been caught?
> Bay: They just gave me some warnings and I ran immediately when I saw them. They couldn't catch me when I ran away. I have never been caught. Chuc's two carts were seized and kept at the police station.

According to Mrs. Bay, the sellers are notified about patrolling and they are given a chance to run away before the guards get there. However, some people like the woman in the story decide to confront the guards and end up having their merchandise seized. In such cases, if they want their goods back, they need to go to the police station and pay a fine. In Bay's opinion, the protagonist of the story was reckless for both fighting back when asked to leave a spot she was occupying illegally and for leaving her goods unsupervised.

When I asked whether the sellers are afraid of the guards and the police, Mrs. Bay remembered another case that ended up in a more serious confrontation with the authorities:

> Bay: Of course they are afraid but when the guards go away the sellers get back to work again. Sometimes there are arguments when stuff is seized. First, the sellers will beg and, when it doesn't work, the argument will happen. It's funny to watch those scenes. Their balls are really huge. **They should respect the police a little bit**. Their stuff gets seized all the time.

In both cases, despite finding these episodes hilarious, the boat driver condemned the reckless behavior of the sellers that did not show respect for the authorities. After all, everyone is trying to do their job and collaboration would make things easier and safer for everybody. My participants' compliance with the local rules and regulations of the marketplace contrasts the conclusions of Hernández and Kellett (2010), who observed that the inhabitants of informal settlements do not wish to conform to the rules set up by formal entities, for example house registration, property tax and so on. By contrast, the vendors and drivers in my research site show a deep understanding and upmost respect for the rules enacted by the traffic police. Moreover, they condemn fellow informal vendors who do not abide such regulations and end up getting into trouble with the local authorities. In their opinion, the traffic police are operating for the well-being of the whole community and their efforts should be recognized by everyone.

In the afternoon, with the easing of business and the reduction of the flow of customers in the streets of the Chợ Cai Rang, different actors populate the market. The traffic is limited to the residents and the vendors are mostly gone by 4 PM, conveying a whole different vibe to the area compared to the busy morning. Cafes and restaurants, on the other hand, become filled with people enjoying an iced drink after a working day. Amongst them, there can be found representatives of the black market, easily recognizable from their clothing style and tattooed skin. When I asked how they can be contacted or recognized, the boat drivers explained that you need to be introduced by someone who knows them. For what concerns the interest, there is a VND 200,000 rate (around USD 9) spread over 24-25 days that must be paid daily. Despite the many anecdotes shared with me about the risks involved with getting involved with the black market and the frequency of such episodes in the site, people rely on these loans profusely:

> Researcher: Do people in the market usually get loans from the black market or the bank?
> Vendor: They get loans from both. **They get loans from everywhere**. From the black market, the bank, the Women Union.

The demand for credit is met at different levels in the fieldsite, through both formal and informal channels (see Chapter 7 for more details on this topic). Concerning the daily expenditures and income redistribution, the next section focuses on the grassroots welfare mechanism in place among the nine boat drivers that work in the station under the Cai Rang bridge.

After having presented evidence to support the law-abiding attitude of the people of informality in the field, the next section refutes their stigmatic view as passive victims.

6.1.2 Writing informal rules: not passive but ingenious

Academia and development agencies show a tendency to depict the residents of informality as weak, powerless and marginalized (Lewis, 1967; Davis, 2006; UN-Habitat, 2015). This section challenges this view introducing the boat drivers' group and their grassroot and informal welfare mechanism.

Roy (2009) framed the discourse around formality and informality in binary terms, characterizing the two as legal and illegal, authorized and unauthorized, legitimate and illegitimate (p. 80). According to the binary understanding of this rapport, the activity of the street vendors and the very existence of the boat drivers' group, which will be introduced in this section, should be considered illegal. However, in the field, these informal entrepreneurs live and work side by side with those formal forces who oversee the traffic in the area. We can observe a high degree of acquaintance and comfort in the relationship between the police and the informal vendors underneath the Cai Rang bridge, suggesting that the hierarchical and binary vision of the formal-informal dynamics advocated by Roy (2008) does not apply here.

Similarly, Smith (2014) highlighted the limitations of the binary top-down/bottom-up characterization of the village dynamics in Chinese urban villages, concluding that migrants' networks are left out of the picture. This section presents the grassroot mechanism that migrants use to manage capital and labor, in support of the studies that stressed the important of such informal strategies in global networks of economic circulation in the Global South (Oi, 1992; Marton, 2002; Lin, 2006; Smith, 2014).

Self-managed welfare mechanism and the boat drivers' group

I learned about the existence of a boat drivers' group only five months into my fieldwork, in May 2019. The large number of people visiting the station underneath the Cai Rang bridge every day made it quite challenging to identify patterns and movements right away. After a few months, I started to recognize the 'regulars' and interact with them daily.

The boat drivers' group was mentioned for the first time after I brought up the issue of 'hunting' for customers and the drivers were explaining its functioning. The group in question is based at the 'station' underneath the Cai Rang bridge and counts nine members: Bay and three of her children, her son in law Luong, Mr. Giang, Mrs. Nam, Mrs. Bach and Mr. Thuy.

Overall, my participants explained that there are about ten stations in the area, but this one has been running for over forty years. In fact, it was already operating when Bay moved here in her youth, over thirty years ago. There seems to be some sort of rivalry over turf between different stations and belonging to one instead of another appears to be related to the place where you live or the friends you have. Bay's station, for example, is composed of boat drivers that live in the block, except for Mr. Giang who lives on the other side of the river. His boat, however, is parked next to Bay's and he was allowed in the station a long time ago, with the approval of all the other members.

The group's main function seems to be redistributing the money earned daily by the drivers among all the nine members. In doing so, everyone secures enough to make a

living for the day. This mechanism ensures that also older members that do not drive boats as much as in the past, like Mrs. Nam, can still be helpful and take care of themselves. In fact, while Mrs. Nam said that there is no boss or ranking within the group, factors like age and gender seem to play a role in determining people's responsibilities.

Mrs. Nam is the first boat driver that you see when driving towards the bridge. Being the older of the group, she sits on a comfortable foldable chair that she keeps tied to the iron fence of the parking lot. Normally, Mrs. Nam is on the lookout from her comfortable throne, different from everyone else's chair and facing the crossroad, to secure a wider panoramic angle. When she spots someone that resembles a tourist, she shouts to call for the other members, who immediately leave their chairs and iced coffee to run after the scooters or cars arriving in the market. The negotiation is usually quite short, and everyone quickly disappears into the alleys that lead to the river where their boats are moored.

When the members of the boat drivers' group take tourists on their boat, they are required to split the earnings with the rest of the gang -except saving a share that covers fuel. Moreover, if they stop at some floating restaurant in the floating market, the shop owner usually tips them for bringing people in. This money does not seem to be divided among the members of the boat drivers' group.

The presence of this group of informal workers, organized and run like a welfare system, operate side by side with the traffic police. On this note, the presence of a self-help welfare mechanism in the field suggests that informal and formal are inextricably co-constituted (Fairbanks, 2011). In Kensington, Fairbanks (2011) studied forms of entrepreneurial and "make-do welfarism" in place to escape poverty. Conversely, McFarlane (2012) pointed out the different conclusions of Guha-Khasnobis et al. (2006). For the authors, formal and informal are two separate realms where official governance mechanisms have little power over informal organizational forms (2006). The close relationship between my research participants and the traffic police, characterized by

respect and understanding of the basic rules of traffic and trade, does not align with these conclusions.

Internal dynamics and conflict resolution

Seeing three or four drivers running together after customers multiple times in the same morning made me question the relationship between group members; however, when I asked about it, they told me that when issues arise due to competition, they are tackled right away and no one holds a grudge.

I had a chance to witness a conflict resolution on the 30th of April 2019, Reunification Day, a national holiday in Vietnam where many local tourists flock to the district's streets for a floating market tour. That morning, the boat drivers of the station were arguing spiritedly about Mr. Giang, one of the members, 'stealing' a group of customers that Mrs. Bay had spent a long time convincing to take the tour. The conflict was solved over a 10-minute conversation where Mrs. Nam and a younger lady, Mrs. Bach, managed to calm down the older boat driver by contextualizing the misunderstanding within the boat drivers' group. Mr. Hieu, Bay's son, got involved in support his mother and made the point that the problem was not the economic loss but the lack of respect. Mrs. Bay is an older member of the boat association and therefore deserving of some respect by the younger members. Bay was offended because she was completely bypassed not only by Giang but also by the other member who stood there without stopping him from 'stealing' her customers.

> Bach: The money goes another way, anyway. But it's not a lot of money.
> Bay: VND 400,000. VND 100,000 per person.
> Bach: It's not worth arguing over a few thousand VND.
> Hiếu [Bay's son]: **The money is not the problem**.
> Bay: I tried so hard to convince them.

> Bach: This is a misunderstanding. If my words were harmful to you, **I'm sorry**. We are like **sisters**. Now if you got in a fight, would you think that I would leave you alone? We've got to get each other's back. **I'm sorry**. **Can we talk now**?

The women of the group, especially Mrs. Bach, seemed to be very resolute in solving the issue right after Bay came back from her tour that morning. The younger woman seemed quite understanding of Bay's reasoning while inviting her to move on and not worry too much over a few thousand VND. This episode shows that the members of the group, or at least some of them, really care about addressing issues as they arise and they encourage each other to make peace. However, given that they are not simply coworkers but also long-time friends, other issues may emerge. In this case, according to Mrs. Bay, Giang should have been particularly respectful since her son-in-law had already granted him many favors on a personal level.

These intrapersonal relationships are informative to how the grassroot welfare mechanism is run and operated by the migrant community of boat drivers, who have to self-police and timely address conflict. The level of acquaintance between the boat drivers helps in preventing conflicts to escalate end by addressing misunderstandings as they arise. The loud argument unfolded in front of the eyes of the local police officers, who did not seem worried about the heated discussion that was taking place underneath the Cai Rang bridge. The self-policing of the community was enough to resolve the misunderstanding and the boat drivers' group resumed its activities normally the following day. More studies are needed on grassroots and informal welfare strategies and their management within the community, as pointed out by several scholars of urban informality (Banks et al., 2020; Kan & Chen, 2021).

6.2 Agency and space

An additional consideration that can be drawn from this rapport in place in the Cai Rang land-based market is that informal residents and their economy have the power to change the urban space which they occupy, as already highlighted by several authors who theorized about the fluidity of space (Simone, 2004; Benjamin, 2008; Yiftachel, 2009; Dovey & King, 2011).

Instead of living secluded in their informal settlements and migrant community, these residents traverse back and forth the realms of formality and informality by engaging with the power forces and the urban residents, customers of the marketplace. These observations are in line with several studies that challenged the rigid contraposition of formality and informality (Bromley, 1978; Varley, 2013; Goodfellow, 2019; Banks et al., 2020).

When strolling along the alleyways of the Cai Rang land-based market, it is difficult to determine where formal ends and informal begins. Squatters take up a considerable portion of the road and set up their goods right in front of formal little stores, which also extend to occupy the sidewalk. This feeling is very similar to the phenomenon described by Brissac-Peixoto (2009) as ‘liquified architecture’. Umbrellas, mannequins, product expositors and pieces of clothes hung to get some shade from the sun contribute to blurring the line between formal and informal, whose distinction and borders blend into each another.

Regarding the role of informality in shaping urban spaces, Mehrota (2010) argued that the very idea that we have today of cities in contemporary Asia, Latin America and Africa is deeply connected to the kinetic quality attached to urban informality. Also in my site, the market is the reign of informal economy, in the form of squatters and boat drivers, which coexist side by side with formal alternatives, such as the covered market and the little road-side shops. Compared to the formal type of economy, informal

vendors are more successful thanks to their proximity to the street, and their visibility and accessibility from the road.

The Cai Rang land-based market and the boat drivers' station

The boat drivers who took part in this study move constantly back and forth between two markets in Can Tho city: the floating market and the land-based market in the Cai Rang district. In the former site, merchants from various Mekong Delta provinces station for a few days on their large boats in the middle of the river, just long enough to sell out their goods. Conversely, the sellers of the land-based market are local vendors and store owners who buy in bulk from the boats in the floating market. The transaction between the two markets in the site is mediated by boat drivers, rural migrants who operate taxi boats to transport tons of fruits and vegetables from water to land every day.

Fig. 3: Boat driver in the floating market

Fig. 4: Transaction between a boat driver and a merchant

Fig. 5 and 5a present an aerial view of the more urban part of my fieldwork, the land-based market of the Cai Rang district. The two-way road in the middle of the photograph is the Cai Rang bridge, which connects the city center to this area of town. Highlighted in red, underneath the bridge, is the meeting point of a group of eight boat drivers, part of my research participants. They gather there daily, extremely early in the morning, to look for customers. They mainly work with two types of businesses: local trade and tourism. From 3 AM to 5 AM they transport fruits and vegetables back and forth between the floating markets and the market on land. From 5 AM to 8 AM tourists arrive at the site looking for rides to visit the biggest floating market of the Mekong Delta.

In the bottom part of Fig. 5a is the land-based market, with numerous stalls and shops all along the picturesque streets. On the bottom left, a small part of the green roof of the Chợ Cai Rang (Cai Rang market) is visible. The big building hosts many stalls that sell fresh fish, meat, spices and anything else. From sunrise until around 11 AM, the whole area is bustling with motorbikes and passer-by, busy with their daily grocery shopping. In this crowded business area, almost every house that faces the street is either shop or a café.

Fig. 5 & 5a: Aerial view of the Cai Rang bridge and boat drivers' station

Fig. 6: Boat drivers' station, Cai Rang land-based market, sunrise

Fig. 7: Police officers gathering at the station

The boat drivers' 'station', as they call it in the field, is not the only one in the district but is strategically located at a key intersection. To reach the Cai Rang land-based market, motorbikes must turn right after crossing the bridge and necessarily pass in front of the station. Local customers that want to shop at the land-based market, tourists that want to visit the floating market, trucks that want to sell goods to the shop owners and so on all have to pass through this neuralgic point.

In the station, the space adjacent to the street is occupied by plastic tables and chairs where boat drivers, market guards and police officers sip coffee or eat breakfast (see Fig. 7). Often, boat drivers bring hammocks and fans to make the long hours spent there more comfortable or to let young children sleep while they are at work.

The next section introduces the boat drivers who gather daily under the Cai Rang bridge, their residency status in the field and its implications for their livelihoods.

Temporary residency, rural hộ khẩu and implications

Throughout the fieldwork, the issue of residency was quite difficult to address with my participants. The Vietnamese dual household registration system, *hộ khẩu*, divides the population into urban and rural and was complicated by other requirements. For example, the temporary residence permits that the migrants must obtain to park their houseboats along the riverbank for long periods.

> Researcher: Do you have a house on land?
> Bay: **Not yet**. I live only on a boat. I can't afford a house on the land. When I was young, I had to feed my children.
> Researcher: If you live on a boat, what about the household registration [sổ hộ khẩu]?
> Bay: I don't have a [urban] household registration. I only have a temporary residence here.
> Researcher: Could you use it to get your children to go to school?
> Bay: Yes, all my kids went to school. They understood our situation [referring to the government], I only mind my own business. The government helped me with education. They know I'm hard working and decent, I don't violate any rules. **They sympathized with me, and they helped me.** A lot of people supported me in that. Thanks to that, all my kids went to school.
> Researcher: How many people here are temporary residents without household registration?
> Bay: **There are a lot. A lot of them live on boats.** A lot of people don't have a household registration. Mrs. Ba is also a temporary resident. She has a house in a rural area. **She has household registration in that area only**. But she doesn't have a household registration here, on a boat. She's only a temporary resident. [12/04/2019 – Bay's houseboat]

Also in this case, the evidence gathered in my fieldwork supports Perlman's (1986) findings about the residents of informal settlements being appreciative of any governmental support instead of radicals.

The families living on houseboats come from nearby rural provinces and their registration system is tied to their hometown. On the issue of residency, one police officer in the field explained that boats are allowed to park along the riverbank if they apply for a temporary residence permit. This document must be renewed every two years

and is the most spread residency solution in the area. According to Mrs. Bay, all her friends and neighbors living on houseboats are temporary residents with a rural *hộ khẩu*.

Temporary residency brings about a series of implications for this group of migrants who settled in the host city permanently. For example, their rural *hộ khẩu* and temporary residency are not enough to qualify for government support plans such as loans. To be allocated credit through government channels the applicant is required to reside in the site (see Chapter 7). When Mrs. Bay needed to invest in a bigger boat to accommodate her growing family in 2018, she had to come up with a stratagem to secure the state loan. My main participant was lucky to have a son living on land with his family just a few blocks away and she moved her residency with them. However, this did not mean that Mrs. Bay's rural *hộ khẩu* was transformed into urban. It must be added that not all the people that live on houseboats in the Cai Rang district have relatives or siblings living on land that can help them change their residency. Despite this agreement between mother and son could be considered a false statement, when I returned to the field in July 2020, to my surprise it was a policeman who clarified the circumstances of Bay's loan. The man is the husband of one of Bay's daughters and, despite his authoritative position in the market, he did not seem concerned about sharing the details of the unorthodox solution that his mother-in-law adopted to secure a state loan.

Accessing government loans is not the only challenge for migrants with temporary residency in the field. An episode from my observation in the boat driver's station under the Cai Rang bridge will provide another example. There, Mrs. Nam, the oldest member of the group, oversees the busy traffic intersection identifying possible customers and tourists approaching the land-based market. This lady in her late sixties was always the first person to spot my scooter every morning while I was still driving down the road. She would immediately shout Bay's name to let her know that I had arrived. This happened every day in my 6-month observation, except a couple of times where I did not find her sitting in her usual chair when I reached the station under the bridge. Soon I learned that this was a sign that the police were around. The boat drivers in the site told me that after spotting some policemen walking around the block, the lady jumped

off her chair and disappeared in no time in the small alleys of the market. By the time I parked my scooter she came back, short of breath and commenting on the huge scare that she had just received. From her comments with the other boat drivers, it seemed that she was avoiding the police because of something related to her residency status. The reason for their sudden visit that day was never clarified completely but what was interesting to notice was Mrs. Nam's immediate and unusual reaction to the 'threat'.

This episode shows the different relations that the boat drivers have built with the traffic police in the site and the policemen that visit the area occasionally to check their documents. The first group seems to be very acquainted with the families that live and work in the market and, whenever they can, they support them. Sometimes they keep an eye on the children when their parents are securing a deal, other times they buy coffins and other goods if families cannot afford them on their own. Different is the case of the policemen sent occasionally in the area to control the residence permits of the people living in informality. Despite I never had a chance to meet them personally, Mrs. Nam's reaction to their visit was quite interesting and different from her usual friendly interactions with the traffic police and the market guards that share her working space under the bridge.

Chapter 6 described the different rapport that the boat drivers built with the 'residency' police on one side, and traffic police and market guards on the other. The first group conducts regular rounds in the field and has no previous connection with the locals. This results in a poor understanding of their living conditions and daily struggles. By contrast, the latter group shares the same workplace as the boat drivers, and they know each other personally. Therefore, traffic police and market guards seem to have a deeper insight into people's struggles and tend to be more sympathetic.

Additionally, the two forces in the field appear to work independently from each other, belonging to different departments. This means that, in case of an altercation with the 'residency' police, traffic police cannot intervene to help the people of informality. Consequently, boat drivers that do not have all their documents in order tend to run as soon as they hear that 'residency' police is around.

The compassionate attitude of the traffic police towards the boat drivers allows them to 'turn a blind eye' to legal infractions, like in the case of Mrs. Bay's change of residency. However, it is important to stress that, although in good rapport with the locals in the field, traffic police and market guards still implement orders and expect boat drivers to comply fully. Their close relationship does not equal a lack of respect from the boat driver's and vendors' sides. In other words, this sympathetic attitude does not imply crossing the line between friendship and work. This point is in line with McFarlane's (2012) call for further exploration of how formal and informal coexist in the production of cities and how they relate to each other.

6.3 Conclusive remarks

To conclude, in this chapter we saw how urban informality, with its people and practices, constitute a key feature for the daily functioning of the Cai Rang land-based market and the adjacent floating market. This finding aligns with the conclusions of several authors on the matter (Bayat, 2000; Al Sayyad, 2004; Simone, 2009; Dovey, 2012; Tonkiss, 2013).

In addition, we saw how the informal marketplace is not the exclusive realm of the migrant community or the poor. Instead, urban residents from all walks of life choose the vibrant Cai Rang market for their daily grocery shopping. Similarly, we pointed out that informal is not a synonym for illegal, and we analyzed the local agreement and mutual understanding with the traffic police.

These conclusions show support to the studies by Varley (2013) and McFarlane (2012). This chapter aligns with those scholars who push for the redemption of informality and its inhabitants from the stigmatic representation wrongfully assigned to them (Varley, 2013; Banks et al., 2020).

To conclude, the boat drivers' life should not be read in terms of what is lawful and what is illicit. Rather, it is important to grasp how their lifestyle is somewhat suspended

between different realms and is bound to be flexible for its very own nature. In other words, judging the Cai Rang boat drivers' life decisions solely through the lenses of lawfulness and illicitness would mean ignoring the high social capital and their complex life hacking mechanisms that have so far ensured their survival with minimal governmental support. On this matter, this chapter presented the welfare mechanism set up by the Cai Rang boat drivers and operating under the eyes of the traffic police. The evidence suggests that the actors in the field, scholars and development practitioners should change the way they talk about the people of informality and favor dialogue over criminalization or victimization.

7. The cash boat: between formal and informal credit systems

After the discussion on the grassroot welfare system in Chapter 6, Chapter 7 provides another example of the informal stratagems widespread in the community of boat drivers of the Cai Rang floating market. The previous empirical chapters pointed out how living on a boat in a state of informality brings about serious implications for every aspect of the livelihoods of the migrant community, from social relations to finance, object of this chapter. This lifestyle suggests an inclination to mobility and an easiness to move away with short or no notice. Such a peculiar characteristic has important consequences as to which financial channels are available to the people of informality. The clearest example is the fact that banks will hardly grant credit or loans to residents that do not own a house or have a residency on land.

This chapter contributes to breaking the existing stereotypes about people that rely on informal credit systems for their livelihoods, showing their ability to use social relations instrumentally and pragmatically as a resource. Water-based households might not own land or a house that they can mortgage, but they can rely on extensive social connections in the market. Those ties, even when weak and loose, might turn into an advantage when playing hụi, the local informal credit system in the field that will be illustrated in this chapter.

Overall, when it comes to loans, people's choice in the field is between two options: formal credit through local banks and/or unions or informal credit through family, friends and acquaintances. The first kind of loan is supposedly safer and trackable, whereas the second is often associated with scandals and rumors of people running away before extinguishing their debt.

In Vietnam, despite the presence of various unions aimed at providing financial support, my participants do not seem to trust their local practitioners. Aside from these institutionalized channels of credit, the people of informality are left with not many

options if they need access to loans but to rely on informal credit systems with friends and family. As already pointed out in Chapter 1 and by Qinlan & Izumida (2013), the dominant literature on the matter paints a simplistic portrait of the informal credit forms and the reasons for their widespread presence. As a result, they fail to provide a satisfactory answer to why people would engage in such risky schemes based on trust and for such a 'small gain'.

The evidence gathered suggests that informal credit systems are not unregulated and immoral hubs of moneylenders, but that risk and trust are carefully evaluated and assessed by the participants (Ruddle, 2011). The players of the same hụi range from relatives to strangers, they are not inevitably emotionally bonded and the only figure that they need to trust is the master. This flexibility makes the system accessible to the community members and profitable activity for the people.

This chapter presents the informal credit system in the field, called 'hụi', and analyzes the reasons why it seems to be the most popular method of credit in the Cai Rang floating market (see sections 7.1-7.3). The discussion then moves on to the formal option for credit in the field, through the Women Union of the local ward (see section 7.4). The two options, their practitioners and actors are compared and discussed to shed light on the reasons why migrants often prefer the informal alternative, even when offered both.

Just like for the previous data chapters, a non-human actor relevant for this topic of monetary transactions is the boat. First, because it is the physical means of transportation used by people in the floating market to reach someone's house to ask for a loan or collect money. Second, very often the boat is the beneficiary of these investment plans, since its vital function in the market and in the blooming tourist industry. Lastly, the boat signifies mobility and uncertainty not only for scholars and government officials but also for the Cai Rang people: when trusting someone with money, they are aware of how easily they could disappear overnight, right after receiving the installment and without paying back their debt.

7.1 Everybody ‘plays hụi:’ the rules of the game

The local informal credit mechanism, known as hụi, is a widespread money-pooling system and my mentioning it sparked a huge debate under the Cai Rang bridge where boat drivers gather daily. Among my research participants, it appeared that everybody ‘plays hụi’, as they refer to it in Vietnam, and had some anecdotes to share about it. This section is dedicated to explaining the rules of the ‘game’.

After illustrating the origins of this system in Vietnam, this section describes its rules and main players, as laid out by the migrants who make great use of it in their daily lives. Attention is paid to the terms of the ‘game’ and their relationships, as there is currently a lack on in-depth studies and comparatives analysis on these old and widespread money pooling systems in the Mekong Delta (as pointed out by Ruddle, 2011).

The origins

To trace back the origins of hụi in Vietnam we need to read about cooperative activities of villagers in 19th century China. It is not by chance that the term in use to indicate this system in the Vietnamese language comes from the Chinese ‘huì’ (会), meaning ‘assemble’, ‘meeting’ but also ‘society’ or ‘organization’ (MDBG Dictionary). In China, these activities were organized to fulfill specific needs of certain individuals rather than to benefit the community as a whole and, just like in today’s Vietnam, members of such initiatives were people of modest means and status. As Xiao (1987) put it, instead of being community enterprises, these were cooperatives undertakings of private villagers. Three main kinds existed: religious, financial and burial societies. The first kind of association, called ‘incense societies’ (香会 xiāng huì) or ‘mountain societies’ (山会 shān huì), originated from the religious need to undertake pilgrimages to remote sites by villagers who could not afford the journey on their own and would

therefore contribute a given sum at given intervals to the designated leader (香头 xiāng tóu). The burial societies, known as 'filial-duty associations' (孝悌会 xiàotì huì), were organized by poor families that had difficulties paying their relatives' funeral services and were variations of the second kind of cooperatives, financial societies. These were the kind that spread to Vietnam and were known as 'loan clubs'. These ingenious devises were put into place by villagers to escape usurers' high interest loans and satisfy their need for credit without recurring to mortgaging their properties. The vital requirement for the system to function was to have enough family members or friends to join this temporary and voluntary association. There was a leader in charge that, like in today's Vietnam, had to gather participants, set the share value and manage transactions until the completion of the system. Common reasons cited for the formation of such cooperatives were the purchase of land or wife, the burial of a family member, the opening of a shop, the repayment of a debt and so forth (Xiao, 1967). As for what concerns the procedure, the following excerpt will shed light on the issue (Fielde, 1885: 114-15).

> The one who wants to use a certain sum of money goes among his friends and finds who will join the loan-society. He gives information to each, concerning the names of others who will join, the amount of each share, and the time of payment. He then makes a supper to which all the members of the society are invited, and each guest lends the host one share. In a month, a half-year, or whatever time has been agreed upon, every member except the president, bids on the next loan, and he who bids highest gets it. The bids are sealed and are opened by the president in the presence of all members. The highest bidder at once pays the amount bid to each member, except him who has already had the loan, and every member then pays to this highest bidder a sum equal to what each paid before to the president. So the loan continues to circulate, each who has not yet received it being allowed to bid, and no one who has once had it being allowed to bid a second time. Those who have once had the loan receive no interest, and the one who receives it last pays no interest, in the form to a bid, to the others.

Chinese migrants who left their home country in the Nineteenth Century were primarily peasants and artisans who made their fortune overseas thanks to both their hard work and their highly sophisticated money handling systems (Freedman, 1959). Earnings were to be invested in trading or in land and they provided the basis to improve social status over time. Freedman referred to 'money loan associations' to indicate small groups of people who would gather regularly to contribute a sum of money into a pool that would benefit one member at a time. The rules of this system were even printed in notebooks that were equipped with empty pages divided in columns to note down the participants' names and keep track of their monetary transactions (1959). Larger credit demands were generally met by landlords or traders while smaller amounts were commonly handled between peasants. From the accounts of Reverend J. Macgowan, indebtedness appeared to be a 'natural' status for Chinese people of the time, who seemed to spend their life lending and/or borrowing money from each other. This condition, however, did not bring about sentiments of shame or burden; on the contrary, it was commonly accepted as a part of their daily life rather than being considered as an exceptional critical moment or a stressful time, as explained in the following excerpt (Macgowan, 1909: 171).

> THE great mass of the Chinese people are in a chronic state of debt. It seems to be the natural and normal state in which a Chinese passes his life. He is born into it; he grows up in it; he goes to school with it; he marries in it; and he ultimately leaves the world with the shadow of it resting on him in his last moments. This state of things does not seem to depress him in the least. It is a phase common to at least three-fifths of the whole community. Like the smells that have come down in legitimate succession from the past, and dwell in the homes, and take up their permanent abode in the streets and alley-ways of every town and hamlet in the empire, so debt is one of the heirlooms that has been bequeathed by the ancestors of this people to their posterity. No one is ashamed of being in debt, for as everybody knows his neighbour's business in China, any attempt to conceal the fact would be met with absolute failure. The very fact that debt is a permanent institution in the country may be a reason why men so light-heartedly incur it, when they are perfectly conscious that it will embarrass them for many a long year to come.

The system in place in the site, as this chapter will show, presents many commonalities with the original money loan associations. The next sections will set out the main players and the rules.

The players

Two are the most important figures of the hụi in the site, the 'master' (chủ hụi) and the 'participants', or 'players' (con hụi). The former takes up huge responsibilities in setting up a system (dây hụi) and remains in charge until its completion, which is decided at the beginning, together with the hụi value, or name price. The number of players that the master can recruit varies and depends on the level of trust invested in her/him. Hụi is a trust game where people join hoping for the best, but everyone is very realistic about the possible negative outcomes and vigilant throughout the terms. On this matter, Freedman (1959) wrote that members must trust both the master, whom he calls promoter, and the other participants. It is the master's task to set up a group that would inspire confidence. In urban areas, where the sums involved are generally higher and members often do not know each other, the risks are greater and the master's responsibilities bigger. However, in the floating market object of this study, which is somewhere in between urban and rural given its water-based setting, hụi members do not necessarily know each other and mainly must trust their master.

Based on the frequency of meetings and money collection, determined by the master, hụi systems can be daily, weekly, monthly, and so on. Concerning the system's functioning, an example from my participants will exemplify the rules better. During the following brainstorming session with Mrs. Bay, Mrs. Ba and Ms. Loan, three long-term migrant women in their sixties and seventies working as boat drivers and business owners in the floating market, the hypothesized system is a monthly hụi. In their example, the hụi value is set to VND 20,000,000 (approximately USD 880) over 10 months, with ten participants. The hụi value is the sum that will be allocated to all the 10 players, one by one, throughout the 10 months. There is a major difference between

the player who receives the money first, who will suffer a bigger cut, and the player who collects it last, who will secure the whole sum, minus the cut set by the master.

It is the master's responsibility to determine the monthly contribution that players will have to pay every term. In this example, the master set the monthly contribution at VND 2,000,000 (approximately USD 88). All the players of the system, except for the one receiving the money on that term, will contribute that sum minus what in the field is called "loss amount".

During the first meeting, the players compete to receive the money (hụi value) by writing on a piece of paper the sum that they are willing to pay that term, called loss amount (hụi kêu). The loss amount, determined freely by players, is declared at every term and applies to that round only. The indicated sum will be subtracted from the hụi value that they will collect. Players who wish to receive the money that term, will try to set their loss amount higher than the others. Conversely, players that do not need the sum will set their loss amount low.

Only the master is allowed to collect the notes and read through them to determine the highest bidder (hereinafter called A), who will be allocated the money that term. In this example, A set the loss amount to VND 200,000 and this was the highest bid for the term. It must be noted that only one player per time is allowed to receive the money (in the case of this example, every month).

Additionally, players cannot be allocated money twice during the same hụi system, unless they play multiple players, which is allowed. The scenario when players want to contribute more than one share to maximize their profit from the system is known as phần hụi.

In addition to taking multiple spots when playing hụi, Mrs. Ba explained that the shares can also be sold and bought throughout the system. All these features make hụi systems flexible and enough to accommodate people's needs and changing situations.

The total amount allocated to one participant each term is not provided by the master but is the sum of the contributions of the other nine players who, every month, must pinch in the share value minus the highest bidder's loss amount (in this case, for example,

2,000,000 – 200,000 = 1,800,000). For the first term of this example, nine players will contribute VND 1,800,000 each. A will receive a total of VND 16,200,000, the sum of the other players' contributions (1,800,000 * 9 = 16,200,000).

A further reduction to the sum that players receive is the cut for the master, decided by her at the beginning of the system and constant throughout it. In this example, the cut is set to 50% of the monthly contribution. This means that the master subtracts VND 1,000,000 from the monthly contributions of all the participants, including the one who receives the loan on that term. Finally, the money that A will receive after all the calculations and cost detractions is 15,200,000 VND (approximately USD 670).

Every time successful bidders get the money, their share is 'dead' (hụi chết) and they will have to pay the whole monthly contribution for the remaining months of the system (in this case, the contribution was set at VND 2,000,000). By contrast, 'alive' hụi share (hụi sống) refers to the players that have not yet received the money. At every term, they will pay the monthly contribution minus the loss amount set by the highest bidder. Once their hụi share will 'die', however, they will also have to pay the whole monthly contribution. In our example, for the following nine months that are left until the completion of the system, A will contribute VND 2,000,000, the whole monthly contribution, to pay back the debt and allow other participants to receive the money month by month.

To take this example further, we assume that the highest bidder of the second term of this hụi system, B, sets the loss amount to VND 100,000. That term, eight other players will pay VND 1,900,000 each and B will receive VND 16,100,000 (inclusive of the VND 1,000,000 cut for the master). A, however, will pay VND 2,000,000 as her hụi share is 'dead' and will continue to do so for the remaining months.

If we skip to the end of the system on the tenth month, the last bidder, called K in this example, will not need to set a loss amount nor compete with others anymore to get the money. The sum allocated to the last player is the whole hụi value minus only the master's cut (20,000,000 – 1,000,000). K will have to wait 10 months but will receive the highest amount possible for that system, VND 19,000,000 (approximately USD 838).

This sum is significantly higher than the one received by A; however, it took K 10 months of waiting and monthly contributions to the system.

The exact amount of money that K and the other players pay monthly throughout the system cannot be calculated with precision because it depends on the loss amounts set by the players who receive the money every month. In other words, players' contributions vary for the duration of the system.

Going last assures a profit at the end of the system; however, it also exposes the last bidder to the risk of other people running away with the money right after receiving it.

Problems and risks

In describing the functioning of this complicated informal credit strategy, my participants mentioned a long list of hụi systems that ended tragically in the floating market. This section describes some of them and investigates the relationship between masters and players in more detail. Two scenarios emerged as the most common in the field: 'rob hụi' and 'break hụi'.

Every time players collect the installment the system could take a bad turn as the loan beneficiaries might run away to avoid paying back the debt. By leaving their spot uncovered, they force the master to make up for their contributions until the completion of the system. Depending on the amount of the hụi value decided at the beginning, together with the interval of the terms, this could mean a few thousand or a few million Vietnamese Dong every month, week or day. This situation is known as giựt hụi, which can be translated as 'rob hụi'.

When the person who runs away with the money is the master, the term used is bể hụi, 'break hụi'. This scenario is truly concerning because the master, in addition to managing transactions, can also take a spot or more in the system. Furthermore, the master can run different systems simultaneously and sometimes even play under a false name, without other players knowing about it. The situation becomes even more

worrisome if we consider that not just one, but several players could run away with the money before the completion of the same system.

The next session elaborates people's different motivations for playing hụi and the trust relationships between participants.

7.2 Hụi's versatility: a double tool for different motivations

Concerning the reasons why people engage in informal credit systems, a few scholars published about onerous credit systems in small scale fisheries in Asia (Aghazadeh, 1994; Rahman et al., 2002; Khan et al., 2005); however, Ruddle (2011) argues that this does not seem to be the norm in the area, where small scale systems are common as well. Other studies that focused on the multiplicity of functions performed by informal credit systems in Asia have come up with different results (Stirrat, 1974; Yap, 1978; Platteau & Abraham, 1987; Merlijn, 1989).

For what concerns the possible outcomes that come from investing money and trust in the system, they are very diverse. Lam et al. (2019) assert that people engage in the informal sector when they need to make small but urgent expenditures such as school fees, health issues or diseases of crops and animals in the rural areas. In addition to those, my participants in the Cai Rang district play hụi also to invest in their business on the floating market. Specifically, their small wooden boats are the beneficiary of many hụi sessions, as they are high maintenance and central to their livelihood. Hụi systems with higher value allow boat drivers to invest in even bigger boats to carry more goods and costumers, making up for the initial investments with higher earnings through tourism. Tours and tourists are a considerably big source of revenue on the site and boats, floating restaurants and rafts are indispensable for their livelihoods.

One of the most slippery aspects to grasp when understanding how hụi systems work is the reason why people would ever take up so many risks for such a 'small gain' – and,

sometimes, big losses. In the research site, at least two motivations emerged for the players of the hụi system: urgency and savings.

Urgency seems to be a strong motivation for some of the people that play hụi, as confirmed by (Lam et al., 2019). Their participants asserted that they engage in these informal sector loans when they need fast access to money. In my study, the degree of urgency determines the loss amount that players are willing to pay to secure that they will get the money in the first round. However, this seems to be the motivation of only those players that compete to get the money first. In fact, other players are less interested in accessing the loan early and set their loss amount low on purpose, to be the last ones to get the money. In doing so, they use hụi as a saving mechanism and urgency is not their motivation. In other words, the master, the first players to get the money and those that want to go last have very different motivations when playing hụi. The master is the only one who is making a significant profit from the players' contributions at each round, setting the cut that will have to be paid by the participants at each term.

Different is the case of the first person who qualifies for the loan, who is motivated by urgency and receives the smallest sum while paying the highest loss amount. The first player is not interested in collecting the interests at the end of the system but would rather get the money immediately. Finally, the last person to receive the money is the one who makes the biggest profit. These players use hụi as a saving mechanism that grants a small but 'certain' gain- given that other players do not run away before their turn comes. Hụi works better than a piggybank because it produces a small profit if players are willing to accept the risks. In the case of the hụi that Mrs. Bay was playing during my fieldwork, for example, she wanted to use it as a saving mechanism and she got her share after 24 months, which was the duration of the system she was a part of. She trusted all the other players to keep contributing their part until the very end.

Just like there are different motivations for playing hụi, there are also different levels of trust involved in the system. The hụi players of this study, in fact, do not trust each other equally and are not required to do so. The essential relationship is the one existing between individual players and the master, who needs to be a trustworthy individual to

qualify as one. It is the master's task and responsibility to gather players and they do not need to know each other, let alone trust each other. Sometimes, they have some sort of relationship, as hụi often takes place between family members or close friends; however, this is not a fixed rule. Players of the same system could be neighbors, acquaintances or even strangers. This holds particularly true in the floating market, where boat drivers migrate from various Mekong Delta provinces and do not have enough relatives in the Cai Rang district to play hụi with family. Therefore, they have no other choice but to trust other fellow boat drivers or boat merchants.

This work tries to move on from the dualistic vision of economy promoted by Scott (1976) and his moral peasant and Popkin (1979), with the rational one, not guided by emotions but only calculations. An enlightening approach to the study of how people identify, create and use money in its social relations is offered by Viviana Zelizer (1994). In analyzing the changes in the public and private use of money in the United States between 1870 and 1930, the author complicated the equivalence 'cash nexus = evil', supported by both conservatives, in their denunciation of the loss of morality caused by prosperity, and radicals, in their condemnation of the dehumanizing effects of capitalism. Zelizer contested the general assumption that the multiplication of monetary transactions makes social life colder and calculating. According to her, people have come up with new transaction types and currencies and have "earmarked money in ways that baffle market theorists, incorporated money into personalized webs of friendship, family relations, interactions with authorities, and forays through shops and businesses" (1994: 2). This can be applied also to the floating market object of this study, where money is used in combination and reaction to people, power, space and time, and it serves as the common ground of social relations.

We might be tempted to associate informal credit systems to concepts like the Solidarity Economy (SE) because of a few common features, such as shared responsibilities and flexibility. In fact, despite hụi systems do not revolve around solidaristic values, they share with SE the same ability to encompass different realms

and adapt to the various contexts of the changing world (Miller, 2009). Democratic decision-making, mutual support, shared responsibilities, strengthening of the diversity of local cultures and environments, socio-economic and environmental justice are the common pillars of what many activists and practitioners around the world call SE (2009). The common value which unites all these efforts worldwide is solidarity, a specific type of relationship which implies the recognition of interdependency. In other terms, once we realize that our experience is related to other people's lives, we can actively participate in it, favouring the positive relations based on mutual respect and abandoning the exploitative or destructive ones (Miller, 2009). Informal credit systems, on the other hand, seem to be characterised by those "exploitative or destructive" relations that SE tries to distance itself from. In fact, SE replaces competition with mutuality and cooperation, and profit and financial accumulation are set aside to favour individual and collective well-being (Miller, 2009). Another major difference between SE and informal credit systems is that the former is concerned with the fight of socio-economic oppression, which takes the form of economic and social justice, or equity (Miller, 2009). Hụi systems are not interested in addressing social issues nor embodying ethical values.

The functioning of hụi systems contributes to showing how the community of boat drivers is equipped with successful, viable and sophisticated lifehacking mechanisms. This chapter offers an unconventional way to look at these migrant communities, often disregarded and depicted as untrustworthy or stuck in unsustainable or backward ways of life.

Far from being unsophisticated, these systems are carefully designed and well managed by the members of the community. The players undergo scrutiny and trust is carefully evaluated. In drawing these conclusions, the evidence gathered shows support for Ruddle (2011) in pointing out the limitations and stigmatization originating from a binary understanding of formal and informal credit.

7.3 Not everyone can be a hụi master

This section analyzes my attempt at setting up a hụi system in the field, invited by my research participants. After some time, however, my involvement in the system was met with apprehension in the field, where boat drivers and vendors warned me against the risks and highlighted the difficulties that I would have encountered. Reflecting on the issues that they have laid out, this section outlines some of the basic requirements to be a master in the field from the perspectives of the local migrant community.

Soon after I started digging into the topic of informal credit, an interesting proposition came my way when Mrs. Bay asked if I wanted to be a hụi master. A few days later, during a lengthy discussion at the floating restaurant, Ba, Loan and Bay agreed that a weekly hụi would be easier for me to set up and manage.

Bay set the start of the hụi on the 9th day of the Lunar Year, which was the following Friday, May 4. The plan was to meet for lunch at noon at her houseboat, jump on the boat and pick up Loan, who lives on our way to Ba's floating restaurant. However, when the day came, both Mrs. Ba and Ms. Loan firmly refused to join my little informal credit circle. "Do not trust anyone!!", Loan kept repeating loudly until I reassured her that I would not try to set up a hụi anymore. The attitudes of the women changed radically when they realized that I was ready to move forward with Bay's plan and commence my very own hụi system.

The day after my failed experiment, I informed Bay that I could not find any participants. "Couldn't you?! Then we should just quit," she declared. "They will steal your money!" Heip quickly interrupted us. Bay's youngest daughter had been extremely doubtful since the day we brought up the topic and were joking about the possibility of setting up a small hụi. She would not even take part in the jokes about players running away and would leave the room whenever we were discussing whom we could recruit

amongst our small group of friends in the floating market. Despite her mother, Mrs. Bay, wanted her to join and counted her in since day one, she always declined firmly.

My 'failed' adventure in the world of hụi shed some light on what it takes to qualify as a good master. Based on the conversations in the field, a trustworthy master should have some of the following characteristics. To start with, financial status. Owning a house or a successful business is best. Then, social capital is also critical when dealing with money. The more people you know, the easier it is to recruit participants and keep the hụi term going. Certainly, being a local person and/or belonging to a local community is a huge factor when it comes to being trusted by the other members. Additionally, previous experience can be extra to be trusted as a master, especially if you have a good reputation.

There are extremely good reasons why masters are expected to own those features as they might have to face highly problematic situations throughout the hụi term. Many participants brought up a wide variety of common scenarios that might take place when playing hụi in the Mekong Delta of Vietnam. All these valid points were raised during a lengthy discussion of about twenty minutes in which Ms. Loan referred to me as a potential hụi master:

1) Loan: It's difficult. You don't know our language well enough. Are you going to collect the money yourself? You don't know the players' houses! How can you collect the money?
Researcher: Bay is going to help me with that.
Loan: Don't count on her.
2) Tam: Let me tell you this. Let's say I join your hụi. What if I'm broke someday, then I may collect the money and run away. How can you get me to pay? That's why it's difficult. If you ask me, I won't have the guts to join. If I play until near the end and then you run away, how can I collect my money? I can't go to Bay. She would tell me to go and find you, it's not her responsibility.
3) Ba: What if Bay collects the money and doesn't give it to her but she tells everybody that she has. What can we do?
4) Tam: If Bay collects the money, all the players paid but she tells you that some haven't yet.

> Loan: For example, three players don't pay, and you must use your money to make up for that. Someone will steal your money! Then, what if someone can't pay? They will ask you to make up for them. It's a dead end.

For what concerns the first situation hypothesized by Loan, her point was that if I was to be trusted as a hụi master, I should leave Mrs. Bay out of the picture and be able to carry out all the tasks a master is expected to perform on my own. The figure of a middleman in such a delicate system of precarious trust relations like a hụi cannot be allowed, as she would be in very uncharted waters and add a whole new level of complexity and difficulties. There are no middlemen in this 'game' and introducing one would mean changing the rules to someone's benefit, eventually. My inability to speak Vietnamese fluently and in the local dialect was a major drawback for my participants, as it meant that I would have been completely dependent on the translation of my middleman. Therefore, if someone was late in the payment, I would have needed to make up for it with my funds without having the ability to investigate any further in the issue. In other words, I should have trusted my middleman as if she was acting with my best interests in mind, and Ms. Loan knew from direct experience that this is a quite rare scenario in that setting.

My study partially contradicts Qinlan and Izumida's assertions that informal credit systems are more commonly found in rural areas because trust is easier to build in poorer regions, less prone to migration and with limited access to formal credit (2013). By contrast, this research site is characterized by the mobility of the migrant community, living on houseboats and engaging with informal credit systems profusely. Since their family and siblings are far away or hardly reachable, they must rely on neighbors or acquaintances, maximizing all the social capital they can scrape together. Migration patterns do influence trust but do not inhibit nor decrease the diffusion of informal group lending. In fact, one of the reasons why hụi exists in places like Malaysia, Indonesia, all around SEA but especially in presence of Chinese communities is that these are migration destinations. The economic success of Chinese immigrants in SEA is not

simply due to their discipline and hard work but it is strictly connected to their skills in handling money and organize their social capital in relation to profit (Freedman, 1959).

In migration-prone areas, social relationships are loose enough to allow hụi systems to work effectively. In a way, hụi is a symptom and an action upon loose relationships, a way to maximize them. These social relationships might not be as thick, close and meaningful but they support people's livelihoods in the floating market of Can Tho city, Southern Vietnam.

In studying micro-level interactions in relation to macro-level patterns, Granovetter (1973) theorized about the significance of weak ties in everyday life and emphasized how, paradoxically, they are "indispensable to individuals' opportunities and to their integration into communities; strong ties, breeding local cohesion, lead to overall fragmentation" (1973: 1378). When living in a floating market, a certain amount of looseness, distance and thinness in your social relationships might work in your favor. When players do not know each other but only the master, they are able to keep a distance and get the most out of the system.

The next session compares the familiarity of the hụi system with the loans offered by a local union. Using dialogue excerpts between Mrs. Bay and Mrs. Dung, union representative, it sheds some light on the discourse around migrants in the field, the stereotypes attached to them, and their repercussions on people's will to engage with formal credit options.

7.4 Formal credit and its practitioners: speaking a different language

Regarding the participants of hụi systems and their attitude towards other financial institutions and loan providers, Lam et al. (2019) highlighted that the usual costumers of informal sector loans are those who failed to apply to the formal channels. Interestingly, some participants of that study expressed a preference in resorting to informal loans provided by relatives and friends because they find them more

convenient, fast and simple. This attitude is backed up by several participants of my study, who complained about the complicated bureaucracy and procedures surrounding bank loans and the restrictions set by banks or the Women Union in the field.

In addition to these obstacles, however, the relationship between migrants and the two forms of credit is complicated by the different 'languages' in use on the site. On one side, the informal hụi system, run and managed completely by the rural migrant community, with high scrutiny for the master; on the other side, the loans of the Women Union, allocated through a local representative and Can Tho urban resident, owner of multiple properties of land and married to a union secretary involved in some corruption rumors. Differences in social status, attitude, language and terminology emerged in the chapter when comparing formal and informal credit options in the form of the Women Union and the hụi system. All these aspects weigh heavily when migrants need to decide which channels of credit to trust. The general attitude of the people in charge of both formal and informal systems – Women Union representatives and hụi masters- seems to be pivotal in securing people's trust in the research site.

Mrs. Dung's diffident and impatient attitude towards Mrs. Bay, combined with the rumors of corruption, could partially explain why the boat driver does not seem to trust her and wants nothing to do with the loans provided by the Women Union. By contrast, there is a familiarity about the informal system in the field that reassures people: hụi 'speaks' a language that they all understand, far from the incomprehensible jargon and paperwork of governments and banks.

In addition, the presence of a middleman in the form of a union representative seems to be a source of rumors and scandals that aggravate distrust in formal credit options. There is unintelligibility in how the two systems work that inhibit communication between boat drivers and government officials. This study aligns with Ruddle's argument about the state's paternalistic policies born out of such misunderstandings and failing to fit in people's reality (2011).

After learning that one of my participants, Mrs. Dung, was a leader of the Women Union in the ward, I immediately scheduled a visit to inquire about the mode and scope of action of these associations in the site. Mrs. Dung is not a migrant but a local urban resident of Can Tho city and owner of a few properties on the land. On top of being a landlord and a union representative, this lady in her late forties owns a floating restaurant on the floating market, the main tourist destination of the city. Her two teenage sons work help in the family business after school.

That morning, my research assistant and I jumped on Bay's boat and once arrived at our destination, we found Dung's husband sitting alone at a table. Before I started my interview, Mrs. Bay could not refrain from whispering a warning in my ear. She had been uncomfortable since we got there, quite an unusual behavior on her part, who usually felt at home anywhere we went in the floating market, her long-term home.

> Let me tell you. The loan was VND 50 million, but he only gave them 30 million. He took 20 million and had them pay back 50 million. Then, the following month, they recognized the problem, so they made up. Two or three of them made this really serious so he had to pay them back the money. [Mrs. Bay, 04/03/2019]

Mrs. Bay quietly mentioned something about a scandal that had taken place recently and that involved fraud in a loan managed by Dung's husband and someone else, likely his wife. The sum allocated by the government was VND 50,000,000 (around 2,145 USD) but the applicant ended up receiving only VND 30,000,000. According to Bay, they tried to make the applicant also pay the missing VND 20,000,000 that was taken by the union representatives. When the applicant realized that he was overpaying, the scam was exposed and Dung's husband got in serious trouble.

The atmosphere at Mrs. Dung's floating restaurant was somewhat tense and the union representative and business owner did not seem interested in joining our table or conversation. Sitting around one of the small plastic tables in the restaurant raft, well dressed in a freshly ironed light blue shirt was her husband, whom I had never met

before. His clothing struck my attention because it was quite formal and smart, very different from what boat drivers and vendors normally wear in the floating market. Union workers are not required to wear any badge or uniform and Mrs. Dung could be mistaken for any other boat driver in the market with her typical Vietnamese pajamas, while her husband's choice of clothing was quite polished. He looked like a politician rather than a business owner of a floating restaurant and he was quite distinguishable from the boat drivers that visit his raft. He almost seemed out of place, a government official in a 'water' setting.

The man welcomed us with a broad smile and invited us to sit with him. He seemed very well disposed to chat and introduced himself as the secretary of the many unions present in the territory. I proceeded to inquire about the union but, after a couple of questions, Mrs. Bay took the lead and asked quickly:

> Bay: How many times do the members meet per month? Where is the meeting? What do we do in this union? Are there any benefits?

My participant's interference in the conversation with the man triggered a reaction from Mrs. Dung, who was listening to our conversation from the kitchen and finally joined in for a while, addressing Mrs. Bay directly.

> Dung: You were able to have a loan of VND 50 million because you joined the union. **You have to** join the meeting tomorrow, 8th of March. **If you don't**, next year they won't let you have that loan.

Mrs. Dung's tone was quite straightforward and rude, as highlighted in the text. Interestingly, Dung seemed convinced that Bay was a member of the Women Union and, as such, required to attend the monthly meetings. My participant, however, has always denied receiving any money from Dung's union or being a member of the association. Her loan, she clarified on many occasions, had been allocated to her by the state bank through a program designed for the residents of the Cai Rang floating market.

However, whenever Dung insisted that Bay should respect the requirement and attend the meetings like all the other members, the boat driver never dared to contradict her. Instead, she tried to ask for more information about the interest rate of the loans provided by Dung's union:

> Bay: How about the interest?
> Dung: You borrowed 50 million already, **why do you still ask me?**

Mrs. Dung maintained the same impatient attitude when she denied the migrant woman a clear answer about the interest rate of the loans provided by the Women Union. Considering Bay's patience in her interaction with Mrs. Dung that morning and her hesitation in correcting her about the membership issue, it does not seem that my participant wanted to question the woman's authority within the union. More likely, Bay was interested in getting the loan without having the obligation to attend events and meetings because they would interfere with her working day.

A month and a half later, after we attended the meeting on March 8th as prescribed by Mrs. Dung, we paid a second visit to her floating restaurant. That time, she was happy to answer some additional questions about the procedure and conditions for loan applications. On that occasion, Dung explained that she has been the group leader of the Women Union of that ward for 6 or 7 years and she is in charge of giving loans. Within her responsibilities, there is the inspection of the applicants' house and living conditions. The only requisites needed for applying, she explained, are having a Family Register in the area and 'being poor', as she put it. Normally, applicants are people that live on the river and want to invest in their floating business or repair their boat. After the inspection, she prepares the files and passes the application to her superiors. The applicants do not communicate with the bank directly, but she mediates their transactions by giving or denying the permission to file their application. Usually, she shared, she allocates loans to whoever asks for one. According to her, all the applicants follow the payment scheme easily because they are grateful for the 'very low' interest rate. The maximum sum that

can be allocated is VND 50 million (around USD 2,145), which according to Mrs. Bay is not a big enough amount. However, follow-up interviews suggested that from 2019 the loan amount was increased to VND 100 million. The monthly interest rate is VND 200,000 (around USD 9), amounting to VND 7,200,000 (around USD 309) of total interest for a 36-month loan. This is also the rate that Mrs. Bay was paying on her loan at the time of the interview, as confirmed by my participant. According to Dung, the payment deadline depends on the applicant's capability to pay back the sum. However, she then stated that it is either 6 months or 3 years, as in Mrs. Bay's case.

Concerning the union, her husband explained that there is a small monthly fee of VND 35,000 (around USD 1.50) per month for membership, which is open to any Vietnamese woman that can register simply by providing her name and date of birth. Union members are expected to attend the meetings, normally held once a month, at their local living area.

While the two women were busy arguing, the secretary tried to explain the benefits of joining the union. He seemed to believe in the effectiveness of the government's initiatives in the form of loans and support through the various unions and governmental policies available to the people. Given the man's willingness to talk, I decided to bring out the topic of the black market by asking about the role of the unions in fighting its presence in the area:

> Researcher: These associations can help to raise people's awareness about the black credit market.
> Secretary: Right. These days it's the most difficult issue. **The knowledge and the level of education of the people are limited to some extent**. **They don't understand that the interest is high**. Our government is about to provide more loans. For many households, a loan of 50 million VND is already quite high. You are in need of money, they come and give you the money then you run away. It's getting worse. Then you will run away really soon. Same as Mr. Hòa's daughter, she ran away. Rumor has it. I don't know exactly.

According to the man, keeping people from contracting loans from the black market is a pressing concern in the ward. During the interview, he blamed the situation on the low

level of education of many of the applicants, who seem to not understand fully the unfair conditions and the high-interest rate imposed upon them.

Having heard about the black market, Mrs. Bay joined our conversation providing a story about a woman who ran away after receiving a sum of money. This could be an example of a black-market loan or an informal credit system that went badly, which in the previous section was referred to as a 'broken hụi'.

> Bay: I don't know if she is involved with the black society. For now, many people lending money there have lost a lot of money on her. She left the children with her husband and he also had to pay her VND 10 million debt selling yams at the place of Sách's wife. They subtract VND 50,000 per day out of his salary. He gets paid VND 250,000 per day, minus VND 50,000 for the debt, VND 50,000 to raise the children. **How cruel she is! What kind of woman!** When she was still here I told her that she would be in debt soon. She loaned the money to buy jewelry, 18K gold, you know? Then I saw her change to new jewelry. After only two or three days she changed jewelry again. I told her she would be in debt soon. She asked me why. I told her she should better buy 24K gold to avoid capital loss when she sold it. If she didn't do so, there would be loss and others would take advantage of her. "I like that" she responded. **I lost all my words**.
>
> Secretary: For now, to eliminate the high-interest loans, people should register as individual loan providers. With registration, we will be able to control the rate of interest, right? In case there is anyone that provides loans illegally, under any form, we should confiscate the total amount and sentence them to administrative penalties. If they repeat the action two or three times more, then criminal penalties should apply.

It is interesting to notice the difference between Mrs. Bay's and the secretary's narrative. My main participant's account of the event is filled with exclamations, a direct quote and emotional comments. The man's rationalization of the event was more detached and analytical, with clear-cut points and an assertive yet sensible tone. They were telling the same story, but their narrative style exposed their deeply different linguistic registers and involvement in the situation. The jargon used by the secretary is quite different, eloquent in his clear-cut answers. Interviewing him after months into my fieldwork felt like quite a change from the language and accent normally used by my

participants, the boat drivers. The transcripts reflect this trait as they read well and follow a coherent narrative. Every point is explained clearly and well presented, showing that the man is more used to public speaking.

Furthermore, it seems quite ironic that the secretary brought up the issue of corrupted loan providers, given the rumor whispered by Mrs. Bay to my interpreter and me at the beginning of the interview. According to her, in fact, he was involved in the exact crime he had just described. Anyway, during my time in the field, I did not have a chance to verify the veracity of the rumor.

When the time of leaving was approaching, Mrs. Bay asked Mrs. Dung to kindly remind her about the Women Union meeting the following day. This request, despite gently put, triggered another quarrel between the two ladies:

> Bay: Dung, in case I forget, **please remind me** of this.
> Dung: I don't have your number. How can I remind you?
> Bay: I'm going to give it to you. **I can't write, please call me**.
> Dung: I gave you my number already, but you forgot it.
> Bay: I didn't save it because…Now both of you save it, so you can remind me.
> Dung: **Attend the meeting** in your area.
> Secretary: You should go to the meeting tomorrow to learn about the regulations of the association and your rights.
> Dung: **Write it down, don't forget it and don't tell me that I didn't ask you**.

In this exchange, the two strong-minded women showed their different authority and social position. In the beginning, Bay advanced her request of being reminded about the meeting with politeness. However, Mrs. Dung replied with the imperative form, reiterating the obligation of attending the meeting (specifically: “attend the meeting;” “write it down;” “don’t forget;” “don’t tell me”). In doing so, she disregarded Bay’s call for help and simply highlighted her authority when it was not really under scrutiny. At that point, Mrs. Bay changed her tone and started using the imperative form as well, ordering Dung to take her phone out and save her contact. Bay kept insisting to be

contacted via phone call rather than text, as she had already explained that she cannot write nor save numbers on her phone without help. Her illiteracy, combined with her weak memory, gets in the way of remembering the exact time and place of events like the meeting of the following day.

This exchange highlighted the contradiction in the union leader's request for more autonomy of its members and, simultaneously, her deaf attitude towards a member's call for help. In addition, both trade union representatives disregarded completely the migrant's opinion as to join the union or not. They simply prescribed that she attended the event, even though the woman had not expressed any interest in being a member of the Women Union. The communication problems observed between the union worker and Mrs. Bay may explain and contribute to the widespread of informal credit systems in the area. Informal credit systems are run by local boat drivers and residents that do not ask for meeting attendance in return, nor are too shy or too busy to send reminders and call if someone misses a payment installment. The trade union representative was requesting the migrant to abide by the formal and strict requirements that stem from being part of the Women Union. Despite the migrant was not a member of that association, she still agreed to attend the meeting but her request to be contacted via phone was not met with understanding nor compromise. These sorts of issues are not present in the informal system, flexible enough to reach people in their homes and deprived of any judgmental attitude.

7. 5 Conclusive remarks

The lifestyle of my research participants brings about significant repercussions as to which financial channels are available to them. In the floating market site of this study, despite the presence of institutions aimed at providing financial support such as the Women Union, the community of boat drivers does not seem to trust their practitioners fully. After ruling out the institutionalized channels of credit, the inhabitants of the

houseboats in Cai Rang are left with not many options if they need access to loans but to rely on informal credit systems with neighbors, friends and family. This study presented the informal credit system in the field, 'hụi', and explored the reasons for its popularity even when formal credit options are available in the floating market.

More in-depth research is needed on informal credit systems in the Mekong Delta of Vietnam, where rivers of people and goods move daily on boats through the countless canals. The livelihoods of the inhabitants of big trading and migration hubs like Can Tho's floating market have not been studied in relation to their preference for informal credit systems.

To conclude, rather than criminalizing or victimizing hụi players, scholars of informality, development practitioners and policy makers should recognize their pragmatic attitude and realistic usage of the social capital at their disposal. Relatedly, distrust in formal credit should be analyzed more in-depth and not be confused with distrust in the intermediaries of such channels. This distrust needs to be addressed carefully and attentively by observing the interactions of the representatives of trade unions and formal credit channels in the field. The way they talk to and about the loan beneficiaries in the local community is observed by the migrant boat drivers and has consequences on their preference for the informal options.

8. Conclusions

8.1 Summary of the study

This ethnographic work informs the literature of rural-urban migration in the Global South with a focus on Vietnam. The large-scale domestic migration in the socialist country, triggered by the easing of the *hộ khẩu* household registration system in the late 1980s (Nguyen-Hoang & McPeak, 2010), coincided with an increase of informal settlements in urban areas. This flow of predominantly domestic rural-urban migrants contributed to the urban growth of the cities of the Global South (Smart & Smart, 2003; Haug, 2008) and is closely related to the increase in informal settlements. The relevance of this inquiry is backed up by the rapid growth rate of informal settlements, currently higher than any other kind of urban development (Dovey & King, 2011) and housing one fourth of the global urban population (UN-Habitat, 2003).

The growth of informal settlements is a reason of concern for governments in the Global South, who often recur to the relocation or demolition of these areas with the excuse of urban renewal and high criminal rates (Banks et al., 2020). The association between residents of urban settlements and crime originates from the traditional understanding of the rapport between formal and informal realms, where the former represents the right and legitimate alternative while the latter is the illicit or dangerous option (Roy, 2009; Bucket, Swatt & Salinas, 2009; Røpke, 2006; Bitter & Weber, 2005).

As argued in Chapter 2, the state-centric, dichotomous view of the informal sector overlooks people's agency in bargaining with formal power forces in their territory, portraying them instead as passive victims (Lewis, 1967). On the other hand, studies that focus on the state's involvement in the site disregard community dynamics (as pointed out by Kan & Chen, 2021), ending up portraying people as radicals or resistors (Bayat, 2000; De Soto, 1989; 2000; Davis, 2006; O'Brien & Li, 2006).

In contrast to these perspectives, the findings of this thesis lend support for a more fluid understanding of the interconnections between formal and informal realms and actors (Bromley, 1978; Varley, 2013; Goodfellow, 2019; Banks et al., 2020; Simone, 2004; Benjamin, 2008; Yiftachel, 2009). Instead of areas out of control, the informal settlements object of this thesis do not pose a threat to the government nor to the other formal forces in the site. It is true the residents are part of informal networks, housing and enterprises outside of the state's control; however, these are run next to the police officers in the field and widely normalized in the marketplace. Furthermore, this study explored people's preference for informality and its strategies, shedding light on the importance of community level relationships, established with both formal and informal forces.

More broadly, this research challenged the widespread idea that the path to development and modernization must necessarily pass through the formal economy, seen as the only 'legitimate' and possible tool to overcome poverty and secure livelihoods, supporting the conclusions of Hillenkamp et al. (2013). The participants of this study are offered plenty of opportunities to join the formal economy in their host site, the biggest city of the whole Mekong Delta Region. However, their preferred housing solutions, employment opportunities and credit options fall within the informal realm. The reasoning behind this choice constituted the focus of my inquiry.

In his analysis of urban villages in China, Smith (2014) stresses the centrality of networks in the analysis of village transformation. The scholar points out that the top-down, state-centric vision under scrutiny in this thesis excludes a variety of intersecting networks from the analysis of village transformation. Such networks include labor and capital circulation. In my research site, these networks can be found in both respects, in the form of the hụi system and the boat driver's group with their welfare mechanism. This work shows support to the conclusions of those studies that theorized how migrants are decisive in global networks of economic circulation (Oi, 1992; Marton, 2002; Lin, 2006; Smith, 2014). In this way, this dissertation contributes to the literature on urban informality in the context of rural-urban migration in the Global South.

On this matter, the widespread presence of informal strategies of welfare and credit all around the world show support to the studies available on the importance of the informal economy and informal livelihoods for the sustenance and preservation of migrant communities in the Global South. In Vietnam (Ruddle, 2011; Lem et al., 2004; Barslund & Tarp, 2006; Lam et al., 2019), in Cambodia (Plhong, 2009), in China (Qinlan & Izumida, 2013), in the Philippines (Coke, 2002; Floro & Yotopoulos, 1993), in Africa (Mosley, 1999) or in Latin America (Trivelli, 2003; Guirkinger, 2008), informal strategies respond to different names but similar functions, and they are run and managed within the community. These systems are embedded in the local communities and coexist with the formal forces in the site. Ethnography proved to be essential in accessing the gatekeepers of the migrant community, observe their daily interactions over time and learn about their functioning. More in-depth studies are needed to understand their contribution to the growth and the stability of the urban cities in the Global South.

This thesis examined Cai Rang floating market in Can Tho city, Vietnam, as informal settlements because it is home to a rural-urban migrant community that relocated to the biggest Mekong Delta city in the 1990s, in search for better livelihoods. Their arrival in the site, however, also marked the beginning of a process of informalization that involved every aspect of their life, from their residency status to their credit opportunities. Although their rural residency was never transformed into urban household status, my research shows that the migrants of the community are well integrated in the host site and work side by side with formal entities and forces. In fact, the relationships between the residents of informal settlements and formal authorities in the research sites are not characterized by conflict and tension with the state, as a large part of the literature of urban informality shows. On the contrary, the local government and the police forces display a high degree of understanding and compassion towards these families with whom they share their workplace underneath the Cai Rang bridge.

The empirical data of this thesis was collected over six months of ethnographic fieldwork in the floating market and in the land-based market of Cai Rang district. Actor-Network Theory was paired up with ethnography in the attempt to reconstruct the social of the actors in the field, which included both formal and informal entities represented by human and non-human actants.

Chapter 4 gave migrants visibility by highlighting their journey to the site, which coincided with the start of the informalization process of their livelihoods. Chapter 5 highlighted that they are part of the urban plans despite their absence in the formal documents. Chapter 6 described the grassroots welfare system they put in place in the site. Chapter 7 presented another informal stratagem, namely the credit mechanism that operated at the community level. This process of informalization, which started when they arrived from their rural Delta provinces to Cai Rang district and described in Chapter 4, has now adapted and expanded to take care of the migrant community in all their needs, from babysitting to social security, to loans and credit.

The next section answers the research questions of the study in more detail.

8.2 Answering the research questions

After having presented the evidence gathered throughout the six-month ethnographic fieldwork, characterized by intense participant observation and interviews with the Cai Rang community of boat drivers and migrants, this chapter answers the research questions presented in the introduction:

- **Different actor groups and strategies of livelihoods within informal settlements**:
    - What are the different social groups within the boat community in Cai Rang?
    - What are their strategies of livelihoods and how do they differ from one another?

- Why do informal actors often prefer and pursue informal ways of living and stratagems, even when presented with both informal and formal alternatives? What implications does this preference bring along?

- **Interactions between residents of informal settlements and formal actors**:
    - What are the relationships and dynamics between different groups of residents and formal actors such as officials, the police, and market patrols? In what ways are such interactions co-constitutive?

The following sections will address the research questions one by one, and then offer conclusive remarks.

8.2.1 Different actor groups and strategies of livelihoods within informal settlements

The different social groups within the Cai Rang boat drivers' community

With respect to the first research question, Chapter 4 helped differentiate the community of boat drivers and residents of informal settlements in different groups (represented visually in Fig. 1 of Chapter 4, reinserted here). Their stories of migration have been contextualized in the historical events that involved the Mekong Delta when they relocated to the floating market aboard their only belonging: a wooden vessel. The chapter highlights the pivotal role played by the migrant community in those very early years of resettlement in the host city, when farmers had to learn the very basics of their new water-based lifestyle.

Chapter 4 acted as a 'disambiguation' page aimed at dissipating the confusion built around the participants of this study, often mistook for 'local' residents or rendered invisible in previous studies on the Cai Rang floating market. The evidence gathered

showed that the Cai Rang community of boat drivers is composed of migrants from rural Mekong Delta provinces who migrated to the host site in the early 1990s. In their move to the host city, these migrants have brought their families with them and walked away from the small plots of land that they owned in their rural villages. The boat aboard which they traveled to Cai Rang district constitutes their only true possession and offered them the stability of a home in the new water-based life setting. This chapter argued how the boat, analyzed as an informal settlement, still provides high security levels for the migrants of this community.

Fig. 1 – The Cai Rang floating market – Color analysis

The chapter took a step forward and distinguished between the different groups that populate the floating market today. The color analysis in Figure 1 helped us distinguish between the boat merchants, whose houseboats are colored in yellow, who stay in Cai Rang only temporarily for their trading businesses. Different is the case of the boats of the remaining colors, which share the same rural hometown as the yellow boats but are long-term migrants in the site, residing on their houseboats or on stilt houses by the riverbank. The boats in red transport tourists all around the floating market while the

boats in green are either fruit vendors for the visitors of the market or taxi boats that transport fruit and vegetable back to the land-based local market. Finally, in purple, we can see floating restaurants and souvenir shops. Differentiating between the occupations available to the migrants in the site constitutes the basis to analyze the internal dynamics in the boat drivers' community of the Cai Rang district.

The strategies of livelihoods of the Cai Rang boat drivers' community

The informal stratagems and lifehacking mechanisms set up by the migrant community of boat drivers emerged from intensive ethnographic fieldwork and consist of the grassroots welfare mechanism and the hụi credit system. These two strategies of livelihoods are completely run within the community and do not involve formal forces, even in case of conflicts and issues.

Gransow (2008) talked about 'informalization' in Chinese urban villages when people enter relationships based on social networks and connections rather than being regulated by contracts or legal frameworks. This process starts from the very moment migrants arrive in the host city and it quickly takes over every aspect of their livelihoods (2008). For example, their residence status, housing, employment, education, welfare services and social security. In her study on the redevelopment of urban villages in Guangzhou, Gransow (2008) argued that these sites are hugely important for migrants who have just relocated from rural areas. There, these 'migrants-in-the-city' -as she calls them- set up delicate systems of informal economies and services, from housing to education, from employment to healthcare (2008). This is also true for the migrants of this study; however, their informal strategies do not seem to set them apart from the rest of the city as the scholas finds in China. There, Gransow accused the redevelopment plans of the urban villages in Guangzhou to push even further these already marginalized spaces in the city (2008: 14).

On this note, Siu & Unger (2020) wrote about the different approach of China and Vietnam in the inclusion or the exclusion of migrant workers in urban areas. Despite

both countries use a household registration mechanism, significant differences emerged. The scholars found that the Vietnamese government set up kindergartens and services to allow parents to work and that migrant families tend to consider the host site as their home, where they relocate with the whole family. Different is the case in Guangdong, where it is more common for families to split between rural and urban areas due to the lack of services in support of the migrant community (Siu & Unger, 2020). Vietnamese families can enroll their children in schools and receive health care even if they have an urban household registration. In their analysis, Siu and Unger (2021) argued how for Vietnamese migrants it was "normal" that the government acted this way, but they did not conduct ethnography in the field to grasp why they would think this way. This thesis helped explore why communal and family ties are so important in the field and how the Vietnamese formal actors react to migrants and their informal systems.

With this context in mind and despite the Vietnamese government seems more willing to include migrants in the larger society, the migrants of Cai Rang still make a huge use of informal welfarism and credit systems in the field for their daily lives.

The informal welfare system is observed and described in Chapter 6, after the introduction of the boat drivers' association. Composed of nine migrant boat drivers, long-time friends and neighbors, this group is stationed underneath the Cai Rang bridge and works next to the police officers that patrol the area. The former forces in the site are aware of the activity of this group, whose main aim is to redistribute the daily earnings from market trips among the nine members. This association, not the only one surrounding the floating market, pre-dates the arrival of my research participants in the site, signaling the historical importance of this crossroad for trade and commerce in the Mekong Delta region. Due to the lack of written rules and formal agreements around the functioning of this welfare mechanism, it is the members' responsibility to uphold trust among its members and to keep everyone accountable.

Chapter 7 tackled another area where informality impacts my participants' lifestyle significantly, namely finance. In fact, not owning a property on land and being not

properly trackable means having limited access to formal credit, such as loans obtained through banks and unions. A viable alternative for the migrants is the local informal credit system called hụi. This ingenious money-pooling system has ancient origins in Vietnam and is widespread in the Mekong Delta. The chapter compared this system to the formal loans that can be accessed by the migrant community through the local trade unions, for example the women union. This comparison is particularly useful in highlighting the importance of relationships and trust within the community. These elements are often absent in the formal alternatives of credit that require a formal middleman.

The hụi systems in the site come in a variety of sizes and features, with the main players and rules described in the empirical chapter. The motivations for people to join the system have been discussed and compared, with the finding that this informal strategy of credit 'speaks the same language' as the migrant community. The players understand the rules of the system, they entrust a member of the community with their savings and investments, and are not required to attend meetings, events or fill out forms.

Being more based on calculations rather than emotional bonds among people, hụi cannot be associated with the gift economy. In fact, these systems are about instrumentalizing your relationships into tools, while the gift economy generates social identity and prestige. By contrast, hụi is mainly about money: it entails a basic amount of mutual understanding and trust, but the final objective is to maximize the available resources to get credit. People become an instrument of someone's goal, social capital is used strategically. Simultaneously, this is not an impersonal banking system, since it is still based on trust and not solely on emotions or calculations and money. In the dualistic vision offered by Scott's (1976) moral and Popkin's (1979) rational peasant, these informal systems occupy an interesting position in-between the two extremes.

One lacking element in the studies available on informal credit systems in Vietnam is the relation between the players of 'the game', or the patron-client relation, as Ruddle (2011) puts it. The participants of his study organize these informal systems between family, friends and community members; however, the areas sampled for his study (Ba

Ria-Vung Tau, Binh Thuan, Khanh Hoa, Quang Nam Danang and Quang Binh) do not cover the Mekong River Delta. This study is a first step in that direction, but more efforts are needed and comparative studies necessary.

In sum, more research on hụi in rural areas is needed, as these systems are far from risk-free and simple, as claimed by Lam et al.(2019). In fact, concepts like trust, gender and morality seem to be tightly connected to how people make financial decisions in the floating market and therefore complicate the issue quite extensively. As previously argued, hụi speaks the same language as the people, but it must also be noted that it comes from the same cultural tradition of reciprocity and kinship (Phlong, 2009). All these aspects make these informal systems very viable sources of credit, social capital and status in rural areas.

The functioning of the hụi system and the boat drivers' group stress how people have a pragmatic and instrumental relation to each other, turning their social relationships into resources they can profit from. Given the lack of close and extensive family networks, other members of the floating community embody their social capital. This aspect has not been stressed enough by development studies scholars and practitioners, who have largely pointed out how these people have no land, live on boats and in unsafe conditions, are usually low-educated, have a weak status and no stake in the community. Additionally, living on water is commonly regarded as shameful and uncivilized, and the floating communities that do not have a fixed address are considered untrustworthy; however, this is not a fair nor the whole picture.

The functioning of hụi systems and grassroot welfarism contribute to showing how migrant communities are equipped with successful, viable and sophisticated techniques and strategies to get by. This thesis offered an unconventional way to look at these people, who are usually depicted as losers, immoral, untrustworthy or stuck in an unsustainable and backward way of life. These two strategies of informality provide investment opportunities in the site, make up for the lack of a social security plan for rural migrants, and cover the daily expenses of the members of the boat drivers' group.

Furthermore, they are run in the community side by side with formal forces, such as the traffic police officers and trade union representatives.

The inventiveness and creativity behind the design and the organization of these informal strategies as ways of interacting with each other suggest that a dual evaluation of their functioning is inaccurate, or at least partial. The binary views of formal/informal, or top-down/bottom-up approaches overlook existing and widespread money pooling systems like the hụi, and the boat drivers' welfare group, which are very sustainable and vital in supporting people's livelihoods in the Global South, as pointed out by several scholars (Oi, 1992; Marton, 2002; Lin, 2006; Smith, 2014).

Why the preference for informality?

The research participants of this study prefer informality because of a variety of reasons that are presented throughout the empirical chapters.

First, as pointed out in the discussion around the hụi system, informality and its stratagems seem to speak the same language as the migrant community. By this I mean that, being run by the members of the community, the informal credit systems do not look down to rural migrants like the development practitioners do in the field. Chapter 7 insisted on the 'language' spoken by the formal and informal credit systems in the site by analyzing how the union representative talked to a migrant boat driver. Their exchanges, characterized by the impatience and verbal aggressivity of the union leader, might be interpreted as an example of the stigma associated to informality in the field and shared by development practitioners.

Second, informal strategies are flexible, safe and affordable. The benefits of urban informality are widely available to an extent that even urban residents seem to prefer it and make large use of it, be it the hụi system or the grocery shopping in the marketplace.

Third, informality does not present itself as the opposite of the formal, 'legal' and 'clean' realm in the research site. In other words, embracing informality does not coincide with dangerous or immoral behaviors punishable by law. These systems are

widespread, common practice in both the migrant community and among urban residents, and operate side by side with the formal forces in the site. Chapter 5 explored the living condition aboard one of the houseboats of this community to challenge the description of informal settlements as unhygienic and backward often put forward in development reports. By contrast, the informal settlements in the field appear as clean, dignified and modern housing solutions which offer a great deal of security to their inhabitants. The boats are also objects of investments and maintenance overtime, further indications of the centrality of these wooden vessels in the life of my research participants.

In sum, Chapters 5, 6 and 7 provided examples of how formal development actors draw from the widespread and normalized pro-formality arguments to formalize the informal. The stigma transpires through their policy agenda and linguistic registers, which generally do not take into account or recognize the contributions of the informal economy to the livelihoods of the residents, way before formal actors intervened to 'save' them. This thesis shows that informality is often the preferred path to securing livelihoods and achieving upward mobility, even if it embodies very different standards from the formal alternatives presented as the rightful and unique path to 'development'. By recognizing people's preference for the informal alternative which deviates from the 'modern' path and is focused on their own community and resources, this thesis seeks to restore the agency of these actors.

8.2.2 Interactions between residents of informal settlements and formal actors

Chapter 5 tackled the research question concerning the relationships and the interactions between formal and informal actors in the site. The comparison of the two dissonant ideas of modernity which emerge from the data analysis shed light on the role of the migrant community in the territory that they occupy and their representation in

the state's official statistics and documents. The analysis of the propaganda art painted on the walls of the Cai Rang bridge represents the formal idea of modernity presented by the government, in line with the official development plans for the city and region. The analysis made critical observations of the absence of the migrant community of boat drivers and their houseboats from this formal modernity, focused on conveying an idea of a clean and modern city. Despite the lack of representation and visibility of urban settlements and residents in the art and in the relocation plans of the floating market, the boat drivers are aware of these developments and well informed about the resettlement process. The chapter argues that, in the research site, the migrant community's invisibility from official documents, statistics and propaganda art does not coincide with the state's disregard for informal residents. In fact, the government has already allocated them a new river-side location in the proximity of the future site of the floating market. These plans are mediated in the site through the local police officers, who keep the migrants updated about the status of the urban renewal plan.

Chapter 6 addressed the same research question but in a different respect, analyzing the coexistence of formal and informal rules in the land-based market of the Cai Rang district. The main takeaway of this empirical chapter is that street vendors and boat drivers understand and abide by the rules set in place by the formal forces in the site, represented by the traffic police and the market guards. Interestingly, the evidence showed that the attempts at formalizing the marketplace through the establishment of a covered market have not been successful in eradicating the presence of informal sellers and squatters. The informal economy and its actors could still operate in the site by paying a small fee to the market guards who collect them daily. In exchange, the vendors make sure to keep their goods orderly so as not to interfere with the coming and going of the customers' motorbikes. The vendors' resilience in squatting and selling informally on the side of the road can be interpreted as a sign of their agency in the territory, where the state's formalization attempts were not enough to change the preferred shopping method of the local people. On this note, it should be added that the

migrant community is not the only beneficiary of this style of grocery shopping, as the main customers of the migrant sellers are the 'formal' urban residents of the Cai Rang district. These observations suggest that informality should not be understood as a synonym of illegality or poverty. The site is, in fact, bustling with trade, different social classes and backgrounds, and formal and informal rules coexist side by side.

In sum, the evidence gathered for this ethnographic thesis highlights the fluid rapport that characterizes the interactions between formal and informal forces in the site. In this way, it reiterates the importance of overcoming the binary version of this relationship which characterizes the more traditional works on urban informality and their residents. Because of the dichotomous vision of informality, scholars and policymakers formulated pro-formality arguments, basing their analysis on the idea that the formal is the lawful and 'rightful' option. Several scholars, however, challenged this position in favor of a more fluid understanding of the relationship (Simone, 2004; Benjamin, 2008; Yiftachel, 2009; McFarlane, 2012; Ranganathan, 2014). The interviews and extended observation conducted for this study align with the conclusions of these authors, critiquing the limitations of a binary understanding of this complicated relationship. The rapport between formal and informal forces in the field should not be simplified in a dichotomous manner; on the contrary, these inter-personal dynamics that take place between formal and informal actors should be analyzed and observed over time, adopting a fluid perspective. Not even the policemen in the field seem to share this binary understanding of formal and informal; on the contrary, they cohabit and share their working space with informal entrepreneurs, surrounded by squatters, lottery ticket sellers, boat drivers and so on. Their attitude is not one of suppression or opposition but one of mutual cooperation and understanding. Additionally, urban residents also seemed to enjoy and benefit from the informal credit system and the informal economy in the marketplace.

8.2.3 Conclusive remarks: mastering informality and formality

Considering these observations, informality emerges as a space of freedom and possibility that allows a high degree of security for its residents. Moving to bigger urban cities is frowned upon in my group of participants because the preservation of familiar and community ties is valued above economic returns. Additionally, these migrants know that the higher economic earnings in urban areas like Ho Chi Minh City are also balanced out by higher expenses for housing and sustenance. In their informal settlements, on the contrary, they are self-sufficient, well looked after by the community and in compliance with the local formal authorities, who support them daily and let them run their informal stratagems.

The inhabitants of informality are influenced by a variety of criteria when taking decisions that will affect their livelihoods. Costs and efficiency are important, but other factors contribute to influencing their behavior, for example minimization of risk, securing their livelihoods, and protection of social ties in the community. Informal practices are the result of these complicated compromises between the interests of the whole community (Hillenkamp et al., 2013). This thesis takes a step further in pointing out that informality emerges as a preference, justified by careful analysis carried out on a case-by-case basis, which does not necessarily coincide with the formal criteria that define the only ‘right’ and straight path to development.

This thesis challenged the existing stereotypes and stigmas built around the people of informality by suggesting an alternative narrative around these ‘forgotten actors’ (Hillenkamp et al., 2013). The title of this work describes them as masters of in-betweenness to recognize their agency and key role in the development of their territory and in securing livelihoods for their community. Their practices of informality emerge as examples of their inventiveness, aimed at the preservation of their resources, their

family and community. Their life and work are organized around their own needs, which are met by the informal living, employment and credit.

Their embracing informality, however, does not coincide with a rejection of formal rules or relationships with formal authorities. In the data chapters, I have discussed how the people of informality are ‘seen’ by the formal forces in the site and recognized as valuable actors and contributors to the territory. In other words, this ethnographic work challenged both the stereotypical views about the residents of informal settlements, commonly portrayed as either passive victims or radical rebels. The observations and interviews have instead showed the high degree of communication and mutual understanding between formal and informal actors in the field.

These connections have emerged also graphically in the conceptual framework provided for this study, based on the Actor-Network Theory. In Fig. 1 we can see the associations between different actants in the site, where each line represents the social, expanding and connecting human and non-human actors. These points and connections, known as actor-networks in the ANT framework, help us visualize the interconnectedness between the formal and informal realms. Imposing a binary understanding of the realms of formality and informality upon the actors of this study would mean denying and neglecting the high level of interconnectedness between the actor-networks in Fig. 1.

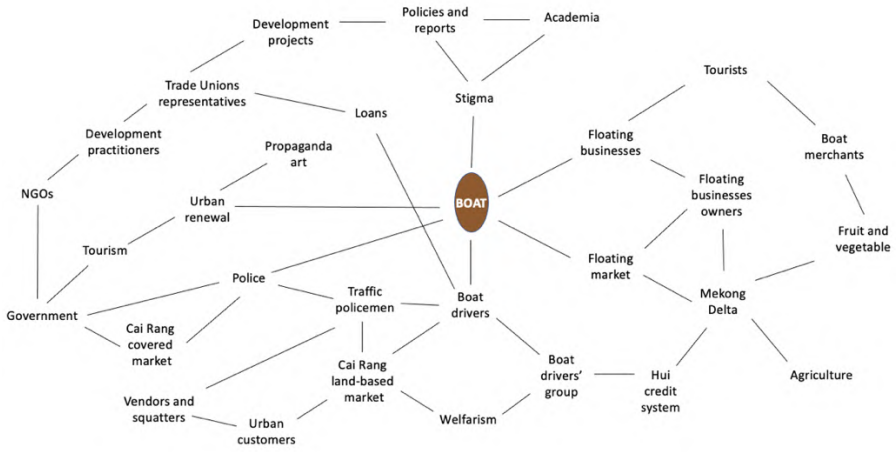

Fig. 1 – The ANT conceptual framework

Actor-Network Theory helped us to trace back the social which connects the various human and non-human actors in the field. These everchanging relationships transgress the borders of urban formality and informality, as we have seen in the empirical chapters of this thesis. The formal forces in the site interact daily with the people of informality, residents of water-based informal settlements and entrepreneurs of the informal economy. A binary reading of the rapport between formal and informal is not desirable nor attainable, given the high degree of interconnectedness that ANT and ethnography let emerge in the field over time.

The stigma that is connected to the boat, understood as an informal settlement in this work, and visible at the top of Fig. 1 can be addressed if academics and development practitioners adopt are more fluid understanding of the realms of formality and informality, abandoning the traditional dichotomous view that characterizes the two as two polarized opposites.

On this note, the next section provides some recommendations for policy makers and development practitioners.

8.3 Formal-informal dynamics in the field: fluid and interconnected

This thesis helped to shed light on the relationship between formal and informal realms in a floating market in southern Vietnam. There, the relationship between the migrant community and local authorities is not characterized by oppression and tension but the actors have established bonds of trust and mutual respect for each other's rules and systems. Formal and informal mechanisms and rules are recognized and respected by both parties. On the one hand, the government and the local police do not enforce extreme formalization on the housing and employment opportunities of the migrants and vendors; on the other hand, these actors comply with the rules of the market and condemn those who fight them.

The empirical data collected for this thesis calls for the abandonment of the traditional view of informality that framed the discourse around those practices and people in binary terms. This understanding of the rapport ended up creating a hierarchy and stigma was attached to urban informality. In this dichotomous debate, the agency of people cannot be recognized because obfuscated by the polarized discourse over what is lawful and what is illicit. The data chapters of this thesis have shown that this binary reading of field dynamics is sterile and unrealistic, given the high interaction between formal and informal realms.

The evidence gathered in Chapter 6 and Chapter 7 show the two radically different attitudes of the formal forces in the site towards the migrants' boat community. On one side, the traffic police and their compassionate and understanding approach towards the residents of informality. On the other, the representatives of the trade union who shared a much more structured idea of development and modernization. Somewhat in the middle was the state in Chapter 5, with the exclusion of the migrant community from the propaganda art and official city documents; however, the local government has already allocated these informal settlements a new spot in the proximity of the future location of the floating market.

8.4 Limitations of the study and future research directions

This first analysis of the Cai Rang floating market and its houseboats as informal settlements opened the way to the possibility for comparative studies on the rural-urban migrant community object of this study. More research is needed in every aspect of the livelihoods of the residents of informality in the site, from their rural past to their current job opportunities, welfare mechanisms and informal credit systems. There is a great need for research on the urban informality of the Cai Rang boat drivers. A dialogue with more focused studies would enlarge the scope of analysis and allow the exploration of more aspects of people's livelihoods and experiences between formality and informality.

Furthermore, the increasing interest of tourism studies in the research site provides a partial assessment of this floating market. Covid-19 showed that tourism makes up a very small part of the livelihoods of the boat drivers, who are mainly employed in informal trading with the boat merchants from the Mekong Delta. The migrant boat drivers still work night and day in trade even now that the tourists in the site have almost completely disappeared due to the global pandemic.

Similarly, a long-term study of houseboats' movements from their early days in the field until today is needed to stress the impact of infrastructure development in the area. In other words, geographers, development scholars and anthropologist should work together in assessing the Cai Rang floating market in relation to urban informality, development and renewal rather than focusing on single issues such as tourism or water management.

Lastly, due to time constraints, this work could not compare the differences in the reasoning between the migrants who decide to migrate to Can Tho and those who opt for the bigger Ho Chi Minh City, as this urban center was not part of the ethnography. In the future, it would be interesting to conduct comparative studies that consider the intra-personal dynamics at the community level, typical of the Mekong Delta culture. This southern region of Vietnam has attracted a lot of attention in recent years in the

fields of climate change, tourism and agriculture. Further qualitative, ethnographic, and in-depth studies would help understand people's reasoning when they prefer a water-based, informal lifestyle to the urban life in Ho Chi Minh City.

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Appendix 1

Fig. A - Graffiti wall -side A: from boat drivers' station to the end of Cai Rang bridge

Fig. B - Content analysis: text and translation

Appendix 2

Fig. A - Graffiti wall – side B: from the end of Cai Rang bridge to the boat drivers' station

Fig. A1 - Graffiti wall – side B: from the end of Cai Rang bridge to the boat drivers' station

Fig. B - Content analysis: text and translation

Fig. B1 - Content analysis: text and translation