



Tunkhel Village

CASE STUDIES OF COLLECTIVE HOUSING IN ASIAN CITIES SERIES • MAY 2020

Mongolia is a country of fiercely independent people with a long history of surviving on their own as nomadic herders. But as the country urbanizes, people living in towns and cities are searching for more neighborly and more collective ways to solve their serious problems of poverty and housing. Here is a pioneering project in which ten poor families in a small timber town bucked that individualistic DNA and joined together to completely rebuild their dilapidated Soviet-era workers housing, using energy-efficient techniques and group power - and changed government housing policy in the process.

- Project Tunkheliin Hugjil
- Location Tunkhel Village, Selenge Province, Mongolia
- Size 10 households
- Finished 2009
- Type On-site reconstruction of a small community of dilapidated houses, using energy-efficient construction materials and techniques

CONTEXT, PROCESS AND PARTNERS

The city:

Tunkhel Village, in Mandal District, is a small timber town set among the forest-covered mountains of north-central Mongolia, 126 km from Ulaanbaatar, on the railway line to Russia. The population is about 3,721 (in 980 households). For all the breathtaking beauty of the surrounding landscape, though, the village has plenty of problems. Timber production used to be the main industry here, but since the state-run lumber mills closed down at the end of Mongolia's socialist period, unemployment has shot up to 60%, and poverty, alcoholism and other social problems have followed the same upward curve. Almost the entire population lives in unserviced ger areas, where the unpaved and un-lit roads are littered with garbage which nobody collects. People living in the village have done their best to find other sources of livelihood, many through seasonal market gardening and livestock raising. And now, as in so many Mongolian settlements, the livestock outnumber the humans ten-to-one.

The community process:

Mongolia is a country of fiercely independent people with a long history of surviving on their own as nomadic herders. But as the country begins to urbanize, people in small urban centers like Tunkhel, and in larger ones like Ulaanbaatar, find their individualistic ways no longer suffice, and have begun searching for more neighborly and more collective ways of solving the problems they face. Since 2009, 17 community-managed savings groups have been set up in Tunkhel Village, with support from the Ulaanbaatar-based NGO Urban Development Resource Center (UDRC). These self-help savings groups allow community women (and a few men) to answer day-to-day needs and emergencies with small, flexible loans from a financial system they manage themselves. Now, more than half of the village's households are savings members, and the local government has been supportive.

In April 2009, the UDRC helped to launch a village-wide community upgrading program in Tunkhel, with support from ACHR's ACCA Program. A joint committee was set up to oversee the project, and an MOU and action plan was signed by the network of community savings groups and the local government, which agreed to provide office space for the village's community-based ger area development operations. Soon afterwards, the community groups and the local government initiated the village's first-ever joint community development project - a wooden bridge across the river - with full funding from the local government and all voluntary labor provided by community members. It took just two weeks to build the bridge and to resolve a long-standing need. This first collective achievement generated so much excitement that the villagers went on to develop several other common projects, like making children's playgrounds, setting up waste-collection systems, opening a community products shop and joining hands to renovate the dilapidated old house of a poor widow - all using partly ACCA and partly their own funds. In 2009, the community network in Tunkhel set up its own village-level revolving loan fund, with capital from their collective savings and from ACCA.

The community:

In the center of Tunkhel village, there was a cluster of old timber and mud-plastered "barracks" buildings that were built in the 1950s to house workers in the state-run lumber mills. By 2009, these buildings had fallen into crumbling disrepair, but were still occupied by the poor families of former mill-workers. A group of families living in 16 of these adjoining workers houses had started their own savings group, which they called *Tunkheliin Hugjil*, and that savings group had become one of the most active in the village.

Initiating of project:

The ACCA project in Tunkhel Village was approved in February 2009 and initially provided \$15,000 to support several small community infrastructure projects there. The savings network then decided to propose a housing project be implemented by the *Tunkheliin Hugjil* savings group, which would use an additional \$40,000 from ACCA to completely rebuild their ramshackle houses, using local stone and timber and all their own labor, as an example for other poor communities living in ger areas to follow. That housing project was approved in August 2009. At first, all 16 households in the savings group wanted to join the housing project, but later, six families decided to take loans from the new community fund and buy their own land and houses elsewhere. Over the next three months, the remaining 10 families worked together to demolish their old houses and build brand new ones.

Support groups and partners in the project:

- **Urban Development Resource Center (UDRC)** supported the housing project and larger development process in Tunkhel Village with technical, financial and organizational assistance and helped document and publicize the project.

- **The local government** assisted the project throughout, provided office space for the community network, loaned vehicles and heavy equipment to help demolish the old houses and issued land certificates of ownership to the 10 families.
- **All the Tunkhel villagers** took part in helping their neighbors build this first-ever collective housing project.
- **The savings group committee** worked with the community and local government to monitor the building progress and help out with problems that came up.
- **The Tunkheliin Hujil savings group** managed the loan repayments and coordinated with the UDRC.
- **The Asian Coalition for Community Action (ACCA) Program** was a 5-year program of the Asian Coalition for Housing Rights (ACHR) which supported a process of citywide and community-driven slum upgrading in 2015 Asian cities, between 2009 and 2014. The ACCA program provided a capital grant of \$40,000 to the village-level revolving fund in Tunkhel to lend to the community for this first housing project.
- **Technical help:** One local engineer and a master carpenter helped the community people to develop their house designs and oversee the construction.

LEGAL FRAMEWORK OF THE PROJECT

Legal background and land tenure:

In Mongolia, where humans are scarce but land is plentiful, every citizen is entitled to 7,000 square meters (0.7 hectares) of free land from the government. As a consequence of this entitlement, the rapidly-growing ger areas in towns and cities tend to take the form of vast grids of neatly laid-out streets and 7,000-square-meter plots - each one surrounded by a high fence with a ger or small house inside. In Tunkhel Village, the ten families who rebuilt their houses in this project did not really have any problem about the land, and considered themselves to be owners of their own plots. But just to make everything official, the local government supported their efforts by issuing each family a formal land ownership certificate, as part of the project.

Government support:

The local government supported the project throughout, providing equipment and vehicles during the demolition and construction process, supporting the savings groups network with space for an office in the town hall, helping to supply timber at a cheap rate, and issuing formal land ownership certificates to the families.

PROJECT FINANCING

Project costs and who paid for what?

- **\$37,500** - Constructing the 10 new houses. The cost of building one unit came to about \$3,750 (5 million Tugrik) x 10 units = \$37,500, which was financed fully by individual loans to the 10 families from the village-level revolving loan fund, using ACCA funds.
- **\$9,000** - Houses for 6 members who found their own housing. Each family borrowed \$1,500 (2 million tugrik) x 6 units = \$9,000.
- **\$1,250** - Infrastructure costs, paid for by the community and using all community labor (including the fence, 2 common latrines, 10 street lights, a walkway and a deep well for drinking water)
- **\$47,750** - Full project cost

Financing:

- **The ten families** each borrowed \$3,750 (5 million tugrik) from the new village-level revolving fund for house construction, at 6% annual interest, repayable in 5 years, with monthly repayments of 110,000 tugrik (US\$83). The families collectively determined these repayment terms, according to their own sense of what they could afford. Each family paid individually, into the bank account of the CDF.
- **The six families** from the Tunkheliin Hujil savings group who didn't join the project also took housing loans of from the village-level fund to buy market land and houses elsewhere. Each family borrowed \$1,500 (2 million tugrik) x 6 units = \$9,000. Their loans were also given at 6%, with monthly payments of 37,000 tugrik.
- All the loans have been paid back now, and money keeps revolving in the village-level fund, which gives loans for house repairs, ger insulation and home-based income-generation projects.

DESIGN AND CONSTRUCTION

Design process:

A local civil engineer named Yagaanbandi worked with the community people to design the new houses, in a workshop organized by UDRC, along with a team of students and teachers from the School of Civil Engineering and Architecture.

House design and layout plans:

The new single-story, semi-detached houses which the people designed provide each family with a three-room living area of 42 square meters (7m x 6m). The houses are stoutly built of local timber, are fully insulated and include several energy-saving innovations to bring down the cost of heating during the harsh winter months. The houses are all connected by underground pipe to the village's central steam-heating system (which is fed by one central boiler), which was modernized in 2019. The houses all share two outdoor pit latrines (and they are indeed *very cold* in the winter time!).

Usually in Mongolia's ger areas, people build a high fence around their land and house, with a big lock on the gate. But in this little project, the people decided to build only one fence around the whole area, and to make it a more welcoming and more open fence that allows people to easily see in and out. During World Habitat Day celebrations in 2009, people came from all over Mongolia to help build this fence and show their solidarity with this pioneering collective housing project. How did people adjust to this unconventional "collective" land and fence? Some didn't agree at first, and wanted to fence off their own areas. But the families all knew each other very well, and after a bit of negotiating, everyone agreed to keep the open spaces under shared control and for everybody's use, without any internal divisions.

Housing construction:

The houses were constructed of the local timber, with double-glazed windows and insulated galvanized iron roofing sheets, which shed the heavy Mongolian snow easily. The houses were mostly built of new materials, but to keep costs down, the people made use whatever construction materials they could salvage from the old houses. All the houses were built together, using all free community labor, with one local civil engineer and one master carpenter overseeing the work.

COMMUNITY AND PROJECT MANAGEMENT

- **Preparation phase:** The community committee took the initiative and prepared its own housing project proposal for ACCA, with help from the design workshop. They made the layout plans, drafted the budget and laid out a work plan, with clear roles for various partners.
- **Construction phase:** The first step was for the community members to dismantle the old buildings and clear away some 3280 cubic meters of garbage, with help from the local government. Then the construction work started. Community members carried out the work themselves, as a collective process. The Tunkhel Village savings group committee and local government made contract with the ten community members to finance the house construction, and then checked the progress and assisted the building process.
- **After the project was finished,** the biggest issue was repaying the loans to the village-level revolving fund. So the community committee organized several training sessions to help savings members boost their incomes with sewing, greenhouse farming and bee-keeping enterprises. They continued to work together to create new work places, expand their home manufacturing projects, renovate their streets and pass on what they had learned in the project to their neighbors in Tunkhel and in other towns and cities in Mongolia. The Tunkheliin Hugjil savings group members have been resources for other communities in how to organize meetings and study tours and how to collaborate with local governments.

Project timeline:

- **January 2009:** Savings starts in Tunkhel, with support from UDRC.
- **April 2009:** First ACCA-supported small community upgrading projects built in Tunkhel.
- **July 2009:** Design workshop to plan new housing project and design houses.
- **August 2009:** Housing project is approved for ACCA funding support. Demolition of old houses and construction starts right away.
- **September 23, 2009:** A group of 100 people (including mayors from 10 Mongolian cities, donors, community leaders from other cities and UDRC staff) celebrate World Habitat Day at this almost-completed housing project in Tunkhel. As part of the event, the visitors roll up their sleeves and spend the day helping the people with the construction work, in order to make sure the project is finished before the onset of winter. This event is filmed and broadcast on national TV.

- **November 26, 2009:** The project is inaugurated by the village governor, in a village-wide celebration, amidst the season's first snow storm, and sealed with many vodka toasts ("*Tok Toi!*").

IMPACTS OF THE PROJECT

Social impacts:

The collective housing project in Tunkhel Village, and the other collective infrastructure improvements the villages have made together, have shown a new way and brought about some big changes in the community. Relations between neighbors are warmer, communication is easier, drinking problems have diminished and confidence has grown that they can tackle serious problems if they work together. The saving groups and local government have continued their collaboration with projects to boost women's employment, set up elderly social groups, tackle health care problems, and boost employment and livelihood possibilities. Since the project ended, the local government in Tunkhel has provided the savings network with an old building to be used by the community groups. The people used some funds left over from the project to repair this building and make it into a community center, which has become a popular gathering place. The villagers use the community center for parties, meetings and selling food and home-made products. They also use it to offer services like hairdressing, watch repair, mobile phone and computer repair and document copying.

Economic impacts:

The much-improved insulation and energy efficiency in the new houses means that people keep much warmer in winter time, spend less time fiddling with stoves and fuel, can use their houses for more livelihood activities and can save a lot on their heating bills. Because the household heat in Tunkhel (and in most of Mongolia) is generated by burning coal, reducing the heat load through well-insulated construction like this also means less pollution.

Political impacts:

Inspired by the people-driven and collective settlement upgrading and housing that has been demonstrated in projects like this one in Tunkhel Village, the president of Mongolia issued an ordinance in 2010 which supports greater community participation in community development. A couple of years later, the Municipality of Ulaanbaatar created the country's first government program to improve the infrastructure and housing in informal ger areas using a community-driven model, with savings groups at the center. The work of community savings groups around the country, and their NGO supporters (like UDRC and CHRD) has played a key role in developing this alternative community-driven model, with savings groups, surveys, local community development funds, and people-planned housing and infrastructure projects.

HUMAN STORIES

Otgonnyam has been an active member of the Tunkheliin Hugjil savings group since it was first set up in 2009, and she was living in one of the dilapidated old houses that were rebuilt during the project. Before the project, she and her husband Otsormandakh were both unemployed, and he had become addicted to alcohol. Since finishing their new house and making a fresh start, Otsormandakh has given up drink and gotten a good job as a driver. Now the couple has three children, and Otgonnyam continues to be active in the saving group and in other community activities.

When a group of Thai community leaders and ACHR friends visited the finished project in July 2010, one of the women who live there told the group that before they set up our savings groups and started making village improvement projects together, everyone stayed behind their fences. Now there was a lot of interaction in the playground they had built, and in the community shop they had set up. The playground was the first step to draw people in, and every evening it was full. At that time, they had decided to increase their savings to 300 tugrik per day. The children helped in these projects also - they water two trees each, helped to clear stones away from the area.

MORE INFORMATION ON THE PROJECT

For more information about the collective housing project in Tunkhel Village, please contact:
Urban Development Resource Center (UDRC).

- Contact person (1): Ms. Enkhbayar (Enhe) Tsedendorj - e-mail: enhe1219@gmail.com
- Contact person (2): Ms. Uyanga Sainbayar - e-mail: uyanga_udrc@yahoo.com

PHOTOS



Housing conditions before the rebuilding, with leaky roofs, deteriorating mud plaster walls and uninspiring privies.



More shots of the dilapidated condition of the houses before the project, with the sweeping hills in the background.



Inside conditions before the project, with water leaking in through the roof, crumbling walls and lack of insulation for the fierce winters. e time for all good men.



The women's savings group in Tunkhel Village managed all the project finances.



Before construction of the new houses could start, the old houses had to be demolished and all the garbage cleared out.



Construction of the new houses underway. with residents themselves providing all the carpentry skills. Note the heavy log walls.



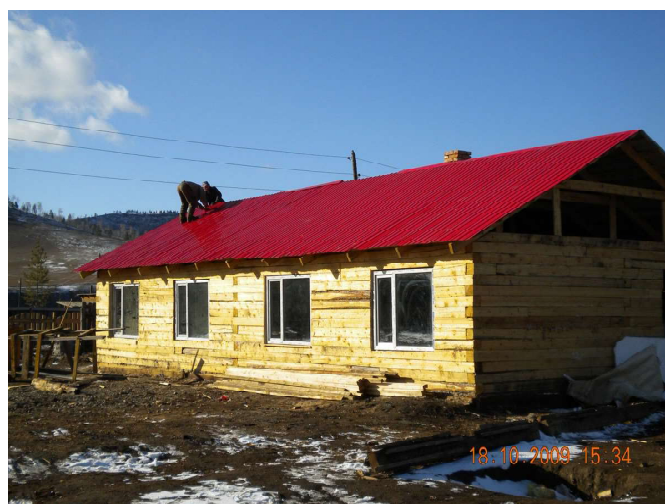
This is a timber town, and the community women took full part in the construction, including sawing the rough timber joists.



Work on the houses inside, with the double-glazed windows in the background, which reduce heat loss and cold penetration.



The heavy timber built houses almost ready for the roofing and siding to be put on.



Those bright red sheet metal roofs will shed the snow during winter and keep out the moisture for a long time.



In this photo you can see all five units - each one a duplex with two houses, with lots of space between for gardens and children to play.



Another shot of one of the duplex units ready for the weather-proof siding to be put on.



The people decided to build one wooden fence around the whole area, instead of fencing off each family's land, and the whole village helped build the fence.



Celebrating World Habitat Day in Tunkhel Village, during the construction of the new houses.



The last touches were adding the insulation to the walls from inside, and then putting the wall covering panels over that, just before the inauguration.



The outdoor pit latrines are shared, and you can be sure they are not heated. Mongolians are a very, very tough people.



Some of the village men dressed up in their traditional Mongolian herdsman costumes for the inauguration, with two handsome rams.



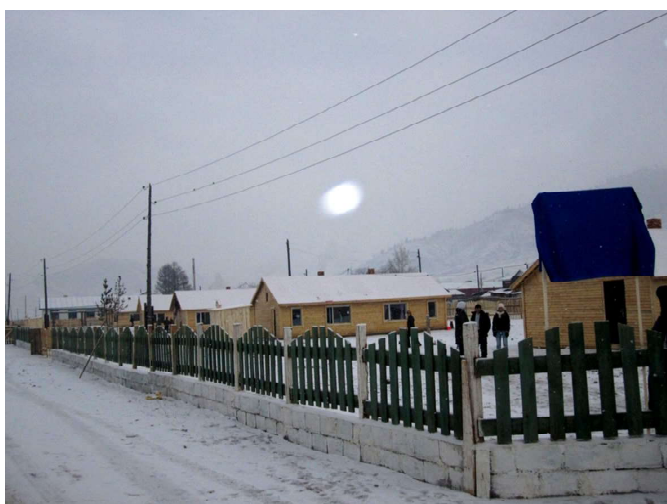
Cutting the ribbon to inaugurate the new project, with a snow storm on the way. All sorts of dignitaries and local government guests.



Lots of toasts and speeches and kind words offered during the inauguration, in the season's first snow.



All the families and villagers and supporters lined up for a group photo during the inauguration of the project.



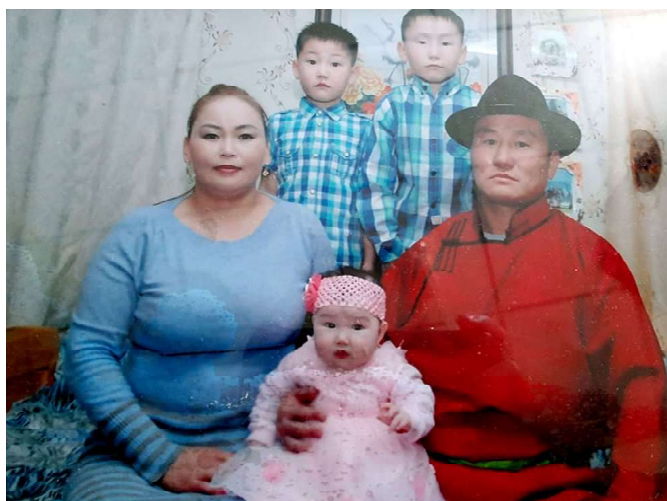
The finished project, in the cold winter light of a Mongolian evening, with snow on the way.



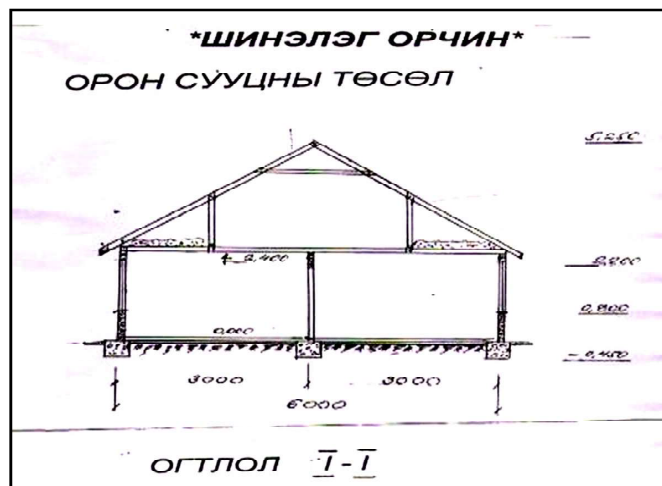
The national TV station sent their reporter to cover the inauguration, and interviewed some of the families who built the project and live in it.



More community residents in their new, warm, winter-proof homes, being interviewed for National TV.

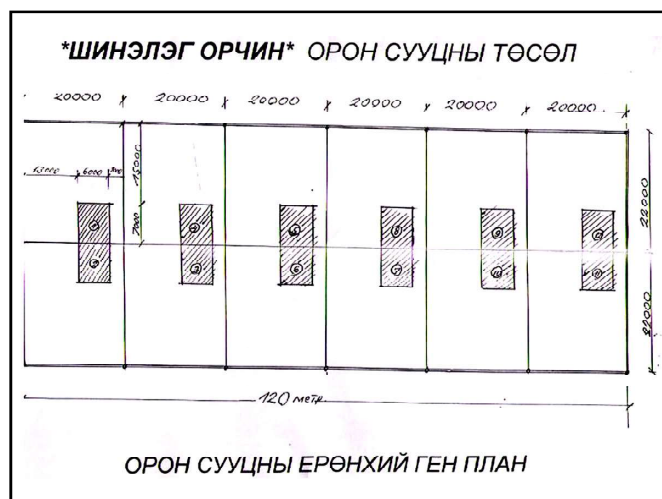
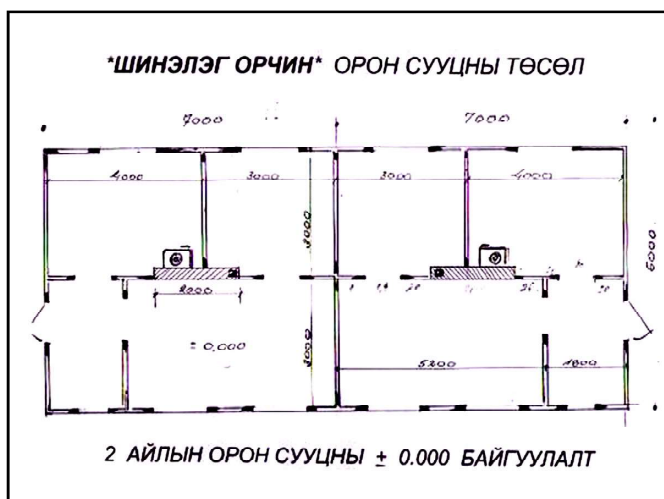


That's Otgonnyam, an active member of the women's savings group and owner of one of the new houses, with her family. f



Here are some of the preliminary drawings that the young architect with the UDRC drew to help the community develop their design ideas.

More drawings from the architect at the UDRC, for the housing project in Tunkhel Village.



The plan for the duplex houses provides each family with a big living room, a kitchen and two bedrooms and a vestibule to keep the cold out when people come and go.

Each of the ten families owns their own piece of land individually, but instead of fencing it all off separately, as most Mongolians do, they decided to keep it as one big back-yard that is shared by all ten families.