

HOUSING

# by People

IN ASIA

Newsletter of the Asian Coalition for Housing Rights

Number 10, October 1997

## PHOTO 1 - A

### JUST START

In Chiang Mai, Thailand, one small squatter community on the banks of a municipal drainage canal, at Tung Pattana, comes together to start a savings collective and to build a wooden board walk. Conditions are far from perfect: eviction threats, poverty, flooding - but these two steps are a beginning in the process of claiming their right to be here too.

### PREPARE

Despite years of hardship and more political upheaval in recent months, Cambodia's Squatter and Urban Poor Federation works to maintain the energy of the community savings and credit scheme they've built in recent years, and to work along side municipal officials in Phnom Penh towards land, decent houses and access to basic services.

## PHOTO 1 - B

### KEEP ORGANISING

In India, even after extraordinary breakthroughs in negotiations for land, for pavement dwellers in Bombay and slum evictees in Pune, Mahila Milan and NSDF use shelter training and construction planning to make sure the momentum of their community process doesn't die the day people move into the houses they have struggled so long for.

## PHOTO 1 - C

### AND BUILD

The South African Homeless People's Federation has been building houses for five years, but the growing negotiating strength of their movement has led to a dramatic upscaling of their people-based housing process, when the government announced the acquisition of 350 hectares of urban land in Port Elizabeth for 2,500 homeless families.

## PHOTO 1 - D

## STAGES ALONG THE WAY IN THE POOR'S HOUSING PROCESS . . .

*Why the emphasis on housing? Housing by people, housing rights, housing process? Houses are, after all, only one thing the poor need - what about income, toilets, credit, polio vaccinations? But housing, in the sense we're using it, covers all these. Houses, those shining, palpable, dreamed-of things, are only one part.*

*The human impulse to create a home, where all these needs can be met, is not a fixed point, at which something suddenly happens :*

***Housing is an urgent and never-ending process of providing shelter, in which poor people are engaged for most of their lives.***

*This is not a new idea. It's been written about for decades, understood by the poor for centuries. But it's important to keep repeating it, to find new ways of breathing life into its expression, to carry it to negotiations and policy debate, to translate it into Thai and Tamil and Kazakh. This is the trumpet we must never stop blowing, because a lot of people still don't get it. When the movers and shakers in Asian cities treat housing as a commodity you buy (or can't afford to buy), the immense energy and creativity of the poor's housing process is devalued, consigned to illegality or nuisance.*

*So forgive us if we wax repetitive. But keep reading - the details, the faces, the twists of ingenuity in a people's housing process keep changing, in their kaleidoscopic variety. There's never a shortage of new music for that tired old trumpet.*

### IN THIS ISSUE :

- Innovative building construction
- Reactions to evictions in Japan
- Tackling pollution in Philippines
- Mahila Milan recycle in Mumbai
- Community credit in Thailand
- Thoughts on the idea of Militancy
- Community savings in Lao PDR
- Newsletters on the circuit
- Kazakhstan exchanges begin
- URCs in Pakistan, Sri Lanka
- Young Professionals Programme

**Asian  
Coalition  
for Housing  
Rights**

## ACHR UPDATE :

## Learning to keep on learning from experiences on the ground ...

*Somsook Boonyabantha has been the Secretary General for the Asian Coalition for Housing Rights since it was formed in 1988. Here are a few of her thoughts on the evolving role of the coalition:*

All of us are involved in different struggles in different places, trying things out, going through our ups and downs. When we first came together to form a regional coalition almost ten years ago, the idea was to find a *process*, open to as many groups as possible, of learning from each other's experiences and strengthening each other's efforts through a loose web of links and collaborations, rather than through an-other heavy, centralized structure. *This is a case of the total being much greater than the sum of parts:* the spirit of this regional process means we can pool our efforts and work together as a combined force.

It's not always easy to maintain a fluid structure and fair decision-making process within a regional reality that sometimes seems like a great soup pot, boiling over with divergent approaches, mismatched political cultures and conflicting theories. Problems come up, but that's part of the process, and we keep going.

This means keeping a light touch, letting many regional activities and the work of communities themselves be the binding element. The emphasis of all ACHR's in-volvements continues to be on things which effect a *change process by people*.

We've been putting out *Housing by People in Asia*, in different forms, since 1990, to share news from the ACHR network with friends in Asia and around the world. We want the newsletter to transmit the freshness, the vitality and the *particularity* of things happening *on the ground* - not just because they make a good story, but because experiences *from the ground* are our most dynamic teachers, and yield the most answers, *if we can listen carefully enough*.

We'd like to use the process of assembling this newsletter to bring more and more of the richness and variety of what all of you are doing into a forum that is *broad, well-lit and welcoming*. Send in more news, but please, fewer "words in the air" and more people, more projects, more concrete stuff about what poor communities are doing *to bring about change in their own lives*.

## Training and Advisory Programme

*ACHR's TAP Programme is now in its fifth year, and has become established in the Asian region as a system of mutual learning and support amongst CBOs, NGOs and housing professionals. The programme has grown through the experiences of ACHR's key regional contacts and has attempted to build a training capacity amongst practitioners from NGOs and most importantly from within community groups themselves. Some of the key directions of TAP are:*

**1 TO STRENGTHEN COMMUNITY ORGANISATIONS** by organising and supporting programmes to train in a variety of skills, as needed by communities, such as saving and credit, community organising, negotiating with other actors, environmental and infrastructure improvement. Through regional exchange and experiential development these training sessions often catalyse vital processes within communities.

**2 TO PROMOTE WORKING RELATIONSHIPS** and foster partnerships between government agencies, NGOs and community-based organisations by organising workshops and exposure visits for "integrated" teams which include government, NGO and community representatives from cities in Asia. Workshops and exposure visits have occurred in Bangkok, Surabaya, Karachi, Colombo, Bombay amongst others. Exposure teams usually spend a week or ten days visiting successful community-based and "integrated" processes and then come home to work out fresh plans for their own communities, based on what they've learned. Sometimes exposure teams from different countries visit projects, attend workshops and house model exhibitions, together. Sometimes it works better for teams to go alone, in order to focus more directly on concrete plans.

**3 TO INFLUENCE FUTURE DECISION MAKERS** by filling in technical gaps in community know-how through the setting up of community internships, which give a chance to young professionals to come in and work with communities in need. Also by supporting collaborative training with many other regional and international programmes such as ESCAP, UNDP, UNCHS, ODA-UK, CITYNET, Asia Pacific 2000, MISEREOR, UN Volunteers, UMPAP, Asian Institute of Technology, Slum Dwellers International, International Institute for Environment and Development (UK) and the Habitat International Coalition.

**4 TO INITIATE LOCAL, COMMUNITY-BASED ACTIVITIES** at the invitation of local or international organizations, in cities which lack strength in community-based development. TAP has been able to help initiate such processes in Cambodia, Laos, Kazakhstan, and later this year in Tibet and Vietnam. Our involvement in Cambodia continues, and the hard work done by the local groups has ensured the independence and sustainability of the process.

**5 TO PROVIDE RELEVANT AND ACCESSIBLE INFORMATION** by supporting a process of translating and disseminating important stories, by helping initiate local-language, community-based newsletters, publications and documentation of community projects. Plans are now underway for a regional video magazine which will bring together news from a variety of cities and communities, as well as a series of "How To" videos for communities on such subjects like running a savings and credit scheme. Regional and local activities are also being written up and sent out through ACHR's newsletter *Housing by People in Asia*, and via the *ACHR E-News*, an Email compilation of news briefs, posted monthly to over 200 'connected' contacts. These efforts are aimed at adjusting the prevailing imbalance of information, most of which is overwhelmingly "top down".

### PHOTO 2 - A

*Community members and district officials from Cambodia and Nepal, among the throngs at the Mahila Milan's Model House Exhibition in Bombay: an important part of TAP is bringing fresh wind into the community process, by enabling poor people to move out of the everyday rut and go see what other communities in the region are doing.*

PHOTO  
3 - A

*Taking the time to sort things out and talk - Strong bonds are knit when communities work together, and work with neighbours, who are also part of "community" in a larger sense. These things are as vital as the physical improvements that come from community projects.*

## NEWS FROM LUMANTI :

### Women in a butcher community at Lonhla plan, build and pay for their own drainage system ...

*Lumanti has been working with poor communities in Kathmandu since 1993. This story is drawn from a report sent to us by its director, Lajana Manandhar, about a complex community-built drainage project that was completed in September:*

**A** community of butchers at Lonhla, Kathmandu, had long been troubled by problems from lack of drainage and paved walkways in their settlement. Last year, *Lumanti* started working with the community to explore ways of improving conditions in the settlement. Working alongside the local *Yangubahal Yuba Club*, they started by helping set up women's saving groups. An exposure trip to the Mahila Milan in Bombay helped focus work on finding a solution to the serious drainage problems at Lonhla. Each family agreed to contribute labour and 500 Rupees towards building a new drainage system. With *Lumanti*'s help, the women mapped out the entire settlement, using the process as an occasion to talk about sanitation, and began drawing up plans for their own sewer line. The final budget came to 250,000 Rupees (US\$4,400), to which the Ward and Municipality both agreed to contribute, along with some help from *Selavip*.

#### Taking local relationships seriously :

From the beginning, the project was nagged by objections from neighboring communities, worried first about blockages in the sewer mains, then about breaking underground water pipes and electricity lines, and even about animal bits being thrown from butcher shops into the drains and causing more blockages. The women took great care to resolve all these complaints, spending hours in meetings negotiating agreements to problems that came up. One compromise involved connecting their line to a *different* manhole, which added 100 metres of pipe and an extra Rs 150,000 to the project cost. But the women went ahead, and found help covering this considerable extra expense, from Kathmandu's *UCDHP*. These kinds of intricate, human negotiations also led to an agreement for all the neighboring communities to share responsibility for maintaining the sewers and clearing out blockages.

While the complaint resolution process dragged on, they began digging and laying pipes *inside* the settlement, working outwards towards the main road, and in 39 days, the project was finished. The women in the savings group took the lead, keeping up the project's momentum during all the delays, digging the trenches and carrying mortar to the construction crew throughout. At first, the men harassed them, sure they couldn't do it. *One especially dedicated young woman pledged to remain unmarried until the drainage was completed!*

## NEPAL :

### ABOUT LUMANTI :

#### *Nepal's Support Group for Shelter ...*

**L***umanti* means "memory" in Nepali, and was established in 1993 by a group of professionals, in memory of Dr. Ramesh Manandhar, a man who was energetically involved in tackling issues of urban poverty and housing in Nepal, until he was killed in an airline accident in 1992. *Lumanti* was formed to carry on the work Ramesh had started, particularly to improve the shelter, settlements and quality of life of Nepal's urban poor, and to strengthen partnerships between poor communities, NGOs and government agencies. *Lumanti* extends support to local groups, as a resource organisation, not as an implementor of projects, through these kinds of initiatives:

- Monitoring evictions in urban areas of Nepal within the framework of ACHR's *Eviction Watch Programme*.
- Surveying all squatter settlements in Kathmandu and Patan.
- Supporting formation of women's savings groups in urban poor settlements.
- Initiating a network of CBOs and NGOs operating in Nepal.
- Helped Local Service Organization open *Mero Bas* shelter for destitute women.
- Facilitating exchange visits, training, exposures in and outside Nepal for community workers and municipal staff.
- Advocating for housing rights with *Sukumbasi Berojgar Kalyan Samaj*, the squatter's association
- Operating Kathmandu *Urban Resource Centre*.
- Launching scholarship with *AP2000* to support research on issues related to Nepal's urban poor

#### INDIA VISIT TO NEPAL :

*In July, a MM/NSDF/SPARC team traveled to Kathmandu to visit communities involved with Lumanti. Here is a tiny snatch from Celine d'Cruz's lively report :*

**Kathmandu's "People Scale"** We wanted to capture every single detail of Kathmandu's colorful streets and people-friendly town planning - the pathways, the squares, the temples - to use in Milan Nagar. These densely-packed, low-rise structures and this pedestrian scale seem so appropriate for communities of the poor. When cities are built in human proportions, where systems are decentralized, there are chances that people can participate.

## CAMBODIA :

## The News from SUPF ...

Here are some briefs about what the **Squatter and Urban Poor Federation** was up to before the trouble, and what they're doing to keep things alive afterwards. An expanded version of these and other stories about SUPF's work in Phnom Penh can be read in SUPF's first bilingual newsletter, **HIGH SPIRITS**, available through ACHR in Bangkok and Phnom Penh.

PHOTO  
4 - A

**Finding their own solutions:** People from Toek La'ok Roadside settlement look for alternative land that works for their needs, not too far from things.

## Deeper and Deeper ...

**A**fter years of an uneasy peace, Cambodia was again plunged into violent conflict last July. There are many interpretations of what happened in the country, what kind of response is appropriate and what the consequences will be. But most agree July's upheaval broke what fragile feelings of security there were and forced a reassessment of *what* was.

Throughout the crisis, we were able to keep in touch with the **Squatter and Urban Poor Federation**, Ken Fernandes, Mike Slingsby and Shivakumar through the blessing of E-mail. On July 7th, Ken wrote that fighting was intense, and people were staying at home, trying to keep out of the crossfire.

During a lull in the fighting, some SUPF leaders made their way to Ken's house and reported people were leaving the city by the thousands, on foot, bicycle and moto-scooter. In Basaac, people were digging trenches for safety, and in settlements near Pochentong Airport, where fighting was fierce, hundreds of houses were looted and burned down. Many SUPF members wanted to withdraw their savings, but the banks were closed, and nobody could get to the money. After a few days, things seemed to calm down, as Hun Sen declared himself Cambodia's leader.

A bruised and wary city is now doing its best to return to normal. Markets are open again, people are returning to their jobs, the streets are filling back up with commerce and traffic, development projects are resuming. And SUPF is setting out to rebuild confidence in the savings scheme, and keep up the momentum of earlier initiatives.

## SUPF Savings and Credit :

Since it was formed, SUPF's top priority has been organising strong community savings groups. Initially, the savings groups were aimed at planning against evictions, but gradually, other benefits emerged from the savings process, namely *credit*. People decided to use part of their savings to loan to members, at small interest rates. At first, people took big loans and had trouble paying them back. Now people can borrow a maximum of twice their savings. Most loans go to small businesses for buying stock. For many in SUPF, the best reason to save is the hope for a decent house on secure land.

## Survey of Poor Settlements :

SUPF is no stranger to the enumeration process, and since 1993 have been involved in three surveys of squatter settlements in Phnom Penh. Last December, they hit the streets again, looking for a more comprehensive understanding about *all poor settlements* in the city, not only those labeled "squatter" settlements. Sixty people organized themselves so that one team would literally *walk every street* in the city, sniffing out unknown settlements.

This was no easy task. Some settlements, tucked away in obscure corners, can be difficult to find. Settlements and streets are often nameless. Sometimes, it was hard to decide what **was** and **was not** a poor settlement. Survey data is organized so that new settlements can continue to be added. The survey represents a breakthrough in understanding for SUPF and for the city as a whole, which can now look to SUPF for the most up-to-date information about how the poor live and what problems they face.

## Breakthroughs in Community Drainage and Sewage :

Its hard to imagine how much rain falls on Cambodia for half the year, turning roads into rivers, and rivers into tempests. Except for the oldest part, most of Phnom Penh is built *below* flooding levels of the Mekong River. To keep the water out, the city has two big tasks: *getting out* the rainwater, and *keeping out* the floodwaters from the river. This involves colossal investment in dikes, reclamation, and pumping stations, and doesn't always work. Add to this Phnom Penh's sewage system, which reaches only a fraction of its population. The city is doing its best to tackle these problems, but work is slow, and many, especially in poor communities, continue to suffer flooding and sewage problems.

In **T-86 Settlement**, rainwater floods the houses and makes the main road into a swamp. **When people there decided to design, finance and construct their own underground drainage system, they started a ball rolling in poor communities across the city.** There were problems sloping the pipes properly, though, and the sewer is still not working. **Chamkar Mon** was the next community to build a sewage line, inspired by the work in T-86, but careful to learn from its mistakes. Here, without any engineers, people devised their own trick for making sure the pipes sloped properly. After laying each section, a little dam was made at the lower end, and a bucket of water was poured through. If it flowed and collected at the end, the slope was sufficient.

Many households have connected their latrines to the pipe. Costs for the sewer line came to about \$30 per family. Money collected from the families paid for 92% of the project. A small grant from ACHR subsidised the 8% balance. Second and third lines, in other parts of Chamkar Mon, soon followed. Eventually, all 464 houses will have sewer connections.

- **QUESTION :** How much can poor people do about flooding and sewage ?
- **ANSWER :** A lot more than you think !

**SUPF 1996 SURVEY OF POOR SETTLEMENTS IN PHNOM PENH :****POPULATION**

Number of settlements surveyed	379 settlements
Total number of families	30,150 families
Total population	171,730 people

**LAND CATEGORY**

Families in settlements on Private Land	6,865 families (23%)
Families in settlements on Public Land	12,148 families (40%)
Families in settlements along Railways	1,767 families (6%)
Families in settlements on Roadsides	4,157 families (14%)
Families in settlements on Rooftops	1,613 families (5%)
Families in settlements along lakes and rivers	3,600 families (12%)

**TOILETS**

Families with private toilets	7,364 families (24%)
Families without access to any toilets	18,827 families (62%)
Ratio of people without toilets to available shared toilets	812 persons per toilet

**WATER SUPPLY**

Access to water inside settlement	5,793 families (19%)
Must buy, carry water from outside settlement	19,656 families (66%)
Must pay 2 - 25 times municipal rate for water	17,008 families (57%)

**ELECTRICITY**

Access to city (metered) electricity	6,742 families (22%)
Access to electricity from private source	17,499 families (58%)
No access to electricity	5,911 families (20%)

**PROBLEMS**

Families with history of evictions	9,966 families (33%)
Families with history of flooding	18,140 families (60%)

**Model House Exhibition :**

Last March, SUPF organised a workshop to allow people from poor communities a chance to put together their ideas about house design, cost, plot size and materials. Their scale models were celebrations of color and pattern and ornamentation - some even had coconut trees in front, with tiny thermacol coconuts glued to the paper fronds. On the last day, the people chose two models they liked best, one brick and one wood, both designed to cost less than \$2,000.

In May, full-scale models of the two designs were built in Basaac, and made their triumphant public debut at SUPF's *Model House Exhibition*. People from around the city came to see the houses and meet the designers. Officials from the government came, as well as friends from NGOs and delegations from poor settlements in India and South Africa. City officials who came were a little surprised at the capacities of grassroots organisations to organise an event like this, and to become active partners in solving their housing problems.

**Relocation of Roadside Settlements :**

Relocation is a strategy many cities use to clear unwanted settlements, but moving poor families to remote parts of the city almost *never* works. In one project at Kop Sreou, the city provided "free houses" to families evicted from squatter settlements in the city. Never mind that it was 20 kms from the city and under water for half the year. People couldn't find work, schools were far, transport costs high, so 70% of the families moved back to slums in the city. *The problem was not with relocation per se, but with the poor being excluded from the planning process.*

**But what if the poor were involved?** Last year, several SUPF communities teamed up with the USG and the UNCHS to search for open land high enough to be out of the floods, and close to jobs and schools. They found five sites, and are now negotiating with the city about using the most popular site, near Wat Sambour Meas, for resettlement of several roadside settlements.

**Exposure Trip to Bangkok and Bombay :**

In June, a team of SUPF community leaders and municipal officials from Phnom Penh visited community-managed credit schemes and housing projects in Bangkok and Bombay to see how similar activities could be initiated in Phnom Penh. Energy was high, and bonds between community leaders and municipal officials were strengthened. In Bombay, the group spent time with Mahila Milan, discussing how cities and NGOs can learn to trust people to manage things. Both the officials and SUPF members agreed on the need for strong, direct links between government and people's organisations, to work together to make change.

**PHNOM PENH FOLLOW UP**

*Here is the latest word, directly from the intrepid SUPF in Phnom Penh...*

*In September, when a group of SUPF leaders and Khan officials stopped in Bangkok, on their way home from Mahila Milan's Model House Exhibition in Bombay, we had a chance to sit down and hear some good news about all the things the federation has been up to:*

**S**avings and credit activities suffered in the wake of the trouble - many were traumatized and lost faith in SUPF's ability to make a difference. But since July's upheaval, SUPF has kept up the momentum and continued working on many fronts:

**● STRENGTHENING MEETINGS :**

To counter this loss of faith, they've been holding a series of meetings in all the SUPF communities, to reflect together on what's happened, and talk about the importance of continuing to work and save together.

**● BLOCK TAN PAA TOILET :**

After months of planning, negotiating with ground floor neighbors and gathering family contributions, Phnom Penh's largest **rooftop settlement** has designed and built its *second* community toilet, and is planning three more.

**● CONSTRUCTION OF SEVEN BRIDGES :**

In parts of *Basaac* and *Boeng Keng Kang*, where yearly floods cut off hundreds of houses, communities have come together to finance and construct 11 substantial bridges and raised wooden walkways over the water.

**● DRAINAGE IN TUOL SLANG :**

On the heels of similar projects in *T-86* and *Chamkar Mon*, people in *Tuol Slang* and *Railway A* and *B* communities are planning and building their own sewer and drainage lines.

**● HOUSEHOLD SURVEYS :**

Detailed household surveys have been carried out in three settlements involved in exploring relocation schemes with UNCHS.

**● OFFICE REPAIRS :**

Using galvanized sheets left over from the Model House Exhibition, they've repaired the thatched roof of the SUPF office in *Basaac*.

**PHOTO  
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**SUPF's Model House Exhibition last March:** *Two of the people's designs, one wooden house on stilts, and one pair of brick rowhouses, were built at full scale and presented to the city.*

## SRI LANKA :

### Women's Bank Celebrates its Fifth Anniversary in Colombo . . .

In March 1997, community groups from India, Namibia, Nepal and Vietnam visited Sri Lanka on an ACHR-TAP supported exposure visit, coinciding with the fifth anniversary of the **Kantha Sahayaka Sewaya, (Women's Bank)**. The group visited the Women's Bank headquarters in Colombo, as well as small savings groups in poor settlements around Colombo and in provincial cities and rural areas. Peter Swan, Coordinator of the UN's Community Development Programme for Asia, came along to document the exchange on video. Here are a few notes from his report:

**P**utting solidarity into practice: Women from two savings groups at Majeed Place (one Sinhalese and Tamil women, another Sinhalese and Muslim) talked about how they'd built group solidarity in their communities, how they set up and managed the savings process, how they took and repaid loans. These specifics were vital points for the visitors, all involved in their own savings and credit schemes back home.

**Rural savings group at Halmillawa:** Electricity hadn't reached this village yet, so the night's meetings were conducted by lamplight, and the men slept out under the stars, for lack of space in the tiny farm house. It was in the morning's session, held under a cashew tree, that the visitors really began to understand the *Women's Bank's* achievement in mobilising extremely poor women in rural and urban areas to take control of their lives through solidarity and commitment to saving and using their money wisely. Savings groups were a lifeline that they created for themselves to improve their lives.

**Literacy not required :** The bank leaders stressed that illiteracy and lack of formal education didn't stop anybody from being involved. Indeed, they told us, many of the more educated savings group leaders tended to lord their knowledge over the others, where the less advantaged were usually more open and set a strong example of cooperation.

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### PHOTO 6 - A

Welcome to the central banking hall of the *Women's Bank, Kantha Sahayaka Sewaya* (Halmillawa Regional Branch). Bankers need not form a queue . . .

### BOOK : Our Money, Our Movement - *Building a Poor People's Credit Union . . .*

A book about the *Women's Bank* in Sri Lanka, by Alana Albee and Nandasiri Gamage has been published by *The Intermediate Technology Group*, in London.

**C**redit and savings mechanisms are increasingly becoming a powerful tool in development, but many initiatives are only now aiming for the ownership of these mechanisms to be in the hands of the borrowers themselves. *Our Money, Our Movement* describes how this goal has already been reached by the *Women's Credit Union* in Sri Lanka. It challenges the more conventional "delivery" approach to development by illustrating how financial services can be controlled and managed by the poor, rather than delivered to them, an approach which has long been a fundamental tenet of the credit union movement.

The book describes in detail the working of the *Women's Credit Union* in Sri Lanka, and includes people's own portrayals of their lives and their efforts to overcome poverty. It is set among their traditions of mutual solidarity, self-reliance and serving others, and illustrates how low-income people's efforts can shift the purely economic view of development to include social and cultural aspects.

#### "The Canal Bank"

The book begins with a moving short story, translated from Sinhala by Nandasiri Gamage, a community leader and founder of the *Women's Bank*. It tells the story of a fish seller, Jayatunga and his wife Mallika, who live in a shanty settlement along a drainage canal.

The two fall in love and dream of raising their child in a house of their own, ("...yes, a verandah, a room and a kitchen, with a toilet attached. That is more than enough.") with help from "the great Mayor." Instead of help, though, their shanty is demolished by police. In the temple where they take refuge, a neighbor Gunapala cries, "Can't you see how they've tread over us? We do the slavery for them. We don't have the right to land in our own country. We are branded as unauthorized. Our whole generation is unauthorized, isn't that so?"

" . . . The black, pungent smelling water from the canal flows under the rusty Wellawatta Bridge in the centre of Colombo. ...Everything that is not used by the city dwellers is discarded here. Its banks are a dumping ground. Occasionally, a white egret catches a lifeless fish coming up for a breath of fresh air. Black bubbles rise to the surface and pop. The people who live in the wooden and tin-roofed shacks on the banks of the canal have aspirations, which are like the bubbles emerging from the depths of mud, rising slowly to the surface."

# SEVANATHA :

## Bringing people's ideas into the process of managing the urban environment ...

SEVANATHA works within the idea that people's ideas and attitudes should play a pivotal role in urban planning and environmental management. Since it was formed in 1989, SEVANATHA has worked with a network of community organisations and small NGOs representing urban poor communities in Sri Lanka, to promote community-managed settlement improvement and infrastructure projects and more recently savings and credit. These are two of its main programmes :

**O**NE DAY BANK - SEVANATHA's Small Group Savings and Credit Programme operates in poor settlements around Colombo and in several provincial towns. A revolving fund has been established to supplement the credit pool available to these savings groups. The *One Day Bank* was set up especially for Colombo's pavement hawkers and petty traders, who need credit for short periods, but had no access to credit besides money lenders with their extortionate interest rates. In the morning, members borrow money to buy stock, and pay it back after the day's selling.

**U**RBAN RESOURCE CENTRES - Besides the main URC in Colombo, SEVANATHA has established URCs in four provincial towns. These are places where poor communities and NGOs can come for information, training and opportunities for networking. URCs operate on the belief that sustainable, environmentally-sound urban growth management can happen only by ensuring the meaningful participation of poor communities. The SEVANATHA URCs work through several means:

- **Networking** - building working partnerships between poor communities, professionals, government officials, development councils and aid agencies.
- **Information sharing** - through seminars, exchanges, meetings, public forums and the Sinhala-language community newsletter *Thorathurumalla* (see page??).
- **Training** - Establishing *Community Action Planning Groups* to involve communities in the urban environmental planning process; training communities to collect data, identify community needs and address environmental issues in a systematic way.
- **Technical Advising** - through young professionals, who work with communities on sanitation, house building and environmental improvement projects.
- **Research** - studying resource allocation, environmental management, solid-waste management in Colombo, land transactions, etc.

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PHOTO  
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*Sri Lanka has a long tradition of cooperation in poor communities to look after things - to maintain roads, take care of garbage, share in the digging of wells and plan common projects. Dependence on government is a recent phenomenon, and not only breaks down these traditions, but makes for dirty, poorly-serviced settlements, since the government can no longer deliver the goods.*

PHOTO  
7 - B

## Community Sewers : "Learning by building" in one small shanty settlement at Bo Sevana ...

SEVANATHA also helps shanty settlements develop community improvement projects. One sewer project, completed a while back, is written-up in a report which documents in detail one community's process of planning and constructing their own sewer line:

**B**o Sevana is a small shanty settlement located on the banks of a canal at Manning Town, Colombo. In 1987, the National Housing Development Authority reclaimed the land, allocated plots to the families and offered loans to build houses. So land ownership and house problems were solved, but what Bo Sevana *didn't* have was infrastructure - toilets, drains, roads, water supply.

Instead of waiting around for the government to provide, the community got together and worked with SEVANATHA to build their own services. Local authorities and technical volunteers played a facilitating role.

**Unlike government-sponsored service delivery programmes, the community at Bo Sevana took responsibility for construction and maintenance of the amenities they planned into their project.**

All the labour and money for building individual toilets came from the people. A US\$11,000 grant from the Japanese Embassy paid for materials and skilled labour. Building an underground sewer system is a technically complex job. Community women worked with Bo Savana's Community Development Council to manage the construction of drainage lines, septic tank and sump well. SEVANATHA simplified the technical drawings and put together guidelines in the local language.

## CONSTRUCTION:

### Technology in a community building process: Searching for that elusive "click"...

**H**ousing projects can make breakthroughs in different ways - some challenge regulations or test new financing or land negotiating strategies. Others test innovative building technologies. Those projects that mean triumph for community process don't always score too high in the construction department, while those glistening with innovation often nose-dive in the participation department. Once in a great while, an innovative building technique "clicks" within a housing process that *really belongs to people*. **Why is this so rare?**

#### Some things catch the wind . . .

*Sheela Patel at SPARC sees building techniques as one set in the range of options opening up to communities. When poor people examine a new building material, they know their own situation and make their own judgement of its usefulness, picking up what is useful and discarding what isn't. Good ideas don't have to be crusaded with - they catch the wind by themselves. The best thing technicians can do is to plant ideas - get them out there where they can be seen, walked through, jumped on, tried out, assessed. People will take it from there.*

Plenty of engineers out there are getting ulcers trying to convince slum dwellers to use mud, when they want brick and cement, like everybody else. *Houses, and the materials they're built with, have meaning for people, beyond utility.* What an engineer might see as a set of calculations, Amina sees as the manifestation of 40 years struggle and dreaming. This is also part of the formula.

**A**round Asia, there are building centres, architecture schools and technical NGOs bursting with ideas, with enthusiasm, and with stockpiles of nifty and potentially useful building ideas. From **October 14 to 18**, people in Asia involved in seeking that elusive "click" will come together to compare notes at an ACHR-TAP supported workshop on *Low-cost Housing and Community Participation in Construction*, hosted in Cebu City, Philippines by the *Pagtambayayong Foundation*.

*To drum up ideas, Wuria Karadaghy, the workshop's organiser, travelled to India, Pakistan, Philippines, Cambodia, Thailand and Sri Lanka and visited many groups involved in housing and alternative building materials. Here are a few notes from his stops along the way:*

### PHOTO 8 - A

#### OPP, PAKISTAN

This semi-hydraulic block making machine, promoted by OPP, turns out 2,500 high quality cement blocks a day. The machine can roll from one building site to the next and the molds can be changed to make any kind or shape of block. This machine is being used *not* by engineers in a building centre, but by small building materials manufacturers right in the Orangi settlement.

#### PAGTAMBAYAYONG

These rowhouses were designed and built by the Pagtambayayong Foundation for displaced squatters in Cebu City, Philippines. Made almost entirely of prefabricated building components - precast beams and floor slab elements, micro-concrete roofing tiles and wall-blocks made of lime and cement. All materials were manufactured right in the Pagtambayayong workshop

### PHOTO 8 - B

### PHOTO 8 - C

#### NHDA, SRI LANKA

These two-story, semi-detached houses, built by the National Housing Development Authority for relocated squatters, use hollow blocks, sheet roofing, pre-stressed floor-slab elements, pre-fab door and window frames to bring down the cost to \$10 per sq. ft. They are cheap and well-built, but the people who will live here had no part in the design or construction, only paying the bill.

#### MAHILA MILAN, BOMBAY

These rowhouses at Mankhurd were designed and built by people themselves, one of the strongest people-managed design-build projects on the tour. The women make precast beams and funicular shells for an inexpensive loft inside the rooms, which are 14-feet in height. The back-to-back plan is efficient, but makes for poor light and air circulation inside the houses.

### PHOTO 8 - D



**PHOTO  
9 - A**

**MIRIHANA, SRI LANKA**

In this project, a service organisation gave the block machine to the technical supervisor, who taught people in the community how to make these interlocking blocks, but not how to *build* with them. When they got the soil and cement proportions wrong and put the bricks together upside down, so they don't interlock properly, there was nobody around to show them otherwise.

**ASAG, INDIA**

In 1969, the Ahmedabad Study Action Group designed this project for poor families whose dwellings were washed away by floods. The tight layout of 400 row-houses used cluster-planning ideas and cheap, well-known building techniques. The people helped build the houses, and over time have added rooms and floors so now it's more of a neighbourhood than a "project".

**PHOTO  
9 - B**

**PHOTO  
9 - C**

**BTA, THAILAND**

Building Together Association has assisted several communities to build community centres, using all community-labour and as many interesting, cost-saving building techniques as possible: micro-cement roofing tiles, prefabricated concrete door and window frames, and these interlocking mortarless bricks, which are made by the people right on site.

**NERD, SRI LANKA**

The National Engineering Research Development Centre develops and tests new prefabricated building elements. When one material passes muster, the workshop becomes a factory to supply many large government housing projects around Sri Lanka, where those materials get the kind of large-scale, on-the-ground field test engineers elsewhere can only dream about.

**PHOTO  
9 - D**

**A Few Building Notes from  
Father Jorge Anzorena :**

*Here are some observations on shelter technology sent to us by Father Anzorena, on his global rounds.*

**1. PREFABRICATION:**

Prefabricated building components in Latin America play a much more important role for housing by the urban poor than in Asia. Some groups here have developed prefabricated housing materials and simple construction systems which are both acceptable to the people and cheap enough to reach much lower income families than standard construction systems can.

● **SERVIVIENDA :** in Columbia, produces several full-house models which use prefabricated elements: ground beams, concrete wall panels joined by metal sections, and modular doors and windows, and cost about US\$53 per square metre.

● **HOGAR DE CRISTO:** in Chile, produces light, pine prefabricated houses which cost US\$14 per square meter.

● **CASA MELHOR PROGRAMME:** in Brazil promotes a "Beno" housebuilding technology, which uses extremely light and inexpensive prefabricated, ceramic wall panels.

*Perhaps in Asia we can take a tip from these Latin American friends and think a little more about the possibility of using prefabrication to reduce costs and boost the production of houses over here.*

**2. GRASSROOTS MOVEMENT AND RESEARCH CENTRES:**

Housing for low income people is becoming more and more complicated and related to the creation of sustainability and equitability. I think it will become more important in the years to come to involve the grassroots movement with research professionals and other institutions. Especially in order to develop innovative, inexpensive technologies for building houses and improving basic services. Some good examples of this are *KOCER* in Korea, *Ateneo de Manila* in the Philippines, and the *Orangi Pilot Project* in Pakistan.

**Workshop on Low-Cost Housing and  
Community Participation in Construction**

- **When :** October 14 - 18, 1997
- **Where :** Cebu City, Philippines
- **Contact :** Wuria Karadaghy,  
ACHR - Bangkok for details

# LAO PDR :

## The Sihom Project : "Big Money, Big Experts"

**S**ihom is a bustling market quarter in the middle of Vientiane, the gentle capitol of Lao PDR. Some 5,500 families live in the area. An old drainage canal winds through the area, but was clogged with sewage and muck, and had become a breeding ground for mosquitoes and disease. A UN-sponsored project was begun in 1991 with the idea of improving conditions in Sihom by rehabilitating the canal and improving roads and drainage. It was Lao's first UN urban development construction scheme.

The Sihom Project is now over. Millions of dollars have been spent. The canal's pristine cement lining and adjacent "linear park" are spiffy evidence of what the some call the *Big money, Big experts* approach. But much remains to be done to bring the settlements along the canal out of the sanitation dark ages. During the project, there was talk of inexpensive "small-bore" sewage systems and shared septic tanks, but neither came to anything. In all seven target communities, people use soak pit latrines like they've always done. And not all the secondary open drains running inside the settlements have been upgraded, and those that have still breed mosquitoes, smell bad and silt up when it rains.

**P**eople in Sihom continue to tackle their drainage and sanitation problems, although the project did little to tap their ingenuity. What *has* been tapped, though, is that Asian energy for small enterprise, which blossoms in the informal sector, and is in ample evidence throughout Sihom. A savings and credit scheme has given a big boost to all this, and led back to the original question of settlement improvement. The people's **Environmental Improvement Group** has taken over where the project left off, setting up garbage bins, planting trees, upgrading drainage channels, and even visiting other places in Asia to learn about alternative solid waste management systems like composting and recycling.

### ACHR's involvement in Sihom began in 1994, and has been limited to :

- facilitating the initial decision on how to use the Community Development Fund
- helping set up the savings and credit scheme
- organising and supporting exposure study trips to relevant projects in the region

The organisation process has been managed by the Sihom communities themselves, with help from an enthusiastic community development worker, Nild van den Brink, who has been closely involved with the savings scheme.

*The Sihom Canal winds through the centre of Vientiane, now made tidy with concrete and grass through one of Lao PDR's largest development projects yet. It is lined with poor communities determined not to stop at physical improvements to the canal, who are coming together to pool their resources and begin their own process of development.*

PHOTO  
10 - A

## Sihom Project Savings and Credit Scheme : \$30,000 sets the ball rolling...

**A**s in many big budget infrastructure initiatives, community participation in the Sihom Project was something of an afterthought. In this case, a thirty-thousand dollar amount was tacked onto the multi-million dollar budget and labelled "*Community Development Fund*."

At first, nobody was sure what to do with this. Some suggested divvying it up between the seven communities and letting each spend it as they wish, some proposed starting pre-schools. The women in Sihom had a pretty clear idea of one thing they needed - *affordable credit*. It is often women who manage household finances, and many run small roadside shops or home-based industries to supplement family incomes. But lack of capital prevents them from stocking many items, and each day's earnings go into meeting daily needs.

About that time, some visitors from India and Thailand, part of an ACHR Community Strengthening team, suggested to the communities a way to make that fund go a lot farther. Accordingly, the \$30,000 became the seed money of a credit fund and the start of the *Sihom Project Savings and Credit Scheme (SIPSACRES)*. At first, people were reluctant to allow their savings to be lent to others, so loans came out of the credit fund, and nobody touched the savings. Later, when savings grew and even surpassed the credit fund, everyone agreed to start using the savings for credit, keeping the fund as guarantee against bad loans. There haven't been any bad loans, though, and the credit pool keeps growing - up to nearly 40 million Kip (\$35,000) in July. The scheme is now two years old, and is growing fast. Hundreds have benefited, incomes in all seven communities have risen. And what became of that original \$30,000? Not only is it still there, but it has grown by interest and by infusions of additional outside capital. ***The SIPSACRES scheme is run on the basis of a few simple clear rules:***

- Members save between 2,000 and 50,000 Kip (\$2 - 50) per month.
- Savers form small groups and elect a group leader who collects the monthly savings on a fixed day, and carries them to the office, where they are recorded and deposited in the bank.
- Members can borrow a maximum of *twice the amount of their total savings*.
- Loans are repaid within six months and charged an interest of 2% per month.

There is some history of co-operative savings and credit schemes in Lao PDR, but many feel that the control of these schemes is out of their hands and tend to shy away from them, afraid of losing their money. *SIPSACRES* is one of the country's first "micro-finance" schemes to be managed entirely by its own members, and has become a showpiece for simple, open, community-centred credit. Groups from all over Lao come to *SIPSACRES* to learn about the sustainability, transparency and high returns which characterise the scheme.

# Credit Stories from Sihom :

In August, Sookpaporne and Bounsone from **SIPSACRES** took us around the village of Kualuangnua, along the Sihom canal, where we met a few of Sihom's resourceful entrepreneurs, and saw the kind of things they had done with loans taken from the credit scheme.

**1. Papaya Salad and Sticky Rice :** Sane Thamland's shady food stand is set up in front of the earthen-floored house where she and her family have lived for over 50 years. They rent the land and now pay 8,000 Kip (US\$7) per month. Her husband has a low-paying government job, and her son works for a silversmith. With a loan from **SIPSACRES**, Sane opened a shop, selling her own spicy papaya salad, sticky rice, sweets and cold drinks. Her first loan for 200,000 Kip (\$175) was repaid within six months. For Sane, this was a big turnaround. Earlier, the local money lender was her only source of credit for buying stock, and his 20% interest rates took a big bite out of her small profits.

**2. Cotton and Kindling :** Kam Pengposai heads one of the 30 families who were displaced by the canal's straightening. Since he owned the land, Kam was given alternative land nearby. His industrious family used a 120,000 Kip loan to set up two small processing units which have allowed them to gradually build a two-story house. Kam buys Lao cotton, packs and labels it in paper tubes for sale to medical shops and hospitals. Everybody in the family pitches in. When the kids return from school, they plonk down amidst mountains of fluffy white cotton, sorting, stuffing and pasting labels. The family can produce 4,000 cotton packets a day, which brings in 80,000 Kip (US\$70) per month. Kam also sells bundles of *Mai Pea* wood, a fragrant, resinous timber from southern Lao, which makes a good fire-starter. He buys logs of *Mai Pea*, splits them into small sticks and ties them in bundles. It costs Kam 100 Kip to produce a single bundle, which he then sells for 200 Kip in the market, and this brings in another 12,000 Kip (US\$10) per month.

**3. Ice, Rice and Beer :** Amporne Chantanoun is a widow, and along with her two daughters, she runs a shop on the main road, back from the Sihom canal. It's a big, bustling place, a two-story concrete building with a broad awning, under which Amporne displays rice, provisions, beer, cold drinks, charcoal and ice. The house's point of pride is an immense Thai ice machine out back, which chugs out 500 kilos of ice cubes every day, which she sells at 50 Kip for a one-kilo bag. Everyone in Amporne's family has a savings account, and together they save 50,000 Kip per month. They've borrowed many times from the scheme, always to buy stock, and most recently to buy a "jumbo" tuk-tuk for deliveries.

## Buy Low, Sell High :

*Almost everyone we meet in Sihom takes loans to buy stock, which they then re-sell at a mark-up, to make a living. Some, like Kam, process that stock in some way, cutting, packaging or cooking it. Others like Amporne just re-sell it. All of them are following the simplest and most ancient maxim of entrepreneurial survival : Buy Low, Sell High. Here is help demystifying what the current jargon calls "income generation activity".*

## PHOTO 11 - A

*Bounhak's business is producing Kiep Mou, crispy fried pork rinds which are a popular snack around Vientiane. It's a smoky, greasy operation, but the small factory out behind her house in Sihom has been so successful that she now employs several youngsters to help cut, clean, fry, drain, salt and package the rinds. Now she's taking a loan to build a shed roof over the works.*

## PHOTO 11 - B

*"This is the first time I have ever saved money regularly. We never go to a bank. We don't know the rules and besides, it takes too much time But the savings scheme is easy."*

## Ten Facts about the SIPSACRES Savings and Credit Scheme:

- The Sihom credit scheme is the first community-managed savings-based credit scheme in Lao PDR.
- The Sihom credit scheme is the result of a participatory process initiated under the Sihom Rehabilitation Project.
- The first member of the scheme was registered in September 1995. Since then, membership has increased to over 543 as of August 1997.
- Women constitute two-thirds of the total membership.
- UNCDF provided an initial fund of 27.6 million Kip (US\$30,000). ESCAP provided an additional 5.5 million Kip and UNDP/PDP added another 3.5 million Kip.
- Since it began, members have saved a total amount of nearly 39 million Kip.
- According to a project survey, 79% of the members did not have any form of savings before joining the scheme.
- Over 287 loans, totalling 35 million Kip, have been made to members.
- The repayment rate on loans is 100%.
- 70% of loans go for small businesses, 17% for improvements in housing and living conditions, 8% for health and 3% for education.

● *The SIPSACRES scheme is now receiving support from a new UNCHS initiative, Community Development in Asia (CDA), under the direction of Peter Swan.*

## CONTACT :

**Sihom Project Savings and Credit Scheme, PO Box 6929  
Vientiane, LAO PDR  
TEL (007) (85621) 215 603**

PHOTO  
12 - A

Here is one vision of Ho Chi Minh City, along the Nhieu Loc-Thi Nghe Canal, where nearly a million of the city's poorest people make their home . . .

VIETNAM :

First ACHR visit to Ho Chi Minh City for many years :

In August, Somsook traveled to Ho Chi Minh City (Saigon) after several years of ACHR absence from Vietnam. She spent four days meeting with community groups and official organisations in the city. Here are some notes from her report:

Ho Chi Minh City has changed a lot in the past couple of years - fewer bicycles and more cars, fewer small vendors on the street and more plate-glass boutiques and high-rises. In the late nine-teenth century, French architects laid out a formal city plan for half a million people - today there are more than five million.

Ho Chi Minh City is the chief destination for poor rural migrants in search of opportunities. And with good reason: here is the stellar economic growth, here are the jobs and average incomes that are double those in Hanoi, and triple those in rural areas. Under the country's sweeping reform programme, *doi moi*, Vietnam's version of Perestroika, the city is becoming Vietnam's flag for the triumph of market economics.

In the early 1990s, ACHR worked closely with the city's *Land and Housing Service Department* on a project to improve the *Hiep Thanh* community. It was to be a pilot project, leading to the formation of a policy for community-based improvement. Unfortunately, the rapid pace of development, the implementation of the *Urban Master Plan (UMP)*, and changes in LHS leadership brought into practice a policy of large scale evictions instead. A road was cut into the area, UMP-designated zoning changes caused land prices to soar, and in the end, the *Hiep Thanh* community was evicted, it's people scattered to suburban communities, where more evictions are on the horizon.

URBAN DEVELOPMENT IN SAIGON :

*Pushing aside the poor to make way for planners' vision of an ultra-modern metropolis in Vietnam . . .*

Ho Chi Minh's ambitious *Urban Master Plan (UMP)* is the physical expression of the city's new image of itself as a modern, economic boomtown, with gleaming office towers and interlooping expressways. The *UMP* has become the bible for all city development activities, controlled by a central planning organisation. Unfortunately, its satellite cities and foreign zoning concepts bear almost no relation to the existing city, but that isn't stopping it's spread across the urban landscape.

This vision has no room for slums, of course, which are being evicted to clear the way for those office towers and parks. The *UMP* calls for the reconstruction of all slum areas, and relocation of tens of thousands of poor families to satellite cities by the year 2010. According to the government's policy, families in these former slums will be allocated rental flats in 5-story housing blocks, constructed on sites designated by the *UMP*. Information in one district, though, shows that less than 40% of slum residents have the formal documents which make them eligible for the government apartments. Those who are ineligible or who cannot afford the government's fixed rents get a small compensation and have to find their own shelter someplace else, often back in slums that haven't been evicted yet, sometimes in remote suburban areas.

The *UMP* does not allow people to organise other self-help housing processes in slums, fearing those areas will become slums again. It assumes that since people are poor, they cannot plan or build decent houses themselves, that whatever they build will fall below the government's rigid housing standards and become a smudge on their gleaming all-new metropolis. Officials insist the only option is the construction of subsidised walk-up flats. Since the government does not have the money or the capacity to invest in public housing, the *Land and Housing Department* has opened redevelopment areas to big foreign construction firms, even though the "affordable" housing produced under these *joint development schemes* is still way beyond the reach of most of Vietnam's urban poor.

The first stage of *UMP's* plan is now being implemented, with the clearance of slums along the *Nhieu Loc-Thi Nghe Canal*, which are reported to house nearly 600,000 people! The city has plans to relocate 60,000 people to new public housing, *but what about all the rest?*

Some ideas to support a more positive change process in HCM City :

- Helping set up and strengthen community savings and credit groups to respond to local needs.
- Helping bring poor communities into the city planning process by strength-ening collaborations between communities and other development actors.
- Supporting demonstration projects of on-site upgrading, reblocking, self-help housing and community-managed infrastructure to demonstrate community-managed alternatives to central solutions.

PHOTO  
12 - B

... and here is another vision for Ho Chi Minh City, this one drawn up by an architect who has probably never looked at the rich fabric of streets, markets and neighbour-hoods his proposal plows away.

PHOTO  
13 - A

*Out for a stroll in one of Seoul's "Redevelopment Zones", where skyrocketing land prices and "slash-and-burn" city planning policies make evictions, displacement of poor and tenant families and the levelling of entire neighbourhoods the norm throughout Korea's largest city.*

## CONET IN KOREA :

### Looking for cooperative solutions for tenants displaced by Seoul's redevelopment policies ...

*Last year, a network was launched in Seoul to promote communications about action by and for poor people, called the **Korean Community Organisation Information Network, CONET**. When Wuria Karadaghy wrote to Korea last month, asking for ideas for ACHR's upcoming workshop on Community Participation in Low-Income Housing, Mun Su Park, ACHR's Korea Committee Representative sent us this account of the situation in Korea:*

**B**ack in the 1970s and 80s, there were many cases of evicted families cooperating in building their own housing, as in those projects organised by Fr. John V. Daly and Jeong-Gu Jei. But no such projects have been carried out in the 90s. We do hope, though, that we can get the government to change its housing policy, in order to achieve an adequate supply of decent, low-cost urban housing, through a combination of market forces, government incentives and public rental housing.

We are also going to see the development of more small-scale housing cooperatives among low-income persons, in special circumstances. Many groups of renters in urban "redevelopment districts" have fought for the right to build temporary housing, at the redevelopment site, so that they can live in their own neighborhood while the project's public rental housing is being constructed. The shelters they have built are only temporary, but are planned and built with community participation. Renter groups involved in these kinds of projects have run in size between 30 and 100 households.

Another new development will come about when the *Mapo Construction Company*, which is a production cooperative of construction workers, grows to maturity and forms an alliance with a housing consumer's cooperative. The idea is that a cooperative of 400 housing consumers can enter into a maintenance contract with a small cooperative of 20 construction workers to repair and maintain their already-built homes. This arrangement can provide year-around work for the construction workers, who often become jobless during the rainy season and winter, when weather in Korea slows down construction activity. Most houses or apartments need some significant repair work, at least every five years. This idea hasn't yet been tested, but as we see it, this combination of new housing construction and repairs to present housing stock can help solve the problems of inadequate housing supply and unsteady employment among construction workers.

## KOREA :

### *Changing the redevelopment policies that shatter poor and tenant communities ...*

**T**he city of Seoul identifies *redevelopment zones*, where private developers work with "Homeowners Associations" to demolish what's there and build new, for-profit housing, incongruously called *cooperative redevelopment programmes*. These programmes, which depend on large capital generated by the sale of up-market housing, push poor and tenant households out, often through forced evictions. This redevelopment process, in which owners profit and tenants suffer, tears communities apart, replacing generations-old ties with bitter hatreds between neighbors.

Between 1982 and 1992, the government built 650,000 units of public rental housing, one-third of which went to poor households. Since 1992, production of new public housing has dropped sharply, while the number of rental units lost to redevelopment has soared. This is bad news for Seoul's poor, forced into ever more remote, more crowded and less secure living situations.

The housing stakes are high in Seoul, where land prices would make even a Tokyo native wince, especially in *redevelopment zones*. "Homeowners Cooperatives" are filled with more speculators than real homeowners, and swarms of estate agencies specialise in "redevelopment transactions".

#### THE EVICTION BUSINESS :

*When renters resist eviction from their homes in **Redevelopment Zones**, these Homeowners Associations hire special eviction agencies, which use brutal tactics and armies of thugs to forcibly evict large numbers of families. Eviction is a big business. Thugs can earn upwards of \$1,250 for a single day's work, while developers routinely pay \$2 - 3 million for a large eviction contract. It's not surprising many tenants just give up and leave.*

**O**ne of the urban poor's biggest struggles has been for change in laws to make *Cooperative Redevelopment* benefit people already living in the areas. In 1996, after years of campaigning, the redevelopment law was changed, slightly. The amended law gives renters in redevelopment zones clearer rights to public rental housing in the same area. What the law hasn't promised is the right to temporary on-site housing, while new public housing is being constructed. This has now become the focus of **CONET's** campaigning.

## NEWSLETTERS :

### More and More Newsletters :

*Are they information exchange or fish-wrapping ?*

Once you're hooked up to the international-agency-NGO-circuit, you get on lots of mailing lists, and find your post box and Email cache stuffed with reports, minutes, statements, calendars, and newsletters. *Newsletters* - those ubiquitous tokens of legitimacy which, along with a snappy acronym, screen-printed stationary and invitations to conferences, are professional must-do's in the age of information. As the roster of organisations keeps compounding, so do the newsletters. They come in stacks - our mailman practically dances away after disburdening himself at the ACHR office here in Bangkok.

New desktop publishing software has made putting together your own newsletter a snap, and made us all into amateur graphic artists, conversant with font-size and logo. We can now whip up on our laptops what used to take weeks in the printing studio. *But is all this graphic sophistication making us any better at communicating?*

No one would disagree that letting lots of people know about interesting happenings in community-based initiatives is useful and necessary, is an important part of the scene, or that a good newsletter can be a reasonable way of getting news and ideas out to a wider audience. But not everybody doing good work has the time, the skills or the people to put together a newsletter. The glut of newsletters brings up some big questions:

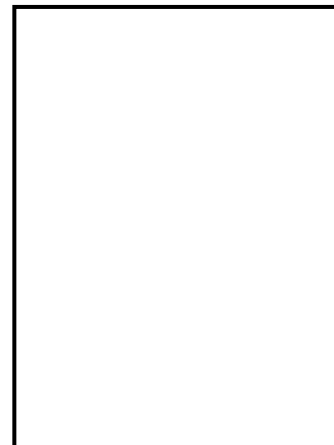
#### ● Does anybody really read them ?

Is the production of newsletters becoming a matter of form, a time-consuming must-do? Believers appreciate the chance they provide to reflect on complicated experiences and tell others about them. Cynics feel time frittered away producing newsletters might be better spent working on the projects they ballyhoo.

#### ● Who is the audience ?

NGOs? Professionals? International development wallahs? Communities? Different newsletters have different purposes and are oriented towards different audiences. Some are clearly written for other development insiders, arcane, jargon-ridden. Others employ splashy graphics to enhance "reader friendliness". Very few speak to everyone.

A couple of specimens worth checking out...



*For better or worse, they're part of the development scene. If we take them as such, let's look at what two particularly noteworthy newsletters have to offer:*

### HiFi News

is the newsletter of the *Working Group on Housing Finance and Resource Mobilisation* for the *Habitat International Coalition*, a coalition of over 200 NGOs in 56 countries involved in housing for the poor. Put together by Diana Mitlin, at IIED, *HiFi News* links those working on housing programmes in NGOs, academic and training organisations, government offices and development assistance agencies. *HiFi News* began in South Africa in 1996, at a meeting of NGO/CBO coalitions which see *housing finance as part of an overall process of mobilising communities around savings and credit.*

Housing finance is probably the least photogenic aspect of the colourful process of community development, but one of the most important. The way money flows can make or break a community housing process. This quiet little newsletter tracks the people and groups working to develop, adjust and test mechanisms for bringing viable housing finance to the poor. Most finance institutions have policies and orientations which make it hard to reach the poor, even if they want to. Changing this is no small task, and involves a sophisticated and broad-based campaign of lobbying, number-crunching and stretching of conventional thinking.

● **Contact:** Diana Mitlin, IIED, 3 Endsleigh Street, London WC1H 0DD, UK. Tel (44 171) 388-2117, Fax (44 171) 388-2826, Email: [diana.mitlin@iied.org](mailto:diana.mitlin@iied.org)

### The Selavip Newsletter

is a "*Journal of Low-Income Housing in Asia and the World*", and that's no exaggeration. The April 1997 issue runs to 135 pages and covers nearly fifty projects in almost as many countries. This is one of the longest-running and most information-rich catalogues of community process on the scene - any issue is like a primer on some of the most important work going on in community-housing.

The *Newsletter* is a labour of love for Father Jorge Anzorena, a gentle crusader for the urban poor, and familiar figure on the international development scene. His organisation *SELAVIP* supports housing initiatives of many sorts, but it is in his role as *super networker* that Father Jorge is best known. To the task of "telling about" he brings warmth, enthusiasm and an encyclopaedic awareness of who's doing what around the world. When he isn't teaching in Japan, Father Jorge is out travelling, meeting and collecting material. Bimbo Fernandez at the Pagtambaya-yong Foundation helps put it all together. The articles are short, cleanly-written, loaded with ideas and illustrations. *This is documentation at its most accessible.*

Inside the front cover is a logo that sets the newsletter's tone - it shows four interlocking, clasped hands, and beneath it the words, "*This publication is not covered by copyright and may be quoted or recopied in part or in full, with or without acknowledgement or notice to its authors and publishers.*"

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# Telling People All About it :

***Five potent community-directed news efforts use local languages and innovative means to reach larger audiences of the poor...***

**Whose News? Whose Language?** When you set out to make news that is really accessible to poor communities - things get complicated. In situations where not everyone can read, and where the most vital communication might not be the printed word but telling, how useful are bilingual or local-language materials? Here are a few examples of groups making serious efforts to find fresh and effective ways of bringing news into communities :

## 1. CITYWATCH : INDIA

For the MM/NSDF/SPARC/SA alliance in India, "**Tell all about it**" is a long-established battle cry. One means of *telling* has been their bilingual Hindi-English newsletter, **CITYWATCH : INDIA**. *Citywatch* set out to bring federation stories into communities and government agencies, and to keep the wider development audience up on federation initiatives, which are far-flung and many. It features news briefs on everything from toilets to houses, and from savings groups to regulations. *Citywatch* is no substitute for people-to-people learning, but well-thumbed issues do make the rounds of poor communities up and down the subcontinent, pictures are examined, stories are retold. (See excerpts on Page 28)

## 2. HIGH SPIRITS

The *Squatter and Urban Poor Federation* in Cambodia has recently come out with their own bilingual Khmer-English newsletter, **HIGH SPIRITS**. SUPF has had much to contend with in the past two months of trouble in Cambodia. But as they struggle to re-establish faith in their savings scheme and community development plans, copies of *High Spirits* play an important role, as documenting and legitimizing all the things they've accomplished. The printed word has undeniable power, which both communities and governments are susceptible to, and can be a formidable ally to a people's process. (See excerpts on Page 4 - 5)

## 3. HOW-TO VIDEOS FROM MAHILA MILAN

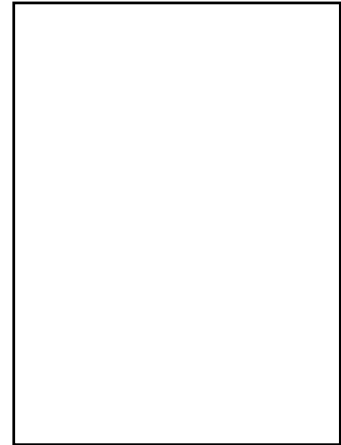
Over the years, the Bombay Mahila Milan have made friends with video recording technology, and built up a considerable library of films about their experience in garbage recycling and composting, savings scheme management, handling evictions, toilet and house construction, laadi-making, ration-card procedures. These films are in Hindi, and have been put together to bring personal stories and collective insights to new women's collectives starting up in other parts of India. The how-to videos have become an important supplement to their strategies for *people-to-people* learning.

## 4. COMMUNITY "WALLPAPER"

Thailand's dynamic UCDO has been testing some unorthodox means to reach more people in urban slum communities. Their first efforts to produce a Thai-language community newsletter flopped. Most poor community residents found it a struggle to read. So they tried a new formula: big newspaper-size format, large Thai fonts, lots of photos, and quick overviews of what's happening - community news, special projects, loan stories, evictions. Copies are sent to each community to be pasted on walls like posters and passed around. So far, the communities are sending back a thumbs-up.

## 5. COMMUNITY RADIO

A half-hour community radio programme has just begun broadcasting on a nationwide radio station in Thailand, every day at noon. The programmes are created and produced entirely by people from poor communities and feature music and stories about housing projects, evictions, credit programmes. Radio is a popular medium in Thailand's poor settlements, and the programme reaches a wide audience. The programme has just started, with start-up support from UCDO and DANCED. The next step is to seek public support for future programming.



***... And a Sinhala-language community newsletter, coming out of Sevanatha's Urban Resource Centre in Sri Lanka :***

Since 1993, *Sevanatha* has put out its own newsletter, called **Thorathurumalla**, ("Information Kit" in Sinhala). The newsletter is published several times a year and goes to poor communities all over Sri Lanka, covering community-based projects, savings and credit programmes, self-employment activities, health and sanitation issues, environment problems.

The last few issues we've received in Bangkok are filled with vivid sketch illustrations, including a set on how to construct a simple pit latrine. The cheerful, bubble-like *Sinhala* script is carefully hand-lettered, throughout. **Thorathurumalla** is printed locally, on inexpensive newsprint, and has an appealing, home-spun quality in the hands. It's easy to understand why it has been such a success in the communities.

**PHOTO  
15 - A**

*Most information comes from the owners of the information hardware. That's why our networks are full of top-down information. In Asia, most or it is in English, or in that peculiar "NGOese", which is an obscure dialect of English, and of little use to the real masters of survival - the urban poor.*

# KAZAKHSTAN :

## ACHR Team Visits Informal Settlements in Central Asia ...

**L**ast March 1996, Jorge Anzorena and Arif Hasan journeyed to Central Asia, where they visited Almaty and Bishek, the capitol cities of Kazakhstan and Kirgyzstan respectively, at the request of **Dutch Interchuch Aid** and **Habitat International Coalition**. A follow-up visit a year later was supported by DIA and ACHR-TAP's New Initiatives component. The team visited informal settlements and state-run dormitories, met with people from poor communities and NGOs, all with the idea of finding ways to link Kazakhstan's emerging community-based housing initiatives with groups in other Asian countries, to learn from and support each other.

The ACHR team was hosted in Almaty by **Baspana**, an alliance of several NGOs and federations of homeless people, working on problems of housing Almaty. Baspana came together in 1990, during the struggle for housing rights which coincided with the break-up of the Soviet system. Baspana leadership includes teachers, professionals and housing activists, as well as people interested in the revival of Kazakh culture and history.

*The following stories are drawn from mission reports by Arif Hasan and Wuria Karadaghy, and from travel notes Arif kept during that first amazing trip to Kazakhstan.*

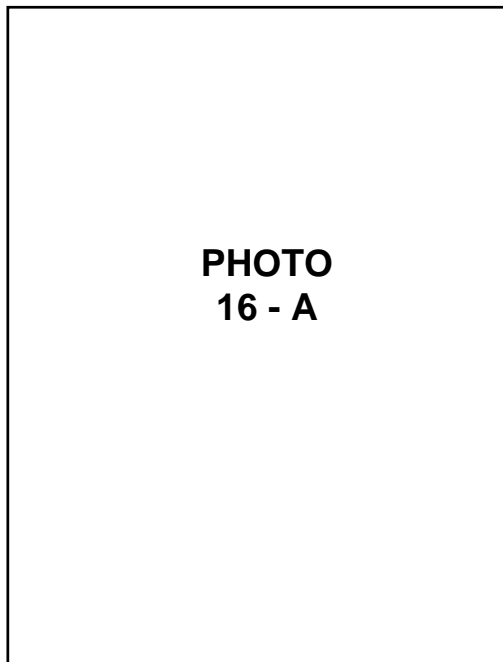


PHOTO  
16 - A

*Hundreds of people in Almaty live in dormitories like this one, built by state-owned factories to house workers during Soviet times. Now that the factories are closed, the dormitories are deteriorating and there is nobody to maintain them. Baspana is working with residents to form cooperative societies to take over ownership of this major housing stock for the poor, and work out strategies for repairing and maintaining them*

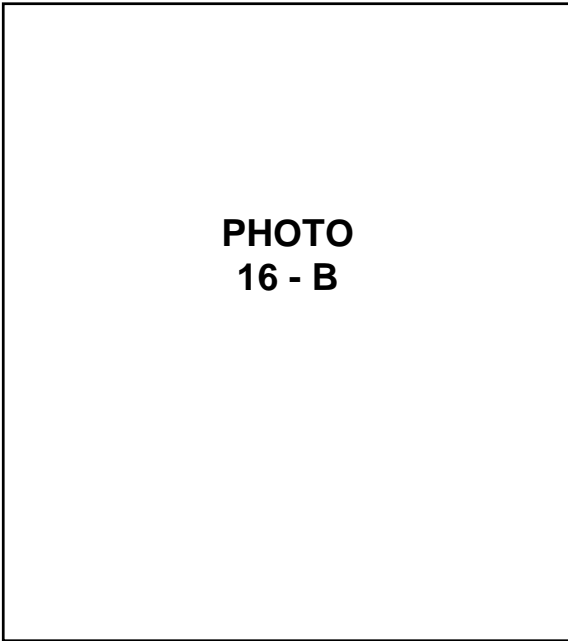


PHOTO  
16 - B

## KAZAKHSTAN BACKGROUND :

*Soviet Union's collapse opened up cities like Almaty to migration, and all the associated urban problems ...*

**W**hen the Soviet Union collapsed in 1993, the five Central Asian Republics were thrown onto their own resources. The largest is Kazakhstan, larger in area than all of Europe, but with a population of less than 17 million. It was originally populated by tribes of red-cheeked nomads in quilted jackets, who pitched their tents and raised livestock on its windy plains.

Kazakhstan became part of the Soviet Union in the early 1900s. In the 1930s, as part of Stalin's plan to eliminate nationalist identities, peasants from Russia, Ukraine, Poland, Belorussia and Lithuania were exiled from their homelands and dumped on the plains of Kazakhstan, considered then to be one of the wildest, most remote part of the Soviet Union. The Kazakhs were forced to abandon their ancient nomadic ways and join collective farms. Protests led to slaughter of livestock, famine and the death of over two million Kazakhs between 1931 and 34.

A bewildering number of nationalities and languages coexist in Kazakhstan, but many of the poorest, most marginalised by the Soviet system, are the ethnic Kazakhs. Now there are efforts to revive the Kazakh language, long since buried under Russian, and to build mosques, where Islam was once outlawed. Without the considerable state back-up of the Soviet Union, collective farms are breaking down, salaries aren't paid, tractors break down and nobody has parts to fix them. And there is no transport to carry crops into the cities any way. A few farms are being rented to "entrepreneurs" who pay the salaries and market the goods, but even so, the rural economy seems to have all but collapsed.

**A**s Kazakhstan moves towards a market economy, cities have more to offer. During Soviet times, migration into cities was discouraged through a system of residential permits, which were difficult to obtain. Since 1993, though, people from impoverished rural areas have been pouring into the city looking for work, most of whom face the full complement of problems we see all over urban Asia: poverty, homelessness, lack of basic services.

Almaty is Kazakhstan's capitol city and the focus of hope for these rural migrants. It is an orderly city, with more of an Eastern-European than Asian flavour. Hawkers in the open market don't shout their wares but stand quietly waiting for custom. People observe traffic lights and form neat queues at bus stops. Many have come recently from the countryside, where they had homes but no work. When months went by without their wages being paid, most survived through barter. The Kazakhs in Almaty, who once filled the work force of the state-run farms, seem to have it the worst. Almost all homeless migrants into the city are ethnic Kazakh. Nobody knows of any homeless Russians.



# The Housing Problem in Almaty :

**A**lmaty is ringed with informal settlements, spreading far up into the violet Kazakh foothills. A few have been officially regularized and 700 square metre plots allotted to the settlers. All land in Kazakhstan is still technically owned by the State, but people feel privatisation is just around the corner, and the rush to claim land is intensifying. In regularized settlements, plots are being subdivided and sold off to wealthier families. To curb this kind of illegal speculation, the government has warned that plots without permanent houses built on them will be repossessed.

In the Luchvastoka Settlement, the team observed more building than in other settlements they visited. They were told this is because Luchvastoka has not yet been legalized, and people feel that if they build and physically occupy the land, they will consolidate their rights to it in the government's eyes, and thus diminish the possibility of losing it.

## How People Build :

Houses in the informal settlements are small, mostly of one or two rooms, and crudely built, with only a short course of stone and cement for foundation, and using one of three types of wall construction:

- Thick mud walls cast *in situ*, with straw mixed in for strength
- Walls assembled from mud and straw blocks, available in the market
- Timber frame walls with infill panels of timber or reed lattice-work, plastered on both sides with mud, "wattle and daub" style. Many older buildings in Almaty are built this way.

The mud walls cast *in situ* seem to be considered best, for their insulation properties. Roofs are almost always covered with asbestos cement or corrugated iron sheets, laid over timber trusses. Inside, timber floor boards are raised off earthen floors on timber battens, which keeps them warm enough for children to play on, even when winter temperatures drop to 30 degrees below zero Celsius.

Besides mud and timber, resourceful Kazakhs make good use of some unorthodox materials salvaged from defunct military installations scattered across Kazakhstan.

### PHOTO 17 - B

**A little of everything** - The resourceful builder of this house is using brick, stone, soil-cement blocks, wood, galvanized sheets and materials salvaged from defunct Soviet military installations.

Entire houses are built from windowless concrete bunkers, and second stories fashioned from pre-stressed slabs designed for building underground arsenals. Not very cheerful, but rendered habitable with the addition of a cooking stove and a few pots of geraniums.

Wood is used for heavy roof trusses, and for doors and window frames. A simple house costs about US\$100. Charcoal is burned in stoves which double for cooking and heating. Sewers, paved roads and drainage systems are non-existent. Most people dig simple pit latrines a few metres away from their houses.

## Life in Almaty's State-owned Dormitories :

Almaty's state-run dormitories are leftover from Soviet times, built to house factory workers waiting to be allotted apartments. They're large three and four-story buildings, with rooms opening off central corridors. Inside, the rooms are crowded, but immaculately kept, most with their own make-shift kitchens. Some rooms are occupied by families, others shared or occupied by single people. Many women in the dormitories have plots in the "homeless" colonies, but no money to build houses and no men to help them. They prefer to wait in hopes of buying an apartment.

The dormitories are all dilapidated. When the factories maintained them, things were better, but when they closed, the government lost interest. Baspana got involved, but there was never enough money for repairs. Common facilities are particularly troublesome. Wuria's photos show blocked toilets filled with excrement, leaking pipes, fungus-sprouting ceilings. It is no surprise that diarrhoea and dysentery are endemic in the dorms.

There is little collective effort to maintain the dorms. A taxi driver in one, who fixes broken switches and leaky faucets, is called the "angel", but there are limits, even to the capacity of angels. Baspana is active in the dormitories and helps people to form consumer cooperatives, with the idea of making residents owners of their dorms. Negotiations have led to some dormitories being handed over to residents, and these are now being managed by their own cooperative societies.

## KAZAKHSTAN FOLLOW UP :

During the first visit to Kazakhstan, it was decided to set up research into the housing processes already functioning in Almaty's dormitories and informal settlements. To learn about ways of refining these processes collectively and incrementally, NGO activists and community leaders from Baspana have made two exposure visits to the *Orangi Pilot Project* in Karachi. There are now plans to bring teams to help set up savings and credit groups in Almaty's informal settlements. In April 1997, Arif returned to Almaty, with Wuria Karadaghy, and found many things happening.

- A book entitled **The Housing Crisis in Central Asia** is now being published, as a collaborative effort by people working together for change in their counties. Contact ACHR for more information.

# PHILIPPINES :

## *Meet the Waste-Pickers of Payatas, one of Manila's largest slum areas...*

In July 1997, Jockin from India's NSDF and Joel Bolnick from South Africa's People's Dialogue, visited Manila to understand the savings and credit work being done by Father Norberto's group, the **Vincentian Missionaries Social Development Foundation**, in the Payatas squatter settlement. The visit was supported by MISEREOR and ACHR-TAP and led to the first exposure trip of people from Payatas to India, and the beginning of a lively cross-pollination of ideas between Payatas and poor communities in India and South Africa.

**P**ayatas is one of Manila's largest and most densely-packed squatter settlements. It covers some three thousand hectares of private land in the Northwest part of the city. In the 1970s, Marcos used the area as a relocation site for people evicted from squatter settlements in other parts of the city. When he was deposed in 1986, there was a big invasion by new squatters, and the settlement swelled to its present size.

An open pit garbage dump at the centre of Payatas covers 15 hectares of land, and works like something of a dark angel in the settlement. For the thousands of women, men and children who survive by gathering, sorting and selling its recyclable waste, the dump is a blessing. Informal recycling supplies vital materials to Philippine industries which can't afford to import costly raw materials.

But the disease, pollution and environmental toxins that the dump brings make Payatas one of the most hazardous places in Manila to live. Father Norberto's group monitors life expectancy and infant mortality, and all the tuberculosis, lead poisoning, infections and gastrointestinal disease in the area make for a pretty unhappy set of statistics.

Collecting recyclable waste, as in many Asian cities, is work taken up mostly by recent migrants, the poorest in an already poor area. Many women and children work the dump site in order to supplement meagre family incomes. The work isn't ideal, but it is available right on site and requires no more equipment than a gunny sack. The waste pickers have organised themselves into a **Waste Pickers Federation**, which is supported by Father Norberto's group.

PHOTO  
18 - A

*When urban planners talk about Solid Waste Management, they seldom put a face on the problem. In fact, a lot of the work of "managing" garbage in the Philippines, through the collection and sorting of much-needed recyclable materials, is done by children like these, who not only have faces, but have basic needs like everyone else.*

## Money Lenders and One Day Loans : *Some less-than-perfect credit alternatives in Payatas...*

**M**any families rely indirectly on the dump for survival, including hundreds who operate small businesses in the settlement. Since 1994, Father Norberto's *Social Development Foundation* has helped support a community-level savings and credit programme. With loans targeted for these kinds of small enterprises, the scheme has enabled more than 2,500 families to save more than US\$750,000 and turn over these funds several times.

When you look at the alternatives, it's not surprising a community credit system offering small loans at low-interest rates would take off. Many of the Philippines poorest, living on the edge of subsistence, without a single peso's margin, survive on a system of *one-day loans*. Here's how it works: Maria goes to the money-lender in the morning, borrows 200 pesos to buy vegetables from the wholesale market. After a long day's work, she's made perhaps 500 pesos. That would be a tidy profit, but Maria then has to go repay the money lender, who may charge her **100% interest for that single day**. By the time she's paid the 200 pesos loan, and the 200 pesos interest, she'll be lucky if she has enough in her pocket for dinner. It seems crazy to pay this kind of interest, but to Maria, who has no other credit options, the money lender means survival, and she keeps going back.

Father Norberto's group counted 19 money lenders in their area of Payatas, each sitting on a lending capital of around a *million pesos*. That makes a combined lending capitol of *19 million pesos*, controlled by only 19 men. In the entire federation of savings groups, which involves hundreds of people, the combined credit pool is scarcely a third of that amount. This just goes to show the power these money lenders still have over the livelihoods of the Philippines poorest.

### "Complete Loops"

*There are small "buying stations" all over Payatas, where waste-pickers bring their harvests of paper, plastic, tin and cloth to sell. Materials are bought from waste-pickers at rates about one-third of their resale value. The savings groups are looking at ways to help waste-pickers start their own co-operative buying stations, so that more of the profits from recycling can stay in the pockets of the waste-pickers.*

*The savings groups have also set up a unit that cleans and flattens oil cans, and then cuts, shapes and finishes them as household implements and wall decorations. These kinds of recycled-material businesses are what Father Norberto calls "Complete Loops", since the poor control every step of the cycle - from collecting, to sorting, to processing, to selling. This way, they can eliminate middlemen and keep more of the profits themselves.*

## Opening Up New Possibilities :

*Exchanges can transform what people see is possible...*

Last February 1997, a team of women and men from the Payatas Slum visited Mahila Milan collectives in Bombay and Pune, as part of an ACHR-TAP MISEREOR collaboration, where they saw with their own eyes how much can be accomplished by extremely poor women and men who live in slums and on the city's sidewalks. Stocking-up on new ideas and visions of something better to take back home is what exchanges really come down to:

### ● IDEAS ABOUT NEGOTIATION :

In Pune, the group sat in on negotiations between poor women from Mahila Milan collectives and municipal officials - negotiations which ended triumphantly with the city's agreement to grant evicted families land for resettlement. A long process led up to this moment, but began with some clear steps, which the Pune women could describe from experience:

**How to get into a negotiation with the government about land? The first step is to educate ourselves:**

- Get city development plans.
- Find areas marked for "social housing" - even Manila's city plans have them.
- Find out what government programmes and provisions for social housing already exist.
- Invite architects and advocates to help in the process of developing alternative proposals.

### ● IDEAS ABOUT POSSIBILITIES :

For many of the visitors from Payatas, the trip was a chance to see for themselves that *improvement is possible*. The work with savings and credit, house and toilet-building and official negotiation they saw poor people doing in Bombay and Pune was a potent antidote to the notion that squatters have no options. *They do!*

### ● IDEAS ABOUT WORKING TOGETHER :

*This observation came from one of the Payatas community members on the trip, Grace Bernardo y de los Ryes: "I was so impressed by Mahila Milan's cohesion. At first I wondered why these women spent so much of their time working at the Byculla office when they had families of their own to tend. They got no salary for their work or any form of material compensation. When they told us about their struggles before joining Mahila Milan, I was deeply touched and began to understand why they put so much into Mahila Milan. Women who were weak were taught to be strong, and those who are strong stay to help those still left behind."*

### ● IDEAS ABOUT SAVINGS AND CREDIT :

Perhaps the most important lesson of the trip was seeing how a savings and credit collective can be much more than a convenient form of banking, but the central element in a process of people-managed change. In India, the group saw how a savings group is not just about "hard finance" but a vital element in the struggle towards better lives, better settlements, better houses, water supply and toilets. These are some of the ideas Norberto saw transformed:

- After the India exposure, our philosophy of how micro-finance can be used by communities has shifted.
- Now we see microfinance as a means to social change, where earlier it was heavily weighted to banking and numbers.
- In India we found security in the system as a whole, access to credit, clarity of steps towards land and houses.
- Having money in the bank amounts to a strong bargaining chip when negotiating with land owners and the state - not just for our own private needs.
- The savings groups can help to develop the kind of management skills we'll need later on when we get into land and housing ourselves

### CONTACT :

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## FREEDOM TO BUILD :

**A no-profit, no-loss approach to getting more low-income units into Manila...**

*Freedom to Build* is a non-profit organisation which builds and sells affordable houses to low-income buyers in Manila. The combination of developer-style approach, efficient planning and low-income target make it an unusual player in the social housing scene. Here are some notes on FTB drawn from materials prepared by its founder, Bill Keyes :

**T**he housing problem in the Philippines is so large that the best any "actor" can do is make a contribution. *Freedom to Build's* contribution is unusual, partly for the things it *doesn't* do. *FTB doesn't* serve the poorest, *doesn't* sponsor community mortgage programmes, *doesn't* work with pre-existing communities and *doesn't* use unorthodox building materials. Since 1976, *FTB* has built and sold over 5,000 housing units in Manila, mostly to lower-level public and private-sector employees, whose modest wages exclude them from even the lowest market-sector housing options. Our financial and organisational capacities limit us to an output of about 50 houses per month - a drop in the ocean compared to the 4 million ill-housed Filipino families - *but it's something*.

### Some of Freedom to Build's tricks for developing affordable houses :

- plan efficient, dense housing layouts
- use simple, conventional, inexpensive construction techniques
- provide partly unfinished *starter houses*.
- develop in large areas where cheap or subsidised land is available
- dovetail projects with existing infrastructure subsidies and aid programmes
- use "economies of scale" to reduce costs
- operate on a no-profit, no-loss basis, keeping overheads low.

*FTB's* simple 20 sq.mt. *starter houses* are built on fully-serviced plots which leave room to expand later, as families can afford, some arranged in rows with common walls, others semi-detached. All are built of concrete wall blocks and galvanised roofing. To keep prices down, the houses come unplastered. Anyone can apply - the only requirement is that a family earn less than \$250 a month. The government provides affordable mortgage funding (25 years at 9% annual interest and \$45 monthly repayments).

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## PHILIPPINES:

### Japanese Fact-Finding Mission Comes to Manila

This is the story of how DAMPA, an association of poor people's organisations in Manila, used an unusual strategy to bring attention to large-scale forced evictions in Manila. When the local government didn't respond to protests, DAMPA went directly to the source - the Japanese Government - requesting they investigate violations of the rights of people displaced by Japanese-funded public projects.

**The Philippines and Japan are both signatories to international treaties which prohibit funding of projects which violate the rights of displaced residents.**

**The strategy worked.** In March 1996, a Japanese fact-finding team, including church, academic and NGO representatives, made a much-publicized visit to Manila. They inspected project areas funded by the Overseas Economic Cooperation, OECF (which gets most of its funds from the Japanese Government), a highway flyover, an aqueduct, a railway extension, an airport expansion, and visited relocation sites for the hundreds of families displaced by these projects. *This is what they found:*

- People were evicted without prior consultation or notice.
- In relocation sites, people were left without basic services, water, electricity, schools and hospitals.
- People lost jobs in the relocation process, and this led to disintegration of families.
- People were taken to relocation sites without choice of where to go, resulting in community disorganization.
- Implementing agencies reneged on promises of compensation, support services.

The mission's findings came out in all the local newspapers, along with its recommendations to OECF: *affected people, especially the poor, must be included in planning relocation programmes, and some of the project budgets should be allocated for relocation of displaced residents.*

The OECF promised to cancel funding for projects involving involuntary resettlement, and to investigate complaints of affected residents and rights violations. This isn't the end of forced evictions in Manila, of course, but DAMPA's campaign has done much to broaden options of poor communities swept aside by internationally-funded development.

PHOTO  
20 - A

*Many large public works project in the Philippines, like this flyover in Makati, get funding from the Overseas Economic Cooperation Fund (OECF), for which Japan is a large donor, a donor which proved to be a useful ally in assuring the rights of those displaced by such projects.* h

### Some thoughts on the idea of "Militancy"

*Denis Murphy has been involved with land-rights and eviction issues in the Philippines for over twenty years. He is director of Urban Poor Associates, and was one of the founders of ACHR. Here are some of his own (slightly edited) thoughts on the role of grassroots militancy in battling the inequities of globalisation.*

Recently, a visitor asked Bishop Julio Labayen of Infanta, a 30-year veteran of social action, whether the Philippines, having ended the Marcos dictatorship and built a working democracy, still needs a mass movement of poor people pressuring the government to make the right decisions? "There is always a need for militancy," the Bishop answered unequivocally. "If we think there isn't, we fool ourselves." Not everyone in the Philippines, or in Asia, would agree. Many feel other approaches to initiating change should get higher priority, like co-operative efforts with government or self-reliance programmes.

Individual government departments or officials may take a co-operative line with certain people's groups or NGOs, but we should keep our eyes on the overall trends inherent in the current forms of globalisation. People may be able to do many things for themselves, but if they can't affect mainstream policy and politics, they will be overwhelmed.

Globalisation widens the gap between rich and poor, leaving many unhappy people behind. In the Philippines, it's led to the collapse of labour unions, to unrestricted trawler fishing and problems for small fishermen, to selling off government land earmarked for the urban poor, to slowing rural land reform and to an export-oriented agriculture that impoverishes small rice and corn farmers. It isn't much different in other Asian countries.

These processes are counterbalanced only by those groups that manage to get their ideas to the public negotiating table. The long term goal of people's organisations is to achieve political power through the democratic process, with the idea of making government the people's ally - a body which safeguards their security, basic needs and equal opportunities. We can't count on business or government to do those things.

The poor are vulnerable, disorganised and pragmatic, and these weaknesses are easily manipulated in the local political sphere. Strong people's organisations emerge not from political campaigns, but from struggles which grow around basic issues like water supply and land. Organising around these issues is the best preparation for moving into the political sphere. In this kind of "pre-political" work, all forms of organising are useful - savings groups, sports tournaments, labour unions, women's protection groups, etc.

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## MANILA'S EMBATTLED PASIG RIVER :

The story of one community's campaign to stop industrial pollution in their neighbourhood ...

120 families living near the Pasig River in Manila write their own primer on community mobilisation, from scratch. This report was written by Emmanuel Marcelino at CO-TRAIN. (The original text has been compressed a bit for brevity.)

**JUNE 27, 1996 :** In a community meeting, Aniano Raymundo told about a cooking oil factory in his community emitting smoke, foul smells and loud machinery noise. He asked CO-TRAIN for help. The 120 families in Policarpio Street had no formal neighborhood organisation and relied on Barangay officials to resolve problems in the community. The POPI factory had been issued a warehouse permit in 1994, but when machines started pouring out smoke, noise and smells, neighbors realized it was a factory, not a warehouse. The community's first step a year earlier had been to file requests to the Barangay Council and Environment Committee that the factory be closed. Officials who inspected the factory claimed to find nothing hazardous and the pollution had continued.

**JULY 5 :** During the first community meeting, plans were set to:

- Seek legal assistance from HARIBON Environmental Foundation
- Get copies of the factory's Environmental Compliance Certificate (ECC) from Department of Environment and Natural Resources (DENR), which all factories should have before starting operation.
- Verify the official land-use in the factory's area.
- Find out if the factory had permits from the Mayor's Office, Barangay Council's Office, and Laguna Lake Development Authority (LLDA).

The people found out the factory had no ECC and no permit from LLDA, and is located on land under "residential-only" land use.

**AUGUST 12 :** The DENR Director was surprised to find his office filled with community members with a petition for closure of the factory. Two inspectors were sent to the factory. Later, the group also persuaded the LLDA General Manager to send an inspector. Both inspections were carried out, but came to nothing.

**AUGUST 29 :** HARIBON filed a motion and an LLDA ordered factory representatives and local officials to attend a public hearing. For the first time, all the players were in the same room: the POPI factory's manager and lawyer, the Barangay Captain and his councilors, HARIBON's attorney, and all the community members. After hearing both sides, the arbitrator set another meeting. Meanwhile, the community persuaded LLDA to conduct a surprise inspection of the factory, which *did* prove noise exceeded allowable levels for residential areas, but concluded the factory was in a "mixed zone", allowing factory and residential use, and in compliance with zoning policy. This didn't match what the people discovered on the development plan, marking the area as residential.

**SEPTEMBER 18 :** The people then used newspaper stories and radio programmes to bring their campaign to a broader stage. A public forum *Strengthening Riverside Communities Towards Industrial Pollution* was held with CO-TRAIN, Sagip Pasig Movement and DENR. Officers from LLDA, DENR and the MMDA came, and the POPI factory struggle was a case study. Promises to help came from various agencies, but these also came to nothing.

**SEPTEMBER 28 :** The unstoppable community pressed DENR-NCR again, and this time the factory got an order for temporary closure, for operating without an ECC. The good news made the front pages of the *Manila Chronicle* and *Manila Times*. The factory running again, but with some significant changes, won by the community's persistence. The machines moved away from neighboring houses, less noise and pollution, and ten men from the community have been hired. When the community sat down to reflect on their struggle, they spoke about understanding the power of working together to resolve issues, the need for breaking out of the "culture of silence" to pressure government agencies to do what they are mandated to do.

## PASIG RIVER FOLLOW UP :

Here's the latest news from the Pasig River, from CO-TRAIN:

**T**he Policarpio Street community continues to keep an eye on the POPI Factory, and are now monitoring the effects of the factory's new treatment facility. If it doesn't make a difference, the people will continue their protest, but focus on land use and zoning.

CO-TRAIN is working with this and other communities to participate in the Bantay-Ilog [Riverwatch] Programme, designed to involve communities in protecting the Pasig River by monitoring pollution from factories in their neighborhoods.

### "Worst Polluter" Awards :

**R**ecently, prime time television in Manila was given over to coverage of debates about Pollution of the Pasig River. On the one side were lawyers from the factories accused of polluting. On the other were community groups living along the river. The debates were sparked off when groups of urban poor people, trying to clean up the river, publicly issued *Worst Polluter* and *Poison Awards* to the factories. Besides raising the hackles of "winning" companies, this strategy brought industrial pollution into the spotlight. Earlier *Poison Awards* led to many companies installing anti-pollution devices. The NGOs involved in the campaign, COPE, UPA and CO-TRAIN, have become adept strategists when it comes to using mass media to support community action.

**Contact : CO-TRAIN (Community Organisation Training and Research Advocacy Institute)**  
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## ACHR YOUNG PROFESSIONALS :

### Looking for their slot in a Community Process ...

**A**s community groups around Asia become stronger, mobilise resources and negotiate land breakthroughs, inevitably things start getting *built* - houses, toilets, drains, community centres. And as the scale of this process swells, it's useful to have some engineers and architects around, adding their two cents. But most professionals know very little about the poor's lives, and have been trained to operate within the context of relationships and standards that are like oil and water in poor communities. Even those with good intentions can end up bullying and frustrating community processes, which have rhythms of their own. This is how one young professional, May Domingo, puts it:

*"We have to respect people's involvement in solving their own problems. As professionals, that means learning when to take a step or two back, to give way to people's ways of doing things."*

A new kind of professional, sensitive to the realities of poor settlements and flexible with her skills, requires a different kind of training - a training hard to find in universities and technical schools, whose curricula don't always translate into the jumbled realities of Asian cities and the vast numbers of poor people they contain. More and more young people, whose eyes are open to the problems of their own cities, want to get involved and *do* something. But *what* to do, *who* to ask, *how* to begin?

**T**hat's where ACHR's *Young Professional's Programme* comes in, putting young people into communities, through internships and exposures, where they can learn first-hand from the survival experts - the urban poor. The YP Programme is now in its fifth year, and in the grand tradition, has launched its own newsletter, put together by Noman Ahmed, regional coordinator for YP in Karachi.

*Here are some excerpts from the first issue of Young Professionals News :*

#### CONTACT :

ACHR Young Professional Programme,  
ACHR Office, Bangkok; or Urban  
Resource Centre, Karachi

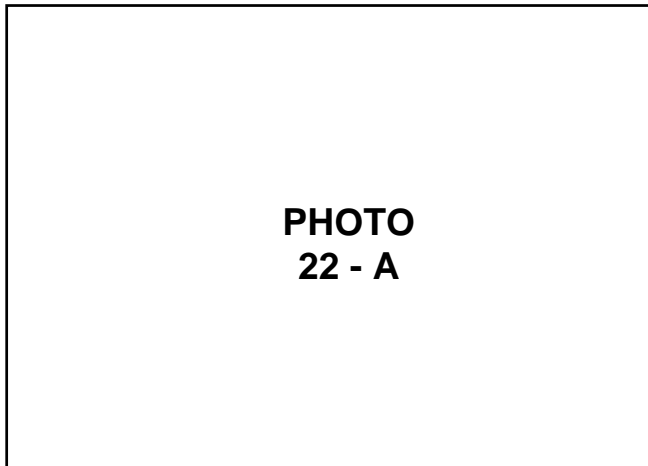


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*How to be involved but not in charge, how to contribute without controlling - these are lessons they never taught us in architecture school, and they become big questions when professionals join a community process.*

### Some YP Programme Landmarks ...

*Mayumi Kato has coordinated the YP Programme since it began in 1993. Here are her impressions of some ideas and events which helped shape the programme.*

**O**ur first workshop, in Manila, brought people from around Asia together and helped establish a network. But it was during the 1994 Summer School in Cambodia that the programme really began to come together. Students at the Architecture Faculty wanted to involve themselves in helping Phnom Penh's poor communities, but staff and resources were scarce. The Summer School gave students a chance to work with community groups and advisors on redevelopment plans for eight poor communities. By the end of the summer, we had a vision:

**Young professionals as agents of change, who can bring youth, energy and ideas to the grassroots, to help catalyze a process, not direct it.**

**Focus on internships and exposure :** As the network expanded, *community internships* became the programme's focus, and the notion that the best way to begin is to simply *plunge in to communities head first*, and see what happens. We have tried to let internships grow in a natural way, to balance needs of communities and young professionals who contact us, putting the two together in ways that allow both to grow. We've supported three interns so far. Two have "graduated", and found stable support systems by themselves. More and more students and young graduates want to share their understanding with the poor, and develop "alternative" careers. We've counseled a lot of young people exploring life and career paths very much "off the beaten track". It is something like group counseling, since we're all making up the rules as we go along.

**Focus on Curriculum Change :** The summer school also helped us identify another focus for the YP Programme - to help more universities (which are the places from which Young Professionals emerge) to develop curricula more in touch with the realities of Asian cities. Whether at Oxford Polytechnic or Ho Chi Minh University, generations of professionals discover and drag home European town planning concepts which don't always translate into the jumbled realities of Asian cities. Asian cities have their own traditions of urban land-use, their own social realities, as different from these other models as night from day. Not to mention their immense populations of working poor people. One antidote for this kind of urban planning far-sightedness, is for training institutions to zero-in on the dynamics of urban poor communities, which form a majority in most Asian cities.

#### One Young Professional at work :

**Ravinder Kumar Ravi** is an architect, recently graduated from Dawood College of Engineering in Karachi. Two years in private architecture firms left him feeling dissatisfied. After meeting people at the *Young Professional Training Unit*, he decided to take a sharp career turn. He joined YPTU as a fellow, and has been working with OPP and the URC, on sanitation planning and house construction. For Ravi, there is a strong social motivation behind his decision to work with the poor, whose shelter problems he thinks of as problems of Pakistan's society as a whole, and needing much creativity and attention.

# Learning Directly from People :

## *Young Professionals exposure trip to India and Pakistan...*

In March, 1997, three young professionals, from Sri Lanka, Malaysia and the Philippines, travelled to India and Pakistan. The ACHR-YP sponsored exposure trip focused on community-managed sanitation systems and low cost housing construction. The group was hosted by the URC/OPP in Karachi, SPARC/MM/NSDF in Bombay and Shelter Associates in Pune. Here are some impressions from the lively report prepared by **Arlene Lusterio**, an architect from the Philippines. Afterwards, she continued on to Phnom Penh, to spend more time with poor communities and to explore the possibility of a YP internship there.

● **BURNOUT:** I've been working for two years with SAPSPA, on a housing project with an urban poor community in Magsaysay Village, Tondo, Manila. To make a long story short, I got burned out. I joined the exposure with the idea of getting back some of my enthusiasm from initiatives in other places.

● **STYLES OF TEACHING:** In Karachi, the exposure was carefully structured. In the morning we sat in lectures at the OPP office, in the afternoons made site visits to sanitation work. In contrast to this classroom-type exposure, in Bombay we had to find our own way around, which I found challenging, and we were almost always with community people, not professionals.

● **PARTICIPATION:** When talking about *people's participation*, I used to have romantic images of poor people doing all the construction work themselves. But in OPP's sanitation system, community people don't do much of the labour themselves. They hire workers. But they *do* participate in the most important way - they make the **decisions**.

● **LOCAL MATERIALS:** I was impressed with the way OPP has found to support small, local manufacturers of building materials, whose low overheads, low transport costs help make for affordable houses in Orangi. This shows a sensitive understanding of how local economies work.

● **TEAMWORK:** When I compared my own experience of working alone in the community in Tondo, with the strong teamwork I saw among the OPP staff in Karachi, and the team in Shelter Associates in Pune, I was envious.

● **BELONGINGNESS:** When I first came to Mahila Milan's Byculla office, the first thing I noticed was lots of mothers sitting around. When I asked what they were doing, they said, "We're just here. We like to come chat and spend our free time together." The feeling of "*belongingness*" is very strong in Byculla, and these scenes are something I am longing to see in the SAPSPA office in the Philippines some day. I always thought of an office as a place for meetings. In Tondo, I kept hearing people say, "*I went to the office, no one was there, so I went home.*"

*Last March, the Squatter and Urban Poor Federation in Phnom Penh invited students from the Architecture faculty, and the CATDG group to join in their House Design Workshop. It was a good match - from the beginning, some very enthusiastic people, and some very young professionals were lost in a noisy, companionable confusion of cardboard, sketch pens and scissors.*

## PHOTO 23 - A

## PHNOM PENH'S YOUNG CATDG GROUP :

**T**he Cambodian Appropriate Technology Development Group, CATDG (or "Cat-doggers" as they're affectionately known in Phnom Penh), is a group of young architects and engineers, mostly fresh graduates from Phnom Penh's University of Fine Arts and Institute of Technology.

The group's objective is to enable poor communities to have access to a much broader range of appropriate technologies, house-building materials and cost-saving construction techniques than they do now. This might include, for example, teaching people how to make new kinds of block or roofing tile, helping communities design sewage systems they can construct and maintain themselves, or assisting communities to set up composting and recycling systems for solid-waste disposal. Right now, the Cat-Doggers are busy with these tasks:

- Identifying promising building technologies for use in Cambodia.
- Testing and assessing the appropriateness of those technologies to local needs.
- Demonstrating cost-saving building techniques through training and involvement in community projects.
- Helping set up units to produce appropriate, affordable building materials.

The Cat-Doggers have travelled up and down Cambodia to see micro-concrete roofing tiles in Battambang, soil cement blocks in Prey Veng, alternative land-use ideas in Phnom Penh Thmey and community-sewer-improvement strategies at Kong Kea Pos. Members have gone on exposure trips to Indonesia, Thailand, India and the Philippines.

**O**ne of the most exciting developments of the past year has been strengthening of working ties with Phnom Penh's **Squatter and Urban Poor Federation**. Cat-Doggers have chipped in to SUPF house-design workshops and gone through training programmes with SUPF leaders. The CATDG - SUPF link suggests the potential for a youngish professional group and a youngish community group to grow together, side by side.

● *The latest word is that four Cat-Doggers have been accepted into programmes at AIT in Bangkok. This is good news for AIT and for these energetic young Cambodians. But we all hope their absence won't diminish the presence of committed technical assistance to poor communities in Phnom Penh, when it is most urgently needed.*

PHOTO  
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Some enthusiastic junior members of the slowly growing Future Home-Owners of South Africa Club.

## SOUTH AFRICA:

### Housing Finance and the Homeless...

As part of the Habitat International Coalition's Housing Finance Group in Southern Africa, low-income housing practitioners met in Cape Town in March 1997 to compare notes and identify areas of common concern. People from three types of group attended:

- Groups operating on a commercial basis, trying to reach lower-income borrowers than is possible in conventional banking systems.
- Groups involved in housing finance by default, having found difficulty difficulties obtaining finance for the intended beneficiaries of development projects they manage.
- NGO/CBO coalitions which see housing finance as part of an overall process of mobilising communities around savings and credit.

Despite emphatic differences, all the participants expressed dissatisfaction with the current thrust of South African housing policy, especially its treatment of housing finance issues.

- **Between 60 and 70 percent of South Africa's homeless population is unable to access formal sector housing finance at all, and the government's "capital subsidy" programme is insufficient to provide a completed house.**

Still, there is no coherent strategy to provide alternative sources of credit for housing. The capital subsidy system is unwieldy and designed to promote private enterprise rather than **people-driven housing**.

## JOE SLOVO VILLAGE : 2,500 Homeless Families Get Land at Last!

On August 4, we received this good news from Patrick Magebhula, President of the South African Homeless People's Federation:

**A**fter a year of negotiations with the Department of Land Affairs and local and provincial government structures, the South African Homeless People's Federation (SAHPF) is delighted to announce it has secured land ownership for seven of its affiliate savings schemes who now have come together to form the *Joe Slovo Community Property Association*.

**Joe Slovo was a lawyer and the first white man to serve on the National Executive of the African National Congress. When the ANC was banned, he went into exile, first the UK, and later in Zambia, Tanzania and Mozambique. In 1992, he was one of the chief negotiators for the ANC at Kempton Park, and when the ANC came to power, he was selected as Minister for Housing. He died in 1995 from cancer, and was much loved by the poor.**

On Saturday August 2nd, Land Minister Derek Hanekom announced a Financial Grant from his department to purchase the land just outside Port Elizabeth, on which the communities have settled. The 263 hectares of land will be transferred to the Community Property Association as soon as the deed of sale has been signed by members of its management board in their capacity as representatives of the **2,500 urban poor families** who make up the association.

**The Joe Slovo Village is the first significant case of land in an urban area being purchased by the South African government for the homeless poor.**

The land will provide formal tenure to **more than 10,000 homeless people** as well as providing employment opportunities to many more, by means of small-scale commercial and productive activities, including agriculture. The overall development will be planned, implemented and managed by the community itself, making it the largest people-driven development initiative in South Africa. The national Ministries of Land and Housing will provide support to the programme to ensure that it serves as model for similar initiatives. Negotiations continue to secure Provincial and Local support for this highly innovative, people-driven approach.

**The Federation held their National Forum at Joe Slovo Village, to coincide with the Minister's announcement, and these decisions were made:**

**1** **Housing Savings Schemes, *Nsuguzonke*** [the Zulu word for *everyday*] will be strengthened, as base units of the Federation, through the practices of daily saving and thrice-weekly meetings of savings groups.

**2** **Existing Federation structures** will be examined to ensure they give real support to *Nsuguzonke*. After studying how these structures are functioning now, the leaders will submit recommendations to the next national forum.

**3** **uTshani Fund housing loan repayments** will be carried out within the *Nsuguzonke* system. People will be encouraged to repay loans on a daily basis, through their savings scheme treasurers, who will transfer funds to the uTshani bookkeepers at the end of every month.

**4** **Plot and house size standards** were adopted for *Nsuguzonke* members, to ensure the process remains in the hands of the poorest of the poor. Plots will be between 100 and 200 square metres, and houses built with uTshani Loans will not exceed 66 square metres.

**5** **Joe Slovo Village** was approved as the Federation's first *Ufunde Zufe* [Learn until you die] programme. Weekly exchange programmes for knowledge and experience-sharing will begin as soon as the development process in Joe Slovo Village starts.



To the women at work helping to build this substantial cement block house in South Africa, "housing" is nothing new - they've been doing it almost as long as they have been alive.

PHOTO  
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## South African Housing Key Words :

Here is a slightly condensed excerpt from People's Dialogue's Backyard Fax No. 3:

**A**n irony of modern history is that the critical capacity, developed during most liberation struggles, often dries up once that magical frontier, the seizure of state power, is crossed. Activists and intellectuals assume they can put away their swords once the "event" of liberation has occurred. But in South Africa, the struggle for true liberation - material liberation, which is what matters in the end - continues as before. Discourse now wears the garb of "development" instead of apartheid, but remains as mystifying and ideologically-loaded as ever. We thought it would be useful to sharpen those critical capacities and look at some of the key words in the South African housing debate.

It may seem incredible to start with the word **Housing**, whose meaning should be obvious. It isn't. An unquestioned assumption in current policy debates is that housing is a *product*, just like any other *product*, delivered by developers, to be purchased by consumers in a market. And we all know the best supplier of products is the private sector. Accordingly, housing policy has focused on encouraging the private sector to deliver more housing products, especially at the lower end of the market.

To the vast majority of South Africa's poor, housing is not a *product*, but a necessity of existence. The homeless poor produce most of South Africa's housing, and for them, housing is part of everyday existence, like carrying water or cooking. Housing is an activity they do continually - gathering free or inexpensive materials, finding ways to put them together effectively, repairing and improving what's already been built. Housing is not a discrete event, as pictured in mortgage-loan adverts, where bank managers hand housekeys to smiling families.

**"Housing is an urgent and never-ending process of providing shelter, in which poor people are engaged for most of their lives."**

**U**nderstanding this is critical. By focusing on housing as product, current debate implicitly embraces the mortgage advert view, which has relevance only to the well-off, who can afford to purchase whatever they need in the market. This devalues the people's housing process, where housing is not a commodity produced by the private sector for sale to consumers. Throughout the developing world, appropriately-supported, people-produced housing is cheaper, quicker, and better suited to the needs of the poor. But in South Africa, poor people's housing is considered *substandard* because it isn't a commodity, and seen as a *problem* and not a solution.

The result of this one-sided understanding about housing is the government's current housing policy, with its focus on getting producers to supply more housing products, more cheaply. The people's sector, by contrast, has received some official verbal support, but little is of practical use.

## A "Strategic" Toilet

A friend from Thailand was visiting a SAHPF house building project at Kanana, a settlement outside of Johannesburg. She asked the leader, Pule Raboroko, who was up wiring down the frame for a toilet roof, why they were building such a "standard" toilet, just like the government-built ones in the government project down the road? Why didn't they show the government better ways of doing it?

Pule removed a nail from his mouth, and down from the ladder came this reply: We are building just this single toilet to be *exactly* like the hundreds of toilets the government builds at such high cost, using our subsidies, to show two things:

- that we understand the technology of standard toilets too. Nobody can talk circles around us about costs or technicalities of toilets and sewers.
- that our own systems are workable and cheaper than the developer's. This toilet is exactly the same as the contractor's, but it costs one-tenth the price.

(for more stories from the feisty Kanana settlement, check out People's Dialogue's Backyard Faxes numbers 8 and 9)

## People's Dialogue / SAHPF goes on-line ...

**A**mandla Imali Nolwazi [The Power of Money and Knowledge], is People's Dialogue's new website. It contains information about the South African Homeless People's Federation and People's Dialogue, but the real treat is the series of "**Backyard Faxes**" which are the site's central feature.

These stories were sent out to friends over the past several years, and are much more than simply news about evictions, land struggles and community building projects. The Backyard Faxes are thoughtful excursions into the ideas and preconceptions which underlie the discourse on housing and development. This is some of the most thought-provoking writing about the housing process on the grapevine. Nobody should miss these.

If you'd like to be on the mailing list, "Backyard Faxes" from People's Dialogue can be sent out by post, fax or e-mail, depending on your equipment (or lack thereof).

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## Evictions and Reactions in Japan :

*The Asia Kyojuu Network produces a bi-monthly newsletter, in Japanese. These two reports from the second newsletter were translated into English by Hosaka, and condensed a bit.*

**1** **EVICTIIONS IN SHINJUKU, TOKYO :** The story of the violent eviction of pavement dwellers in Tokyo's Shinjuku Station is described in a report by Suzuko Yasue. Yasue's liaison group supports labourers living on Tokyo's sidewalks by organising meetings and helping sick people to visit welfare offices. Official estimates put the number of homeless people in Tokyo at 3,300, a dramatic increase since 1992, when the "bubble" economy popped, and many lost their jobs. Most homeless are daily-wage labourers or informal job-holders, and middle-aged, single men.

About 100 cardboard shelters once lined the underground walkway connecting Shinjuku Railway Station and the Tokyo Metropolitan Government Office. After several "waste materials clearance" drives, the Tokyo Government announced plans to construct a "moving footpath" in the area. Yasue's group urged the government to work with the people and find a solution to homelessness. In January, faced with eviction orders, the group appealed to the city, on the basis of UN Human Rights Resolution. The Tokyo Government refused to negotiate.

On 24 January, in the early morning, 1,000 guards and riot policemen were sent to drag the pavement dwellers and their supporters out of the houses, and dispose of all of their house materials and floor-mats. In two hours, 200 people were left without shelter or belongings in sub-zero weather.

The government didn't stop there. Two pavement dwellers were later prosecuted in the Tokyo Court for "forcible obstruction of business." At the trial, Hosaka testified that the eviction was a housing rights violation. One city official testified that he understood those houses could be removed, "just like garbage". In March, the two defendants were declared innocent. The judgment made no mention of housing rights, but did recognize those cardboard shelters as being *living places*, and not garbage, and should only be removed according to due process of law.

**An ironic post-script to the evictions in Shinjuku :**

**The Tokyo Governor, Aoshima, who sanctioned the evictions and angered people by declaring publicly that "those people have a peculiar inclination for being homeless," later went to the Habitat II Conference in Istanbul, to sponsor the "Best Practice Awards."**

**2** **KOREAN COMMUNITY'S LAND RIGHTS :** Akiko Tagawa reports on another case near Utoro, just outside Kyoto, involving the housing rights of 80 Korean families who have maintained their own community for over 50 years.

During World War II, the Japanese ordered 1,300 Korean labourers to settle in Utoro to work on an airport construction project. When the Japanese were defeated in 1945, the Koreans were politically liberated. The Japanese project-managers disappeared without compensating any of the workers, who by then had established a community, and had nowhere else to go. The Nissan Conglomerate took over the land and set up a bus factory, which employed none of the Koreans and refused to recognize their tenancy rights. The community protested and continued to develop their community, despite company opposition.

In 1985, the plight of the Utoro community became known to surrounding Japanese neighbourhoods when the Korean families negotiated for clean water supply. Two years later, the company finally sanctioned a city plan to bring water to the community. But on the day of the concession, the community's land was secretly sold. The new owner registered the land and immediately sent an eviction notice to people. In 1988 the families in Utoro were sued for "illegal occupation."

The families argued that they had built and improved their houses, reclaimed and cultivated the land, created jobs, established a school, organized a community council, and got water and electricity installed. *Their position in Utoro involved much more than legal property rights.* Some feel the State Government and Nissan company are to blame. In their absence, a local court proposed a compromise in January 1997, setting a purchase amount for people to buy the land. The amount, though, is twice what the people offered, and unaffordable to them. If they refuse the offer and lose the suit, they are in danger of "legal" eviction.

## JAPAN :

### *An ACHR Network Takes Shape in Japan...*

*Here's the news from Mitsuhiro Hosaka, on the somewhat bumpy launch of the Asia Kyojuu Network.*

**L**ast October 1996, ACHR-Japan took a new shape. It might have looked like ACHR-Japan was well-organized, but indeed, it included a great variety of people, whose orientations were very diverse. Some were interested only in research, while other groups felt that they were "directed" by a group in Tokyo. There was no clear-cut division of responsibilities among the members, and the membership itself was never defined.

Now a group of people based in Tokyo, who have been involved in ACHR activities in the past, have assumed the role of *care takers* of ACHR-Japan for one-year term. They have started to meet with all contact persons to affirm their continued involvement.

The loosely-structured organization is now called *Asia Kyojuu Network*, which serves as a provisional secretariat for ACHR-Japan. The Network collects small membership fees, and organizes bi-monthly forums as well as annual symposia, conducts studies, promotes exchanges with other groups and advocates for housing rights. There is no established office space, nor stable financial base. All activities are, in a sense, on a voluntary basis, though some research grants have been received. We hope activities will emerge in Osaka, Kobe, Nagoya and other areas besides Tokyo, and help expand the breadth of ACHR-Japan in the future.

## Thoughts on "Home" from the Recently Japan- Returned Mayumi in Tokyo...

**T**here's no place like home, the old saying goes. I thought so too, when I returned to Japan, with a nostalgic feeling, after several years in Bangkok.

Back to a safer environment, where things go smoothly, *not like the traffic jams in Bangkok!* But after my trip to Nagoya and Kobe, that old saying takes on new meaning. Home is not just a place we go back to, physically and mentally, but a place we struggle to create *in order to survive*. This should have been clear when I visited poor settlements all over Asia and lived in cities filled with homelessness. The message was reinforced when I returned to Japan - "**the Asian Miracle**".

In Nagoya, I met recently-evicted homeless people who have had their entire lives turned upside down. But they were the ones who could describe with the greatest clarity what **housing rights** really means.

In Kobe I met earthquake victims who are still camping out in city parks, in temporary housing, years after the earthquake. Is it ironic to see people living like this, in a "developed" country? Kobe's three-year reconstruction plan is nearly over, but there are still many who have no option but to remain in the temporary housing. Views on future options in these communities are mixed. A friend brought me to a meeting of community leaders who have formed a council, and are working to build self-reliance in these communities. Japan has not yet learned to deal with its problems, but maybe people's groups like these can.

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### PHOTO 27 - A

*Japan is the world's largest consumer of cement, but beneath the staggering expense and scale of its urban mega-projects lie increasingly visible problems of homelessness...*

## Evictions in Nagoya :

*For Japan's homeless people, housing rights is not an abstract concept, but synonymous with survival...*

Mayumi Kato is the coordinator of ACHR's Young Professionals Programme. She was in Nagoya recently to organise a housing rights workshop, part of the Seminar on Development Education, supported by the Development Education Council, Nagoya International Centre and Foreign Ministry. During the visit, she happened upon another eviction. Several people who'd lost their homes came to tell their stories in the workshop. Here is her account of events at Boken Toride.

**B**oken Toride is an area tucked under a highway passing through central Nagoya, in western Japan. Although intended to be a children's playground, it also provides shelter to nearly 100 homeless people. Nagoya City and the National Highway Corporation have been strengthening highway structures all over the city, to make them earthquake-resistant. When the work reached Boken Toride in August, the city assembled an army of 250 policemen and staff to evict some of those living under the highway.

Since the construction work started last year, homeless people and their supporters have appealed to the city to respect their rights and allow them to stay, while understanding the need to make Nagoya an earthquake-resistant city. For homeless people, Boken Toride became a symbol of struggle for survival. Tension mounted in August, and poor community groups in Phnom Penh and representatives of the Asian Eviction Watch Programme added their voices to the appeal, through letters to Nagoya city officials. In their appeal, the homeless in Boken Toride asked for three things:

- space for negotiation between the city and groups of homeless people
- understanding of the severe life situations which homeless people face
- respect for the dignity and the rights of homeless people.

**T**hree days after the eviction at Boken Toride, I happened to be in Nagoya. As a passer-by, I could only perceive things from the media's view, which saw homeless people as disturbing the environment and safety of Nagoya citizens. Some said that the eviction was unavoidable, others felt it left citizens feeling hurt. According to City authorities, healthy people without a proper address, even those trying to find work, do not fall under any category for social assistance and services. So the city saw no need to consult with the homeless.

One of the men who'd been evicted from Boken Toride came to the workshop. He said he felt sorry for disturbing the citizens by staying in a public place. "It is not that I am lazy," he explained. "I would like to find a job, as the authorities tell me, but without a proper address, I cannot find a job." To this man, housing is vitally connected to his ability to survive. "That is why," he told the workshop audience, "I believe that housing is a human right."

### PHOTO 27 - B

## INDIA :

Here's some news from the MM - NSDF - SPARC - Shelter Associates alliance in India, from the fifth issue of their bilingual Hindi-English newsletter, **CITYWATCH : INDIA**.

### Two Communities Play Musical Chairs with Land in Pune...and win!

**W**hen people settle on land illegally, survival often depends on how well they juggle overlapping loyalties - to politicians offering protection, to officials threatening eviction, to social organisations offering assistance, since the big decisions about their lives seem always to be in somebody else's hands.

Here is a story about two communities in Pune negotiating opportunities amidst demolitions and political tugs of war. In May 1996, under heavy monsoon rains, the City demolished 160 huts at **Rajendranagar**, an undeclared slum on land reserved for a "public garden". Those who'd lived there since 1985 would be "resettled," everybody else was out of luck. News of the demolition spread fast. Politicians and officials swooped down with diverging offers of advice and protection. The Mayor urged people to disregard the warnings and rebuild their houses. Some began rebuilding, others waited.

**M**eanwhile, another eviction crisis was hotting-up in nearby **Sanjaynagar**, a notified slum of 75 houses on trust-owned land. The Rajendraagar Mahila Milan learned about Sanjaynagar, and about a piece of land in nearby Dattawadi, which the city was preparing for the resettlement of Sanjaynagar. At first, nobody in Sanjaynagar wanted to talk about relocation, felt the Dattawadi site (2 km away) was too far from jobs and schools. Some leaders encouraged them to defy the city and stay put. Plus, the city's resettlement plans were not very attractive, with tiny plots more like "jail-cells" than houses.

The MM set to work holding meetings, counting houses, setting up savings and housing cooperatives, and initiating a lively cross-pollination of ideas between the two settlements. With help from Bombay and Shelter Associates, and with the City's support, the women pieced together a new plan for Sanjaynagar, while continuing to look for land for Rajendranagar. In June, they held a Model House Exhibition on the Dattawadi site, to present their plans to the PMC. The city said "Yes," and MM became the official manager of Sanjaynagar's resettlement. Construction is now underway.

### PHOTO 28 - A

*One hundred metres of muslin and six hundred lives turned upside down went into the making of this proud house model - another step in two Pune slum communities' process of coming together to take charge of their future.*

### Portrait of a Community on Red Alert :

**D**emolitions can push communities in two directions, deeper into the trap of dependence, or closer to realizing that nobody is going to help them but themselves. Sometimes it takes a crisis to show how much people can do if they work together. Rajendranagar is a case in point. A Mahila Milan collective had been running there, but savings were irregular, the women seldom met, nobody saw much point. Demolition rumours were dismissed by local leaders with a false sense of security. **Then in May, it happened.**

The brutality of a demolition and the trauma it creates in people's lives is almost unimaginable. Rain poured down on muddy heaps of brick and corrugated metal that used to be houses. Possessions disappeared, looters prowled the wreckage at night. Some people waited on promises of protection from politicians, but the Rajendranagar Mahila Milan took matters into their own hands, making the kind of preparations which could make a handbook on demolition survival. Here's what they did :

- **Built Temporary Shelters** : Immediately got together, bought plastic sheeting, set up temporary shelters to protect their families from the monsoon rains and to comply with the city's orders forbidding any rebuilding of houses.
- **Organised a Strategy** : Sought help from the demolition-survival experts, the Byculla Mahila Milan, who came to Pune for strategy-planning sessions. Decided to cooperate with the PMC, as long as they were provided with alternative land. Began their own search for alternative land.
- **Surveyed Demolished Households** : Conducted a complete enumeration of families in the demolished part of Rajendranagar. Used this information to begin a dialogue with the City about resettlement.
- **Pushed Savings** : Strengthened crisis savings, pushing daily collections and the giving out of more loans to help women buy provisions. Began planning for house-building at a new location by opening individual housing savings accounts, with monthly deposits of Rs 150.
- **Organised Identification Papers** : Worked with the City to replace documents and ID papers lost during the demolition, and to prove residency in Pune before 1985. This is extremely important to qualify for rehabilitation.
- **Formed "Suryoday" Cooperative Society** : and elected an 11-member promotion committee, so that when they did get land, the cooperative society structure would be in place, ready to take over a long-term lease on the land.
- **Began Planning Rebuilding Options** : Explored house building options, even before any alternative site had been found. Organized a public Model House Exhibition and submitted their own resettlement plans to the City.

## BATTLING THE HEAPS OF GARBAGE :

*Street kids and Mahila Milan use recycling and composting for cleaner settlements and a cleaner Mumbai...*

**W**aste recycling traditions in India would put many environmentally conscious northern countries to shame. Indian children grow up with household recycling, and for many poor families, trade in recyclable waste means survival. As vital as recycling may be to the families it helps support and to the cities it helps keep clean, it doesn't make clean communities. Cities have their own waste-disposal strategies, most of them dramatically insufficient to the scale of the problem. Even with vast armies of *conservancy* workers and trucks, *Mumbai is never clean*. To make matters worse, official strategies often clash with the poor's recycling efforts. The question is, how can these disparate efforts be brought together to make a cleaner Mumbai for everyone?

The Mahila Milan/NSDF have been looking at waste-management in poor settlements. MM lends a large portion of its loan funds to women for small waste recycling businesses. Street children in the *Sadak Chaap* night shelters are already in the garbage business, collecting, sorting and selling recyclable waste. How could these scattered activities be brought together and expanded, to clean up areas in a sustainable way? *Here are some things that started happening :*

**1 Street Kids survey recycling potential :** "A-ward" is a rag-pickers paradise, the most garbage-rich part of Mumbai. Offices, factories, hospitals and residential areas eject a gold mine of recyclable waste every day. *Sadak Chaap* decided to survey A-Ward's recycling potential. Competition for all that stuff is fierce, though, and the kids found the best dumping areas were already claimed by other rag-picking groups. The kids are undaunted, though, and keep working with MM on recycling and composting in other parts of Mumbai.

**2 Composting in Dindoshi :** Last year, MM surveyed sanitation and waste conditions in Dindoshi resettlement colony, and found total breakdown of standard waste-removal systems. People dumped garbage around municipal toilets, perceived as "dirty places", where it clogged drains and toilet outlets, creating a breeding ground of rats and mosquitoes. Some women got help from *Sadak Chaap* to test a garbage-management system using recycling and composting. It's working, and now the Mahila Milan and *Sadak Chaap* are working with the City to set up 14 composting sites in different areas around Dindoshi.

**3 Street Kids recycle in Bandra :** A middle-class colony in Bandra was being littered by garbage from nearby dumps. When some space was offered, *Sadak Chaap* started sorting the garbage into recyclable and biodegradable materials, and set up a composting bin. Residents chipped in, sorting household waste into recyclable and non-recyclable bins, which the street kids collect in bicycle carriers, selling recyclable materials, composting biodegradable waste and dumping what is left in municipal dumping areas. The system has been so successful that communities all over the city are coming to Bandra to learn from the street kids' work.

**4 Waste management in Airport Slums :** In two settlements in the Airport Slum Dwellers Federation, uncollected garbage was filling a drainage ditch, causing blockages and flooding of sewage. With *Sadak Chaap's* help, the waste is being cleared out and sorted. The kids sell recyclable materials, compost the biodegradable waste and pile up the rest for city trucks. The city's garbage burden is reduced, and for the airport, less garbage means fewer birds on the runways and greater airport safety. And the communities begin to understand they can link with other groups in the city to bring about real change.

For more about the Federation's work with solid-waste disposal in Mumbai, contact SPARC for a copy of their publication *GARBAGE TALK : MUMBAI*. (PO Box 9389, Mumbai 400026, INDIA)

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*Planning for multi-story living :* In one NSDF cooperative society involved in the SRD scheme, the community's plans include 200 square-foot rooms with 14-foot ceiling heights, open corridors for air circulation, extra toilets on each floor, and room for play and community spaces.

## Mumbai's Slum Redevelopment Scheme

**M**aharashtra's new *Slum Rehabilitation Programme* (SRD) was launched over a year ago. Will the ambitious programme, based on the principle of land sharing, meet its goal of rebuilding all of Mumbai's slums? Nobody really knows, but all over the city, budgets are being haggled and plans are being scratched in the dirt. The State has now appointed a *Commissioner of Slum Redevelopment* to act as a special planning authority, with the job of processing proposals, and greasing the administrative wheels of this staggering redevelopment process.

The NSDF/MM Alliance has begun working out strategies for increasing options to communities interested in taking advantage of SRD. Communities will have to develop many new skills if they are to be managers of their own redevelopment and not simply passive consumers of "free houses" being given away by developers.

Communities are undergoing training to organise their part of the process, and a team of leaders and architects is exploring design features for walk-up flats. The federation's plan is to take on several projects, then examine what needs to be done in the next stage. Housing cooperatives in several NSDF/MM communities have already been formed, building plans are being prepared and details sorted out. Two Dharavi communities have submitted complete proposals to the authorities and are looking for loan sources.

For the federations, the most exciting part of this process is drawing on 14 years' accumulated understanding about house design and the needs of poor communities, to develop walk-up housing types which really work for poor families, with the kinds of spaces families and communities need.

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*An event that belongs to poor people all over the world: groups from communities all over Asia and South Africa came to learn and help celebrate.*

## MAHILA MILAN :

### "Milan Nagar" is Launched in Bombay with Model House Exhibition

**M**ahila Milan began eleven years ago with a group of women living on the sidewalks in Byculla. They came together to find ways of making things better - alternatives to the crushing round of evictions, access to credit for emergencies, decent toilets, secure land and affordable houses.

The Byculla MM have taken the shelter training process they pioneered, which encompasses all these things, to cities across India, Asia and South Africa, where they've inspired countless poor communities and launched many house-building projects. They have been written about, filmed, given international awards - but still live in a few square feet of packing crate and corrugated tin, on the roadside. Their own struggle for land has been long, but has finally borne fruit.

4,714 square metres of land, in Bombay's Mankurd suburb, was made available for pavement dwellers by the city's former *Slum Rehabilitation Authority*, D.T. Joseph. 536 pavement families from Byculla and Nagpada, will design and manage the construction of *Milan Nagar* themselves. Mahila Milan has been winding up to this for a long time, and you can bet they're making the most of every step of the planning process. **September's Model House Exhibition was part of this.**

For those of us who have been taught, fed, cajoled and inspired by these extraordinary women over the years, their finally getting land is an occasion filled with unabashed emotion. For the MM, though, it's business as usual. The building site is filled, not with sentiment, but with plans being scratched in the ground, orders being shout-ed, figures being totted up on scraps of paper. **This is going to be a project to watch.**

## A BIT OF LAND AT LAST :

### *Some thoughts on a landmark Model House Exhibition by the Byculla Mahila Milan ...*

*Celine d'Cruz, from SPARC, has been working with the Mahila Milan since it began in 1984. Here are some of her thoughts on the occasion of the Model House Exhibition at Milan Nagar.*

**T**his is a milestone for MM, who have been waiting 11 years for their dream to become a house. It's been a productive waiting, though. The women have sharpened their skills, broadened their information base, made contacts with communities beyond the pavements, and built an organisation of slum dwellers all over India.

MM and NSDF have organised exhibitions in many cities, usually the culmination of a housing training process which includes savings and credit, surveys, mapping and negotiations with city authorities for solutions that benefit cities *and* poor communities. Many city officials and technicians will be invited. We'll use the occasion to push the city to reacknowledge that people *can* participate in their own development and can do so *professionally*. This is another way to redefine the role of the state as facilitators, not implementors of housing for the poor.

Large numbers of pavement and slum dwellers will come, some still working out their next move and others not yet been touched by the federation. It is to these, especially, that the exhibition is aimed. Exchange teams from other countries will come, as well, to strengthen interaction between different poor communities. It's a chance to see how poor communities can get maximum mileage out of big events like this. House Model Exhibitions are another strategy for bridging the gap between communities, government and professionals.

While some visit the house models, others will be in meetings happening around the site. Different kinds of building materials will be shown and produced, so visit-ors can try making funicular shells, wall-blocks and other materials. People will be able to share ideas about design and building materials. Plenty of cloth, poles and temporary materials will be available, so communities can mock-up full-size house models of their own. The spirit of the exercise will be what we take back home.

### **Not just a housing project, but a community ...**

All these preparations involve planning a *community*, not just a housing project. What remains central is the fact that the organisation shouldn't die after people get homes. Mahila Milan has seen this happen and are taking care to do their homework on maintenance and post-construction realities.

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*Eleven years ago, these women taught themselves to measure their dwellings on the footpath, not with tape measurers and yardsticks, but with the length and width of their own sarees. In the years since, those sarees have left a trail of possibilities half way across the world, like a brilliant and multi-coloured banner for all the things **people together** can do.*

Nearly a quarter of a million people live in settlements like this one along Bombay's sidewalks, in conditions that are unclean, unsafe and insecure, subjected to evictions and harassment, because they haven't any alternatives.

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## EVICCTIONS IN MUMBAI :

*Two YUVA publications deal with the continued eviction of slum and pavement communities ...*

While several recent breakthroughs for Bombay's slum communities are cause for hope, violent evictions of the poor are still a long way from being history in Mumbai. YUVA, Youth for Unity and Voluntary Action, a Mumbai-based NGO, has been monitoring evictions in the city for many years. They recently put out two publications dealing with forced evictions of slum and pavement dwellers in the city.

### 1. PLANNED SEGREGATIONS : Riots, Evictions and Dispossession in Jogeshwari East, Mumbai

In the slum community of Jogeshwari East, Mumbai, India, communal violence has occurred with periodic regularity since 1964. Efforts at relief, rehabilitation and integration have not been enough to prevent riots. Peace may prevail for a while, but then another incendiary situation will occur and trigger off another riot. This study explores the reasons behind the riots and the tensions that exist in Jogeshwari East, and shows a clear link between riots, evictions and the changing demographic and political profile of the community. Using Jogeshwari as case, the study asks how well India is complying with national and international standards of human rights, especially housing rights. It makes recommendations for the protection of those rights and for the creation of lasting peace and stability in Jogeshwari East and other areas similarly affected by riots. The study is a joint publication of YUVA and COHRE, the Centre on Housing Rights and Evictions in Geneva.

### 2. FOOTNOTES OF A CITY : Housing Situation and Policy, Alternatives for Pavement Dwellers

This report traces the history of forced eviction of pavement dwellers in Mumbai. It argues the case that eviction can never be an answer to the housing crisis facing cities. The first chapter, *Dwelling on Demolition*, places forced evictions in the context of growing homelessness and displacement, aggravated by economic policies in India. *Milestones*, the second chapter, reviews four micro-studies of pavement dwellers, conducted between 1972 and 1985. The trends these studies reveal are analysed as a backdrop for policy planning and implementation. A report on a survey of pavement communities evicted in Mumbai, between May and June 1996, presents information on reasons for demolitions, timing, numbers of affected households, incidence of violence, etc. The last chapter, *Paving the Way*, presents a series of legislative policy recommendations and resettlement strategies. The report is a joint publication of YUVA and ACHR's Eviction Watch Programme.

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## EVICCTIONS FOLLOW UP :

... and still more news of demolitions in Mumbai - this time at Babrekar Nagar, sent to us by Kavitha at YUVA.

Between June 13 and 18, 1997, nearly 8,000 families were forcibly evicted from state-owned land at Babrekar Nagar, in suburban Mumbai, most without prior notice or arrangement for resettlement. A dozen bulldozers and 1,500 police were used. Babrekar Nagar was a well-settled community, with sewers, electricity, and water connections. Besides thousands of houses, the city demolished stores, markets, restaurants and timber shops, as well as a school and a community toilet block.

Many residents had proof of residence before January 1995, the cut-off date for new Maharashtra Slum Redevelopment Policy, which should have been protection from eviction. Residents organised protest rallies and began negotiations with the authorities. Two groups went to court for a stay-order on further demolitions. When word of the demolition reached the Habitat International Coalition, a fact finding mission was organised, led by retired Supreme Court Justice Krishna Iyer and including Meera Bapat and Kirtee Shah. They visited the site, heard people's testimonies in a public hearing, met the Chief Minister and addressed a press conference.

The chief minister admitted demolishing households with proof of residence before January 1995 was a mistake, and promised "to take the concerned officials to task". He announced that everyone on the 1995 electoral roll would be given alternate accommodation, as earlier promised. The fact-finding team pointed out that because the electoral roll is filled with anomalies, other kinds of documents, like ration cards, should also be accepted as valid proof of residence. The Chief Minister agreed to consider this.

A petition was made to the National Human Rights Commission, which promptly sent an investigation team to Mumbai, for a week of meetings with evictees, concerned NGOs and government officials. In a meeting with the Mumbai Collector and Vice Chairman of MHADA (the owners of the land at Babrekar Nagar), it was decided that those with proof of residence as of January 1, 1995, would be allotted 10 x 15-foot serviced plots. Other documents, besides the 1995 electoral roll, would be considered, with local NGOs assisting the verification process. Special consideration would be given to vulnerable people, such as single women. The NGOs are now working to collect residential proof from as many people as possible, and will monitor the resettlement process.

## PAKISTAN:

### *Some News from Pakistan's Busy Urban Resource Centre in Karachi...*

*Urban Resource Centres can play an important role in bringing information and ideas to poor communities. A variety of URC "models" have developed in Pakistan, Sri Lanka and other places, and ACHR is looking at ways to bring them together to compare notes - but how? A workshop? Exchange visits?*

**T**he Urban Resource Center, in Karachi, Pakistan, provides opportunities for community groups to meet with each other and with people from government agencies to discuss important city issues. These are its functions:

- To collect information about the city, on economics, social statistics, planning issues and development programmes.
- To analyze government programmes and projects, how they affect the city, different interest groups and the urban poor.
- To use public fora to establish a process of negotiation between government agencies, planners, interest groups and community members.
- To document and disseminate information for analysis and public debate.
- To conduct "public sharings".

*The item below is excerpted from the Karachi URC's 22nd Progress report:*

**C**itizens' Alliance for Transparent Privatisation: Concerned citizens have set up an alliance to ensure transparency in the government's attempts to privatise basic amenity services. The alliance, which is to be called CREED (Collaboration in Reforms for Efficient and Equitable Development), will bring together academics, activists and planners with experience in community development, economics, engineering, environment, gender issues, law, and urban planning from Karachi, Lahore and Islamabad. The URC supports CREED, in order to encourage citizen participation in the urban planning process, and to ensure transparency in that process.

- The URC-Pakistan will be helping coordinate ACHR's Training and Advisory Programme to set up and strengthen other urban resource centres, with the idea of building up local research and information and interactive processes in the region.

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*From squatter settlement into neighbourhood: With just a little technical help from OPP, these lanes and houses in Karachi's sprawling Orangi Settlement were redesigned and rebuilt by people themselves, using infrastructure systems and building materials that are strong, effective, locally-produced and affordable to the poor.*

## Three Books on OPP:

### *The Well-known Project that Proves People CAN do it...*

*Three books about various aspects of Pakistan's Orangi Pilot Project have been published in Karachi recently, all emerging from the fertile ground of one of Asia's most influential and innovative slum-improvement programmes. All three books are available from the Karachi URC or from ACHR in Bangkok.*

### **Orangi Pilot Project - Reminiscences and Reflections**

Akhtar Hameed Khan, the grandfather and guru of OPP, resigned from the Indian Civil Service fifty years ago to devote himself to the poor, first in Bangladesh, where he started the Rural Development Academy at Comilla, then in Pakistan, where he began OPP. Khan is now in his eighties, and still working to bring his community development model to new areas. This lively collection of articles and papers, filled with anecdotes and wisdom, describes the informal settlements of Orangi, and the people and processes involved in developing them. The articles explain how OPP has helped whole communities overcome problems related to sanitation, housing, health, education and employment.

### **Working with Government**

This book by Arif Hasan, OPP's principal consultant, provides an in-depth look at OPP's collaboration with government and international development agencies, in an attempt to replicate its low-cost sanitation programme in three Pakistani cities. The success of OPP's programme in Karachi's Orangi settlement demonstrates that poor communities **can** finance and manage the construction of an under-ground sanitation system, with technical support and organisational guidance, and if government develops and maintains trunk sewers and treatment plants.

### **How Communities Organise Themselves - Stories from the Field**

Compiled by Kenneth Fernandes, more recently with ACHR in Phnom Penh. In Karachi, as in many third-world cities, the formal planning sector does not cater to the socio-physical infrastructure needs of poor informal settlements. Concurrent with this failure on the part of government agencies is the growing consciousness among people that it is their right to have a decent place to live with access to basic amenities. People are increasingly forcing government agencies to deliver and also undertaking development on a self-help basis. The stories in this book are told by activists and community workers from poor settlements in Karachi, at forums organised by the Urban Resource Centre. They provide insights into the grassroots-level change that struggle has initiated.



# AWAS Network Snapshots :

## *The commitment of women is high in Toba Tek Singh...*

Nora Fernandes, Coordinator of the **Asian Women and Shelter Network**, was back in her native Pakistan recently, where she visited a small local women's group in Toba Tek Singh. Here is her lively account of the kind of meetings which are the building block for the AWAS network.

**T**he last thing I expected when I reached Zarina's house was a group of fifty women, standing just inside the door, waiting to greet me. I was exhausted after a delayed flight to Faisalabad and a long drive to *Toba Tek Singh* in the heat, and found the sight heart-warming. Zarina is an AWAS member in a village of about 200 Muslim and Christian families, on the outskirts of town.

The men went inside the house's cool interior, and Zarina and I sat down with the women on mats in the walled courtyard. Dozens of children perched themselves all around, eager to listen in. Zarina and her group had prepared a short play on women voter registration. The women told how they organized themselves to meet regularly to clean up the village streets. They spoke of a savings scheme they'd started, in which some saved 20 rupees a month, but many weren't able to save that much. One of the biggest problems was **water**.

- **Twice a day, women have the task of carrying the water for all their household purposes from a canal, half a kilometre away.**

They complained that the water is dirtied when people upstream bathe and water their animals in the canal. Zarina is enthusiastic about her group's commitment, but isn't sure how to solve the water problem.

During the summer holidays, Zarina spends the day at **the Human Development Center's** summer programme, at the local school. About forty activists, teachers and NGO workers meet daily to study English and community development. Bonnie's rule is that only English is spoken during the class. The group described their programme to me through several role-plays. Several group members are also part of an Action Committee, which resolves issues of security, land, Muslim-Christian conflict, etc. They work closely with a group of 20 *Choudhries* (community leaders) from various communities, who meet to resolve cases of violence against minority groups which threaten peace in the district. All the groups are concerned about the increasing incidents of poor families around Faisalabad being evicted by land-grabbers. One local NGO promotes savings cooperatives in town and in nearby villages and reports this is their most successful programme.

The **Human Development Center** has offered to host a national workshop on women and shelter in the town of Toba Tek Singh. A delegation of community workers and staff members visited the District Commissioner to ask about using the municipality hostel for the participants and were well received. The workshop would be a good opportunity for women's groups in Karachi and Mirpurkhas to link up with others involved in settlement improvement.

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## AWAS NETWORK

### Some Briefs from the Asian Women and Shelter Network's Newsletter : **AWAS Postbox**

**A**WAS focuses on building local and national networks, linking women from community-based organisations, NGOs, local government and professions to work together on settlement issues. It starts with the formation of small local groups by AWAS members and seeks to:

- support community initiatives at local and national levels, to articulate what works for women in community shelter.
- create space for joint-learning experiences and disseminate collective perspectives.
- link women at local, national and global levels for information and resource-sharing, building alliances .

**AWAS Postbox** is the newsletter of the Asian Women and Shelter Network. Here are a few items from a recent issue :

**1** A story from **Joanna de Rosario**, who works with the PERMAS Urban Resource Unit in **Kuala Lumpur**, to support people living in "long-houses", the temporary housing for people who have been evicted from squatter settlements in the city.

**2** More news from **Zarina Yousuf** in **Pakistan**, about the Aurat Foundation's setting up a women's radio programme called *Masha!*, dealing with health, education and women's status, and popular in villages.

**3** **Lajana Manandhar**, in **Kathmandu Nepal** writes about local exchange visits helping to strengthen women's groups, and about plans to put together a bilingual (English/Nepali) newsletter on shelter issues.

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## ACHR E-NEWS

**A**CHR is a large coalition and covers a large region. Keeping everybody up on what's happening within the net-work can be difficult. Our experi-ment with **ACHR E-News** began in February, 1997, to take advantage of electronic technology, which is fast, cheap and potentially inter-active, to disseminate news from groups in the ACHR network.

The idea is to outline news and actions in short, readable bits, to avoid the information overload we all suffer from. Whenever possible, contact details are given so that anyone interested can get more information by contacting groups directly, rather than through ACHR.

Some groups in Pakistan, Cambodia and the Philippines send print-outs of E-News items to local contacts. Some academics use E-News in discussions with students. About half the items come from stories gathered at the Bangkok office, but more and more stories are coming directly from groups in the region. This is a welcome development and makes for richer content and easier production.

*ACHR E-News* now goes to about 150 contact groups in Asia, another 50 in other parts of the world. We hope it will evolve as more groups contribute ideas. We're getting out an issue every few weeks now, with items of about 150 words. Longer, more informative articles can also be circulated as supplements to the news briefs. Any news is welcome: professional, academic, grass-roots, NGO. Here's a sampling from earlier E-News issues :

**To get on the E-News mailing list, contact ACHR at the Bangkok Office.**

### ACHR E-NEWS 1 • February 1, 1997

#### **Sri Lanka Exposure to India Savings and Credit groups**

A team from SEVANATHA and other organizations in Sri Lanka took part in a study exposure trip to Bombay and Ahmedabad, sharing experiences on Savings and Credit activities. The group visited SPARC-MM-NSDF and SEWA, with support from CITYNET's Best Practices programme, in collaboration with ACHR-TAP. SEVANATHA has recently experimented successfully with a *One Day Bank*, with no-interest loans repayable at the end of the day, enabling small-scale merchants to buy and sell.

#### **South Africans to Thailand Exposure**

To follow up on the activities of the *Slum Dwellers International*, initiated in South Africa last year, Joel Bolnick of Peoples Dialogue in South Africa, visited Bombay, Bangkok and Cambodia. (ACHR represents the Asian component) He also visited Thailand's Urban Community Development Office (UCDO), which is being used as an example for a government support institution with South Africa's urban poor. Lalith Lankatilleke (ex Namibia, ex-Sri Lanka) working with South Africa's Housing Department visited UCDO earlier last year with other government and community representatives.

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#### **VIKAS, Ahmedabad, India News from Rajesh Shah**

Rajesh Shah writes that since leaving TAP, he has been deeply involved with LINK - a programme to initiate and strengthen community-based organisations in low income communities in Ahmedabad, India. The programme is now being consolidated and expanded to 2 other cities in Gujarat - Baroda and Surat. VIKAS is also setting up a decentralised savings and credit system, in an attempt to link formal and informal financial systems.

#### **National Community Women's Network - Thailand**

In March, the Urban Community Development Office, UCDO, organized a workshop to boost the role of women in community savings and credit and housing. About 60 women attended, representing community organisations throughout the country. It was intensive and resultful. Links formed between women's community organisations and networks and collaborations between regions across Thailand were strengthened. The central role of women in Savings and Credit and Housing was acknowledged. Women agreed to carry out community surveys in April and May. A group from India attended, and this international presence helped the learning and reflection process considerably, and enabled a more serious look at the quality of the community savings process with dramatic comparisons between Thailand and India. This kind of national process, with a small, well-thought-out external input, can be very effective and has led to immediate impacts on approaches towards savings and credit.

#### **IIED - Poverty Alleviation Workshops**

David Satterthwaite from IIED in London, and Joel Bolnick from People's Dialogue, South Africa, are organizing a Poverty Alleviation Workshop in South Africa, from 25 - 27 March 1997. This follows the Poverty Alleviation Workshop held in Bangkok in October 1996. SPARC, UCDO, OPP were able to present case studies of alternative opportunities for multi-lateral funders from a number of organisations in Asia and Europe. Study papers are available from ACHR Bangkok and IIED London.

### ACHR E-NEWS 3 • March 23, 1997

#### **Savings and Credit in Nepal**

In March, a small ACHR Savings and Credit team visited communities involved in saving activities, accompanied by local contacts in Katmandu. In discussions with community groups and *Lumanti*, plans were initiated for an exchange sharing on community-based savings and credit, with support from ACHR-TAP. The team was impressed with the growing strength of *Lumanti*, and its community work over the past two years, with support from Asia Pacific 2000 and others, and also the strong partnership process between community and local government developed by Urban Development through Local Efforts (UDLE).

#### **Urban Resource Unit, PERMAS Malaysia - (from Joanna de Rozario)**

The URU is not so much a resource center as its name might indicate. Its main task is providing information support service to grassroots communities. The information provided is highly relevant to issues affecting the communities. This is impertinent, as we strongly feel that information should support and not be a separate entity, but rather an integrated component to community organizing. Apart from this, the URU also anticipates that information gained from many of these issues could be used to generate educational materials, discussions with other NGOs, policy makers and implementors, professionals, etc.

**ACHR E-NEWS 4 • April 20, 1997****Women's Bank Exposure / Fifth Year Celebration in Sri Lanka**

The Women's Bank (Sri Lanka) shared their 5th year celebration with the attendance of over 6,000 members and 14 international representatives from grassroots Savings and Credit groups at a central sports stadium in Colombo on March 30. The international participants, invited by the bank, came from Namibia, Vietnam, Nepal and India and had in the previous 5 days been exposed to the banks process in both Colombo and Sri Lanka's rural areas. Credit and savings mechanisms are increasingly becoming a powerful tool in development. But many initiatives are only now aiming for the ownership of these mechanisms to be in the hands of the borrowers themselves. The exposure emphasized how the Women's Bank had achieved this. The Women's Bank challenges the more conventional approach by illustrating how financial services can be controlled and managed by the poor, rather than delivered to them. The exposure was part of ACHR's Training and Advisory Programme.

**Young Professionals Exposure**

In March, 3 Young Professionals, Prema Kumara from Sri Lanka, Wee Aik Pang from Malaysia and Arlene Lusterio from the Philippines, completed an exposure to YP programmes in Karachi, Bombay and Pune, in April, hosted by Noman Ahmed at the YP Training Unit Karachi and the SPARC-NSDF-Mahila Milan alliance in Bombay. The focus was on community-based sanitation systems and low cost housing construction.

**ACHR E-NEWS 5 • May 19, 1997****Thailand's Forum of the Poor**

After sitting in front of the Government House for 99 days, *Forum of the Poor* members went home on May 2, after reaching an understanding with the government on 122 separate issues. About 10,000 people from all over Thailand started assembling in January, camping out in tents, with water and sanitary systems provided by the BMA. Most problems involved the government's declaration of forest reserves and public lands, which overlapped lands villagers had long occupied. Broken promises from earlier years inspired this new form of pressure. During the 99 days, Government and Forum representatives met once or twice a week. According to the Science and Technology Minister, the government has committed a total of 6,000 million Baht (US\$240 million) to various agreements made with the Forum.

**Water / Sanitation Action: News from Dhaka - (From Dibalok Singha)**

DSK (Dhaka, Bangladesh) is implementing an innovative water and sanitation project, based on cost recovery, for slum dwellers. In Dhaka, most slum dwellers have no access to water and sanitation. We are trying to find new institutional approaches for water agencies in Dhaka to reach the enormous number of urban poor with services on a cost-recovery basis.

**Eviction Watch and Housing Rights - Regional Programme**

An EWHR workshop was held in Phnom Penh in May. Urban poor groups from 10 countries met to share the situation on evictions and to develop a 3-year plan to strengthen ACHR's Eviction Watch and Housing Rights programme. Plans were made to fine tune the eviction monitoring process in Asian cities, to strengthen local processes in providing alternatives to forced evictions, to build capacities of local groups through exchanges and to strengthen lobbying efforts locally and regionally. The workshop was hosted locally by the Urban Sector Group, with site visits to poor communities of the Squatter and Urban Poor Federation.

**Sustainable Cities: Asia Pacific 2000 / LOCOA / CO-TRAIN**

A new partnership was initiated between CO-TRAIN, Asia Pacific 2000 and LOCOA at a workshop entitled *Moving Forward Towards Sustainable Cities*, a workshop held last month in the Philippines. Participants were able to develop new programmes on Sustainable Cities and Community Organising. Interest groups for Sustainable Cities are developing on issues of social justice, ecological sustainability, economic productivity, political participation, cultural diversity, resource mobilisation, networking and advocacy. The training was developed in Baguio in 1992 and implemented as a component of ACHR-TAP. The new pro-gramme will be independent of TAP and coordinated by CO-TRAIN, LOCOA and AP2000.

**ACHR E-NEWS 6 • June 16, 1997****Thailand - Father Joe Maer's Tip for low cost and practical housing design:**

Fr. Joe has helped build over 14,000 houses for slum dwellers in Klong Toey, Bangkok. Joe's best tip for house design is to let the women of the community become the prime designers of the houses. Women design with the kitchen as an important reference, men design it as a small, unimportant adjunct out back. Women spend more time in the house and have a practical sense about the use of space. They are the experts at building affordable housing and have the best sense of how to use the household budget in the most effective way.

**ACHR E-NEWS 7****July 16, 1997 :**

*This issue has 4 longer articles:*

- News from Cambodia
- Mumbai Demolitions news from YUVA
- Disseminating Grassroots Information
- Japan - Korea Exchange.

**ACHR E-NEWS 8****Aug. 4, 1997 :**

- Regional Training Programme in Community Strengthening
- Lessons learned from Grassroots Exchange
- Low-Cost Housing Construction
- Housing Finance
- Urban Resource Center in Karachi, Pakistan
- Training for Local Authorities in Surabaya, Indonesia
- Cambodia Update SUPF

**OTHER E-NEWS . . .**

*Here are a couple of other Electronic E-mail News Bulletins currently on the cyberwaves:*

- **BACKYARD FAXES**  
People's Dialogue, South Africa
- **HI-FI NEWS**  
Housing Finance. Diana Mitlin, IIED, London
- **RCPLA UPDATE**  
Resource Centers for Participatory Learning and Action Network, London
- **SUSTRAN Flashes**  
Sustainable Transport Network, Malaysia

**. . . AND CHECK OUT THESE INTERESTING WEB SITES :**

- AIT Human Settlements
- Consumer Association of Penang
- ESCAP
- Habitat II
- IIED Human Settlements Programme
- IIED Resource Center
- Inter American Foundation
- Third World Network Homepage
- OneWorld
- People's Dialogue
- The Earth Times
- UNDP plus Links
- Women - Habitat and Links

# THAILAND :

## Thailand's Unlikely Urban Community Development Office

*What is that big government agency doing mucking around down in the grassroots ?*

**T**he **Urban Community Development Office** is celebrating its fifth anniversary. UCDO was formed under Thailand's Seventh National Development Plan to alleviate poverty at a national scale. The programme set out to improve living conditions and to increase the organisational capacity of urban poor communities by promoting community savings and credit groups and providing loans at favourable interest rates. That's a pretty tall order.

Slum development is a complicated business, never easy to squeeze into project time frames and bureaucratic deadlines, especially in Thailand, where governments change rapidly and fiscal budgets run on short one-year cycles.

**UCDO is a government agency, but it was set up to operate as a self-funding, self-sustaining autonomous fund, in order to free it from political turnovers and budgeting schizophrenia.**

But hold on a minute! In most of our stories, grassroots organisations are the heroes, challenging the state to ensure the poor's access to basic services and decent housing. In these, government agencies, with their "top-down" schemes, are usually the bad guy. Or at least the parsimonious uncle, reluctant to approve or to allow or to part with the smallest coin. Our horn usually toots for poor communities, housing activists and NGOs, struggling to improve the lives and settlements of the urban poor. **What is a big government agency like UCDO doing on the list?**

Recently, a delegation from the South African Homeless People's Federation came to Thailand to visit UCDO. They brought along government officers from South Africa's National Housing Department, to learn from UCDO, which they see as a model for the kind of government institution that can really support poor community initiatives. **What is UCDO doing right?**

PHOTO  
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**Expanding down instead of up:** Architects may disapprove of the tacked-together additions to this UCDO-financed house in one of Bangkok's carefully-negotiated land compensation schemes, but to its proud owner, the gradual pacing and gradual financing of these kinds of improvements make for a perfect fit

## Banking real money on the poor ...

**W**ell to begin with, UCDO began with the most important ingredient of all: **Money**. Money is the rare resource in poor communities. For the poor, money is something real, something they have to manage every day to survive. When the poor save together, it's serious, people concentrate. Having money together brings the **power to change lives**. But there's an unspoken pre-sumption among funding agencies, NGOs and even some community activists, that money is somehow *dirty*. And many, who are proud of their pure ideals, take great care to keep poor communities away from its corrupting influence, deciding *for the people* how money is to be spent.

But UCDO is a confirmed adherent to the "*dirty money*" school of development theory. You can't ignore that development comes down to *money* and how it's spent. If poor communities are to take charge of their own development, they have to know how to use *money*. Since the big financial systems bypass the poor, UCDO set out to use *money*, as an instrument to kick-start *development by people*. The money is the beginning, it brings people together, and being together in a group brings about an entirely new dimension of possibilities. To some, this ap-proach borders on heresy. To put it in perspective, let's step back a few decades:

In the late 1970s, Bangkok's first slum upgrading projects were launched. Most were contractor-built projects aimed only at *physical improvement*. Committees of slumdwellers began forming to channel their opinions into the process. Projects came and went - some worked, some didn't - but the committees kept growing and this new idea of *participation* began to gather steam.

**W**ith greater political and economic stability in Thailand in the 1980s came lots of money, especially into Bangkok - foreign investment, land speculation, urban influx. There started to be lots of evictions of squatter settlements from public and privately-owned land, and with evictions came more NGOs and greater awareness of a *land problem*. One of the most interesting answers to the land problem was *negotiation*. Land-sharing deals and group comp-ensation schemes started triggering a number of projects - projects which proved several things about community-managed housing: that it's possible, cheaper than contractor-built stuff and better looked-after. And more people pay back their loans.

But in the early 1990s, finance continued to be a big problem. Everyone was looking for creative ways to get money to these projects, and the idea of a revolving credit fund for poor communities came up. Community savings groups were also emerging around this time, focusing on small loans for emergencies and income generation. The successes and failures of this process laid the groundwork for establishing the *Urban Poor Fund*, and its caretaker, UCDO, in 1992. That's where UCDO found its slot, with the idea of getting credit directly to poor people through community savings groups.

## Nuts and Bolts of UCDO Credit :

UCDO's revolving fund has grown in five years from 1,250 to 1,550 million Baht. An average 7% interest is charged on loans, of which 4% covers staff and overheads, 1% covers bad loans and 2% rolls back into the fund. As of December, UCDO had over 600 member organisations, representing about 30% of all urban poor communities in Thailand. Member organisations have combined community savings of more than US\$14 million, and manage assets worth over US\$30 million. These are big numbers, and mean large possibilities on the ground.

**1 LOANS:** One of the biggest obstacles poor people face in making improvements to their lives and shelter is the lack of access to *credit*. UCDO offers three kinds of credit - all of it goes "wholesale" through the savings groups, which manage recovery, make all the decisions about loans and generally add their own small margin (4 - 5%) to cover their costs when on-lending to members.

- **Income Generation Loans** (8% for max. 5 years) - to buy stock or equipment, pool credit for market lease, start community shops, cooperative businesses.
- **Revolving Fund Loans** (10% for max. 3 years)- extends credit to new savings groups which haven't built up enough capital to make loans.
- **Housing Loans** (3% for housebuilding, 10% for improvements) - to build or improve houses, purchase land, participate in NHA *rent-to-own* housing scheme.

**2 FORMING NETWORKS:** To support a community development process that is *community-driven*, UCDO promotes the formation local networks and regional federations of savings groups, which gradually assume responsibility for managing loans and development projects in their member communities.

**3 TRAINING:** UCDO organises informal training and discussion sessions in communities, national workshops and exchange programmes. Exchanges between poor communities are one of the most effective ways of transferring practical knowledge and skills between groups.

### Community Surveys in Four Cities . . .

*Four community networks in Thailand's Northeastern provinces have completed surveys of poor communities in Khonkhaen, Surin, Udonthani and Nakorn-ratchasima. As usual, the only official information about poor people in these places was way off reality and poor people's problems remained invisible, far away from policy decisions. So with a small budget from UCDO and NHA, the communities hit the streets to get a clearer picture.*

In the past few years, savings groups and community networks have been expanding, with support from UCDO and local NGOs, and surveying can be a powerful strengthener in the process. The work took about two weeks, included mapping, and the results are just now coming in. **Why go to all this trouble?**

- To use the survey to bring more poor communities together, broaden their network and add numbers to their strength.
- To make the urban poor network the *owners* of information about themselves, to beef up confidence for future negotiations with other agencies.
- To get accurate information about the lives and settlements of the poor, to feed the process of planning for housing, health, environment, credit.

When poor people walk around their own city, asking questions, finding settlements, talking to people, their eyes are open to much others might miss. The network survey form has questions about population, number of houses, basic services, land-ownership, jobs. More detailed household surveys were completed for a sampling of ten families per community.

Each network found its own ways for managing the process of gathering such immense quantities of data. Many on the survey teams were clear about one thing: how simple and natural the process of asking these questions was - not something mysterious and difficult, as officials try to show. Without computers or statistics degrees, they found things out about their communities, their friends and their city. This is a beginning - the results aren't perfect, but the information can be added to, corrected, updated through future surveys, and is a big step ahead for both the communities and for the city.

### Joining Forces . . .

*Integrating a community-centered approach into mainstream development practices is one of UCDO's main objectives. Setting up cooperative arrangements between development agencies to support community action is part of this. This is where the clout and accountability of a government agency can really pay off.*

#### . . . with other agencies

Last year, when UCDO reached its quota for housing loans, it turned to the *Government Housing Bank*, Thailand's largest mortgage bank, for help. GHB agreed to lend UCDO 200 Million Baht, at 9%, to replenish the funds for community housing loans. UCDO could then on-lend to communities for house improvements at 10%. **There was only one glitch** - UCDO is not a legal entity and can't borrow directly. Discussions are now on to have the *National Housing Authority* (NHA) assume loan responsibility and then pass on the funds to UCDO. Earlier negotiations resulted in NHA's agreement to provide infrastructure subsidies to UCDO-financed new housing projects. That way, everyone in the community benefits from a properly serviced settlement without having to assume excessive loan burdens.

#### . . . and with NGOs

It's important to also link up with local groups who feel it's *their* problem, *their* city. UCDO also directly supports NGOs directly through Joint Development Projects in 10 cities. UCDO gives financial and technical support, NGOs help organ-ise city-wide saving and credit activities.

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PHOTO  
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PHOTO  
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## THAILAND :

### Young Professionals Team in Chiang Mai ...

**A** team of three young architects have set up shop in Chiang Mai to work with the city's *Urban Community Network* and with *People's Organisation for Participation (POP)*, an NGO working closely with the network to help organise savings and credit groups, advocate with city officials and coordinate the *DANCED Environment project*. The partnership is a bit unusual in that the team will *not* focus on a specific community or project, but will work with a large federation of communities, as well as coordinating with the municipality and local university.

Twenty communities in the *Chiang Mai Network* have gradually established savings and credit groups. Seven have tapped the *UCDO/DANCED Environment Fund* to build wells, walkways and community centres. But none have used UCDO funds yet for house-building. This is partly because of uncertain tenure in the settlements, many of which are located on private land, with little protection against eviction. But negotiations with private land-owners and with the municipal government are gathering steam, and eventually the network will see house-building projects in Chiang Mai. The architects will help communities explore construction and layout options and help prepare proposals.

**T**hese sorts of partnerships often fall together in interesting ways. *Patama Roonrakwit* finished her architecture training a few years ago in Bangkok. After a few frustrating years in private practice, she went to England for a course in development housing, where she met *Giuseppe Damiano*, a young Italian architect who'd been bit by the Asia bug in Bombay with the *Mahila Milan*. Later, Giuseppe joined Patama in Thailand, where she'd been involved with the *Songkla Community Network*. One thing led to another, and along with another Thai architect just out of school, *Bunphot Wasukree*, the three mapped out an exploratory year in Chiang Mai, under **ACHR's YP Programme**.

## Human Development Centre : *Innovative mortgage scheme supports house building in Bangkok's Klong Toey slum...*

The **Human Development Centre**, located in Bangkok's largest slum, *Klong Toey*, was started in 1971 by *Father Joe Maier*. The centre's extensive programmes make a long list of responses to problems in *Klong Toey* - education, daycare, street kids, prisoner support, health care, HIV education, AIDS hospice, income generation, women's groups. Here are some notes on one of the centre's most successful projects, drawn from *HDC's 25th Anniversary report* :

**T**he **All-Slum Savings and Loan Project** was set up in the wake of a catastrophic fire in 1985 that burned down thousands of houses in *Klong Toey*, as a first step towards decent housing. Families who'd lost their homes faced a terrible situation: besides losing everything they owned, they faced the possibility of a 40,000 Baht fine and three years in prison for moving back into the burnt-out area and rebuilding their houses.

Bitter experience has taught *Klong Toey* residents that when fire strikes, it is folly to wait for the authorities - the poor must act first. One of *HDC's* social workers explained, "If you form a *commando group* of a hundred families, and get a good start on the *same night*, so that by morning the smoldering ruins are covered with lots of partially-rebuilt houses and swarming with families, your chances of staying are good. The authorities can't put fifteen hundred people with children in jail."

Fires plagued *Klong Toey* throughout the eighties. In 1987, after lengthy negotiations, the *Port Authority* (which owns the land) and *National Housing Authority* agreed to set aside seventy *rai* (28 acres) of the Port's land for houses, to be built by and for the slum-dwellers.

*HDC* decided to muster all its resources to help, and began the *Savings and Loan Project*. The idea was that members saved like mad, and when the time came to build, they could either withdraw their savings with a hefty 18% interest, or leave the money alone and take interest-free *building materials loans*, equivalent to *twice the amount of their savings* and repayable over a three-year period. 509 people saved over a million baht in the scheme, and most chose the materials loan option. *HDC* negotiated with merchants to get bulk-rate discounts on timber, roofing sheets and cement, which 320 carpenters used to construct 1,000 houses. As saving continues and repayments come in, new loans go out for upgrading houses or making improvements to drains and water supply.

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**House fires are one of Klong Toey's most repeated scourges** - but those who have an interest in seeing people's houses burned down have learned that the houses that come up on the smoking embers of yesterday's fire are always stronger than before, like these self-built houses in the 70 Rai area, many financed through *HDC's Savings and Loan Project*.

## HABITAT II :

### Best Practice Awards : *Encouragement for Innovation or for Competitiveness ?*

The United Nations Centre for Human Settlements gives "Best Practice Awards" to selected people, organisations and initiatives involved in innovative approaches towards improving human settlements. Not everyone finds it helpful to call one approach or one project "better" than another. Some argue that development is not a contest, especially for the urban poor, and that in a field characterised by almost mind-boggling variety and need, there must be room for as many approaches and as many ideas as possible. . .

The **Best Practices Initiative** began as a worldwide search for human settlements success stories, part of the Habitat II conference in Istanbul last June. The idea was to find innovative initiatives which have resulted in tangible improvements to people's lives and environments, especially for the poor, and to publicise them. The process of selecting these *Best Practices* from a pool of applications was seen as a way to help governments and organisations around the world clarify priorities for "sustainable human settlements development." Initiatives are judged by three criteria: **impact, sustainability** and **partnership**. "Winners" receive thirty-thousand dollars and a trophy.

UNCHS received 700 submissions from over 90 countries for the 1996 Awards, and has decided to carry on in 1998, when a new set of initiatives will be selected to receive awards "for Excellence in Improving the Living Environment".

In an effort to localise the *Best Practice* process, regional centres have been established. The **Asian Institute of Technology (AIT)**, in Thailand helps identify, analyse and disseminate *Best Practices* in the Asia region, and has set up an internet website to provide detailed information about the *Best Practice* award-winning projects, key contact persons and institutions involved in their implementation.

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## ... but what about all the villages?

In this open letter, addressed to Jorge Wilhelm (and edited a little for brevity), Kirtee Shah makes a plug for keeping in mind the people and the problems that fall beyond the city limits - outside the apocalyptic urban focus of so much "habitat". Kirtee is the director of ASAG, an NGO in Ahmedabad, India. He is also president of Habitat International Coalition and one of the founders of ACHR.

Nobody would begrudge the Habitat-II meeting in Istanbul being called a *City Summit*. With exploding urbanisation creating crises in cities around the globe, emphasising urban shelter is understandable. Justifications for an urban bias are many - the alarming urban population projections, the increasing contribution cities make to national economies, their overwhelming problems managing themselves, mobilising resources, providing infrastructure and healthy living environments.

But the almost total neglect of rural settlements on the Habitat-II agenda is unjust to the world's rural people, *who are still a majority*. A meeting which purports to be a "world-conference on human settlements" cannot pretend rural settlements don't matter, or that little of significance has happened in rural settlements, in the 20 years since Habitat-I in Vancouver. How did it happen that rural settlement issues were crossed off the agenda of the world's highest-level shelter forum? And with all the world's major institutions and governments present, in a cross-sectoral and participatory manner?

These mega-conferences generate as much cynicism as they do constructive energy. Many feel they are a colossal waste of time and money and achieve nothing substantial. But to those of us who believe in the process and in the UN system, the question remains: *How can the world community assure that the pressing issues of rural settlements get the attention and commitment they need on the institutional reform agenda?*

Given the *City Summit's* overwhelming urban bias, wouldn't it make sense for the UNCHS to now organise a *Village Summit*? I asked the Indian Government delegation to Istanbul to press for a second UN conference on rural settlements, to highlight the bias and elicit a response from the UN and participating governments, but I don't know whether it reached the floor. A number of people from NGOs and government raised this issue throughout the conference preparations. Failure to plan a response to the problems of rural settlements is short-sighted, especially in Asia, where population giants like China and India remain predominantly rural. By the millennium, seven-tenths of India's billion inhabitants will live in rural areas. This enormous majority continues to be afflicted by problems: poverty, lack of basic services, poor housing conditions, unemployment, lack of credit, marginalisation of farmers, and the persistence of inequality and exploitation.

Stable and economically viable rural settlements will mitigate at least some urban problems, and so it follows that viable rural development strategies are a precondition to better urban settlements.

## Coming Up . . .

### PHOTO 40 - A

*When she can be involved in every stage of the process, from saving money, to having a say in decisions, to building her house, the final product will not be final, but the beginning of a real transformation.*

### Plans for TAP in the coming two years, 1997 - 1999 :

*Here is a brief outline of some of the activities and processes TAP will be supporting over the next two years.*

#### Regional Workshops :

- Low Cost Housing Construction
- Land, Tenure & Housing Finance
- Local Partnerships

#### Project Study and Exposures :

- KIP, Surabaya, Indonesia
- Orangi Pilot Programme, Pakistan
- Community Based Processes in Sri Lanka
- Community Based Processes in Bangkok

#### Community Strengthening :

Savings and credit, sanitation, health, environment, simple housing construction, community organising, CBO management, negotiation with other actors, infrastructure improvements, solid waste management.

#### Support and Advocacy / New Initiatives :

- Kazakhstan and Central Asia
- Vietnam
- Tibet

#### Young Professionals Programme :

- Developing and Strengthening Country Level Initiatives
- Internships, workshops, lectures, Seminars
- Outreach to CBOs, NGOs, Academic Institutions

#### Information and Communication :

- Urban Resource Centers
- Development of translation capacities
- Publications and video production
- Documentation

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