



HOUSING BY PEOPLE IN ASIA



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THE PRIVATISATION and commercialisation of land and housing where they have become a commodity and object for speculation is a major cause of housing problems in the Third World.

This trend has excluded the poor from the market since they are underpaid and cannot afford the high house prices or rentals. It effectively denies them of a decent place to live in.

This is happening very clearly in South Korea and Hong Kong and thus has prompted the Asian Coalition for Housing Rights (ACHR) to send a Fact Finding Mission (FFM) team to Hong Kong and an Assessment Mission to South Korea to assess the changes that had occurred since its first Fact Finding Mission there in 1988. Below are reports.

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Fact Finding Mission to Hong Kong

Severe housing problems for the poor and aged

THOUGH Hong Kong's public housing program is justly praised throughout Asia, there are large groups of people left to survive in substandard housing. Lower income renters in the private sector are the largest of these groups.

There may be 0.5 million people in this group, though it is very difficult to know much about them because the Government has not collected detailed statistics. Even senior government officials who work in the housing field say that they do not know how many such people there are or in what condition they live.

Officials say, in so many words, that government housing care ends at the point where private housing begins.

Private renters range from the very rich in luxury flats to the cage people. From visits, and conversations with housing experts and government officials, it appears that about 400,000 private renters are living in overcrowded, overpriced, run-down conditions.

Fine public housing apartments in Tuen Mun rent for \$600 a month, whereas a family paying twice or three times that sum in a private rental situ-



The cage people — hundreds of single men sleep in cages, sometimes up to 150 men in a room.

ation would probably live in one room of about 10 sq. metres and have to share kitchen and toilet with several other families. Lower down the scale, we met families paying \$600 for box rooms no larger than 5.5 sq. metres.

The Government's Ten Year housing strategy has the objective of providing adequate housing at affordable prices to all Hong Kong residents. It is possible that the demographic projec-



The Sun Village — on the sides of a mountain, it was scheduled for demolition several times but remains today with little changes as it was in the 1950s.

tions behind the government's strategy may be off if the government does not know in more detail the total numbers and other characteristics of the private rental sector.

All that seems certain for these people is that they will be the first to be affected by the up-coming redevelopment of the urban area by private developers in co-operation with the Land Development Corporation. This sector seems to play the role of urban slum areas in other countries: it absorbs people who, for one reason or another, cannot fit into government housing or into decent but expensive private housing.

We are concerned that this group may be especially squeezed as government clears the squatter areas and temporary housing and encourages private sector redevelopment of the urban area.

The Fact Finding Team found some government and housing authority procedures rather inflexible and wondered if the harm they caused was justified. Examples they met during this visit included:

- An 86-year-old man was evicted from his cage quarters along with his adult son. The old man was offered rehousing by the government, but was told that he would have to be separated from his son, who cares for him.

Old people we met have a very decided preference for living alone, rather than sharing an apartment with other people. Though recognised by government, this preference is not being met.

- A woman at a temporary hous-

ing site told us that, after years of waiting, she was refused public housing because her income was \$100 over the allowable limit. Though the allowance was raised a few months later, she was not allowed to take advantage of the change, but must wait another year before re-applying.

- Registered squatters told us that they are not allowed even to repair their properties when these become unsafe.

The team examined the problem of the so-called 'sandwich groups'. These are people over the maximum income permitted for entry into rental unit, or below the income level needed for the Authority's home ownership program, or over the income parameters of the program. The team feels that the official figures may underestimate the size of this group, which may number over 150,000 families.

A longer report will detail these observations. At this point, the team makes the following comments:

Hong Kong has the resources to build more low-income rental housing and home-ownership units, which is the best way to ease whatever housing shortages exist.

The Government should study the specific character of the private rental sector and assess the needs of those living in it.

Redevelopment programs in both the private and public sector should take care that the poorest and most marginal groups are not discarded without suitable housing.

Special attention should be given to solving the specific problems of marginal groups and the cage people.

IMPORTANT CHANGES in favour of the poor have been made in South Korea's housing policies, but large sectors of the urban poor still seem to be left out, according to an international fact-finding team of the Asian Coalition for Housing Rights which was in Seoul September 7-12, 1990.

The team said they were impressed by the government's plans to build 900,000 housing units for the lower income groups, such as industrial and office workers, including 250,000 units for part of the poorest 10 per cent of the people, which will have the first direct subsidy in Korean housing history.

However, they felt the 20-30 per cent of the people just above the poorest 10 per cent will not benefit, since payments for the new housing are too high. The great majority of the urban poor would fall into this income category. It is these people who suffer most from eviction.

Except for those people on government welfare programmes, the units that will be built seem to require downpayments (guarantee money) and rates of amortization that the urban cannot accumulate.

For example, an apartment of 18 pyong (59.4 sq.m.) in one of the new satellite towns, sold on the open market and designed for lower income occupants, will cost approximately Won 36m. (US\$50,000). The purchaser is required to make a downpayment of at least Won 15m. and monthly amortization of Won 500,000 (US 700) over three years. In city areas, these costs are much higher. The average urban poor salary is in the range of Won 300,000 Won 400,000.

ACHR is the regional organisation of the Habitat International Coalition, which is recognized by the United Nations as the leading non-government world housing body.

An ACHR team visited Seoul on the eve of the 1988 Olympics. Its report was critical of the governments' housing policies.

The present team, which included housing experts, parliamentarians and officials from several countries, also criticized the continued large-scale and often violent evictions of urban poor people.

They suggested people should not be evicted until permanent alternative housing is prepared, and that at least temporary housing should be provided.

The team met evicted poor people and their families who are living in the rain on the sidewalks of

Assessment Mission to Korea

Praises & criticisms for Korean govt



Seoul police in 1987 prevent children from returning to their homes which will be demolished. There are signs the housing situation of the poor is improving now in Seoul.

The urban poor have been principal victims of the speculation that hit all sections of the population. Twenty even committed suicide.

Sochodong.

They also asked the government not to overgeneralize its claim that urban poor people are land speculators. A few may be but the vast majority are hardworking decent poor people who do not deserve to be smeared by charges of speculation.

Indeed the urban poor have been principal victims of the speculation that hit all sections of the population. Twenty even committed suicide.

The overall number of houses produced in the country is not matched in most major countries, the team said, but they asked if the government could find ways to enable the next to the poorest groups of poor to find housing. These could include:

- A more active land acquisition program for poor people's housing;
- Relaxation of the high downpayments required, and greater flexibility in all financial arrangements;
- More use of community upgrading programs for poor areas that would allow all poor people who want to remain in the area.

The team also suggested that it would be helpful if ordinary people could participate more fully in the planning and implementation of programs that affect them, and if the government would make clearer to all citizens the exact nature of all housing programs and the conditions attached to them.

The United Nations 'Global Strategy of Shelter to the Year 2000' seeks to end homelessness by the end of this decade. It was approved by the General Assembly in December 1988.

What changes after first mission to S. Korea

The last fact-finding mission and the ACHR Asian People's Dialogue held in Seoul in 1989 has partly contributed to many positive changes taking place in Korea.

Many changes have taken place in the past two years.

Fr John Daly reports from Seoul:

- Forced evictions, while continuing, are on a smaller scale. The method of eviction seems to be less use of force and violence but more on buying-off techniques where families are offered around 2-5 million Won (US\$2,850-7,140) per family. But this amount in Seoul is only sufficient to be the downpayment for small rental room.
- The government has announced publicly to construct 250,000 units of low-cost rental apartments for the urban poor as well as policy on community improvement. However the details are still unclear.
- The government has, at times, initiated public discussion about the housing problems and seem to be taking the housing problem seriously through its housing policy changes. But the details of policy change are still unclear and could be very tricky since speculation is pushing the price of land and housing to absurdly high levels.
- The media such as newspapers and magazines are more sympathetic towards the problems of the poor and are projecting the seriousness of the problems.
- Recently, an apparent breakthrough took place in DongSoMoon-dong area where the government announced it would build small and cheap units for all its tenants.
- But, on the other hand, the housing situation has clearly become worse for all except the rich because rents have been increasing at an alarming rate. Recently, leasing costs increased by 45% in one month. Monthly rental rates increased by 100% in one month too!
- In Sochodong where there are about 8,000 families, the government granted rights to public housing to only 300 families, leaving the rest without rights or alternatives. Furthermore, details of the so-called "public housing" were not given at all.
- Apart from that, Federation of the Evicted and UPRI reported that there are still 411 communities subject to eviction by redevelopment in Seoul. In fact, last year saw at least 29 communities being evicted where formerly 37,000 families stayed but now only one fourth are left behind to struggle for their right to stay.

"Give the people a chance to develop their own community"

By Panthip Buttaad

A WORKSHOP on "Participatory Settlement Development" was organised by ACHR in Ho Chi Minh City in August 1990.

The workshop discussed various community initiatives in Asia and motivated local community leaders to improve their housing and settlements through community efforts.

Mrs Panthip Buttaad, a community leader from the Yenar-kard Community in Bangkok shared her experiences of how her community in Thailand got organised to secure land and services. Below is her account of the workshop.

THERE were about 100 participants in the workshop including government officials, local authorities, women groups, youth groups, unions, organisations involved in housing development, the mass media, community leaders and foreign participants from France, Japan, India, Sri Lanka and Thailand.

Vietnam is not yet modern. There are few cars and buses are infrequent. There are many rickshaws and most of the people use bicycles or motorcycles. The streets are flooded with bicycles and motorcycles everywhere. My feeling when I was in Ho Chi Minh City was very calm and relaxed particularly because there were few cars and we did not need to waste hours of our time travelling as we do in Bangkok.

Ho Chi Minh is the biggest city of Vietnam having the area of about 2,000 km² and a population of 4 million or 738,990 families.

The slum community we visited had a very high density. Some people live in houses as small as 4m². Most of the residents were squatters but have stayed for as long as 50-60 years. There have been some improvement program for the community on the water supply and electricity but it was not well done or evenly distributed. Some houses could have water supply connected, some could not, particularly the houses further inside the community. They have to buy their water which is very expensive. The same situation applies to electricity. The land here is very low and drainage is a problem and water



The workshop in progress — Mr Le Thanh Hai, Director of Land and Housing Services in Ho Chi Minh City explaining a map to the residents.



A slum community in Ho Chi Minh City.

remains under the houses.

The government intends to solve these problems by constructing flats for the people but its experience shows this is problematic since the poor are not likely to be able to stay in flats, and eventually they may resell the flats and have to move back to the slums again.

The community we visited was a squatter community in district 4 where the government intends to solve the housing problems of the people. The government will build main streets to this community. Some houses existing on the proposed new street need to be relocated nearby and residents will be compensated.

On the third day, workshops were held in this community. It was good to have the workshop in the community. People from the community gathered at a thatched-roof pavilion nearby. The people were very enthusiastic about the meeting.

The government showed the plan

of the street to the people, but it seems that the street was not the people's first priority for improvement. The people seem to want other improvements such as sewage, water supply, electricity as their priorities. We held discussions with the community people and found that 'insecurity' was also one of their major problems: fear of eviction when development comes. They don't want to leave this place since they have stayed so long and it is near their workplace.

We proposed that the development of their community emphasize significant participation of the residents themselves. We tried to convince the people and the government that this way of development is more desirable because it will be more in accord with people's problems and needs. At the same time we tried to convince the community people of the need to understand how to develop the community through their own efforts by select-

ing various community committees based on issues such as water supply, electricity, savings, coordination, development, sewage, etc. Each group should have a coordinator to coordinate with each other and consult on overall community development work.

The community people were very enthusiastic and clearly wanted to do something; however, I felt that some local government officials did not really agree with the proposal but were only interested in how to get all programmes funded and implemented solely by the authority itself. It is similar everywhere including Bangkok.

The time of the workshop was so short. We had to conclude the meeting despite so many things remaining to be worked out. Mr Hosaka from ESCAP and ACHR proposed assistance and that we continue to work together according to the community participation approach we proposed.

I have found from this meeting that most of community people wanted to develop the community themselves but there are problems with time and family living conditions. Also most government authorities always overlook the importance of the people in the community and wrongly believe that people are not able to do things themselves.

Whatever we wish to do in the community, we cannot ignore the participation of the people in the community. Things cannot be successfully achieved without them. Or if projects are implemented, only a handful will benefit, the rest will not.

It is also very peculiar to learn that governments always want to solve housing problems of the poor by constructing flats or evicting people, but you can hardly find poor people in any country to agree on this since they cannot stay far from their working place.

What I feel good about is the sincerity and commitment of a number of government officials. They seem to be really genuine in their commitment to work for the successful improvement of the community.

Lastly, I think it's quite important to emphasize that the development of the city should include participation by the people as much as possible so that projects will be implemented more effectively and according to people's needs. It will also be more effective and desirable to improve the community instead of evicting people or to pursue the expensive construction of flats. The best solution involves people staying where they are with some adjustment and improvements and thereby maintaining their community. People do not need to be evicted again and again from their own city.

This report was submitted to Ho Chi Minh City officials and communities.

Strategies for Settlements: THE PEOPLE'S WAY



A family in the settlement in Lae, Papua New Guinea.

A UNIQUE SEMINAR was held recently in Lae, Papua New Guinea to develop housing strategies for the poor. The meeting was convened to encourage ordinary people in particular landowners, settlers and squatters to come up with their own ways of solving their problems. Thus, out of 100 participants, about 75 were the squatters, settlers and the landowners.

For most of these people, it was their first time in attending such a national seminar. Yet, they spoke freely as the language of the seminar was English or Pidgin or even "tokples" like Motu. Translations were made whenever necessary.

The seminar focused on the following issues:

- Evaluation of government policies;
- Land issues;
- Law and Order problems in the Settlements;
- Women's Issues;
- Residential Densities;
- Small Business in Settlements; and
- Housing as a Right.

Resolutions were drafted and sent to the government. The resolutions, amongst other things called for:

● **Right to adequate housing** — with growing urbanisation and migration, there is a increasing problem of adequate housing. Legislation which restricts this right to housing must be changed and people's and community organisations must be given opportunities to facilitate the right to housing.

● **Re-evaluation of government policies** — Government policies on housing are unclear to most grassroots people and should be simplified and translated to the people's languages. Land policies should also be re-evalu-

ated to reflect a true Melanesian perspective on land ownership.

● **Law and order** — Land, liquor consumption, crime and inadequate government organisation are some problems related to law and order here. Various recommendations were drafted to overcome these problems.

● **Women's role in settlements** — Women have an important role within and outside the home. However various problems prevent women from contributing effectively in their homes and communities.

Unemployment, drunkenness, family violence, poor health are some problems that are affecting women here.

● **Small business** — Networks for small businessmen should be set up and the government should find markets for products from the small business sector.

For more information, contact Ramesh Manandhar, Dept of Architecture & Building, PNG University of Technology, Lae Papua New Guinea.



A settler who came to participate in the workshop.

The Grameen Bank

BANKING ON THE POOR

What started in 1984 as a small gesture to prove that the poor are responsible and able to develop themselves if given the financial help, has benefited about 172,000 loanees of which more than 65% are women.

The poor are responsible

The Grameen Bank started as an action research project in 1976 in an area in Chittagong University, to test the hypothesis that if financial resources are made available to the poor on reasonable terms and conditions, they can generate productive self-employment without any external assistance.

The project was formally launched in November 1979 in Tangail district with financial support of the Bangladesh Bank.

In September 1983, it was transformed into a specialized financial institution called Grameen Bank with an authorized capital of Tk.100 million (US\$3,030,000) with 40% of the share paid by the government, 40% by member-loaners and 20% by other banks.

What makes it work?

- Hard and fast rules for a step-to-step guide to implement Grameen Bank projects;

- Personal attitudes and norms of behaviour among its leaders, staff and members: commitment to people, commitment to the eradication of poverty, belief in hard work, honesty, integrity, accountability, learning from mistakes, supervision and discipline and creativity;

- To start a new Grameen Bank, the question to ask is: What is necessary to create a social and organisational environment which allows the people involved to feel and act with the above attitudes?

- The Grameen Bank gives the individual opportunity for initiative and enterprise but it also subjects that same person to strong social accountability;

Features and processes

- **Targeting the landless and very poor:**

Any family which owns less than



Most of the loan recipients are women, who have to demonstrate that they are capable of earning enough to pay the loan back before it is given. These women earn their income from small-scale agriculture or handcraft.

0.5 acre of cultivatable land, and total family assets not exceeding the market value of one acre of cultivable land, is eligible to take loan for any income generating activity.

- **Training on banking rules:**

They undergo informal training to familiarise with banking rules and disciplines by bank staff.

- **Using group to encourage mutual responsibility:**

To take a loan, a person must join a group of 5 loanees. Each group elects its own chairman and secretary.

Initially, a group selects two members to receive the loans while the others are asked to observe their performance for a period of four to six weeks. If their performance are good, then the remaining three members become eligible for their loans. This measure ensures mutual accountability and sharing of experiences through the period of observation as well.

- **Centre of groups:**

Several of these groups function together under a framework of a centre. The centre has a maximum of 8 groups. Each centre elects a "Centre Chief" and a "Deputy Centre Chief".

They hold weekly meetings at a convenient place in the village.

- **Bringing the bank to the poor:**

Instead of members going to the bank, the Grameen Bank goes to the people. Bank staff conduct most of the banking transactions in the Centre's weekly meetings in the villages.

- **Loans for individuals or collective income-generating activities:**

Loans are given to an individual or to a group of members for joint venture activities. Sometimes, the whole centre takes up joint ventures.

At present, a maximum limit for an individual loan is Tk.5,000 but there is no limit for joint venture activities. All loans are given out at an interest rate of 16% per annum (in 1986).

- **Weekly repayment terms:**

Grameen Bank rules require that members repay 2% of their loans in weekly instalments.

- **Common group fund to encourage members to save:**

Each member deposits one Taka per week in a group fund account as savings. A 5% group tax on the loan is also deposited in this account. This group fund is operated by the group themselves.

- **Emergency Fund:**

In addition to the group fund, 25% of the interest paid by members on their loan is deposited in an emergency fund. This fund will be used to help repay loans of group members who are unable to do so due to an accident or other unforeseen circumstances.

- **Dedicated and localised bank workers:**

The main pillar of Grameen Bank is the bank workers. Female Bank workers are recruited from the local people. They conduct banking transactions at the village level such as street corners, homes, or other convenient places.

Each Grameen Bank branch is headed by a manager. He or she is assisted by six field staff of three women and three men.

All of them are required to reside in the villages they are assigned to work.

● **Bank workers double-up as social workers:**

Apart from banking knowledge, the workers are also trained on health education, nutrition and child care through the trainers training programme to help the villages in their health problems.

● **Reaching the poor:**

A Grameen Bank can serve about 1800 borrowers organized in 60 groups which in turn are federated into 8 to 10 centres.

● **Group Leaders Training:**

The female bank workers train the female group leaders concerning social development through workshops organised and held locally. The workshops usually last for a week. They are attended by at least 35 female group leaders.

Through the women group leaders workshops, about 6,000 female borrowers have been trained in the area of primary health care, nutrition, family planning, child and mother care, sanitation and treatment of diarrhea and the evils of dowry system.

Excellent results and repayment rates

By December 31, 1985, Grameen Bank has 226 branches operating in 5 districts. This covers about 3% or 3,666 of the villages in Bangladesh.

It loaned out around Tk.928 million (US\$28 million) of which Tk. 702 million (US\$21 million) or 76% has been repaid.

The total number of its borrowers are about 172,000. Among them, 112,362 or 65% are women.

Reaching the poor

About 52% of the loanees did not have any cultivated land and only 1.6% had more than 2.5 acres. About 62% of the loanees had non-land capital assets valued at less than Tk.1000 (US\$40) and only 6.2% had assets exceeding Tk.5000 (US\$151). Thus the Grameen Bank members are not only poor landless but also poor in resources.

The loan recovery performance is excellent. Total overdue loans after two years of loan disbursement is less than 1%. Only about 4% of the loanees has not fully repaid the loan within 52 weeks (which is the usual period of time the loan is expected to be fully repaid) and the amount overdue with them is only about 1.9%. Female loanees have a better recovery record.

A punishment for resisting
Israeli occupation

Palestinian homes sealed & destroyed



A tragic but common sight: Palestinian homes in Jerusalem destroyed by Israeli bulldozers.

FIFTEEN MEMBERS of the Rabba family (from Bethlehem), including a 90-year-old grandmother, lived for more than a year in two Red Cross tents after their five-room home was sealed on a cold evening on December 29, 1985.

"The most painful thing is the uncertainty, you are torn: you don't know if you should go somewhere else and start over, or wait", said a owner of a demolished home. The psychological and material impact of the destruction of one's home, including the loss of hope in a normal future, the feeling of

being uprooted and the uncertainty, is devastating. Houses in the occupied territories are destroyed in reprisal and as a punitive measure for resisting occupation. Such was the case of Kisan, near Bethlehem where 26 homes were destroyed and 14 houses in Beit village.

Under the Intifada, Palestinian homes are destroyed because one of their occupants is charged with "incitement" or is "wanted" by the army, or because a stone or a Molotov cocktail was thrown from the vicinity of the house.

Before this, demolition was usually restricted to "offenses" involving firearms, deaths or injuries, though without convicting the victim or proving the "offense".

In November 1988, the International Committee of Red Cross reported that inhabitants of 82 houses in Jiftlik were given an hour to evacuate and their houses were then dynamited or burnt down, some with all their possessions. This land is coveted by the Israeli army and settler because of its fertility.

Since the start of the Intifada and until April 30, 1990, about 1470 homes were demolished, and tens of other neighbouring houses were damaged deliberately by reckless dynamiting. During the same time 135 homes were sealed off from their occupants leaving them homeless.

The Israeli military authorities have launched a systematic policy of collective destruction of Palestinian homes. The existence of the Palestinian people is denied by denying them a place to live.

This collective punishment is not only a punishment for resisting the Israeli occupation of Palestine but also a way to expel the Palestinians.

How Palestinians' Housing Rights are systematically removed

To achieve their policy, the Israeli planned schemes using collective punishment, among them are:

a) Systematically denying construction permits to Palestinians. Only Israeli civil and military authorities have the power to approve building permits for Palestinians to reconstruct their houses;

b) Israeli authorities usually prevent reconstruction. Sometimes houses built legally, on the basis of permits from local municipal and village coun-

cils are made illegal later by zoning plans;

c) Granting planning powers to exclusively Jewish planning councils and depriving Palestinians from most of the planning authorities;

d) Ignoring the existence of about 150,000 Arabs in more than 95 Arab settlements by Israeli planners. These areas are not even shown on the map.

e) Producing planning zones which restrict the building of Palestinian homes although large numbers of Palestinian villages have already been built outside the zone, thus placing thousands of homes under the constant threat of Israeli bulldozers, for example, the Shamshouni plan in the West Bank. Some of the plans produced are kept a secret from the Palestinian population;

f) Insensitive planning which affects the Palestinian villages, for example, constructing a highway across the whole Al-Funduq Palestinian village which if implemented, would result in the bulldozing of the whole village;

g) Confiscating land and natural resources for their exclusive use. Land-use, roads, water, other services and economic development are planned for the exclusive use of Jewish settlers;

h) Transplanting Jewish population into these areas, recently Jews from Soviet Union are brought in;

Violation of International Laws

The International Committee of the Red Cross, which is the guardian of the Geneva Conventions, rules that house demolishing and sealing by the Israelis are in violation of international law because they are forms of collective punishment forbidden under international law. Furthermore, house demolitions constitutes extra-judicial punishment, illegal reprisal, and arbitrary interference in home and property which are prohibited by the Declara-

tion of Human-Rights.

The applicability of this law was even protested by Jewish lawyers during the British rule. "We have here a violation of the elementary concepts of law, justice and the court..." commented Mr. M. Daankelblum, president of the Jewish Lawyers Union. Mr. Ya'cov Shimshon Shapiro, a prominent lawyer who later became Israel's Minister of Justice, condemned these laws. He said, "The system established in Palestine since the issue of the Defense Laws is unparalleled in any civilized country; there were no such laws even in Nazi Germany."

Unfortunately, what the Jews condemned during the British rule, are being against the Palestinians. The Israeli High Court of Justice, in the case of Daghlal et. al. versus The Military Commander of Judea and Samaria (HCJ 698/85) sanctioned the collective punishment of house demolition and reiterated that, "...the aim of the regulation is to achieve a deterrent effect..."

Israel's actions are supported not only by its own judicial system but by the United States government as well. American military and financial aid is the main source of maintaining Israeli occupation and violations of human-rights.

Appeal for solidarity action

We appeal to peace loving people, local and national governments, lawyers, intellectuals, writers, artists, and journalists from all over the world to initiate systematic protest campaigns.

Campaigns should aim to impose economic, political, military, and cultural sanctions against Israel until it refrains from violating human rights and stops the practice of collective punishment including demolition and sealing of homes.

Abdul Jawad Saleh
Mayor of Al-Bireh
June 6, 1990.

A HISTORY OF DESTRUCTION

Israel's policy of systematic collective destruction uses the security offenses criterion to destroy Palestinian homes. Some of the major destructions were:

- In the war of 1947-48, Israel destroyed Palestinian villages comprised of about 70,288 homes, inhabited by 338,424 Palestinians;
- On June 11, four days after the 1967 war, the whole Al-Magharbeh Quarter was razed to the ground, destroying 135 homes inhabited by 650 people and a Palestinian factory near the Armenian quarter which employed 200 workers;
- Within a week after that, another 200 houses and shops were demolished;

- Immediately after the 1967 war, 3 villages of Amwas, Yalo and Beit Nuba were razed to the ground which comprised 734 homes inhabited by 4085 Palestinians;
- In early 1970s, Ariel Sharon, then Commander of the Southern area, ordered the destruction of thousands of homes in Gaza refugee camps;
- In July 1985, Israeli demolition squad razed to the ground, the Nuweimeh refugee camp near Jericho;
- In November 1985, army bulldozers knocked down 76% of the total area of Ain Sultan and 60% of Aqbat Jabar refugee camps, inhabited by 3262 Palestinian refugees. Prior to 1967 they had been home to more than 60,000 victims of the mass expulsion of 1948.

Hungry and homeless in rich countries

● A woman and her young son sit each day at a street corner of Washington D.C. holding a hand-written plea. "We are hungry. We are homeless. Please help."

● A young man by the name 'New York' says he has been on the streets for 18 months, living on charity from a mobile soup kitchen, which from time to time also provides some new clothes.

● In London, Chris — "Chrissie" to his clients — a rent boy aged 17 but looks closer to 30, is surviving the only way he knows how: by prostitution and theft.

IN EUROPE

● In most of European Community capitals and US cities, it is the young and fit who now dominate the down-and-out scene.

● About 44 million or 14% of the European Community's 320 million citizens exist at poverty level, in sub-standard housing or none at all. An estimated 15,000 are now homeless — about one fifth of the total in London, significant number of them are youngsters.

● In Stockholm, Sweden's capital, 5,000 people are estimated to be sleeping on the streets or in temporary shelters.

IN USA

● The number of homeless Americans, currently estimated at 3 million, might reach 19 million by 2005.

● US government estimates show

that more than 24 million households now live in crowded or sub-standard housing. The fastest-growing group among them is one-parent families, mostly mothers with children.

● The US housing crisis worsened when the Ronald Reagan administration cut housing funding by 75% from US\$32 billion in 1981 to US\$8 billion in 1989, while the country spent US\$300 billion on defense.

SOCIAL BREAKDOWNS AND INAFFORDABLE HOMES

● A root cause of homelessness is the severe shortage of affordable housing. Social and family breakdowns causing young people to runaway from homes add on to the homelessness problem.

● Up to one million minors annually run away from home in the United States, around 20,000 do the same in West Germany and in England and Wales some 15,000 juveniles are reported missing each year. New York alone contains around 25,000 rootless young urban nomads, at least 10% estimated to be aged between 11 and 15.

● Runaway youngsters also figure in the tidal wave of people being swept out of work and houses in the change from centrally-planned to market economies in East Europe.

● Family breakdown, drug abuse

and teenage runaways were already rife in large cities of the United States and Europe. Unemployment and "ebbing welfare" are seen as major contributory factors.

● Countless numbers had been hired or forced into vice rings peddling sex, pornography and narcotics. They turned to theft and begging to survive and to glue-sniffing for temporary escape from their wretchedness.

UNSEEN YET EVERYWHERE

● "We are seeing a 'Third Worldisation' of the United States and it's getting worse" said clergyman John Steinbruck, who runs a shelter for the homeless four blocks from the White House. "There is a large invisible suffering population in our midst and we force them to hide down-wind from society. They are out of sight and out of mind but they are everywhere, from under bridges to out in the parks", add Steinbruck.

● The homeless sleep in places where they will be inconspicuous in abandoned buildings or bus stations, on urban wasteland or under-bridges. New York's freezing winters drive the homeless into underground sewers and railway tunnels, or the beds of strangers. In New York city, homeless sleep inside more than 1,000 customer banking halls especially during winter.

● Thousands more live in hotels for the homeless or squat in otherwise unoccupied buildings.



Call for child-care law in Korea

CHILD-CARE problems are the deplorable reality of the urban poor. Most poor parents have to work doubly hard to satisfy their basic livelihood requirements and simply cannot afford time or care of their children.

On March 9, 1990, Mapo-Gu, parents who are both working failed to find an appropriate place to leave their children while they work. So they locked them in their rented room in a basement in Mang-won-dong. A fire broke out. Hye-young (5) and Yong-chul (4) who were playing in the rented room died from gas suffocation.

There is no systematic policy or support for the urban poor's children. The agonies of the urban poor children are further aggravated with housing and education problems.

In Korea, the number of children needing care exceeds one million. Ac-

cording to Economic Planning Board's statistics, there are 6,891,000 or 45% of women age 15 and above, engaged in economic activities. Among them, 75.6% or 5,168,250 are married women. 33% or 1,690,000 of the mothers are thought to have children six years old or younger.

However, throughout Korea, there are only about 340 child-care centres. About 200 are in the poor area and another 140 run by city administration. But these can accommodate only 19% of those children in need of care. In Korea, there is no child-care law to protect the young ones.

A memorial service was held on March 25, attended by about two hundred people from various citizen's organisations. Kim Kyung-Tae, Chairman of the Federation of Regional Child-Care Centres, called upon the mourners to unite and demand their right for an enactment of child-care law in Korea.

Letters from the grassroots

"We'll get poor people
in the city together
and demand for our
housing rights"

Dear friends,

First of all, we received your letters and were very happy.

We are very late in sending you our reply as we were waiting for someone to translate it for us.

Since we came back from Bangkok, we remember all of you a lot. We are also talking with the government. Till we are able to get our demands met, we will keep fighting with the government. Our problems are not going to get solved by just getting land, but we also need to get the basic facilities on our new site. To be able to get all this we need to get people from our city together and demand because only then will we be winners soon. This is how we fight for our rights at Mahila Milan.

We will be getting land very soon and we are working a way where other pavement dwellers will also benefit.

Your example makes it clear that landowners always want to push the poor out of their lands so that they can make more money from the land. That is why they always give poor people money and make them move out.

If we succumb to this temptation of getting the money, then our struggle has no meaning. We can always work and make money. We have the strength to make money and understand how to do it — in the same way we should work hard for our house.

We will take representatives from all parts of the city and place our demands before the government. This way we can bring about a change of policy. We are confident we will make it happen. We are also confident that you can make it happen too.

Mahila Milan sends our best wishes to all of you and we pray that all our demands of all the poor around the world should be soon provided for.

Salam!

From all of us at Mahila Milan,
Bombay,
India

US\$10 million approved for solving eviction problems in Bangkok

Sawasdee

How are you my friends? We haven't received news from each other for quite a long time since the Korea meeting. I miss you all.

After the exchange of ideas and experience in the meeting, we have adopted some of the ideas to solve various community problems. We have set up a women's group and a savings group for better earnings and for housing.

Especially for women's group, we are trying to improve the situation of urban poor. In our Yenarkard community's committee election in November, out of 16 new committee members elected, 9 were women. This clearly shows the acceptance of people in our community in the ability of women in this type of work.

In Thailand, early this year, there have been a number of eviction cases. The Promjai community was under police demolition for 2 full days. Although we were all very tired joining in this fight, we were willing to help our friends to protect their houses from being demolished.

We had demonstrations calling the government to solve this problem by discussing with the landlord to stop the eviction in this community and elsewhere.

The case was brought to the Cabinet meeting and finally a budget of 250 million baht (10 million US\$) was approved to solve the eviction problems in Bangkok.

But this government budget was granted to the Bangkok Metropolitan Administration (BMA) which do not have any experience in this role and they do not know the people's problem well enough. Hence, all of our 3 Slum Federations, namely the Ruamjai Pattana, United Slum Development Association and Klong Toey Federation have asked the BMA to join in the committee to work out how the fund will be used. Now discussions are under way.

With regards to the Slum Bill, we have already proposed the People's Bill to the House of Representatives. It's not yet brought up in the House for consideration. We still have to fight on and find more ways so that the government will have to accept people's needs and demands at some point.

If you have done some work or have any interesting incidents, please tell us as well. I miss everybody.

Finally, I wish all of you good luck and will have a secure house to live in.

Arporn Wongsang
Yenarkard Community
Thailand

The Indonesian way to solve housing problems

Dear friends,

The Asian People's Dialogue in South Korea had added greatly to our experience and understanding regarding the problems of slums and organising assistance for poor people without decent housing. Our experience in developing new housing for the evicted or the homeless is possibly of use for solving similar problems in Asia.

The system we have used is as follows:

1. To bring the actual problems before the government for consideration and help provide a solution by assisting the people to use their own abilities.

2. Invite large foundations to provide whatever assistance they are capable of and publicise the plight of the poor to journalists and the public.

3. Train others to identify problems and develop means for new housing.

4. Demonstrations in a form of protests are not done here because this would be against the mutual-consultation and mutual-assistance cultural philosophy of Indonesia. A system of dialogue, continuously pressing for solutions and policies from the government is the form of protest and demonstration adopted.

5. A lead organisation (YPB in this case) together with a target group can provide solutions without a lot of requirements from the government in terms of funding, etc.

6. The problem of slum dwellers and their habitat is not only a problem of justice, but also one of rising prices, governmental authority, social, economic, cultural, political and money problems.

Syamsuddin Nainggolan,
Yayasan Panca Bhakti,
Indonesia

"We are doing well in the Orangi Pilot Project"

Dear friends,

Hope you are well.

There is good news regarding our housing programme. As a first step in 1986 we focused on improving building materials available in Orangi. As a result we helped to mechanize one block maker (Raza Saheb, the tallest participant at the Seoul meeting) in Orangi. The demand and popularity of mechanised blocks has increased.

Today there are 24 such block makers in Orangi. This way good quality construction material is available to Orangi residents. Further employment has been generated, as the need for labour is increasing in the mechanised block makers yards known as *thallas*.

Now since one year we have been involved in experiments with pre-cost roofing systems. The advantage of which is that people will get a roof which is low cost, strong and durable compared to the present tin or asbestos roof. In

March 1990 we completed the experiments and the new pre-cast tile/batten roofing are being produced at Raza Sahebs *thalla*. People of Orangi are adopting the new roof and we are giving them technical advice on construction.

Through our housing programme the benefits accrued to the Orangi residents are as follows:

- There are now 24 mechanized block makers in Orangi.

- At one *thalla* six persons are employed (before only two were employed). This brings a total of 144 persons employed (an increase of 96 persons).

- The daily income of labour has increased by Rs 15 (Rs 21 = US\$1).

- These *thallas* of Orangi have broken the monopoly of big contractors in the city as these blocks are in demand in other parts of the city of Karachi also. This way the earnings of one

block maker in Orangi has increased to Rs 500 daily.

- Therefore annually approximately Rs 3 million is being transferred from the city to Orangi (as 70 sale is outside Orangi).

The people of Orangi are getting a chance to construct stronger houses at a lower cost than before. To make a reinforced concrete house, it takes Rs 300 sq ft, whereas to construct a load-bearing house, it comes to only Rs 100 sq ft (load-bearing houses have 6-inch thick machine-made concrete blocks and tile/batten roofing).

Everything is fine here. We all remember all of you whom we met in Korea. We hope you will also remember us and write to us about your work.

Lots of regards from me, Anwar Rashid, Perween, Raza Sheb and Saleem.

**Ramzan Guraishi,
Orangi Pilot Project
Karachi**

PROUD celebrates its tenth year!

IN THE MIDST of subhuman physical environment amongst the slums in Dharavi, Bombay, emerged a huge democratic people's organization which struggles for the improvement of their quality of life and the landrights.

PROUD or People's Responsible Organization of United Dharavi, was formed in December 2nd., in 1979, by about 35 chawls. Today PROUD has about 165 chawls committees with each chawl composing of 50 to 600 families.

Since its formation, PROUD has been involved in several projects such as the improvement of water, garbage, latrine, electricity and drainage services; air pollution control; anti-demolition; ration card and landrights.

In its latest project, PROUD has organised housing societies to acquire and upgrade hut-dwellers covered under the Prime Minister's grant project.

By March 1990, 5 housing societies organized by PROUD have completed and satisfied the requisites and plans for housing reconstruction, while another 46 housing societies catering for about 4,000 families are undergoing a slum-upgrading programme.

For more information:
PROUD
c/o CISRS
P.O.Box 4651
Byculla 400008,
India.

UN Says Dominican Republic Violates Human Rights

Mass evictions declared incompatible with international law

IN AN UNPRECEDENTED action one day following international celebrations of the 42nd anniversary of the Universal Declaration of Human Rights, a United Nations human rights body formally declared the government of the Dominican Republic to be in violation of international law due to its policy of mass and forced evictions.

Evictions carried out in the cities of Santo Domingo and Santiago over the past four years have resulted in the forced removal of over 15,000 families from their homes against their will. These were strongly condemned by the United Nations Committee on Economic, Social and Cultural Rights. The committee monitors the compliance of countries which have ratified the international covenant on economic, social and cultural rights.

Following what one member of the committee described as "the poorest performance of any country before the committee since it began its work in 1987", several committee members made unusually strong statements criticizing the "*Plano indicativa*" currently being carried out in the city of Santo Domingo. This plan has been

seen by many observers as the basis for this largest of all eviction programmes in Latin America.

Despite various attempts to delay action by the committee, the Dominican government was unable to persuade this 18 member independent legal body that it had been acting according to its international and national legal obligations. In the unanimous opinion of the committee, the evictions carried out thus far (and foreseeably any future evictions) constituted "grave breaches of international law" and thus amounted to clear violations of human rights, in particular the right to adequate housing.

Until now no country had been declared to be in violation of the covenant, a cornerstone element of the international Bill of Rights. The covenant was adopted by the UN in 1966 and gained the force of law in 1976.

Like the other 98 countries which have undertaken legal obligations to guarantee the rights contained in this international treaty, the government submitted a report outlining the measures they have taken to fulfill these

O See next page

Dominican Republic violates human rights

O From page 11

rights. The presentation of the report and the report itself were also viewed by the committee as unacceptable.

Confronted initially on 7 December about two specific human rights problems in the country — the evictions discussed here and the overall treatment of Haitian migrant workers — the government was expected to return to the committee at its next meeting two days later with responses to the many queries put to it by the committee during its preliminary analysis. Instead, in a previously unknown act, the government sent a letter to the committee wherein it argued that it had neither the time nor the "technological capacity" to answer all the questions put to it by the committee. This human rights body, seeing no reason for specialized treatment, responded with its historic decision.

This declaration of a violation under the terms of the covenant, in addition to criticizing specific policies and practices carried out in a state, also signifies the first time that the right to adequate housing has been singled out as a human right capable of violation.

The committee based its unique legal view largely on information received from Habitat International Coalition, an organization working to promote the recognition and respect for housing rights, as well as from a broad cross section of local organizations working in the Dominican Republic. According to a representative of Habitat International Coalition present at this meeting the declaration that evictions amounted to violations of the right to housing under international law "amounted to a courageous step by the committee and one which would hopefully encourage the government of the Dominican Republic to halt its current eviction programmes and to provide full and complete compensation for those who have already been forcibly removed from their homes."

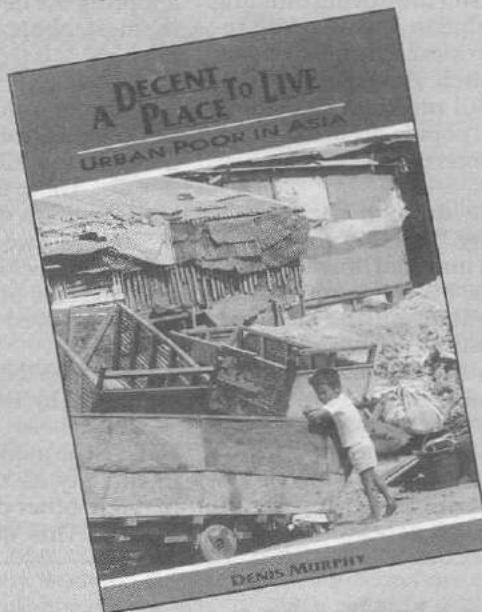
The government was requested to provide the committee with additional information on all aspects of the human rights situation in the country by the committee and to act in good faith in fulfilling its obligations which it has voluntarily assumed under international law, including the housing rights of its citizens.

Powerful voices from the urban poor

Book Review

A Decent Place to Live: Urban Poor in Asia
by Denis Murphy

Available from ACHR at US\$6 (for Third World), US\$10 (for First World).



WE often read about the housing plight of the poor through the eyes of others — academics, researchers, etc. This book however, attempts to present the views of the poor in Asia through their own eyes and voices.

In this book you will meet and listen to prostitutes, scavengers, beggars, pavement dwellers and others.

Their extremely rich experiences make this book a moving and powerful one. Their humanness and spirituality offers so much to us. They offer to us a way of life which is quickly disappearing today — A life that cares and shares.

Cardinal Stephen Kim of Seoul said that genuine Korean culture exists now only in the slums, and that in other places there are only variants of Western materialism.

This may also be true to other Asian cities as the poor may be the last bastions of Asian culture. They are the ones giving Asia its uniqueness, character and humanity.

But this book not only brings out the voices of the poor. It also gives important background information to the housing situation in Asia. This helps us understand better the various forces at work and how the people are managing and fighting back.

And the people's housing solutions are often the best and the only workable solutions in our hostile and violent society. This book documents how poor people are organising themselves to fight against violent evictions and also for their housing rights. It also gives concrete examples of how the poor are housing themselves.

This book is a must for all those who are in the struggle for a more just and urban environment and for the housing rights of the poor. The urban poor show a just and righteous anger and they are demanding to be treated as human beings.

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