After 20 years, ACHR visits South Korea

"After twenty years, I thought things would be getting better here. But I'm sad to see that after all that struggle and all that progress, the housing situation for the poor in Korea is getting much, much worse." (Gregor Meerpohl)

A report from the visit to South Korea, by a team from the Asian Coalition for Housing Rights, June 6 - 9, 2009

1989 **A photo from the Asian People's Dialogue meeting which took place in Seoul in June, 1989.**

2009 **A photo from the ACHR visit to the Jan-Di Vinyl House Community in Soul in June, 2009.**

During the ACHR / ACCA meeting in Rayong Thailand in April 2009, a decision was made to send a team to Mongolia, to support the emerging city-wide savings and upgrading process there. When we saw that most flights to Ulaanbaatar go through Seoul, we decided to stop off in Korea on the way and visit the groups there. And then, when Ho Hei Wah invited us to visit SOCO's work in Hong Kong and a third stop was added, the trip became a proper East-Asia caravan, with a mixed team of community leaders, community architects and professionals from Thailand, Japan, Korea and Philippines. The ten-day trip (June 4-14, 2009) was partly a very rich exchange visit, partly an ambitious ACCA Program advisory tour and partly a big chance to help build an eastern-Asian sub-group for mutual learning and mutual support. This report presents a detailed account of the four-day portion of the trip in Korea.

When the huge evictions were taking place in Seoul 20 years ago, around the 1988 Olympics, the crisis galvanized Korea's housing rights movement, drew support from sympathetic activists and professionals around Asia and led to the creation of ACHR. The struggle against those evictions brought about some positive changes for the poorest urban Koreans - particularly the right of poor tenants in neighborhoods undergoing "redevelopment" to be re-housed in public rental housing in the same area.

Twenty years later and after Korea's rise to the ranks of Asia's most powerful economies, we expected things in Seoul to have settled down. In fact, the process of "redevelopment" in Seoul is not only still going on, but it's speeding up! Some 50 neighborhoods are right now in the process of being bulldozed, to be replaced by gleaming, high-priced condo blocks and 8-lane boulevards. The sad news is that the laws that were fought so hard for, which entitle tenants to public housing in these neighborhoods, have been scrapped, and the more developer-friendly "New Town Act" has replaced them, which requires that only a small fraction of tenants be re-housed, even in areas with 80% tenants. So the evictions are still going on, and they are, if anything, still as brutal as ever.

With dwindling housing options for the poor families being pushed out of Seoul, squatter settlements are making a comeback. Our group was hosted by Asian Bridge (NGO), the Korean Coalition for Housing Rights (KCHR) and the network of "Vinyl House" squatter communities. During the four-day visit, we visited several of these vinyl house settlements, which are home to some 48,000 households - many of whom have been evicted from housing redevelopment areas but do not have enough money to rent even a single room in low-income residential areas. Only 60% of the houses in these settlements have toilets, and because the government forbids them to use "permanent" materials, their houses are built with cheap, flammable materials, so there are often fires which burn down whole communities. Despite all these problems, these communities are starting savings groups, building their network and trying to develop their own solutions to their housing, land and infrastructure problems.

The visiting team also spent a morning with one of the very active public housing tenant's associations at Kum-ho Haeng-dang, and an afternoon with a union of evicted tenants in the Wang Sip-li neighborhood, which is now undergoing redevelopment. At Wang Sip-li, the group learned about the history of Korea's housing policy from Professor Seong-Gyu Ha, in a lecture he presented to us in a semi-demolished room at the edge of the eerily abandoned neighborhood. There were also reunions with old ACHR friends at KOCER and KCHR, as well as an emotional visit to the ailing Father John Daly, who was one of the key leaders in Korea's housing rights movement and one of ACHR's founders.

1988

Big evictions in Seoul for the 1988 Olympics lead to two important events in Korea

September 1988: ACHR fact-finding mission to Seoul

In 1988, many Asian countries which had been at war or under dictatorships were starting a process of democratization, in big or small ways. The Asian economic boom had also begun, and lots of evictions were happening around the region. The city with the biggest boom and the biggest evictions at that time was Seoul. In the previous 35 years, fast growth, a booming economy and dwindling land for development had put enormous pressure on the city's residential areas, most of which were long-established communities of legally-constructed houses built in the traditional Korean style of tile-roofed courtyard houses. It was the redevelopment of these areas into highrise blocks that caused the mass evictions in the 1960s, 70s and 80s, in which millions of people were forced out of accommodation they owned or rented, against their wishes and with little or no compensation or resettlement schemes.

This same pattern of development was repeating itself in developing country cities around the world, but what made Seoul unusual was the brutality and sheer scale of the evictions, affecting perhaps more people than any other city in the world at that time. The process was greatly accelerated by preparations for the 1988 Olympic Games in Seoul, when millions more were forcefully evicted for sports facilities, hotels, tourism infrastructure, city beautification, and for the profitable redevelopment projects which largely financed the Olympic games.

Many housing activists and human rights groups in Asia, who had begun to share ideas about how to tackle the growing problem of eviction in their own countries, were shocked by what was happening in Seoul and decided to try to do something, as a regional force The new ACHR coalition's first initiative was to organize a fact-finding mission to Seoul.

The fact-finding mission, which lasted five days (September 6-10, 1988), sought to publicize the scale and nature of these evictions, encourage concerned groups from around the world to express their opposition to it, and link the Korean situation with the Asian housing rights movements. The 7-member team included a senior Buddhist monk from Thailand, a supreme court justice from India, a member of parliament from UK, the Secretary General of the International Union of Local Authorities, a journalist from the Philippines, a filmmaker from Australia and a government housing architect from Thailand. The American Jesuit priest Father John Daly and the young Korean activist Jei Jeong-ku organized the visit and were the team's guides.

As one trade-unionist said at the time about the Olympic games in Seoul, "Our government is hosting a huge party for the world, while our own people have no homes."

What the fact-finding team did in Seoul :

The fact-finding mission which ACHR organized to Seoul in 1988 was designed to create space for dialogue within Korea, to get people to talk, bring up the issues and discuss possible solutions. During the five day visit, the fact-finding team met with key government agencies and lawyers groups involved in the city's redevelopment process, as well as church groups, housing advocates, universities, researchers, architects and NGOs. The team also visited many of the communities around Seoul which had been evicted already or were facing eviction now. Everywhere they went, the team's combination of people attracted a lot of attention, especially with the Buddhist monk in his bright orange robes.

The visitors were warmly received in all the communities they visited, but the government agencies they met with were also quite receptive. Even though facts about the nature and extent of the city's terrible evictions were being gathered and brought out, there was a great deal of discussion wherever the team went - a lot of it carried out in a very public way. The mission's report was sent around Asia, and the Korean government and Korean embassies were subsequently deluged with letters objecting to this large-scale displacement of poor communities for the Olympics. What did the team find in Seoul?

- The redevelopment of 210 neighborhoods in Seoul, which was supposed to "improve and beautify" them, was impoverishing most of their 2 million residents and destroying their housing. Between 1983 and 1988, at least 48,000 buildings, which were home to 720,000 people, were destroyed.
- The government's market-driven housing policy made no provision for meeting the housing needs of poor communities and renters. 60% of the residents in these redeveloped neighborhoods were tenants, and because they were not provided for in the redevelopment policy, most could not find alternative rental units they could afford in the area during or after redevelopment. As a result, most had to move farther-away and had to pay higher prices for smaller-sized accommodation.
- Although home-owners were offered the right to buy apartments on the redeveloped sites, 90% of them couldn't afford those apartments and were forced to sell off their rights and move elsewhere.
- Under these circumstances, people were unwilling to leave their homes voluntarily, so both homeowners and tenants were being pushed out forcefully by hired thugs, specialist eviction agences, police and officials. Many who resisted were beaten, jailed or even killed. As a result of these evictions, family life suffered, people lost jobs, children couldn't attend school and communities were destroyed.

The mission was followed very soon by a shift in the government's policy to construct 900,000 units of subsidized public housing for the communities displaced by eviction and redevelopment - a first in Korea's history. Although there were many contributing factors, this big breakthrough came partly from ACHR's strategic and proactive intervention, which was carefully timed to take place at just the right moment: before the Olympic games and at a time when the country was changing to a more democratic system, but when there was also lots of public interest in the evictions there. *(Please contact ACHR if you'd like a copy of the Fact Finding Team's full report)*

Someone has said that the urban poor are invisible people. But happily, this past week here in Seoul, you have suddenly become visible - both here and around the world. You make me remember the beauty and richness of our traditions in Asia - the original humanness and spirituality of our cultures, the mystery of family and community which gives new life and the strength to go on.

(from Cardinal Kim Soo Whan's address to the meeting)

June 1989 : Asian People's Dialogue

150 people from poor communities all over Asia gathered in Seoul to compare notes on how they deal with evictions and how they're working to unleash the power of people to solve the big problems of housing in their communities and their cities . . .

The Asian People's Dialogue was the next event ACHR organized in Korea, in June 14 - 20, 1989. As Gregor Meerpohl (from the German donor agency Misereor, which had been supporting the people's housing process in Korea for years and partly funded the meeting) put it, "We tried to bring the community people from Korea out of the country to talk to the world and to see that they were not alone in their struggle against eviction. But when this was not possible, we decided instead to find a way to bring the world to Korea. That was how the first Asian People's Dialogue was organized in Seoul."

Nobody who was there could ever forget the kind of interactions that took place for the first time during that meeting, which was the largest effort yet in Asia to bring grassroots groups together. About 150 people from eleven countries - two-thirds of whom were urban poor community leaders - were involved in the dialogue. The meeting was a new beginning Asia's urban poor housing movement, and it set a pattern for ACHR's future gatherings, in which grassroots people were at the center of the process and the discussions were rooted in the real political context of the place where the meeting took place.

A lot is written and spoken about the lives of the urban poor, and especially about their housing problems, but most of it is by scholars, professionals or NGO activists. The Asian People's Dialogue in Seoul was a forum for the urban poor themselves to tell each other their own stories, in their own way and in their own words, with their NGO and academic supporters acting as translators. And instead of having the meeting in a hotel or convention hall, it was arranged that most of the dialogue would take place in smaller groups, in five slum communities in Seoul, where the participants stayed and shared meals with their Korean hosts. The dialogue was a coming together of the poor in Asia to share with each other and the world what they think and want and are doing about *a place to live*.

One of the realizations most often expressed by the delegates was that the housing problems being faced by the urban poor throughout Asia were quite similar. Yes, the situation in Korea was very bad, but what was happening in Seoul symbolized a trend in Asia, where countries were developing economically very quickly, and where the numbers of urban poor were increasing very quickly also, and the two went together. Solutions to Asia's housing problems can't come from NGOs or professionals, but change must come from the people living in poor communities who experience those problems directly. This meeting was a forum for the grassroots of Asia to tell their larger society how to achieve that change.

And one of the strongest common concepts to emerge from the discussions was that in all their countries, housing was much more than simply four walls and a roof. As one woman from the Orangi slum in Karachi put it, *"A house is not just a place to eat and sleep in. A house is my identity, it is my center and my entire security. If you have no house, you have no security, you are nothing, you are empty, you have nothing to look forward to, you are just like an animal."*

A well-documented meeting : The meeting delegates drafted their own joint declaration during the course of the meeting, and many of the interesting stories and quotations were gathered by Denis Murphy and put first into a brief but lively meeting report, and later into a much-expanded book called *"A Decent Place to Live: Urban Poor in Asia"*, which was published by ACHR in 1990.

2009

How REDEVELOPMENT works and how it has displaced the urban poor in South Korea

During our visit with the Wang Sip-li Tenants Coalition, we were given a brief history of Korea's urban redevelopment policies and their effect on the poor by Professor Seong-Kyu Ha, who is active in research, housing and advocacy for the poor through his teaching and his work with KOCER. Professor Ha has been part of ACHR since it was formed in Korea in 1988. Here is a very brief synopsis of his presentation :

Seoul's metropolitan region has a population of about 22 million people, which accounts for nearly half the country's population. After the 1950-53 war which divided Korea into South and North, South Korea very soon began a period of phenomenal economic growth. Between 1962 and 2007, South Korea's per-capita GNP rose from US$79 to $20,045, and the country is now one of Asia's most highly-developed.

But there are two faces to this economic miracle. The modern Seoul that you see - of gleaming high-rises and well-dressed shoppers - has a darker side of violence, repression and impoverishment. To make this new Seoul, millions of people have been brutally displaced and their vital communities have been broken up to clear space for the city's concept of redevelopment, which means demolishing the decent and affordable housing that was there, evicting the poor tenants and turning over the land to contractors to redevelop as high-income housing. The victims of this redevelopment process are forced to live in crowded, far-away and sub-standard rental accommodation, or in the growing number of squatter settlements.

How are the poor displaced in Seoul? In the first stage, squatter settlements form or evictees are resettled in relocation sites, and these communities gradually become stable neighborhoods. But because living conditions are considered "sub-standard" and land tenure is uncertain, these areas are designated as redevelopment areas, the government seizes the land, sells it cheaply to developers and land speculation starts. Very quickly, these neighborhoods are evicted and demolished, communities are shattered. After redevelopment, the areas become middle income communities, with high property values. In later stages, even perfectly viable urban neighborhoods which still offer cheap rental apartments to working people find themselves similarly pushed into the same cycle of eviction and redevelopment.

The fact is that people have become very used to private-sector-driven redevelopment, in which the landowners, the developers and the construction contractors all make a lot of money. By emphasizing the physical factors and the profit-driven and supply-driven housing, the government's housing policies have given short shrift to issues of human rights, neighborhood changes, and low-income groups' needs. There is also a growing social polarization gap in housing. The direct result of this redevelopment process has been to destroy the communities they seek to rejuvenate, break up families, scatter friends, shatter social support networks and bulldoze local economies and informal sources of income: *it creates poverty*.

In the 1980s, this private-sector emphasis took the form of the "Joint Redevelopment Program" which encouraged big construction companies, in cooperation with a corporation of land and house-owners and national and local government officials to clear and rebuild areas occupied by the urban poor - including resettlement sites where squatters evicted from earlier waves of redevelopment had been moved! Only home-owners (not tenants) became members of the corporation and got the right to own apartments in the redeveloped area. The construction companies were then allowed to build more units than were required to house all the former home-owners and to sell off these extra units in the market, to recover their costs and turn a "reasonable profit." Between 1985 and 1988, 700,000 poor people were evicted under this program, but only 10% got units in the housing that replaced their communities.

In the 1990s, things got a little better, and the laws were adjusted to require the developers who were reaping such mammoth profits in the redevelopment projects to build public rental housing for all renters who wanted to stay in the area. After that, all redevelopment projects included large numbers of public rental units, and this not only reduced the violent evictions but it added millions of affordable public housing units to the city's stock. But the redevelopment policies continued to be influenced by the powerful developers, and Korea's new national government has giving in to them by launching the "New Town" law, which requires that only 17% of the tenants in a redeveloping neighborhood be re-housed in public rental housing. The rest are out of luck, and the old cycle of eviction, violence and impoverishment is back in a big way.

Redevelopment FACTS :

SCALE : As of 2006, 417 urban redevelopment projects had been completed in Korea, involving the demolition of 149,700 residential buildings (including individual houses and apartment blocks).

LOSS OF HOUSING UNITS : Since 2006 alone, 136,346 housing units have been demolished in redevelopment projects, but only 67,134 new units have been built, leaving a deficit of 69,212 lost housing units.

CURRENT PROJECTS : In Seoul, another 50 redevelopment projects are now at some stage of construction, involving areas with between 200 and 5,000 households, all to be completed by 2020.

REDEVELOPMENT EFFECTS :

- **On housing size :** 63% of all the housing units before redevelopment were small apartments of less than 60 m2, but after redevelopment less than 30% were small.
- **On housing prices :** 86% of all the for-sale housing units before redevelopment cost less than 500 million Won (US$408,000), but after redevelopment only 30% did.
- **On rental down payments :** 83% of all rental apartments charged "key money" deposits of less than 40 million Won (US$32,630) to move in, but after redevelopment no apartments at all charged deposits of less than that amount.

Redevelopment's victims :

A visit to the union of tenants evicted from Wang Sip-li, a vibrant neighborhood where 80% of the residents were tenants . . .

The Wang Sip-li neighborhood is an old, low-rise neighborhood of winding streets and narrow alleyways with a mix of small apartment buildings, traditional Korean style courtyard houses and what must once have been a lively street life of small shops and restaurants. When we visited it, though, the entire neighborhood was eerily empty of human life, and demolition had just begun. We walked just a little ways into the district, and saw houses which looked like they had been abandoned in a rush, as during a war, with gaping doors, broken windows, pictures hanging askew on walls and children's toys still lying in the rubble on the floors. In the basement of one of the semi-ruined buildings, we met with a group of tenants who had been evicted without any alternative from this renter-rich neighborhood that is being redeveloped. One of the leaders of their tenants coalition, a young woman named Eun Jung Lee, gave us the unhappy story, which is unfortunately repeating itself accross the city :

What you see happening in this neighborhood is more or less what happens all over the city when neighborhoods undergo redevelopment projects. But this neighborhood is two-times larger than most of the other projects, and 80% of the people who lived here were tenants, including about 1,000 low-income tenant households. In the past, redevelopment happened in areas that actually needed the redevelopment, areas that were really run-down and slum-like. But Wang Sip-li was a decent, lively neighborhood with good houses, good buildings, shops, restaurants, supermarkets and all the proper modern infrastructure. Most of the neighborhood was cheap rentals, where ordinary working people could find decent housing in the center of the city.

Now all those tenants have been evicted, and they've lost their houses and their jobs. According to the "New Town" law, however, only 300 low-income public rental housing units will be provided in the redevelopment. There is no place for rest of the evictees to go. Most don't have enough money to even dream of buying or renting apartments in the market, which cost US$400 - $500 per month. Some families can afford to move to other areas, but in many cases, families have to be broken up and old people go to *jjogbang* (daily pay bedsitting rooms) to live by themselves. The vinyl house communities are full of poor tenants evicted from neighborhoods like this one - people who had no other place to go.

All the houses and apartment buildings here were owned by private land-owners. The government's redevelopment policy works in such a way that only land owners get the benefit of redevelopment. Tenants get nothing and have no choice but to be evicted. It's all totally legal and written into the policy. There is no respect for the fact that it was these tenants who made the neighborhood a decent place to live! We just want to stay and live here and make our living here.

REDEVELOPMENT : theory and reality . . . In theory, the redevelopment process is initiated by homeowners and building owners in a run-down neighborhood which they collectively decide to redevelop. All the house and building owners then become members of the corporation which redevelops the land, and are entitled to new units in the redevelopment. But in practice, the redevelopment is neither started nor influenced by the local people at all. The big developers who become the private-sector partners to these local land-owners initiate and control the process at every stage - they go around cajoling homeowners into joining the corporation - sometimes quite aggressively, using gangster tactics. Then the developers hire the gangsters again to evict people who refuse to go. As a community leader, I've also been abused by these gangsters. Developers are supposed to build temporary housing for tenants who are entitled to public rental housing in the newly redeveloped areas (which they have to pay for), but they cheat and build only 2% or 5% of the number of units needed. Most of the high-income apartments being built in these redevelopment projects have nobody living in them - they are just bought and sold by speculators!

But it gets **WORSE**

On January 20, 2009, 40 tenants of a 5-story commercial building in Seoul barricaded themselves on the rooftop of their building, in protest against plans to evict them from their offices and shops to make way for another of these "New-Town" redevelopment schemes in Seoul's central Yongsan district - an area of the city which is neither poor nor a slum nor in any way a run-down part of the city. In scenes that might have come out of a Hollywood action movie, helmeted police commandos being lifted by cranes onto the rooftop were pelted with bricks, firebombs and paint thinner, causing a fire which quickly swept across the building and left six people dead.

The scene also brought to mind the dramatic resistance struggles poor communities in Seoul made against an earlier wave of redevelopment schemes being foisted on them twenty years ago, in preparation for the 1988 Olympic games. Back then, the confrontations between community people and the evicting authorities were just as fierce and just as violent, but they took place in mountain-top squatter settlements instead of on the rooftops of middle class commercial buildings in areas of the city which have already gone through the ordeal of one round of redevelopment.

2009

49,000 households in Korea live in danger and insecurity in VINYL HOUSE communities

What is a vinyl house community?

Despite Korea's meteoric economic rise in recent decades, and the redevelopment of Seoul's informal communities and low-rent neighborhoods into high-rise blocks, there are growing numbers of people who cannot access public subsidized rental housing and cannot afford even the most minimal housing in the formal sector. For low-income families, the housing options are pretty grim: if they're lucky, they can find another cheap rental apartment out in the fringes of the city, or they can squeeze their families into the daily-rental single rooms in one of the squalid *jjogbangs*. But thousands of households are forced to build their own dwellings in informal squatter settlements, called in Korea "Vinyl House Communities" - named for the cheap building materials they are built with.

Most vinyl house occupants are poor tenants who have been evicted from the inexpensive rental apartments they occupied in areas undergoing redevelopment. Because they can't afford any other options available in the formal rental market, vinyl house squatters settle on patches of vacant land, without any land rights, building permits or legal addresses.

There are an estimated 48,000 households living in these informal slum communities in Korean cities (mostly in Seoul). Like slums everywhere, they are built on leftover bits of public and private land which for various reasons have so far escaped the land speculation fever - some are on hillsides too steep to develop, others are on low-lying and flood-prone areas and still others are on toxic land or on environmentally hazardous sites. Only 60% of their houses have toilets. Because the building bylaws forbid them to use any "permanent" materials, the houses in these settlements are built with cheap particle board, vinyl wall sheets and insulated against the freezing Seoul winters with industrial felt - all highly flammable materials which allow fires to start easily and burn down whole communities very often.

Despite all these problems, these communities are starting savings groups, building their network and trying to develop their own solutions to their housing, land and infrastructure problems. During our stay in Seoul, the ACHR team had a chance to visit two of these vinyl house communities and to talk with the people who live there. The exchange of stories and ideas between these squatters from Korea, and the visiting community leaders from redeveloped squatter settlements in Philippines, Thailand and Japan was intense and heartfelt.

The people's number one goal at Hwa-Hwe is to move to new land. They've tried to save, but it was not nearly enough to buy land, so they lost heart and stopped. There are no public rental housing or affordable housing alternatives in the area, so their only option seems to be to carry on staying here in fear and insecurity. As the women keep repeating again and again, "No hope!"

1 Hwa-Hwe Vinyl House Community

We reached the Hwa-Hwe community at nightfall, and were greeted by one of the community leaders, an elegant, soft-spoken older woman who is the pastor of the protestant church in the middle of the community. After showing us around the settlement (which was difficult to see in the dark) we met in the church with some of the residents, where the women served us rice cakes and slices of watermelon and told us the story of their community. The church itself is a vinyl house, very flimsily put together of plastic and plywood, but quite comfortably fixed up inside.

Hwa-Hwe is a squatter community of 186 families first established here in 1986, on privately owned land that was originally a garbage dump, but later used to raise flowers in green houses. At first, a few people who worked in the green houses built shacks here, but later, a group of poor tenants evicted from land nearby (undergoing redevelopment) occupied more of the land, as a group. They tried to plant vegetable gardens, but found the soil and the ground water highly polluted, from the garbage dump days. Later, other evicted families joined the settlement and it grew to its present size. Like many other vinyl house settlements, the city has put up a tall wall of corrugated iron around the community to hide it.

Land ownership : The land is privately owned, and during the 1980s, the people paid a yearly land rent of about US$100 per family. This went up to $200 in the 90s, but later the land owner stopped asking for rent at all. The people believe the polluted soil and water - and the fact that the land is zoned for greenhouses and not for residential purposes - make the land unusable to the owner, and that's why they have been tacitly allowed to stay, as long as they don't improve their living conditions. There are no clear plans for the land yet, but eviction is clearly not far off. The site is surrounded on two sides by main arterial roads and the land prices have skyrocketed. Twenty years ago, a square meter of land here cost only one US dollar. Now the same square meter of land costs US$7,500.

Houses and infrastructure : The carefully-crafted houses are laid out in a neat pattern of rectangular plots on a grid of cross streets. Like most other vinyl house communities, the houses are made of flimsy materials like plywood, vinyl sheets and blanket insulation, and the people are not allowed to build any amenities or upgrade their houses with more permanent or fire-proof materials. As a result, the community has burned to the ground several times. Each time, the people have lost everything and have had no choice but to rebuild everything. After one of the fires in 1999, the government provided electricity and piped water supply, but everyone still has to share a single public toilet block that is built out by the road.

Using the fires to organize and find a solution : In 1990, when another fire burned down all 186 houses, a group of community women decided to use the tragedy to unite the people and to begin looking for a long-term solution, first by asking for land so they can move out to a safer and more proper place. But the government and the land owner said no. After another big fire burned down 166 houses in 2006, KCHR and the Vinyl House Community Network came to help negotiate and to help people build new houses. So far, though, the only option is to carry on staying here in insecurity.

2 Jan-Di Vinyl House Community

Jan-Di is a small and long-established squatter community of 35 households, built on a small patch of flood-prone government land. It's right in the middle of a pleasant, affluent neighborhood of low-rise apartment buildings, tree-lined streets, parks and hotels, in southern Seoul. Most residents work as construction and daily-wage laborers and trash recyclers, but there are also some retired people with kids working abroad. Like Hwa-Hwe, this community is also surrounded by a high corrugated iron fence, which the government has put up and painted with multicolored stripes to hide from the public what it regards as an eyesore.

Houses : By the standards of other Asian squatter settlements, the houses in Jan-Di (and in most other vinyl house communities) are very neatly built and quite roomy, some with two or three rooms inside, kitchens fitted with modern appliances, air conditioners and nice furniture. But because they are built of temporary materials like vinyl sheets, vinyl wall boarding, and insulated outside with industrial felt, they are highly flammable and there are frequent fires, in which the people usually lose everything.

Community organizing activities : Many people here collect, sort and sell recyclable garbage, and in earlier years, the place was a mess with piles of rubbish everywhere. One of their first joint activities as a community was to tidy up and organize the piles of recyclable trash into one area of the community, making room for planting the small vegetable and flower gardens which are now all over the settlement. They have also worked together to negotiate to get municipal electricity.

The land rent that nobody pays : Though the people have no legal status and have never paid anyone anything for the land, the government has all 35 households in Jan-Di on a list somewhere, and charges each a yearly rent of 25 million Won (US$ 20,391), a rate which is supposedly based on the market value of this extremely expensive land. Because nobody here can afford that kind of rent and has never paid it, each family's bill just keeps going up and up. So besides being squatters, they are all considered "credit defectors" with debts to the government in the millions of Won.

A community of fighters : There have been many attempts to evict the Jan-Di community over the years, but we were cheerfully assured that the people here are all fighters, and that's why they're still here today. We joined several lively gatherings in their small community center building, and all of them began with protest songs, which people sang with their fists raised. There is a plan to redevelop this whole neighborhood with high-rise apartments, and a committee of Jan-Di residents has already been set up to negotiate with the government to be allowed to stay in the newly redeveloped area, and to also look into the option of finding alternative land elsewhere. But so far, neither option is looking very hopeful.

Today and tomorrow : *The photos above show what it's like in the Jan-Di community today, and the one below shows what the the developers have in mind for the redevelopment of the entire neighborhood surrounding Jan-Di.*

Strength in numbers :

A new network of vinyl house communities is up and growing in Seoul and in nearby cities . . .

With support from Asian Bridge, these vinyl house communities are starting to come together, meet each other, compare notes and begin building a network to gradually develop and test their own solutions to the serious land, housing and infrastructure problems they all have in common.

- **Linking :** The network began with five vinyl house communities in Seoul, but is growing fast and is now linking with communities in the neighboring city of Kwacheon. Besides vinyl house communities, the network is also expanding to include a coalition of poor people living in short-term rental housing who are also in danger of eviction to make way for "New Town" redevelopment projects.
- **Upgrading :** The vinyl house network is also using support from ACHR's ACCA program to help communities plan and build communal toilets in four of these badly-serviced settlements and to create a fire-protection system in a fifth community. The residents will build the communal toilets together and pay back the construction costs through their savings groups in 3-5 years.
- **Revolving fund :** There are also plans to set up a network-managed revolving fund to give loans to members for housing improvements.

A breakthrough :

One of the problems vinyl house dwellers always faced was that as squatters, they had no legally-recognized addresses, because of the "illegality" of their occupation of the land, even though they have lived there for ten or twenty years. In 2007, the Jan-Di vinyl house community people filed a class action suit for the right to their legitimate addresses.

Finally, on June 18, 2009, just a week after the ACHR visit to Korea, the Supreme Court handed down a judgment allowing them to register their vinyl house communities as legal addresses. This means that they can now get legal water supply and electricity connections, even though they still can't rebuild their houses. On June 26, 2009, the Vinyl House Network organized a public forum to celebrate this breakthrough and to discuss secure tenure for their communities with congressman. *(Contact Asian Bridge for more details)*

2009

Is PUBLIC RENTAL HOUSING the best answer to problems of housing the urban poor?

KOCER is a research institution that works on issues of urban poverty and housing and has been an important partner in Korea's housing rights movement. It was set up in 1994, when the Urban Poor Research Institute (UPRI, which was founded in 1985 by Fr. John Daly and Jeong-ku Jei) and the Korean Space and Environment Research Association (KSERA, a group of university professors and graduate students who were interested in human settlements) merged. Here are a few bits from a discussion about public rental housing at the KOCER office, with Shin Myong-Ho and Father Mun-Su Park :

Since the early 1990s, renters evicted from urban redevelopment areas have been offered two alternatives: to receive government compensation (about US$9,000 for a family of 5, which isn't nearly enough to pay the "key money" deposit on any private-sector apartment) or to receive the right to move into subsidized public rental housing when it is constructed in the same area. One of the major achievements of the housing rights movement in Korea was to change the law in 1996 to require developers to build public rental housing for all renters in redevelopment areas who requested to stay. After that, all redevelopment projects included large numbers of public rental units, and this greatly reduced the violence of evictions.

Korea's housing process and policies have continued to be manipulated by the increasing power of the commercial sector, however, and the situation has become quite bad again. The city of Seoul has now adopted a more developer-friendly "New Town" law, which requires that only 17% of the households in a given area be provided public rental housing units in the redeveloped area, even if 70 - 80% of the people in the area were tenants. Under this New Town law, the developers are again evicting poor tenants without any alternatives. The New Town law is also being used to develop new areas outside the periphery. Since the policy is quite new, the first projects planned under this new policy are not yet finished, and it's not yet clear how the 17% public rental housing component will work.

What is clear is that the developers are hiring the thugs from those old eviction agencies, and violent and intimidating eviction is again a lucrative business in Seoul. In 1998, one of these eviction agencies carried out some particularly nasty evictions, with for-hire gangsters. KOCER investigated and filed a court-case against the company, but the case was thrown out. What is also clear is that there is now very little new public rental housing being added to the stock. The previous national government built many more public rental housing units in Seoul, but there was always a lot of opposition from local government officers, who made it difficult. Today, long-term public rental housing accounts for only 3% or 4% of the housing stock in Seoul's redeveloped areas.

The housing solution that divides and destroys : *(Somsook offers another take on the public rental housing option)* After that first ACHR fact-finding mission 20 years ago, the Korean government developed its first public housing policy. But what form did that public housing take? Individual apartments in tall buildings, where people moved into their little boxes and then locked the door. That form of housing destroyed communities, it destroyed the relationships, it destroyed the support networks and the informal survival systems that existed in those poor communities it replaced. And it's no surprise that so many people who could not survive in these isolated flats sold off their rights and moved back into slums. In Hong Kong, where we had just come from, the poor and elderly who cannot live with their families have no choice but to rent even tinier boxes - cubicles and cage-homes and bed-spaces that are just one by two meters.

FACTS about public rental housing in Korea :

- In 2007, there were a total of 1,334,951 units of public rental housing in Korea.
- That accounted for only 9.7% of the total urban housing stock (13,793,000 units).
- Almost half of these public rental housing units (44.7%) were short-term (five-year) rental apartments.
- Only 290,084 of these public housing units (2.2%) were permanent or 50-year lease rental apartments.

- A 1997 survey found that up to 50% of households residing in public rental housing were actually middle-income households who no longer qualified for public rental housing.
- The survey also found that of the tenants of public rental housing provided between 1991 and 1996, only 46% could be qualified as target households.

HOW IT WORKS :

- In some cases, the government buys the land, designs and constructs the high-rise apartment blocks, which it then owns and manages. In other cases, the developers have to provide the land and build the buildings, which the government then owns and manages.
- Rent is about US$150 per month, which is affordable to most households. Tenants pay rent to the government individually, according to monthly rent and utility bills that are mailed to the households.
- What if families can't pay? After 3 months, they get an eviction letter. After 5 months they are evicted.

"Pushing people out of vibrant, life-giving communities and into individual little boxes like this has nothing to do with Asian ways or Asian societies. We want to build communities, we don't want to tear them apart into thousands of little pieces!"

(Somsook, ACHR)

The poor tenants evicted from Kum-ho Haeng-dang to make way for redevelopment made history when they became the first community to fight for and win the right to government-built temporary housing (shown at left) for tenants who will move into public rental housing in the area after redevelopment.

Meet the Kum-ho Haeng-dang Public Housing Tenants Association :

Kum-ho Haeng-dang is a snazzy, all-new hillside neighborhood of high-rise apartment buildings and wide, traffic-filled streets which just a few years ago completed a long process of redevelopment. Most of the housing blocks are private sector condos and rentals, but some of them are subsidized public rental housing, where tenants in the old neighborhood have won the right to live. They have a very strong public housing tenants association, with an office in a ground-floor shopfront owned by the church next-door. A group of community leaders who are part of the central public housing renters committee gave us the following brief history of the Kum-ho Haeng-dang public rental housing :

1987 : This was a mountainous area with a densely-packed neighborhood of small, traditional Korean-style courtyard houses, with red clay tiled roofs, built along narrow winding lanes, like a village. Started the first community-managed day-care center for working mothers.

1987-1997 : The day-care center continued to operate in one house, and a literacy program for mothers and a cooperative soap-making enterprise were added.

1992 : Kum-ho Haeng-dang was identified for redevelopment and the process started (as in many other parts of Seoul).

1994 : Tenants came together to fight against eviction and for the right to temporary on-site housing during the redevelopment process. The problem was that while they all knew they had the right to public rental housing in the same area, there was no place for tenants to live during the 4-year period while the redevelopment project was completed. Gangsters (professional eviction companies) were hired by the developers to remove people and demolish their houses. People used the strategy of taking off their clothes to keep the gangsters at bay.

1995 : After fighting with the government for a long time, they achieved the right to temporary housing for tenants who will move into public rental housing in the area after redevelopment, which the government built for the people: 102 single-room units in 2-story blocks. The temporary housing for low-income tenants built in this area was the first-ever in Seoul, and the idea spread out to other areas. This temporary housing became an important community center, where the community set up offices for community workers to come, a cooperative store, and a credit union which operates in the co-op office.

1995-2000 : About 100 households stayed in that temporary housing while the redevelopment went on. When the government's public rental housing blocks were finished, they could accommodate about 1,000 households. During this time, the tenent's association ran a variety of programs for their members *(see box to right)*. Some of these programs get funds from the government, but most are run and self-financed by community members, with volunteer workers from the community.

2000 : After all the families had moved into their public rental apartments, the temporary housing was demolished and the site was made into a public park.

Using a variety of much-needed activities to build a community-managed support system . . .

The Kum-ho Haeng-dang public rental housing association works like a community-based support system for the 6,000 low-income tenants living in the area. They offer a variety of programs and services, all of which are managed by a central committee (comprising 40 elected community leaders) which meets monthly to discuss issues and plan their activities.

Most of these activities were launched during the redevelopment process, when people were in the temporary housing, with the clear idea of using the transitional period to organize people and set a structure for community-managed social support systems. Once people move from the temporary housing into their nice new apartments, they reasoned, it's too late to organize them, they tend to shut the door and live as individuals.

- **The Credit Union** (3,500 members) is 100% owned and run by community members, in the building they built and paid for themselves, right across the street from the Tenants Association office (with a blood pressure machine and subsidized reading glasses for sale!). The credit union gives loans to members and works like a bank for savings.
- **The Consumer's Cooperative** runs a community store in the basement of the credit union, selling "eco-friendly" products which turned profits of $10,000 (10%) last month.
- **The Day Care program,** which is run by parents and volunteers and teachers, use the land and building belonging to the nearby Catholic church.
- **The Social Security Program** is a government-run employment training program, which the tenants association works very closely with.
- **Late rent fund :** The community also has a special fund of community contributions to help people in trouble to pay their rent, to avoid eviction, but it's rarely needed.

2009

Whatever happened to COMMUNITY-DRIVEN housing alternatives in Korea?

One of the questions the ACHR visitors kept asking their Korean hosts was, "Whatever happened to community-driven housing in Korea?" We've all heard about those early self-help housing projects in the 1970s (like Bogum Jahri, described on the next page), but why didn't those good examples expand or become models for national policy? During our meeting at Kum-ho Haeng-dang, one of their organizers, Pak-chek Chun, presented the time-line on this page and tried to answer this question as follows :

1 **NO MONEY :** We all saw the Bogum Jahri project as something very promising and hopeful, and a lot of other communities came there to get training to do the same kind of development. The key people involved in that original project later tried to set up community centers in other areas. But it wasn't possible for other groups of evicted people to find their own land and build their own housing, as they did in Bogum Jahri, because there was no money to bring the movement to other cities, no money to use as a bargaining chip with government, and the German fund from Misereor was only enough to help finance the first three pilot projects.

2 **NO LAND :** The rising cost of land, which has been driven unrealistically high by unchecked speculation, also made it impossible to repeat the Bogum Jahri experience elsewhere. People could still manage to build their own houses, but they couldn't afford to buy land. A square meter of land in Seoul which cost only $7 in 1977 was selling in 1985 for $500.

3 **NO GOVERNMENT SUPPORT :** When Jeong-ku Jei became a politician, he tried to make the community-driven housing model from Bogum Jahri Village into a national policy, as an alternative to state-built public rental housing. But the government didn't take up the idea, or was very slow to change, or the big construction companies making such a lot of money were too strong to give up their monopoly on Korea's housing production. One way or another, though, the prevailing developer-driven and supply-driven housing model was never really challenged.

4 **PEOPLE GOT USED TO FLATS :** *(Fr. Mun-su Park adds)* I believe our woeful lack of cooperative, community-driven housing among the urban poor in Korea is not only a result of the public rental housing policy, but has other cultural roots and is part of the overwhelming urbanization phenomenon in South Korea today. Yes, the profit-driven developers are without a doubt major players in this urbanization process and in the violent confrontations which come with redevelopment. But the Korean people themselves, by-and-large, including the poor, have been favorable toward apartment living.

"For thirty years, we urban poor have been shouting and screaming to be part of the government's housing system. But now we realize that is the wrong housing system. And in that system we will always be the victims and the losers."

(Gi-duk Roh, Korean Coalition for Housing Rights)

Korea's urban poor housing movement :

■ **1973 :** Evictions start to happen in a big way as development in Seoul starts picking up after the war. The movement for the housing rights of squatters and low-income renters threatened with eviction starts with the key support of Father John Daly, an American Jesuit priest.

■ **1977 :** Korea's first community-driven self-help housing project for a community of 170 evictees is implemented at Bogum Jahri Village *(see story on next page)*, with support from Fr. Daly and a young activist Jei Jeong-ku. This project, in which the people buy their own land and build their own simple houses, becomes an important model for other evicted communities to visit and learn from.

■ **1979 :** A group of 164 households evicted from 8 different settlements implement Korea's second community-driven housing project at land they bought at Han-Dok Ju-taek Village. Their 2-story row-houses are built partly with their own labor and partly by a hired contractor. This project is also supported by Fr. Daly and partly funded by the same German revolving loan fund that had been granted by Misereor.

■ **1985 :** A third self-help housing project is built at Mok-Dong Village by a group of 105 poor rental households evicted from three areas of Seoul undergoing redevelopment. Instead of small houses, this project takes the form of interconnected 4 story apartment blocks, which the people designed to allow easy horizontal access between neighbors and was built entirely by a contractor. Father Daly helps set up a community credit union and establishes a center for these three community housing projects.

■ **After 1985 :** Many of the key supporters of this new community-housing movement move into new neighborhoods scheduled for redevelopment. Jei Jeong-ku moves into politics and becomes a member of parliament, with the idea of trying to make the self-help Bogum Jahri model into a national policy. After these first three projects, though, the self-help community-driven housing model stops expanding.

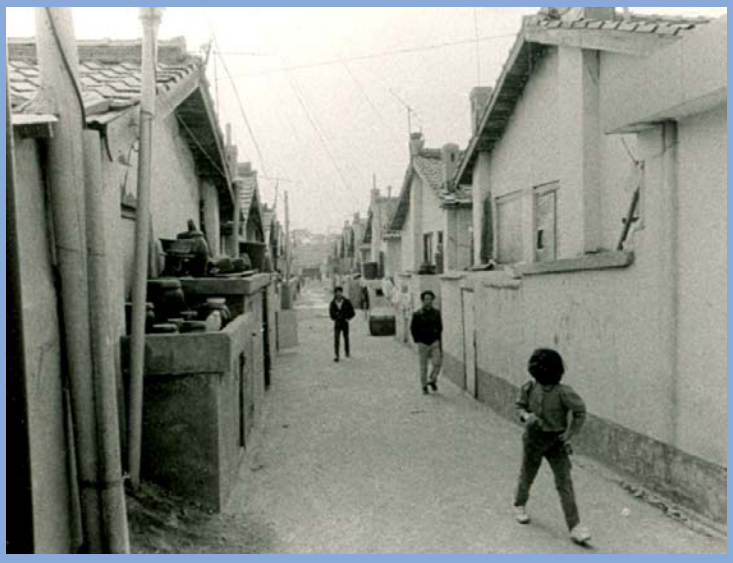
■ **June 1989 :** ACHR's Asian People's Dialogue on Housing and Shelter is held in Seoul, in conjunction with a fact-finding mission which focuses on the huge evictions that are taking place in Seoul. ACHR is officially formed at this gathering, in which Father Daly, Jei Jeong-ku, Na Hyo-woo and other key Korean community leaders and housing activists take part.

■ **1994 :** Fr. John Daly leaves the movement and moves to a rural area to take up organic farming.

■ **1997 :** The focus of the urban poor housing movement moves away from making housing projects and towards establishing a variety of collective community activities to support tenants in temporary and finished public housing in redevelopment areas. One of the new centers is established in Siheung City, where Jei Jeong-ku has become an elected politician. Bogum Jahri Village remains a focal point of these new community support centers, which are used as community centers, for meetings, community activities, meetings with municipal officials and organizing. Jei Jeong-ku dies (1999).

■ **2008 :** The Bogum Jahri Village residents collectively agree to redevelop their 1.7 hectre community into high-rise blocks, in collaboration with a developer. As owners of the land, they are now in a position to benefit from the redevelopment policies, where once they were victimized by it.

■ **2009 :** President Kim Dae Jung dies. The period in South Korea under Kim Dae Jung's administration (the 1980s and 1990s) was a more progressive, more socialist period in the country, in which the issues of housing and eviction were more seriously and creatively addressed.



(Left) Two views of the simple, cheap, single-room row houses people designed and built as a community, at the Bogum Jahri Village, in 1976.

"By the 1990s, all the communities in Seoul knew their rights to affordable housing, so they fought. But back in 1976, at the time of Bogum Jahri, people didn't know their rights, so instead of fighting they made their own housing project."

(Pak-chek Chun, a community organizer who is working with the Kum-ho Haeng-dang Public Housing Tenants Association)

Bogum Jahri Village

Korea's first chance to see what happened when a poor community facing eviction in 1976 found and bought its own land and developed its own low-cost housing in just 6 months . . .

In 1975, Father John Daly, a Jesuit priest, and a young activist named Jei Jeong-ku, moved into the Yang Peong Dong slum, a long squatter settlement of 15,000 households built on municipal land along a drainage canal in western Seoul. Their idea of living with the people like this was not to initiate projects or give any handouts, but to establish a space for people to meet, discuss their problems, pray and strengthen their community's collective spirit. They set up their center in a shack and called it *Bogum Jahri* (which means both "bird's nest" and "a place for good news" in Korean). At first, it was mainly kids and old folks who used the center, for doing homework or playing chess. But gradually the Bogum Jahri center became a magnet for a growing number of community people committed to making a more secure future for their families.

When eviction notices were posted in 1976, few took them seriously. But a small group of people who'd come together at the Bogum Jahri center decided to start saving their money together and searching for an inexpensive piece of land on the outskirts of Seoul, with the idea of building their own secure community there. They soon found a good piece of cheap farmland (about 1.7 hectares) near Bucheon, to the west of Seoul, which would cost about 25 million Won (US$ 52,000). Though cheap and well located, the land was still far too much for the small savings the people had mobilized. But Fr. Daly was able to arrange for a $52,000 grant from the German funding agency Misereor to buy the land (whose title was initially held by Cardinal Kim, and later transferred to the community cooperative, once they had set it up). In the system the people set up, this grant money was managed as a revolving loan fund, so as people repaid the cost of their small house plots ($150 - $350 per plot, repaid over a 4-year period, at 1% interest, with repayment terms set by each family's earning patterns), the money could be revolved in loans to other community housing projects.

When the eviction actually began in Yang Peong, hundreds of people converged on the Bogum Jahri center in a panic, asking to join the new project. But many who signed up eventually found rooms elsewhere, and the project was limited to 170 families. They decided to name their new community Bogum Jahri Village, and began right away with their planning. With support from Jei and Fr. Daly, they subdivided the 1.7 hectare land into a tight layout of small house plots of 33 to 82 square meters (which people could select according to their family size and affordability). After leveling the site with shovels and pick-axes, they began collectively building small one-room core row-houses (with shared toilets), using all community labor and a complex group system for managing the process. The houses, which were not financed by the revolving loan fund, were also built collectively and cost about US$160 each, which worked out to less than a third of the cost of similar contractor-built housing in Seoul. The whole process, from purchasing the land (in March 1976) to moving into the finished houses - took just six months. Besides housing and land, the community soon set up community and day-care centers, a credit cooperative, a scholarship fund, a clinic and other social programs.

The self-designed, self-built and self-managed model which Bogum Jahri pioneered made the project a lightning rod for squatters, renters and evictees in a city whose affordable housing options were dwindling day by day. Hundreds came to Bogum Jahri, which became a living classroom for people to visit and learn how much poor people can do themselves - with only a very little money and the power of their cooperation and their collective spirit.

Han-Dok Village (1979)

Mok-Dong Village (1985)

Two more community-driven housing projects followed the breakthrough at Bogum Jahri, each more sophisticated than the one before. In the Han-Dok Village project, a group of 164 families being evicted from 8 settlements bought cheap land and built their own 2-story rowhouses. In the Mok-Dong project, 105 renters being evicted from three areas opted for apartment blocks in their project. But instead of the "vertical" blocks the developers were building, the Mok-Dong people designed their low-rise apartment blocks to be interconnected, to ensure "horizontal" traffic between neighbors would not be curtailed by the move from houses to flats.

2009 A PEP-TALK for Korea's embattled but reawakening community movement :

The ACHR team that visited Korea for those four days in June 2009 was not a group of casual development sight-seers, dropping in for a little kim-chee and a light introduction to the country's current housing scene. Among the group were community leaders from three countries who have personally struggled through violent evictions and taken part in developing their own housing and land projects in situations which anybody else would have called hopeless. There were also people among the group who took part in that first ACHR-organized dialogue which took place in Korea at the peak of those violent and giant evictions twenty years ago.

This was a team of serious doers, and all of them were shocked at what they saw in Korea - a country they thought was rich and developed and modern enough to have moved beyond the brutal and impoverishing eviction and housing strategies they witnessed here. And at no point during the visit were they able to hold back their passionate impulse to reach out, to offer help, to tell their own stories and to express solidarity with the embattled communities they met - the vinyl house communities, the evicted renters, the public housing tenants.

Although the advice they offered to their Korean friends came out in many different ways and in many different meetings, certain ideas kept coming up again and again. And those ideas add up to a rip-roaring pep-talk for Korea's embattled but reawakening community movement. Here are a few of the key ideas from the team, all drawn from discussions which took place during the visit.

HOMEWORK for our Korean friends :

The building contractor sector in Asia is a hungry tiger, and it's firmly in control of the development in most Asian countries now. They have power over governments and they're not going to go away. We have to accept that. So the poor have to find a new way to play politics, and to make the government respect them - not only by screaming and shouting, but by getting busy, organizing themselves, saving, surveying, linking into networks and coming to the negotiating table as more equal partners, with good alternative plans of their own.

In many other Asian countries, strong community movements have grown up in the last two decades and poor communities are no longer waiting for the evictions to happen, but they are starting to do all this homework. And the movement of these very active communities is little by little beginning to change the way governments do things. *(Somsook)*

GROUP POWER :

There is no real difference between people who are poor and people who are rich. But poor people have to share and help each other in order to survive, while the rich and the middle class can afford to live their lives in isolation, behind locked doors and high walls, farther and farther from the truth of being part of the human community. The poor may be poor in cash, but in fact they are richer than the rich in social cohesion, in mutual support and in group power. (Somsook)

1 Build your networks and coalitions

(Paa Chan) We can't fight against eviction alone, as isolated communities. We need to link into networks and reach out to communities facing eviction now - or likely to face eviction in the future - and help them start organizing themselves, start saving activities, start preparing their own plans. In a city as big as Seoul, each district should have its own community network. In Bangkok, every district surveys its own poor communities and links them together into a network, sets up a district committee and links with other organizations, and other networks. All this helps build stronger negotiating power for poor communities, who are no longer isolated and alone, but linked into these larger groupings of mutual help.

(Jocie) It is always the strategy of the government to talk to community people individually and to divide communities. We have to organize against that. If you build a network of communities in the city, that network can help individual communities to work out solutions to their eviction and housing problems - and other problems besides eviction also. And when you have networks in many cities that come together and help each other, it's even stronger.

(Paa Chan) Here in Korea, you have to make a network of all the vinyl house communities, all the renters coalitions, all the residents of public housing, all the *jjogbang* tenants. Get them all into networks, and then link these networks together at the city level to talk and to share and to support each other. You have to start now - twenty years is too long to be sitting down and watching all this bad stuff happen! And not only in Seoul, you have to start this process in other cities in Korea also.

(Ruby) I know you've already started to link these vinyl house communities, but it's important to expand to link with all the settlements, not just a few. This kind of linking together and meeting regularly is very strong because the people living in these settlements have so many problems in common. When they sit together and discuss these problems, it will be easy to understand each other, easy to support each other, because they are in the same situation. Like the railway slums in Manila - they have their own very big network, and they negotiate with the government as a block, for a better deal out of resettlement.

(Angkana) People can unite and work together in different ways and around different issues. Every city has poor communities, but these cities and communities will face many different issues and problems. When you survey these poor communities and use the survey to open up discussion and sharing about these problems, you can set up different task forces to look at these different issues. In Bangkok, our community network has set up seven task forces to work on different issues (like housing, land, environment, savings and community funds, income generation, community welfare, youth and elderly). All these task-forces help link communities to make plans of action to resolve these problems.

(Ruby) We can see that it is a very hard situation here, with lots of government policies which make problems for poor people. We also have evictions in the Philippines, but we have no gangsters for hire to evict people! But these things can be overcome if we go together. We have to make a movement of poor people across the city and show the government the strength of developing solutions, as allies with the government - not as adversaries.

2 Start your community savings

(Paa Chan) Savings is an important tool to link people in a community together. Start saving and building your own small fund in the community, and then use this fund and your own plans to negotiate to get land or support to develop your own housing solutions. And women should play an important role in the savings process. Women have got money stashed everywhere, they are already the family's bank! In the same way, women are the ones who know best what's going on, who's having what problems - all the information in the community is transmitted like a radio broadcast via the women. So it's important that women be at the center of the savings process.

(Somsook) Community savings and credit has become a kind of revolution among poor people in Asia who are tired of waiting for solutions from governments and want to change their lives - a change that they find they can begin themselves with the simple rituals of collective saving and lending within their communities. What poor communities in many of these countries have realized is that a community development process that is owned and managed by people themselves can be strong when they manage the money - beginning first with the money that they save and manage themselves, collectively.

3 Craft your own alternative solutions

(Paa Chan) We may be poor and uneducated, but we want to have dignity, and we want to think and to decide ourselves how we are going to live and develop our lives. It's not only for the rich and the well-educated to have these things!

(Somsook) We come here to Korea after 20 years, and we're all shocked to see that things are the same as they were back then, or worse. The government is still not guiding the country's urban development in the right way. But we all believe that people have to start building their own strength and solutions, because only that people's strength and those people's solutions can change the government.

(Paa Chan) Instead of waiting for the government to build public housing apartments for you to move into, a better idea might be to ask the government to give the funds directly to the communities and let them build their own houses, in their own way. In Thailand, we build our houses together, as communities, when we upgrade our settlements. We also produce our own building materials to make the price even cheaper. And because we build ourselves, our houses are *HALF* the cost of houses built by contractors.

(Angkana) We have learned that there are more than 800,000 poor households all over Korea. Use the technique of slum survey first to get people together to discuss and to think what they would like to do. And then get the communities themselves to survey other cities and build a network within cities and between cities in Korea, and then get all these communities to start their saving and planning. In Thailand, all the community surveys in 150 cities are done 100% by the community people - not by any NGO!

(Ruby) Don't let professionals and NGOs do the learning for you. The most important thing is that communities themselves do all this work, all this exploring, all this surveying, all this network building and solution-making - not the NGOs and not the professionals! No activists are involved in our work in the Philippines at all. We start the savings process ourselves, inside the community, and we address the larger issues of poverty, housing, land, negotiation and access to resources ourselves.

(Jocie) Sometimes violence is used to evict people in the Philippines too, but if communities are not organized and if they have no strategy, they always lose the battle. We can only stop evictions if we are united and if we come together around a single, clear, practical housing strategy that we all believe in. Without this, the people just get a little compensation and scatter in all directions and go squat elsewhere.

(Paa Chan) To fight with the government, we need to organize ourselves, link into a network and make a plan! In the past, when communities faced eviction, they only fought in isolation, and they only reacted when the eviction actually took place. This didn't solve any problems at all! If the government or the landlord feel that the people have no plan, it will be easy to evict them! But if people prepare themselves and save and show the government that people are busy and prepared with their own resources and their own plans, it gives them some respect.

4 Look for a new teacher :

After that first ACHR fact-finding mission 20 years ago, the Korean government developed its first public housing policy. But what form did it take? Individual apartments in tall buildings, where people moved in and locked the door. That form of housing destroyed communities, destroyed the relationships, the support networks and informal survival systems that existed in poor communities. As a result of this "solution", so many people who could not survive in these isolated flats sold their rights and moved back into slums.

Whatever housing options which exist today in Korea are still not options that work for poor people. All the available housing solutions are designed for individuals, from the most miserable *jjogbang* rooms right up to those towering blocks of public rental apartments. There is no room for poor people or for communities in those housing systems, so they may not make the best teachers! If we only focus on how to access those wrongful solutions, people will just keep complaining year after year, *"There is no solution for the poor!"* and nothing will change.

We need to find our own solutions that are right for us and right for our communities. We have to make a new support system, so that each community and each poor family is not struggling in isolation and so these solutions can take a hundred different forms. We have to start a new process in a big way. *(Somsook)*

5 Revive the self-help spirit of Bogum Jahri

Twenty years ago, the Korean government had plans to evict 3.5 million people from the city of Seoul. But what the Korean and Asian activists who gathered together at that time realized most strongly was that they can't wait for the government or for outsiders to solve the problems they were facing. They had to start building an alternative solution to eviction by themselves. The housing project at Bogum Jahri Village, which had been planned and built by community people themselves almost a decade earlier, became a shrine for all poor communities in Korea to visit and learn from. Now we need to revive that wisdom here in Korea, because the poor are again being pushed out of the city. We can't wait for solutions to come from the government. People here need to develop their organizations, save their money, build their networks and capacities to work together, develop their plans and ideas and expand their numbers. *(Gregor)*

2009

A conversation about community SAVINGS in the Jan-Di vinyl house community

Savings :

Just starting in Korea's urban poor settlements

In the past two decades, the community savings process in Asia has grown from a few scattered experiments into a vary large regional movement. Community savings and credit is a kind of revolution among poor people who are tired of waiting for solutions from governments or NGOs and want to change their lives - a change that they find they can begin themselves with the simple rituals of collective saving and lending within their communities.

What poor communities in these countries have realized is that a community development process that is owned and managed by people themselves can only be strong when they manage the money - beginning first with the money that they save and manage themselves, collectively.

But while this huge revolution was going on in countries all around it, Korea has lagged behind. As Na, from Asian Bridge says, "In Korea we have a habit of only fighting. In the 1970s and 80s, the development-driven policies of the military dictatorship caused large-scale evictions of the poor, broke up their communities and left them with few options but to fight back. We thought it was the government's responsibility to fix things, not ours." But after twenty years, many communities in Korea are realizing that this reasoning has gotten them nowhere.

In Korea, a few micro-credit schemes have popped up in recent years, but community-managed savings and credit is still something very new here. After being invited to join several ACHR meetings and exposure visit in Thailand, Cambodia, the Philippines and Sri Lanka, community leaders from informal vinyl house settlements in Seoul have seen how much poor communities can accomplish when they organize themselves around savings and have gotten very excited to "catch up."

A few vinyl house communities in Seoul and Kwacheon have now started savings groups, with support from Asian Bridge, and are beginning to form a network. In all the communities we visited, these new savers got a lot of encouragement about the importance of savings from the senior community savings veterans in the ACHR team. Here are some highlights from one of the discussions in the Jan-Di community with a group of community members from five vinyl house communities :

The challenge to save :

Even though I come from Thailand, I consider all of you to be my sisters, because we have the same fate to struggle for our own land and houses. Start saving! Will you start saving today? Will you do it?" (Paa Chan)

QUESTION : We have started saving in a few vinyl house communities now, but the money is so small, it's hard for us to see how it can make a difference.

(Somsook) It is so important for the poor to have their own finance systems and their own funds, even if it starts with very small savings. Otherwise, people are just passive beneficiaries of government programs, which come with so many conditions. The amounts poor people save together may seem very small, but if everyone in a community and in the city save together, those savings work like raindrops which can gradually fill a great big pond. And that pond can very soon become a poor people's bank, a fund that belongs to poor people and which they can decide how to use - for income generation, for land, for housing, for welfare. And when the poor have their networks and their own funds, they are in a position to negotiate for land, and for further resources from the government to help them build their own houses.

QUESTION : We have started saving, searching for land and negotiating with the government, but only 8 families (out of 35) in our community are taking part.

(Paa Chan) That's a good start. But try to get as many families as possible into the savings group. The other families may not come in actively yet, but they will be watching and seeing if you do the savings properly. Little by little they will see and trust and join. Because we are poor, we sometimes can't see further ahead, we can't see the light. But we have to start and we have to work hard. Start with eight families, but spread it out to cover all. People have to believe that there is a way and that a solution is possible. It happens in other countries like Thailand and Philippines, and it can happen here in Korea.

QUESTION : We tried to save, but we argued with each other, and there has been no development, bad feelings between neighbors.

(Angkana) Without savings, we have no tool to link us all together. But when we save our money together in the community, we come to know each other, to understand each other's problems, to trust each other, and to learn how to work together - *as a group*. We can save monthly, or weekly or daily - whatever system suits the people - but by meeting daily or weekly, we get to know each other more and more, and each meeting is another chance to meet, to talk and to trust. *But you have to start!* And you have to start not just in one community, but in all of them, and then link these community savings groups together, so the trust is larger and more communal.

(Paa Chan) We have to find a way that poor people open up their hearts to the group, so their energy can pour into the group and their *group power* can help them achieve the things they cannot achieve alone. When people in a community save their money together in a common fund, and meet each other regularly and make decisions together about their pooled money, it is a very strong way of building this *group power*. And then when we link with groups like ACHR, and through ACHR with groups in other countries, we add all kinds of knowledge to our strength and our group power gets even bigger. When we have the strength of our money and our knowledge and good support, we can negotiate with any government or financial institution to get the things we need. *If we fight one hundred times, we'll win one hundred times.*

QUESTION : We decided to make a rule that everyone has to save the same amount - 30,000 Won - every month, no matter what. We upt it in our bylaws. Is that OK?

(Ruby) Savings is not only for the rich in the community! People have different incomes and needs, and the poor can't always save the same amount every month. If we fix the rate for savings, the poor who cannot save that amount will be pushed out. If you can relax the rule a little, it will make it easier to bring the poor into the process, so everyone can be embraced by the savings group.

QUESTION : A few of us have started saving together, but we have had problems about how the money was managed. Do you have such problems in your savings groups?

(Paa Chan) You have to make a system to manage your community savings properly - a system that is simple and clear to everybody in the group. In Thailand, we use the system of small sub-groups, in which groups of five or ten families form a sub-group, and each sub-group selects a leader who is honest and trustworthy. Then these sub-group leaders form a community committee, open an account in a bank to keep the money in, or else let all the savings money to circulate as loans to members, for which three or four leaders have to co-sign for loan disbursement.

QUESTION : We have started saving our money together, but nobody is comfortable to start giving loans from the common savings yet. Any advice?

(Paa Chan) That means you have no trust yet! In the early stages, when communities are saving in isolation, this is always a problem. We had the same problem in Thailand. But we've developed our savings movement over the past 20 years, and no community saves in isolation any more. Now with the community networks and with many layers of help for communities, there are no longer any serious problems. All the networks have audit committees and all the communities post their bank statements in public places so everyone can see - there are lots of ways to manage the savings in ways that make it easy for people to trust. Na and KCHR can help check the accounts every month, so people have more trust. Post the accounts in a shop or here in the community center where everyone can see them. So when the men are drinking or eating, the community savings accounts are there posted right there on the wall!

(Ruby) Maybe you could organize two different saving systems at the same time: first saving for housing, which stays in the bank and only accumulates, and second saving for loans. This is the more active kind of saving, maybe even daily saving, where people can take loans from the collected amount - with daily loans and daily repayment - to get people actively involved and benefiting from the savings.

"We may be poor and uneducated, but we want to have dignity and we want to think and to decide ourselves how we are going to live and develop our lives. It's not only for the rich and the well-educated to do these things! When you start saving together and managing your money together, you are taking the first step in reclaiming control over your own lives and communities."

(Paa Chan, community leader from the Klong Lumnoon community in Bangkok)

The number one goal for the poor is saving for secure LAND

QUESTION : We tried to save in the Hwa-Hwe vinyl house community, but it was not nearly enough to buy land somewhere else, so we lost hope and stopped saving.

(Somsook) In almost all Asian countries, the savings of the poor is not enough by itself to buy land. But their saving - and the discipline and trust it builds in communities - attracts many helpers. Poor people can't attract this external help unless they have their own systems in place. Savings builds those systems. We saw yesterday that the Korean government is already giving big money to microcredit institutions to lend to the poor. If people in vinyl house communities can show they are strong, they can attract that money also. But to do this, you need to build the systems to manage that money with your saving

(Paa Chan) For the poor, the most important thing is land, so our children can have a secure life *forever*. And savings is important in our struggle to get land. Why? Because with our own savings and our own financial systems in our communities, we can plan how we'd like to redevelop our community and then negotiate for land - but not at the market rate! Maybe you can persuade the land-owner to sell you the land at a cheaper price. That's what we were able to do in the squatter settlement where I live: we had a long eviction fight, but finally we negotiated with the land-owner to sell us a small part of the land at a cheap price, and we built new houses for ourselves there. But you can't negotiate without savings and without a good plan!

(Nad) We fought for 40 years to get the government to set up a loan fund for poor people - for their livelihood and housing. Poor people's savings might be small, but if they link together as a network in the whole city, and then the whole country, their money is not small at all - it's BIG! This national community savings helped convince the government in Thailand to set up the CODI loan fund. After we got this good source of flexible finance, the housing process has gone very fast in Thailand. In the Thai system, people save 10% of the cost of their housing in the CODI fund, and CODI gives a loan for 90% of the cost of the house. You can do the same thing here in Korea. But the two things you have to do is start saving and begin searching for land.

(Ruby) It was the same for us in the Philippines Homeless People's Federation. At first, we had no outside money, only our own small community savings. We used these savings a lot to give small loans to each other for emergencies and livelihood, but it was never enough to buy land or build houses. But our collective savings became the seed for a common national fund, which links all the community savings groups in the whole country. After 15 years of saving, we have won support and resources from other donors and agencies by showing them our strength to deliver solutions that really work for the poor, on a big scale. And now our national fund is growing very big. When a community borrows from this fund to buy land, the whole network feels the success of that one small victory, because everyone is part of it, not separate. And when that community repays the money it borrowed to the fund, it can revolve to help other communities buy land and build houses.

2009

What's different and what's the same 20 YEARS later for Korea's urban poor?

We close this report with a few reflections on the situation in Korea - and how it has changed - from some members of the visiting ACHR team :

1 Father Norberto

This is my first time to come to Korea and look deeper. Many of our Asian governments hold up Japan and Korea as shining examples of the kind of development they dream of achieving. But when we come here, we find ordinary people being thrown out of the city to build huge buildings filled with empty apartments that are bought and sold as investments, but nobody can afford to actually live in them. And we find huge streets filled with traffic from so many individual cars. There's no connection in this city with the lives of real people or to the roots of real Korean culture. This is something very sad.

2 Chawanad Luansang

I never thought there would be such serious housing problems in a rich and super-developed country like Korea! I have no hope for the government, but hope only for you. Poor people in Korea don't need big housing projects with profits that are 50 times the actual cost of construction! They can make simple housing at cost, which they can afford. But the first step is to stand up and start saving. Maybe the next step will be to get a piece of land and for people to plan and build their own housing there. I am 100% sure this will happen in a year or two.

3 Erin Torkelson

We've seen many good examples of solutions here already: where tenants have won the right to apartments in the same redeveloped neighborhoods, where some vinyl house communities have won the right to municipal water and electricity, where some communities in the past have even got land and built their own houses (*Bogum Jahri*). And at the microfinance organizations we visited, we saw that the government has money for poor people. How to use these good examples to persuade the government to channel its funding to the right people, who really need it and are ready to use it to solve the problems.

Their sign reads, "Tenants are people too."

"From what we've seen, people here are very active, very enthusiastic and very energetic! And the leaders have a very good quality. I think you just need to find a way to organize yourselves more properly and make a plan how to work out what you want to do."

(Angkana)

4 Somsook Boonbabancha

When I first came to Korea, the country was just after the end of the military dictatorship, with government structures that were still very stiff. People couldn't say much back then, and that's why there were so many terrible evictions happening, without people's voices rising up against them. ACHR was formed because of those evictions, and because many other Asian countries felt they had to somehow support Korea's urban poor. When we came here twenty years ago, we organized a fact-finding mission which included people from several Asian countries, and we visited communities under threat of eviction. Na was just a student then, but Jei Jeong-Ku and Father John Daly were key leaders in the struggle to find alternatives to those evictions. Today, ACHR links with about 20 Asian countries, and in each country, poor communities like yours are organizing themselves and finding different ways to deal with evictions as a group.

In the 20 year since then, there have been lots of changes in Korea. The people, the society and the way everything looks have all changed! Another thing that has changed, I see right away, is the leadership. 20 years ago, all the leaders were men. Now I see lots of women leaders in the vinyl house communities and in the tenants coalitions. I am also glad to see that people can still stay here, glad to see that the strength of people is still as great as ever. I can see it in all your bright faces - and lots of women!

But we are all shocked and saddened to see that after 20 years, the housing and land conditions of Korea's urban poor are as bad as ever, or even worse. We find that the problems of housing for the poor haven't changed at all, and evictions in the name of "development" are still going on. In fact they are worse, because they are happening every day, bit by bit, without anybody making a big noise.

The government is still not guiding the country's urban development for all their people, and the big developers seem to have more power and more room than local people to determine how the city develops. The evictions happening now in Korea are the worst I've seen - almost as bad as in China! Even countries like India, Malaysia and Cambodia are finding creative ways to use the force of the private sector to take care of the poor. In all those countries, the developers have to build free apartments for all the people who are evicted to make way for redevelopment. And why shouldn't those developers, who make such colossal profits on the market-rate housing they build and sell, use a small part of those profits to build apartments for the poor they displace? It's crazy for the government to use public money to build public rental housing, which anyway ends up being occupied by middle class people, and not the poor it was intended to house.

We all believe that people have to start, and have to build their own strength and systems, because only people's strength and people's better solutions can change the government. Now the question now is how to bring your movement into a position of greater strength and to make change for your housing possible?

5 Gregor Meerpohl

Gregor Meerpohl spent most of his career working with the German funding agency Misereor, and has been one of the key supporters of Asia's growing community-driven housing movement for 30 years. With Gregor's guidance, Misereor helped support the early self-help housing projects in Korea and the first ACHR fact-finding mission, Asian People's Dialogue meeting and community exchange visits which helped open up Korea - and the larger Asia region - for learning by poor communities themselves.

When I came to Korea 20 years ago, there were big evictions going on. The Korean government had plans to evict 3.5 million people from the city of Seoul, as it was preparing to host the Olympic Games, but they stopped at about 700,000. And it was not only slums that were being demolished, but long-established, legally-settled communities, with a mix of low and middle-income families, many of them living in traditional courtyard houses and all of them enjoying a vibrant social and economic life in those neighborhoods. It was this "old Korea" that nobody seemed to want any more, that was being swept away, to be replaced by a "new Korea," in which everyone lived separately, in little boxed apartments in modern skyscrapers.

During the height of those evictions, ACHR first organized a fact-finding mission, and then a few months later, some 150 poor community leaders, activists and housing professionals from around Asia gathered for the first time in Seoul to talk about the huge evictions that were happening here, to show their solidarity with Korea's embattled urban poor communities and to try to open up a dialogue with the government to find another way. That meeting was able to bring the influence of the Asia region together to help bring about changes in the urban redevelopment policies.

But what the Korean and Asian activists and community leaders who took part in that meeting realized most strongly was that they can't wait for the government or for outsiders to solve the problems they were facing. They have to start building an alternative solution to eviction by themselves. The housing project at Bogum Jahri Village, which had been planned and built by community people themselves almost a decade earlier, became a shrine for all poor communities in Korea to visit and learn from. We also learned that poor people can't struggle in isolation, but they have to unite, form networks, work together and support each other on the ground. We learned all these things at that meeting.

Later on, ACHR went back to Korea and talked with the government and used those two events we had organized as points of discussion with policy makers in Korea. And we were able to help change the government policy about housing the poor being displaced by redevelopment.

Now the country is more democratic and there has been huge economic growth. I thought things would be getting better, but I'm sad to see that after all that struggle and all that progress, there is a move backwards to more eviction, and the housing situation for the poor is getting worse. There is no space for them in this prosperous new Seoul, and the means of pushing the poor out of the city are getting more sophisticated and more brutal. It's no longer the big, visible mass evictions going on, but lots and lots of small, quiet evictions of 20 or 100 families here and there, through the redevelopment process. It's so quiet and so scattered that nobody knows!

So I also feel both sad and happy to be back in Korea after all these years, and to see all these happy and positive faces here in the meeting. I think that it's time now to revive the self-help wisdom from Bogum Jahri here in Korea, because the poor are again being pushed out of the city, and we can't wait for solutions to come from the government. People need to develop their organizations, save their money, build their networks and capacities to work together and develop their own ideas and plans.

"I have a very strong feeling when I see your vinyl house communities. It's similar to when our community in Bangkok faced eviction and we had serious problems. We suffered. And so when we see the same situation here in Korea, we have a passion to help: you have to organize yourselves, you have to rise up and prepare!"

(Paa Chan)

A brief note about **MICRO-CREDIT** in South Korea . . .

There are only three or four micro-credit institutions in Korea. All of them were started after the 1997 Asian economic crisis, when many companies went bankrupt, lots of people lost jobs and job creation became a big issue. In 1999, a visit by Mohammad Younus, the founder of Grameen Bank in Bangladesh, gave a big push to starting micro-lending in Korea. The ACHR team was invited to visit two of these institutions :

1 **Joyful Union (JU)** was established in 2000, as the country's first micro-credit institution for the poor, with seed capital and orsupport from Grameen Bank. JU targets lower-income people who want to start small businesses but were rejected by commercial banks. By 2006, JU had six branches around Korea and had loaned a total of US$1.4 million to 317 borrowers (for agriculture, livestock, food, manufacturing and construction businesses). First loans are given up to a ceiling of US$5,000, with no collateral, and are supported by volunteer business mentors. If people repay those loans, they can take out more loans. JU's lending capital comes from public and private sector and corporate donations.

2 **Social Solidarity Bank (SSB)**, which was set up in 2002, gives loans without collateral to poor women to start self-owned businesses. Their US$47.5 million lending capitalcomes from corporate "social responsibility" donations and government funds. SSB has so far given loans averaging $20,000 to 850 borrowers, at 2 - 4% yearly interest, repayable in 3-5 years. The loans are supported by a program of training, support and business mentoring. 90% of the loans are repaid on time.

Why no micro-lending for housing? The visitors asked both institutions why not lend for housing? When housing is destroyed in these redevelopment areas, it also destroys the economic well-being of the poor tenants who live there. Housing is, after all, an economic activity that generates businesses and economic benefits. The answer from Mr. Lee at SSB was that their lending capital was too small, that housing requires big money when you look at the actual costs of land and construction in Seoul. The team also asked whether loans were given to groups, but both institutions focused their work on lending to individual borrowers.

Who took part in the ACHR visit to Korea?

- **From Thailand:** Ms. Chan Kuaphichit and Ms. Angkhana Khaophueak (Community leaders from Bangkok), Mr. Chawanad Luansang (Freelance community architect), Ms. Somsook Boonyabancha, Mr. Thomas Kerr and Ms. Erin Torkelson (ACHR Secretariat)
- **From the Philippines :** Ms. Ruby Hadad and Ms. Jocelyn Cantoria (Community leaders from the Homeless People's Federation), Fr. Norberto Carcellar (PACSI, the federation's support NGO)
- **From Japan :** Mr. Yashihiko Yamamoto (Buraku Liberation League, Osaka), Ms. Masako Tanaka (ACHR Japan)
- **From Germany :** Mr. Gregor Meerpohl (Advisor in Urban Community Development)

"In Sri Lanka it's not money from the government at all, but by saving just five rupees [less than US$ ten cents] a month, even the poorest woman can be part of this big, big movement, which offers lots of friends and lots of possibilites all over the country. Just five rupees! It's so small compared to the scale of Korea's economic realities."

(Seung-Soon Hong, Women's Savings group, Jan-Di Vinyl House Community, Seoul)

The Korean sky gets a little bit bigger . . .

During the ACHR team's visit to Korea, the two Thai community leaders kept pressing the women they met in Seoul to come visit their communities in Thailand and see with their own eyes how poor communities elsewhere do saving and upgrading. They knew from experience how powerful it can sometimes be to get out your own situation and go see how people are tackling the same kinds of problems in a different place. These kinds of trips can make the sky a little bigger, especially for people stuck in some very difficult struggles at home. A month later, a team of women savings group leaders from vinyl house communities did just that. Their ACHR-supported exposure visit included a few days in Thailand, and then almost a week in Sri Lanka, to join the Women's Bank's 20-year celebration in Colombo.

In Thailand : Their hosts Paa Chan and Angkana took them to visit some of the savings groups that are now active in almost every poor community - both urban and rural - across the country. They also saw upgrading projects in which communities themselves had transformed their dilapidated and illegal squatter settlements into new housing projects with fully-legal tenure. Hong Seung-Soon, from the Jan-Di Vinyl House Community, said she couldn't believe that poor people had such nice housing or that the money for this housing had come from the government [via housing loans and upgrading grants from CODI's "Baan Mankong" upgrading program].

In Sri Lanka : The Korean women had a very emotional response to the things they saw the Women's Bank [a national movement of poor women's savings and credit collectives, with 70,000 members and US$10 million in collective saving] had accomplished in 20 years in Sri Lanka. They had never in their lives, they said, seen very poor people having such a lot of money, by saving just five rupees a month! And they were struck by the fact that even these very poor people had such a strong role, participated so energetically, and had been able to link so many women together into this huge national movement which offered lots of friends and lots of possibilities. Hyun Ho-Wol, another Korean visitor, told her new friends in Sri Lanka that she used to be very proud of Korea and believe that it was a rich and developed country. But after visiting Thailand and Sri Lanka - where even the poorest people were so important and had linked together into something very big - she felt Korea was probably not very rich at all.

Contacts :

Asian Bridge
Contact person : Mr. Hyo-Woo Na
1327 Singil 7 Dong, Yeongdeungpo-Gu,
Seoul 150-855, SOUTH KOREA
Tel (82-2) 832-5448, 832-5449
e-mail : nahyowoo@yahoo.com
website : www.asianbridge.asia

Korea Center for City and Environment Research (KOCER)
Contact person : Mr. Myong-Ho Shin
1006, Shinmunro Building,
238 Shinmuno 1-ga,
Jongno-gu, Seoul 110-061, SOUTH KOREA
Tel (82-2) 738-4292
Fax (82-2) 738-4295
e-mail : kocer@chollian.net
website : www.kocer.re.kr

Professor Seong-Kyu Ha
Dept. of Urban & Regional Planning, Chung-Ang University, Seoul, SOUTH KOREA
e-mail : ha1234@cau.ac.kr

Asian Coalition for Housing Rights (ACHR)
73 Soi Sonthiwattana 4,
Ladprao Road Soi 110,
Bangkok 10310, THAILAND
Tel (66-2) 538-0919
Fax (66-2) 539-9950
e-mail : achr@loxinfo.co.th
website : www.achr.net

This report is a publication of the Asian Coalition for Housing Rights and was prepared in Bangkok in October 2009, with big thanks to Misereor for its support to the Korea process and to ACHR, and to Gregor and Hosaka for historic Korea photos. For more information about the history of ACHR's involvement in Korea, or about the history of the housing rights struggle there, which is still very much going on, please contact ACHR.

Asian Coalition for Housing Rights