



# Kampung Pisang

CASE STUDIES OF COLLECTIVE HOUSING IN ASIAN CITIES SERIES • JUNE 2021

**Here is the story of a small informal community in Makassar that twice faced eviction by the same private landowner and twice negotiated to redevelop their housing on a smaller piece of the land they already occupied. In the first project, they moved their houses and rebuilt their community to a small portion of the land they used to occupy, and gave the rest back to the landowner to develop commercially. When the landowner broke the agreement and sold the whole land, the people moved again, to an even smaller piece of adjacent land, where they completely rebuilt their houses and community a second time.**

- Project Kampung Pisang
- Location RT4, RW5, Maccini Sombala sub-district, Tamalate District, Makassar, Indonesia
- Size 49 households
- Finished 2017
- Type Land sharing in which a small informal community rebuilt their houses on a small portion of the privately owned land they used to squat on, with permanent tenure.

## CONTEXT, PROCESS AND PARTNERS

### The city:

The ancient port city of Makassar (also called Ujung Pandang) is the provincial capital of South Sulawesi Island and Indonesia's fourth largest city, with about 1.5 million people. As the principal city of trade and administration on Sulawesi Island, Makassar has been a target for lots of local and foreign investment - especially for mining. Evictions of people living in poor and informal settlements which occupy economically valuable land in the city are increasing all the time - especially along the coast. There are about 31 poor settlements in the city, and 23 of them have extremely insecure land tenure and are in danger of eviction. These settlements are home to the city's street vendors, construction workers, market sellers, *becak* (pedicab) drivers, port workers and factory laborers, but the living conditions in most are pretty bad: high density, lack of toilets, lack of proper drinking water supply, flooding and unpaved mucky lanes.

### The community process:

Since 2002, the poor communities in 14 sub-districts of Makassar have come together as a network, which they call KPRM (*Komite Perjuangan Rakyat Miskin*, which means "*Committee for the struggle of the poor*"). With support from the Jakarta-based NGO Urban Poor Consortium (UPC), the KPRM network has used their group power to deal with many issues common to the city's poor communities: secure land, affordable housing, clean water, solid waste management, better livelihoods, health care and education. Communities in the network all have their own women-run internal savings groups, and in 2008 they carried out the first-ever city-wide survey of slums in Makassar. In recent years, the communities have also planned and implemented a number of small community improvement projects, using their own funds, started solid waste management programs and developed a variety of other social and community programs.

The community network has also used its collective force to battle evictions in the city, which were affecting thousands of vulnerable households. Before the mayoral election in 2008, KPRM and UPC mobilized 65,000 urban poor votes for their chosen candidate. With these 65,000 votes in their hands, they negotiated with him on several points: no evictions, help getting land and housing for the poor, education and health services for the poor, participatory and pro-poor city planning and budgeting, and support for the city's street vendors and informal businesses. He agreed to this agenda and signed a "political contract" with the city's poor in a big public meeting attended by 20,000 urban poor people. And he got elected. The "political contract" had some successes. Communities in the network followed up on the contract with their new mayor and immediately began actively designing and proposing their own solutions and alternative housing policies. Then, a year after the election, one of the communities in the KPRM network, Kampung Pisang, found itself threatened with eviction, and the network got its first opportunity to put their political contract with the mayor to the test.

### The community:

Kampung Pisang ("*Banana Village*") was a small and tightly-knit informal community of 40 families (240 people) spread loosely across a large 3.7-hectare piece of swampy, vacant land in Makassar. The residents were poor migrants from other parts of Sulawesi who had come to Makassar looking for work and opportunities. Without any other affordable housing options, they found a big tract of vacant land on the outskirts of the city, and in 2006 began building their own make-shift houses of tin sheets, bamboo and timber. The water supply and sanitation arrangements were primitive, but the people planted banana trees and vegetable gardens, and the place began to feel like a village.

That whole area used to be swampy marginal land that nobody paid much attention to. But when the municipality announced in 2007 that the area would be developed as a business hub, the land values skyrocketed. Business people began showing up out of nowhere claiming ownership of plots of land, and land disputes became common. The residents of Kampung Pisang didn't know that the land they occupied was one of the plots being claimed by a land speculator. It was not until the landowner decided to develop the land, in 2009, that the people realized they were living on what is known locally as *tanah bermasalah* ("problematic land"). When the eviction notice first came, the government proposed relocating the villagers to government-built high-rise rental housing apartments. But besides being much too expensive for them, that kind of urban apartment living was too great a clash with their culture and identity, which placed great importance on living together as a community and sharing open spaces.

### Phase 1: Land sharing on 0.7 hectare of the original site

In 2010, in the midst of the eviction crisis, the KPRM community network and UPC asked a group of young community architects from Yogyakarta and Makassar to work with the Kampung Pisang residents to design housing redevelopment options that would work for both the land-owner and the community people. In 2011, the architects organized a three-day participatory housing planning workshop in Kampung Pisang.

In the workshop, the community members first mapped their existing houses and settlement, to understand their current situation and needs, as well as the problems and potentials in the site. Then they began developing ideas about how they could rebuild their community in a more compact arrangement on a smaller portion of the land, so that they could return most of the land to the landowner to develop. This strategy of proposing to "share" the land was inspired by a series of pioneering land sharing projects in Bangkok in the 1980s which presented a new, compromise-based alternative to eviction. Besides looking at different community layouts and plot sizes, the community members also worked with the architects to develop plans for open spaces, infrastructure and house designs which met their family needs, but which they could build themselves, very inexpensively, using materials recycled from their old houses.

In the land sharing plan they finally proposed to the land owner, with negotiating support from the Mayor, the 3.7 hectares of land would be divided into two parts:

- **0.7 hectare of the land (19%)** would be used by the people to rebuild their houses in a more consolidated layout of 40 generously-sized house plots.
- **3 hectares of land (81%)** would be returned to the landowner to develop commercially.

In exchange for giving back most of the land, the community members would be given secure land titles for their house plots. The landowner agreed, and in 2012, the people all moved their houses (which were mostly built of wood and could be moved) to the 0.7 hectare part of the site, the municipal government provided paved lanes and basic services, and the people settled in. The bureaucratic process of issuing the land ownership certificates dragged on, though, and the land title remained with the landowner.

### **Phase 2: Relocation to nearby 0.3 hectare site**

In 2013, the unscrupulous landowner went back on his agreement, and informed the members of the Kampung Pisang community that the entire 3.7 hectare site was going to be sold, including the 0.7 hectare part that was now occupied by the newly-built community. Because they didn't yet have their land ownership papers, they had no legal claim to the land. Meanwhile, the mayor they helped get elected was unable to help. It was a bad situation, and was made worse by conflicts with groups of thugs in the area who harassed the people and caused a lot of trouble. They were unhappy with the community occupying land they had used previously as a hang-out for their drinking sessions.

Faced with a second eviction, these resilient community people went back to the drawing board. With help from the community architects at Arkom Makassar and the KPRM network, and with negotiating support from the mayor, they began to develop another alternative plan. The new plan that was agreed upon was for the community to relocate a second time, to a smaller 0.3-hectare piece of adjacent land that was owned by the same landowner, at the norther edge of the 0.7-hectare site where the people had already rebuilt their community. This time, though, the community members refused to move unless the government promised to provide them with official land ownership.

On October 7, 2014, the community members presented their housing plans for the smaller 0.3-hectare site to the public in a festive event in which the mayor and the Minister of Social Affairs visited the site, talked with the people and looked at models and drawings of the proposed new community, which included house plots for the 40 original Kampung Pisang residents, plus another nine families who had been living on other parts of the 3.7 hectare land, under lease contracts with the same landowner. The project won the support of the central government, as part of its strategic policy to reduce poverty and improve living conditions of the urban poor. In the coming two years, the people refined their plans, constructed their new housing and moved in.

### **Support groups and partners in the project:**

- **Kampung Pisang community** was the main actor in every stage of the process, from running their own community savings group to planning, to negotiating, and to building their new community - twice!
- **Urban Poor Consortium (UPC)** is a Jakarta-based NGO that supported the KPRM network in Makassar and provided technical and advocacy support to the project at Kampung Pisang.
- **KPRM** (*Komite Perjuangan Rakyat Miskin*, or "*Community for the struggle of the poor*") is the network of urban poor communities in Makassar, which was set up in 2002, which organizes local communities with saving, mapping, planning, designing, negotiating and implementing community development projects.
- **Arkom Jogja** is a group of community architects and planners, based in Jogjakarta, which provides participatory mapping, house design and settlement planning support to urban poor and disaster-affected communities around Indonesia. Arkom also mentors community architect groups in other cities.

- **Arkom Makassar** is a group of community architects and planners based in Makassar, who work with the community network in Makassar to provide technical and design support on a variety of community-driven housing and settlement improvement projects.
- **Rujak Center for Urban Studies**, a Jakarta-based research institution, provided technical and advocacy support to the community-driven housing process in Kampung Pisang.
- **ACHR's ACCA Program** (2009-2015): The Asian Coalition for Community Action (ACCA) Program, was a 5-year program of the Asian Coalition for Housing Rights (ACHR) that supported a process of citywide and community-driven slum upgrading in 215 Asian cities, in 19 Asian countries. The ACCA project in Makassar provided US\$ 43,000 funds for the construction of the community center and the house construction in the first phase of the project at Kampung Pisang.
- **Ministry of Social Affairs** provided a subsidy of 10 million rupiah (US\$ 700) for each house construction in Phase 2 of the project, on the 0.3-hectare land.
- **Ministry of Public Works and Housing** provided support for the construction of roads and paving blocks for the reconstruction of Kampung Pisang.
- **City Government of Makassar** and the former Mayor of Makassar facilitated the land sharing negotiation between residents and the land owner, in both phases of the project.

## LEGAL FRAMEWORK OF THE PROJECT

### Land tenure:

The 40 families in Kampung Pisang were originally squatters on a 3.7-hectare tract of privately-owned land, with no legal rights or protections from eviction. After negotiating a "political contract" with the mayor the city's poor communities helped get elected, in 2008, the mayor promised to provide tenure security for all communities threatened with eviction. Kampung Pisang was the first test of this promise, and the new mayor did indeed facilitate a negotiation between the community and landowner, which resulted in the compromise land sharing solution. Under the land sharing arrangement that was agreed to by all parties, the 40 families would be given a 0.7 hectare portion of the site (19%) for redeveloping their housing, and would be given individual land ownership certificates, while the remaining 81% of the site would be returned to the landowner to develop.

After moving to the new land, though, the landowner broke the deal and announced plans to sell the whole 3.7-hectare site - including the 0.7-hectare portion now occupied by the community. After another round of difficult negotiations, the 40 families agreed to move to a 0.3-hectare piece of adjacent land (owned by the same landowner) to the north, along with another nine families who had been living on the another part of the same land, under land lease contracts with the landowner. All 49 families then rebuilt their houses a second time on the 0.3-hectare land.

As of June 2021, the 49 families still did not have their land ownership certificates. The community had only been given a guarantee by the mayor of Makassar, witnessed by the Minister of Social Affairs of the Republic of Indonesia, that the 0.3-hectare area was designated for resettling the people of Kampung Pisang. Even though the land ownership is not yet officially in the name of the residents, the guarantee from the municipal government was good enough to allow government funds to be used to develop the infrastructure in the new community.

After all these struggles and twists and turns, the 49 families in Kampung Pisang are a very tightly-knit community. Although their land tenure on the 0.3-hectare site is still tenuous, they have decided to organize themselves and function as a kind of informal housing cooperative, and have drafted the following agreement, which all 49 families have signed and is posted in the community center:

### Lifetime Agreement:

We the 49 households of Kampung Pisang hereby declare and agree on the existence and continuity of life with our current land (or relocation site), which is the result of the joint struggle by the residents of Kampung Pisang, KPRM, Arkom Makassar, which are supported by the Makassar City Government's Social Development Department. For that, we urgently agree that:

1. Our houses will not be sold or rented to others, but will be used only by ourselves and will be handed down to our children and grandchildren.
2. If a resident sells or leases his land and house, the land and house will be confiscated and used by the residents of Kampung Pisang, KPRM, Arkom Makassar and Makassar City.



Thus we make this agreement as a signed document, with Kampung Pisang, KPRM, Arkom Makassar and the Makassar City Government, in Makassar, on 23 April 2017.

*signed by all the residents of Kampung Pisang (49 families)  
(with a drawing of the layout plan with numbered houses)*

## PROJECT FINANCING

### Project costs and who paid for what:

#### Land:

The land for the housing project in Kampung Pisang was provided free by the private landowner. At the time the project was implemented, the whole area had been declared by the government as a business development hub, and the land values had risen sharply to between US\$ 150 - 300 per square meter. At that rate, the market value of the land for the community's housing would be:

- **Phase 1** (0.7 hectare) = US\$ 1.05 million - 2.1 million
- **Phase 2** (0.3 hectare) = US\$ 450,000 - 900,000

#### Infrastructure:

In both phases of the project, the Ministry of Public Works and Housing paid for the cost of filling the land to above flood levels and building paved roads and storm drains throughout the community, with the work being managed by Makassar Municipal Government. The municipality also constructed and paid for community toilets and solar powered street lights.

- The community members used a US\$ 3,000 grant from ACHR's ACCA Program to build a wooden community center in Phase 1. In Phase 2, they moved the same community center to its new location.
- The community members pooled their own funds to develop solid waste and liquid waste water management systems and to do community tree planting.

#### Houses:

The people in Kampung Pisang had to move and rebuild their houses twice:

- **Phase 1:** The cost of moving, renovating or rebuilding their old houses to the new plots in the 0.7 hectare site came to US\$ 500 - 1,500 per house. The cost of this first phase of rebuilding was partly covered by people's own savings, and partly by a US\$ 40,000 bulk loan to the community from ACHR's ACCA Program. The loans were repaid into a fund the KPRM community network managed, so that the money could revolve in new loans to help other communities build or improve their housing.
- **Phase 2:** In the second phase, the community members were determined to use more permanent materials like brick and concrete, to build their houses, which cost up to US\$ 2,500 each to build. This was partly financed by people's savings and family resources, partly by a grant of US\$ 700 per family from the Ministry of Social Affairs, and partly by loans from the ACCA funds that had revolved from Phase 1. 35 families took loans from the ACCA funds for building their new houses in Phase 2, with loans of 5-10 million rupiah (US\$ 350-700). By June 2021, all but four of the families had repaid their loans in full.

## DESIGN AND CONSTRUCTION

### Design process:

The housing project in Kampung Pisang was Makassar's first experience with a participatory, community-led housing design and construction. The community architects from Yogyakarta and Makassar provided consistent, gentle technical assistance to the community all along the way, but most particularly through several intense community design workshops, where the architects used maps, sketches, scale models and on-site mock-ups to help the community people visualize different layout and housing design options.

### House design and layout plans:

In the project's Phase 2, the people moved to their permanent new home on the 0.3-hectare site, which was just 100 meters from the 0.7-hectare site. In the first plan the people developed for the 0.3-hectare site, the land was divided into 40 larger house plots, with space for a community center and shared open spaces. But later, the community also agreed to make room for nine poor families who had been living on a different part of the same 3.9-hectare land, with land lease contracts to the same land owner. The final plan includes 49 house plots, of 40-80 square meters.

The community members were all in agreement that they wanted their new houses to be built of permanent materials, like brick and concrete, rather than wood, which they felt was a sign of poverty and backwardness. The houses are all a little different, but the development of a 32-square-meter prototype stilt-house helped people both inside and outside the community to understand what kind of house can be built with a budget of about US\$ 2,500. The prototype house incorporated the design elements of the *Bugis House* - the traditional stilt-house type common in South Sulawesi, with tall airy windows which let the air flow through the house, and a pitched roof with deep overhangs, to shed the rain. The house plots in the second phase of the project were considerably smaller, though, making it difficult to build the more roomy *Bugis House*. But they adopted as many of the *Bugis* features as possible in the more crowded houses.

### Housing construction:

During both phases of the project, when the 40 families moved first to the 0.7-hectare and later to the 0.3-hectare site, some houses were simply picked up and moved to the new location, while others were partly or entirely rebuilt, using as much of the materials from the old houses as possible, to save money. The community people did all this work themselves, using the traditional *gotong-royong* ("mutual help") system, in which everyone works together. Before the houses moved to the new 0.3-hectare site, though, they worked with the architects to plan and construct sturdy foundations for each house, so the community members could then easily build the walls and superstructure of the houses. The KPRM network provided organizing assistance and the Arkom Makassar team of community architects provided technical assistance throughout the construction process.

On the 0.3-hectare site, all the families built their own houses, with some building together and incorporating common walls, rowhouse style. There were substantial differences in the houses: some were quite elaborate and others very simple and inexpensive. By 2017, only five of the poorest families were still living in houses made of more temporary materials, and were unable to afford to take loans at all to rebuild.

### Timeline:

- 2002: KPRM community network is formed in Makassar. First community savings groups start.
- 2006: First families build houses in Kampung Pisang, on marginal land without clear ownership.
- 2008: New mayor signs "political contract" with network, promises to find solutions to evictions.
- 2010: Arkom starts working with Kampung Pisang after the people are threatened with eviction.
- 2011: Land sharing arrangement is agreed to by land owner and community, with mayor's support.
- 2012: People move to the 0.7 ha part of the land, make new houses or move old ones.
- 2013: Land owner cancels land sharing agreement, announces he will sell entire 3.7 hectare land. People agree to move to 0.3 hectare land provided by the landowner, but only with land titles.
- 2014: Government promises secure tenure and people agree to move to 0.3-hectare site.
- 2015: People work with Arkom Makassar to develop plans for new site and start building their new houses.
- 2017: All but five of the new houses are finished.

## IMPACTS OF THE PROJECT

The success of the project to rebuild their housing and secure their land tenure, using a community-driven approach, gave a big boost to the social position of the Kampung Pisang community residents. Before, they were stigmatized and ostracized because of their poor housing conditions and marginal situation. After the project, they became recognized, legitimate, legal citizens of the city. The success of the project also made the local government pay more attention to the community than before. Inside the community, the long struggle for secure land and decent housing was an intensely bonding experience. The two phases of the housing project built a strong sense of togetherness and solidarity in the community, where people now live like brothers and sisters, rather than neighbors.

The much-improved social profile of Kampung Pisang has also given a psychological boost to the spirits and confidence of the residents. The stigma of being poor and living in ramshackle wooden houses on swampy neglected land, has now changed, and that physical transformation has made the people's household economies even stronger, with better jobs, better incomes, more employment opportunities. The existence of the community's savings group and revolving loan fund have also been important factors in improving people's economic well-being in the community.

## FOR MORE INFORMATION

Please follow these links to some news stories about the Kampung Pisang story:

<https://koran.tempo.co/read/makassar/354257/kampung-pisang>

<https://insearchofmakassartoraja.wordpress.com/2014/11/29/more-than-just-the-building/>

<https://makassar.tribunnews.com/2014/10/07/foto-mensos-ri-resmikan-kampung-pisang>

<https://www.tribunnews.com/images/editorial/view/1360901/salim-segaf-al-jufri-tinjau-pemukiman-kumuh-makassar>

*This case study was drafted in June 2020 by Anisa Zakiyaturrahmah ("Nisa") and Yuli Kusworo at Arkom Jogja, which supported the Kampung Pisang project in the first phase. The story was updated in May 2021 with help from Muhammad Cora, an architect with Arkom Makassar, which supported the Kampung Pisang community in the second phase of their housing project. For more information about Kampung Pisang and other community-driven housing projects supported by the two Arkom teams, please contact:*

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## PHOTOS



▲ *These photos show the housing and living conditions in Kampung Pisang (“Banana village”) before the project began.*



▲ *Sanitation and drainage facilities were primitive, but the community was closely-knit and worked as a social support system for its poor residents.*



▲ *Though the materials were humble, many houses followed the principles of the traditional “Bugis” stilt houses in South Sulawesi island.*

▲ *Before the eviction crisis, the women in Kampung Pisang had a strong savings group and were part of the citywide KPRM community network.*





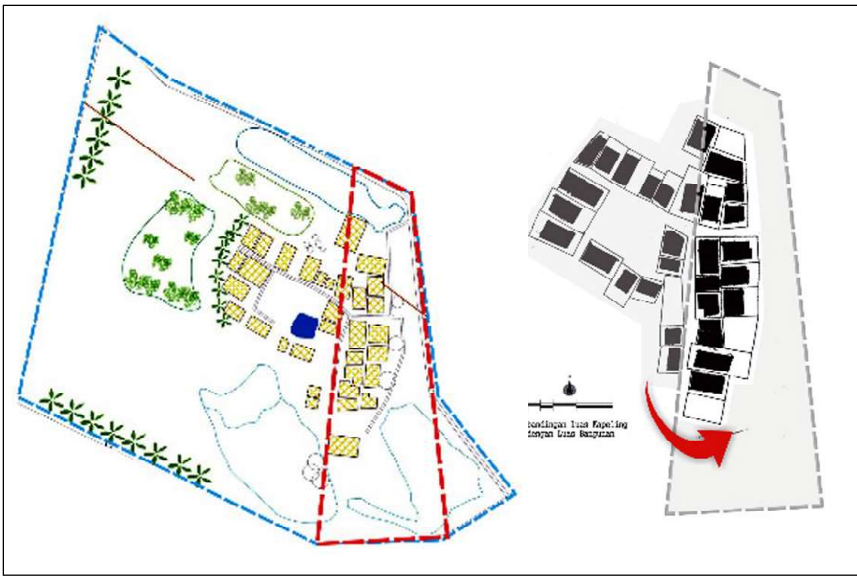
These photos were taken during the series of planning workshops the community people organized in 2011, after the eviction crisis, with help from the young community architects at Arkom Jogja and Arkom Makassar. First they measured and mapped their existing community.



Here the community members look at the map they have drawn of their community, to better understand the problems and possibilities.

This is the community people's map of the original Kampung Pisang settlement, which was very loosely spread out on the 3.7-hectare site.





After a lot of discussion and brainstorming, the people decided to propose a “land sharing” compromise, in which they would move and redevelop their housing to a small 0.7-hectare portion of the land, and return the rest to the landowner to develop.

Cutting out colored paper to represent the house plots on a map of the smaller 0.7-hectare site.



More photos from the 2011 planning workshop with the community architects, discussing how much land each family needs.

Once they had their 0.7-hectare site clear, they started planning how the roads and house plots could be organized on the long narrow site.



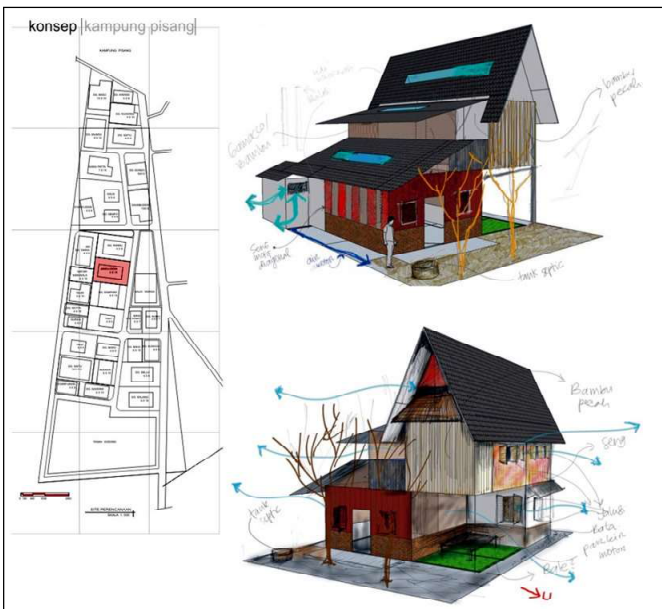




Here is the architect's computer-generated image of the people's final "land sharing" layout plan they would propose for the 0.7 hectare site.



Besides the layout and the houses, the people also worked with the architects to plan "green" infrastructure like water-permeable road paving.



The community architects worked with every family to plan their airy, comfortable new houses, using as many materials salvaged from their old houses as possible, to save money.



The architect's computer-generated drawing of the final layout plan, for the 0.7-hectare site, with roads, infrastructure, common green spaces and all kinds of cost-saving innovations.





▲ Here the people are presenting their land sharing plans to the mayor, who was much more receptive than he looks in the photo (above right).



▲ After the land sharing proposal was agreed to by the land owner and all parties, the people began to dismantle their old houses, so they could use as many of the materials as possible to rebuild their houses on the 0.7-hectare land.



▲ In many cases, the people could work together to carry big pieces of their old houses to the new site, to reconstruct there.



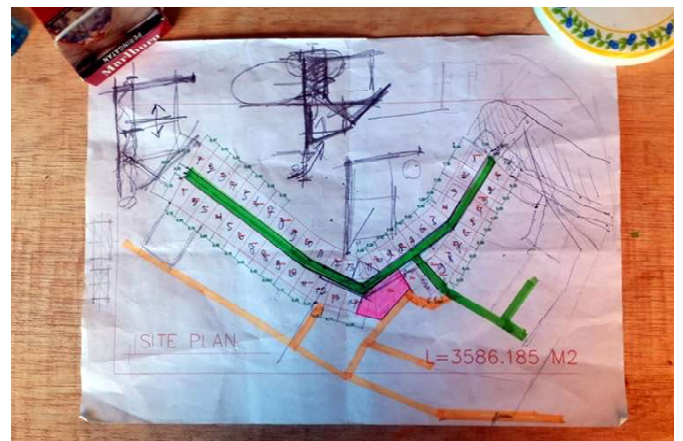


▲ The little boys of Kampung Pisang were always ready to offer their martial-arts skills to the task of moving houses to the new land.

▲ This is the community center and meeting space the people in Kampung Pisang built together on the new land, up on stilts.



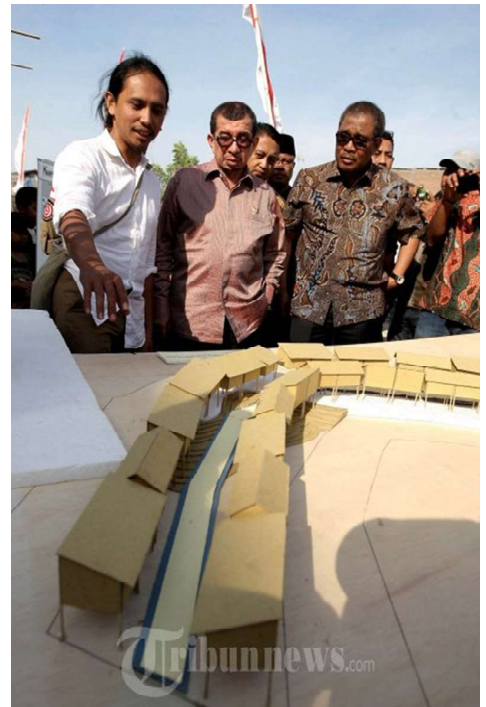
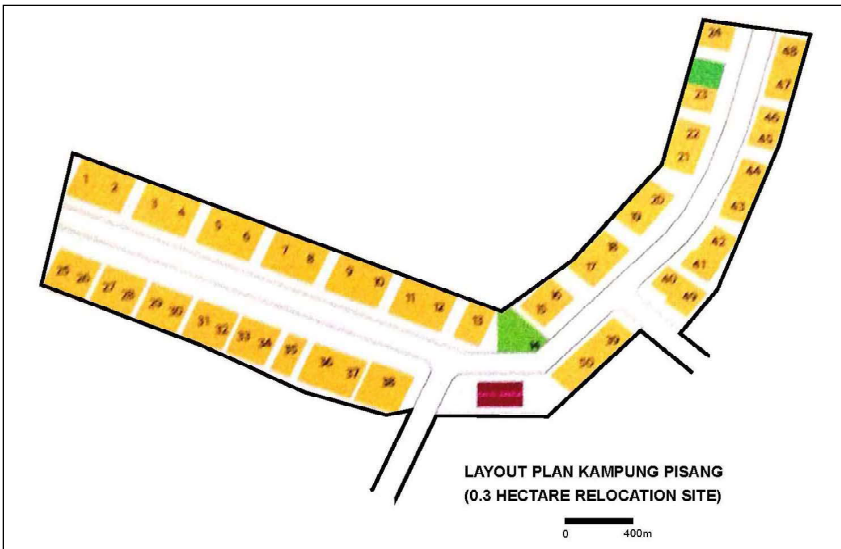
▲ These diagrams show the steps of the land sharing process at Kampung Pisang. In the first phase of the project, the 40 families moved their houses to the smaller 0.7 hectare site (on left, in red). Then, when the land owner broke the agreement and sold the land, they moved a second time to the 0.3-hectare land at the northern edge of the site, and rebuilt their houses a second time.



▲ Here is a photo from the workshop where the people worked with Arkom Makassar to plan their new community on the 0.3-hectare site.

▲ Here is a rough drawing by the architects of the layout plan for the 0.3 hectare site, with the 49 house plots tightly arranged along both sides of a crescent-shaped central lane.





▲ In October 2014, the Kampung Pisang community presented their Phase 2 plans for the 0.3-hectare site to the city, the mayor and the Minister for Social Affairs in a public exhibition.



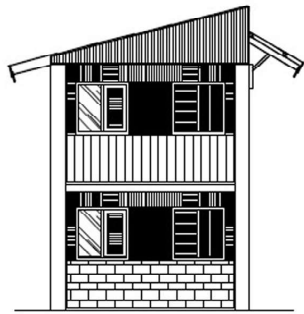
▲ Here the architects from Arkom Makassar and friends from UPC in Jakarta show the Minister of Social Affairs the people's housing plans.

▲ The models of the layout plan and possible house types they built for the exhibition proved to be irresistible to the younger visitors.

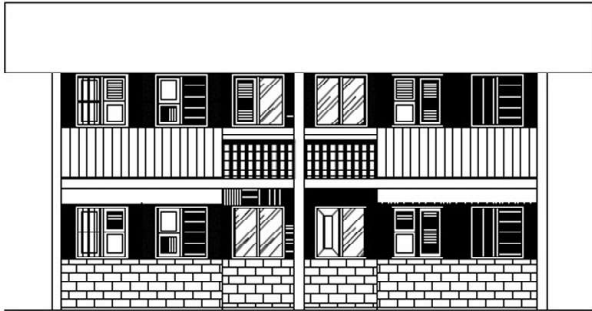


▲ When the time came to clear the new 0.3-hectare site and peg the house plots, the community children were all ready to help.

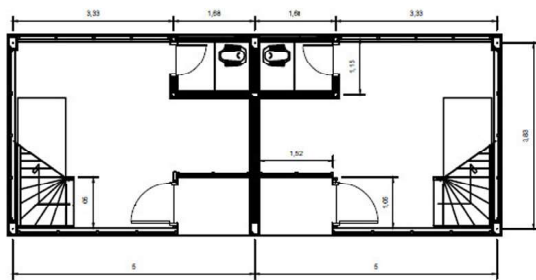




SIDE ELEVATION



FRONT ELEVATION



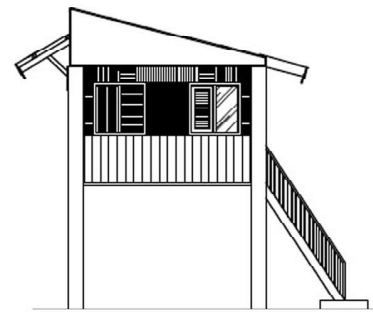
GROUND FLOOR PLAN

### MODEL 1: TWO-STOREY HOUSE

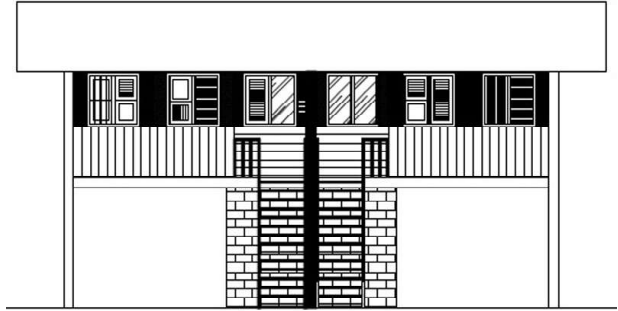
This semi-detached house model has the stairway inside, for families who will use the whole house for living. The house has 20 square meters of living space on each floor.



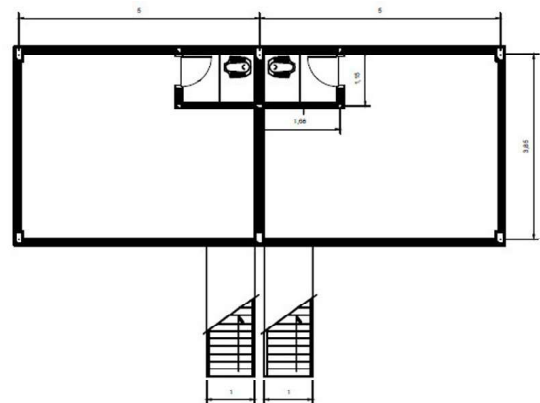
▲ Cora from the Arkom Makassar team visits the 0.3-hectare site with the community women as the roads and storm drains were being built.



SIDE ELEVATION



FRONT ELEVATION



GROUND FLOOR PLAN

### MODEL 2: TWO-STOREY HOUSE

This semi-detached house model has an external stair to the upstairs room, which could become a rental or for living over a shop. 20 + 20 = 40 sq. meters living space.





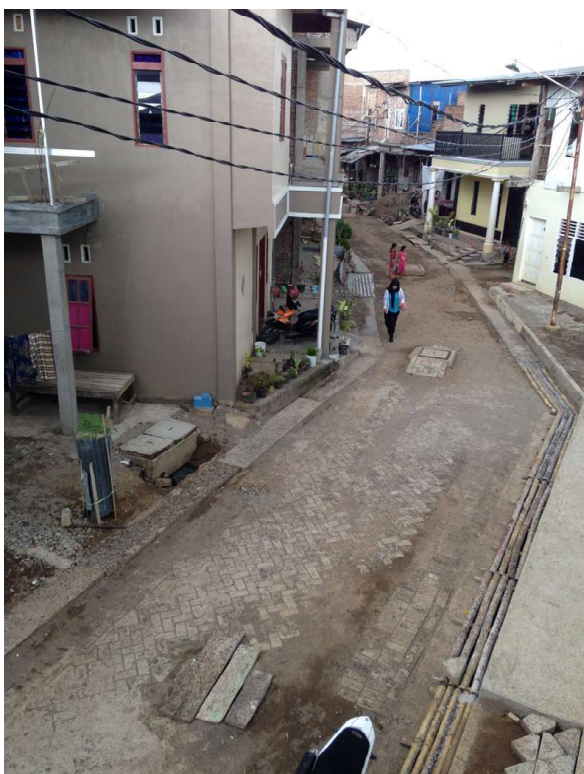


▲ Some photos from the house construction process, on the 0.3-hectare site, where everyone pitched in and there was always a lot of gotong royong (“mutual help”) in evidence on the site.



▲ This photo shows the main lane in the new 0.3-hectare site, when the construction of new houses was well along.

▲ The 49 families all designed and built their own houses, but many groups built together, in row houses, to make the most use of the small plots.



▲ These photos were taken on a 2017 visit to the finished Kampung Pisang community. On the left, a view of the central lane, with paving and drains provided by the municipal government. And above, a family which has not been shy with the brightly colored paints, to show off the fancy brickwork on their house’s facade.



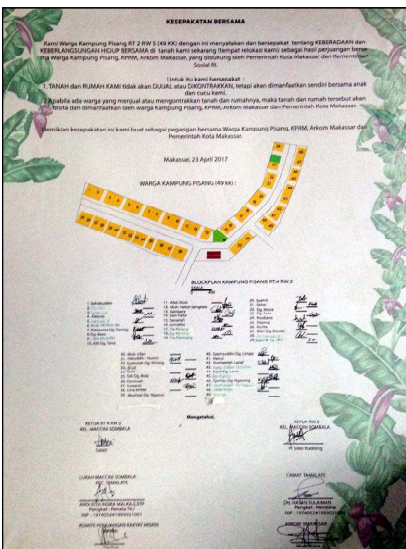


More photos of the finished community, taken during a visit to Kampung Pisang in 2017. The women's savings group was going as strong as ever. And in the photo above (on the right), two of the savings group members pose proudly in front of their new houses.



Here a woman is washing the family's clothes in front of her house - one of the rowhouses with common walls and shared construction to save money.

Kampung Pisang savings group members talking with one of the architects from Arkom Makassar, in front of the community center.



This is the "Life Agreement" that all the community members signed, which hangs in a prominent place in the community center.

The members of the Kampung Pisang women's savings group, in 2017. They managed all the housing project funds and manage all the housing loan repayments.