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e-news

News from groups around Asia about what's happening in the region . . .

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WASTE-PICKERS from PAYATAS REVIVE A DORMANT HOUSING PROJECT

The mountain-like garbage dump in Barangay Payatas is surrounded by one of Metro Manila's largest and most densely-packed squatter settlements. The dump brings disease, pollution and danger to the thousands of families who live in its smelly shadow, but it also provides incomes for some 30,000 men, women and children who survive by gathering, sorting and selling its recyclable waste. You wouldn't think to look for "best practices" of any sort in such a toxic place. But in fact the resourceful waste-pickers of Payatas, who are among the country's poorest, have been for many years - and continue to be - the pioneers of some of the Philippines' very inspiring and important innovations by communities themselves to bring about real change in their lives.

In 1993, these families organized themselves into the Payatas Scavengers Association, and began working on many fronts to collectively build a better, safer and more secure future for themselves. They were the first to start their own community-managed savings and credit groups, the first to set up a special savings scheme for land and housing, the first to establish their own common loan fund, the first to run programs to look after their own elderly, pre-school and handicapped members and the first to use city-wide surveys to identify and engage with poor communities living in similarly dangerous locations in other places. In 1995, the scavengers hosted the national assembly in which the Homeless People's Federation Philippines (HPFPI) was born, and they have continued to play big sister to the hundreds of community savings groups set up in subsequent years all over the country. The scavengers in Payatas planned and implemented the federation's first on-site land acquisition and community upgrading project (at "Golden Shower"), and in 1998 they were the federation's first community to search for and collectively buy a plot of secure land for relocation, in Rodriguez Municipality. Two years later, after 250 people died when part of the garbage dump collapsed after a night of heavy rain, the scavengers association decided to use this 3-hectare land to begin relocating families living in the "danger zone" around the garbage dump. The Payatas Scavengers Homeowners Association (PSHA) was formed, and they aptly named their new community at the relocation site the *Miraculous Hills Subdivision*.



The project's hilltop location is spectacularly beautiful, with sweet country air and views out over valleys that are still green. But because the new site is 25 kms from the garbage dump, and commuting there by jeepney is expensive and time-consuming, only 56 scavenger families have moved out there so far. And even after so many years, these pioneers are still camping out in very basic conditions, in 28 unfinished, two-story row-houses that were built for survivors of the trash slide in 2001. Infrastructure services are still spotty and very little site development work (like roads or drainage) has been done. While the PSHA continues to negotiate with the local government for municipal services, families staying on the site still buy their electricity from a school down the hill and

draw their water from the two wells on the site, whose contaminated water is only suitable for bathing and washing. There are also problems of erosion and drainage on the steeply-sloping site, and some areas are at risk from landslides. The list of needs and problems goes on and on, but the housing project at Miraculous Hills is now getting a big infusion of new energy from two sources :

1. CLIFF Loans for some new houses : In May and June 2010, another 20 scavenger families took part in a series of housing design workshops organized by the HPFP on the Miraculous Hills site. The federation has negotiated access to a capital grant from the Community-Led Infrastructure Financing Facility (CLIFF) to finance another batch of housing loans in several of its housing projects around the country. Those 20 families were the first to take up the offer of low-interest housing loans from CLIFF (via the federation's Urban Poor Development Fund), to build new houses at the Miraculous Hills Subdivision. During the workshop, they worked with community architects from PACSII (the federation's NGO partner) to develop layout plans for their part of the site and to design several affordable house models which fit their tight budgets and can be built collectively, using mostly their own labor. By early October, 14 of these families had decided to go ahead and take the CLIFF loans and construct their new houses.



2. Eco-Settlements Project : The PSHAI is also taking part in a pioneering experiment to introduce some more ecologically-sustainable elements into the Miraculous Hills project, in partnership with the UN-ESCAP's pro-poor eco-settlements project, PACSII and the HPFP. The project's undeveloped state offers a clean slate for trying out any of the community-driven eco-settlement development innovations that have so far been explored as possibilities :

- **Livelihoods and food :** The biggest challenge in persuading more PSHAI members in Payatas to move to the new site has been to create some viable income-earning options, to replace the incomes they will lose by leaving the dump, so they can survive at the new site. Some "bio-intensive" vegetable gardening and pig-rearing projects have already been launched, to provide food and income, and the possibility of starting mushroom farming is also being explored.
- **Houses and infrastructure :** With support from the HPFP's community architects, the people are also exploring several "eco house" construction techniques to try out on the next batch of houses, including rainwater harvesting, bamboo, painting roofs white to keep the houses cool and using the toilet and pig waste to make biogas for cooking.
- **Recycling :** Another idea is to use recycled cooking oil to power electricity generators, or even to power a community truck which would deliver the mushrooms to restaurants and collect more recycled cooking oil in return.



The process is just getting started and there aren't any funds yet to test any of these good ideas in actual projects. But discussions are on about the possibility of linking this eco settlement process in at Miraculous Hills - and in other communities - with support from ACHR's ACCA Program, and trying a few innovative experiments to make the ACCA-supported infrastructure and housing projects more ecologically sensitive, where groups are interested. For more information please contact Ruby Papeleras at HPFP at rhaddad67@yahoo.com or Natasha Wehmer at UN-ESCAP at wehmer@un.org

WHO'S DOING WHAT FOR WORLD HABITAT DAY in ASIA ?

A long time back, the United Nations declared the first Monday in October every year as World Habitat Day, to "reflect on the state of human settlements and the basic right to adequate shelter for all and to remind the world of its collective responsibility for the future of the human habitat." Many groups here in Asia are finding it strategic to use this annual occasion to showcase certain projects or concepts or processes and have used the UN spotlight to play a little politics around the work they are doing on issues of housing and land tenure. Others pay no attention at all. We decided to ask around the ACHR network again and see what some of the region's committed groups working on issues of habitat for the urban poor are doing for this year's World Habitat Day :

THAILAND : In Thailand, CODI and the national networks of urban poor communities will continue their tradition of making maximum use of World Habitat Day to bring the spotlight onto what the country's resourceful poor communities are doing, especially under CODI's national "Baan Mankong" Community Upgrading Program. This year, they're planning another month-long event, with extensive and overlapping caravans of exchange visits between cities in the various regions, to showcase Baan Mankong

community upgrading projects all over the country, with lots of ministerial and mayoral visits, ground breaking and column-raising ceremonies, project inaugurations, speeches, ribbon-cuttings and seminars along the way.

- **Showcasing a "Province-wide" community upgrading process in Pathum Thani :** The celebrations will culminate on October 22 with the main event in Pathum Thani Province, just north of Bangkok, where the province-wide community upgrading process in several cities will be showcased. Pathum Thani's supportive governor has taken city-wide upgrading as a policy of his provincial government, and by mediating with various government land-owning agencies he has helped to facilitate the allocation of public land for many housing projects and has also helped to adjust the building bylaws and planning standards to make them more attuned to the realities and affordability of "people's housing planning" (like allowing smaller plot sizes, narrower lanes and smaller setbacks). Thailand's Minister of Social Development and Human Security will be joining this day's event, and will be able to see with hundreds of others this inspiring demonstration of how community-driven, city-wide slum upgrading can be scaled-up to the level of an entire province.
- **This year's theme is "Land Reform by People" :** The UN has chosen the anodyne *"Better cities, better life"* as the theme for this year's World Habitat Day, but the compromising Thais have added-on their own emphasis on the more specific and more crucial issue of *land*. So in Thailand, the theme for this year's celebrations is *"Land reform by urban and rural communities."* This is important because the Baan Mankong Community Upgrading Program, which is now in its seventh year, is in many ways an urban land reform process - but a land reform process that is happening in a highly decentralized way, through the negotiations that communities themselves are leading, in thousands of different situations around the country. That people-driven land reform process is now moving into rural areas also, where local communities in 100 of the country's 7,000 rural wards (to start with) are now surveying and mapping the land and land ownership within their wards and working with the various stakeholders within their wards to develop their own solutions to whatever land problems exist - especially finding land for the poor and landless. The community networks in many of these rural wards are now starting to set up their own modest land reform funds, which they can use to buy land and give loans, in order to *bring land back* for the people who actually live in that ward, and CODI is supporting their efforts with some small seed capital. This *land reform by people* is already happening - in both urban and rural areas - and has become an important movement in Thailand. This will be an important experiment for Asia, where everywhere we look, people in both cities and countryside are losing their land, as market forces and the government agencies which control its use are selling or leasing it off to the highest bidder. The Thai communities would like to fix that problem, on a big scale. *For more information, please contact ACHR or visit the CODI website at www.codi.or.th*



SRI LANKA - WOMEN'S BANK : (*Nandasiri, from Women's Bank writes*) Women's CO-OP (the new name for Women's Bank) is ready to celebrate World Habitat day with events in two places :

- **In Colombo :** Twenty years ago, Sri Lanka's "Million Houses Program" was one of Asia's most inspiring and large-scale slum upgrading programs, in which poor communities were upgraded *in-situ*, through a system of "community contracts" (in which people did the infrastructure upgrading work and the government paid for it) to upgrade their infrastructure and to regularize their tenure through 20-year lease-to-own contracts to buy the public land they occupy. But sadly, after making their land payments to the government for 20 years, none of the hundreds of communities that were upgraded under the Million Houses Program have been given their land title deeds, as they were promised. And the government is instead pushing ahead with a new scheme to take back this valuable inner-city land and relocate the poor families who occupy it into government-built high-rises. The Women's Bank will mark World Habitat Day in Colombo by organizing a high-profile event which rejects this new government scheme and focuses instead on the 1973 Condominium Act, which gives greater power and housing rights to the occupants of a piece of land and which they see as a possible tool for legalizing people's right to these upgraded settlements.
- **In Jaffna :** The Women's Bank is now in the process of establishing the first two bank branches in the war-ravaged Jaffna Peninsula, in the country's mostly Tamil North. Sri Lanka's long civil war, which ended in January 2009, has left towns and villages in Jaffna in ruins, people displaced, property ownership in a mess, fields unplanted and full of land-mines, and just about everyone hungry, impoverished and weary of 15 years of conflict. At least 30% of the women are war widows. The Women's Bank will use the World Habitat Day to mark the expansion of its self-help, women-run savings and credit, housing and livelihood programs in this area. For more information, please contact Nandasiri at lankawomenco@sltnet.lk



MONGOLIA - CHRД : (Manda from the Center for Housing Rights and Development in Ulaanbaatar writes) CHRД will celebrate the World Habitat Day in three areas. For more information please contact Urna at chrд@mongolnet.mn

- In **Uvurkhangai Province**, the community saving groups and the Community Development Fund have planned to organize essay competitions and a paintings exhibition on October 2nd, with the local people. The theme will be "My ger and my street", and the winners will be awarded prizes at a ceremony at the end of the day.
- In **Ulaanbaatar's Khan-Uul District**, the community savings groups will organize the opening ceremony of a "Senior's park", on October 1st. This event will bring together community people, savings group members, municipal officials and the media.
- In **Darkhan**, the community savings groups will organize a debate between groups living in neighboring streets on the issue of housing: "How to improve lives, houses and streets?" The activities will also include competitions, dancing and singing.



MONGOLIA - UDRC : (Enhe from the Urban Development Resource Center in Ulaanbaatar writes) In September, the president of Mongolia and a team of his advisors visited one of the community savings groups in Bayanchandmani District, where the people had built a playground and fountain. The president was much excited about these kinds of community initiatives and has decided to support this process by working more closely with us in the future. I suggested we begin by jointly organizing an event to mark World Habitat Day in Ulaanbaatar, in which community people from all over the country will come to plant trees and create a new community park, to be inaugurated by the president, as a kind of declaration of his support for a people-driven upgrading process in Mongolia's ger areas. The president agreed to the plan, and the event took place



on October 15th, with some 200 people, including community groups from 12 provinces, school children, local government officials, the president of Mongolia. The celebration got very good coverage in the press by nine TV stations and five daily newspapers.



The ceremony on October 15 began with a public announcement of a new Presidential Resolution to encourage and support community savings and people-driven development processes throughout the country. The President of Mongolia presented gifts to ten community elders, and presented UDRC with a letter of appreciation for its work over the past five years. There were children's drawing competitions, dances and songs both for and by the school children. 400 trees were planted by the participants in a piece of land next to an inner-city school, which the city government has given to create a new playground. The school-children will look after the trees, which grow very slowly in Mongolia's harsh climate, as part of UDRC's focus on youth involvement on people driven city wide upgrading process. After the main event was finished, all participants visited ACCA-supported upgrading projects (including bio-toilets, street lighting, street layouts and water supply systems) in ger areas in Baganuur District, on the outskirts of Ulaanbaatar. For more information, please contact Enhe at enkhbayar@mik.mn



VIETNAM : (Anh from the Saigon-based NGO ENDA-Vietnam writes) An exchange visit to Vinh City (October 1-4) has been arranged for World Habitat Day, with visiting groups from Thailand, Cambodia and the Philippines joining in with local teams. The trip will start with a visit to the savings groups activities in Danang, where there are 2,000 savings groups, each very small with around 10 members. These savings groups are managed by the Women's Union and linked to the City Development Fund (CDF). The group will visit these savings groups and share ideas, with the aim of organizing a workshop on savings groups in the future. ENDA has been active in Danang for a long time, and it is now time to review these activities and to work together to make the system of managing these savings groups by the Women's Union more effective. On the second day, the group will travel to the city of Vinh, where a formal event is planned for the morning of October 3, with a site visit to and the inauguration of the ACCA-supported housing project at Block 6A Cua Nam Ward, with speeches from the community leader, and representatives from the Ministry of Construction, the Provincial People's Committee and ACHR. This small but very important project is one where the poor have been able to negotiate a lower standard of construction (with narrower roads, smaller plot sizes and self-building on the same site) than legally required, allowing for a more appropriate and affordable housing for the poor, in which nobody gets displaced by redevelopment. This event will be followed by an afternoon discussion on the implementation of the peoples' housing projects in Vietnam, allowing for international sharing of ideas amongst the participants. (More on this project in the story below...)

THE LITTLE HOUSING PROJECT WITH A BIG IMPACT IN VIETNAM

Among the many housing projects that were inaugurated during this year's World Habitat Day celebrations, one of the tiniest but most important was in the city of Vinh. This little project - which re-drafted all the rules - is already setting new, more realistic and more affordable social housing standards for the poor in Vinh and in other cities in Vietnam. In this project, in which nobody was evicted and everyone stayed put, community members designed and built their own housing. By using standards that fell far below the government's strict minimum social housing standards, the people were able to build beautiful houses for half the cost of contractor-built ones and in less than half the time - all in close collaboration with the municipal government. And instead of breaking it up, this project made the community stronger. Here's the super-condensed version of the story at Block 6, Cua Nam Ward :

There are 142 collective workers housing developments in Vinh (with 3,386 housing units), most of it built in the 1970s and 80s for low-paid factory workers and their families. These developments mostly took the form of poorly-built one or two-room rental row houses of 15 to 30 square meters, and most are now badly deteriorated and considered "sub-standard" housing. In 2007, the provincial authority approved plans to redevelop all 142 of these collective housing developments, by demolishing and replacing them with lower-density "social housing", with land plots and houses of more than double the size (70 square meters is the province's "minimum" house size). As part of the process, many of the families would be relocated to newly developed housing elsewhere. For both the *in-situ* and relocation parts, the redevelopment process was conceived as a conventional top-down, state-planned, contractor-built social housing process with almost zero participation of the communities and in which the people would be expected to pay for everything: land-use rights, infrastructure and expensive new houses built to a very high standard.

In February, 2009, a city-wide workshop on participatory planning and self-help housing construction was organized in Vinh by ACVN, ACHR and the CDF community networks, with technical support from a team of architects and community organizers from CODI in Thailand. In this workshop, the city authorities provided for the first time a full set of information about these plans to demolish and redevelop the city's collective workers housing. And this meeting opened up a public dialogue on the issue, and started a process of looking at cheaper, more community-managed alternatives to the city's expensive, contractor-driven redevelopment model - which turns out to be not written in stone after all.

Showing a simpler, cheaper, people-built alternative with more realistic standards : The 29 poor households living in Cua Nam Ward's Block 6A were in one of the 142 areas on the list for demolition and redevelopment. Like all the others, they were a tightly-knit community and they wanted to stay. But like all the others, they could never afford units in the new scheme, so they decided to propose an alternative plan to the provincial authority, in which they would redevelop their block themselves. The plans they developed, with help from a local architect and the Thai team, included widening the lanes to five meters, laying proper drains and rebuilding their small houses in an extremely efficient layout of 2 and 3-story row-houses on 45 square meter plots. They used this redevelopment plan, and the availability of housing loans from ACCA, to negotiate with the city government. Once they got the city's support, they used the force of that approval to negotiate with the provincial authority, which finally agreed to the people's proposal in early September 2009. The community started construction on 19 March, 2010, and six months later, the project was finished. They hired a small team of skilled masons and carpenters, but all the labor was provided voluntarily by the community people. The elegant, high-ceilinged 2-story row houses cost about 150 million Dong (US\$ 9,000) per unit, which was only partly financed by housing loans from ACCA of \$1,200 per unit - the rest came from people's savings and other sources. The same house in the market would cost anywhere between \$12,000 and \$40,000, but by designing and building it themselves and eliminating contractor profits and labor costs, the people brought the cost down by at least half.

In one of several emotional speeches at the inauguration ceremony, Mr. Do Xuan Hong, the community's enthusiastic leader, said, "After so many of us fought with our lives for our country in the war, we are still poor. Shouldn't we be entitled to some happiness too? Today we have our happiness - and it is a happiness that we have made for ourselves."

PHOTOS at RIGHT : Before and after houses at Block 6A, Cua Nam Ward



This project is an important breakthrough, because in cities all over Vietnam, municipal governments keen on modernizing their cities are now setting plans to demolish and redevelop their stock of run-down collective housing, which is seen as an eyesore. When this redevelopment is planned by the government and implemented by for-profit developers, as it usually is, it creates a "social housing" process which breaks up communities, evicts and impoverishes people, and prevents the poorest from getting secure land and decent houses.

COMPARING TWO WAYS OF MAKING SOCIAL HOUSING IN VIETNAM

The housing project at Cua Nam Ward sets an important new precedent in Vietnam. It's the first-ever case in Vietnam in which an urban poor community living in collective housing has negotiated the right to design and rebuild its own housing on the same site, with the support of both the municipal and provincial governments. And it was the first-ever case of a collective housing community being given permission to build houses that are considerably smaller and more affordable than the provincial government's 70m² minimum house size for social housing. This *people's standard* has now been officially recognized and sanctioned by the municipal government. When we visited Vinh, during the ACCA assessment visit in April 2010, the project at Cua Nam Ward was already well underway, and the Mayor of Vinh proudly told us that this community had set a new standard for social housing, which was now the standard for the city. He also announced that the city had agreed to replicate this model, in which the communities develop their own rebuilding plans and build their houses together, in some 140 other dilapidated collective housing areas in Vinh.

Le Thi Le Thuy ("Thuy") is helping to coordinate the national savings, CDF and ACCA processes in Vietnam. Before the October 3 inauguration, she did a little research to compare another social housing project that was implemented under Vinh's conventional system for redeveloping dilapidated collective housing (in which the city does all the planning, contractors do the infrastructure and people are left to build their own new houses individually) with the new community-managed system which got its test run in the Cua Nam Ward project (in which people do all the planning and constructed the housing and infrastructure themselves, collectively). To those of us who are old champions of the people-driven model for housing, it comes as no surprise that the Cua Nam Ward project came out cheaper, better, faster, more affordable and more beautiful than the alternative, or that it strengthened the community and won it the respect and admiration of the local government in the process. But even so, the figures from Thuy's study are a real eye-opener, and they make a strong case for the community-driven alternative. You can't argue with these very eloquent numbers :



PHOTOS : Top-down and individual vs. Community driven and collective : The redevelopment project at Block 7, Ben Thuy Ward (above), and the redevelopment project at Block 6A, Cua Nam Ward (right).

	INDIVIDUAL : The city does the redevelopment planning, contractors do the infrastructure and each family is left to design, build and finance its own house (example of Block 7, Ben Thuy Ward)	COLLECTIVE : The community works together to design their own layout plan and then constructs the new houses and infrastructure together (example of Block 6A, Cua Nam Ward)
Numbers of families who got land plots in the same place	69 families out of 114 (60%)	29 families out of 29 (100%)
Number of families evicted and forced to relocate	54 families out of 114 (40%) (only 11 families received alternative land)	0 families
Average size of each family's house plot before and after redevelopment	Before : 28 square meters After : 89 square meters	Before : 30 square meters After : 47 square meters
Number of families using redeveloped land for non-housing purposes	23 families (33%)	0 families
Number of families who sold off their land rights and moved elsewhere	19 families (28%)	0 families
Number of families who could not afford to construct new houses	27 families (39%)	0 families (the community helped the one very poor family to build a simple one-story house)
Government compensation costs for relocated families	\$415 per family x 54 families = US\$ 22,410	0 costs
Cost of dismantling old houses, filling land and allocating new plots	\$395 per family	\$103 per family
Cost of installing infrastructure and basic services	\$365 per family (done by contractors, covers only drainage, no paving or services yet)	\$210 per family (done by people, includes drains, street paving, electricity and water supply)
Cost of constructing new houses	\$141 per square meter (for a 2-story concrete frame house)	\$72 per square meter (for a 2-story concrete frame house of the same size)

(For a copy of Thuy's study, or an English translation of a very good press story on the project, from the Vietnamese Lao Dong (Labor) Newspaper, please contact ACHR).

UPDATE ON THE FLOODS IN PAKISTAN :

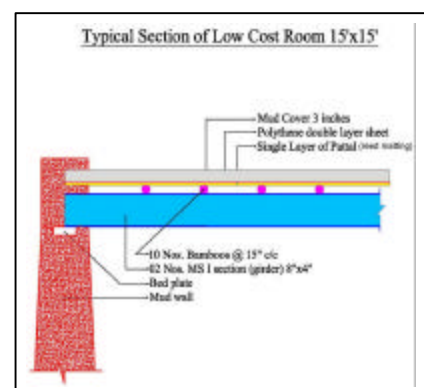
It is over two months now since heavy monsoon rains began causing some of the worst floods in Pakistan in 80 years, all along the country's Indus River system, leaving 1,700 people dead and millions displaced and dependent on spotty relief for their survival - some in make-shift relief camps and many scattered along roadsides. In the flood-affected areas, the devastation has been catastrophic, with hundreds of towns and villages submerged, houses destroyed, roofs caved-in, herds of cattle drowned, farmland destroyed and stores of food and fodder wiped out. Large areas of southern Sindh province remain submerged and have become incubators of for all sorts of water- and mosquito-borne diseases. Several friends in the ACHR network are taking part in the relief and rehabilitation process in different parts of the country, and have sent us these brief reports about their work :

1. Perween at OPP-RTI in Karachi : Perween Rahman, at the Orangi Pilot Project's Research and Training Institute (OPP-RTI), wrote on 19 September that OPP continues to coordinate with 18 of its partner organizations to support flood-affected communities in Punjab, Sindh and Baluchistan Provinces. With OPP's support, these groups are undertaking relief and now rehabilitation work in 12 towns, 2 cities and many villages in the flood-affected areas, reaching out to more than 26,000 families. This work includes setting up mobile health centers and providing medicines, water purification tablets and mosquito nets (since cholera, diarrhea, skin infections, snake bite and malaria are becoming common in the flood-hit areas). Besides medical support, the OPP's partners are also focusing their rehabilitation work on repairing damaged hand-pumps and sewage disposal systems. With the villages as the focus, health and education support are emerging as the long term needs and the opportunity for education seems to be the hope for a way out of poverty for the future.

A low-cost "ROOM WITH A ROOF" for every family : One of the priorities of the OPP's flood relief work has been to help families coming back to their ruined villages (most of whom are still living in donated tents on the rubble of their former houses) to build at least a one-room house with a proper roof over it, so they can have a sturdy place to live as they begin the long and arduous task of rebuilding their villages. Many families are already building the walls, using mud or bricks salvaged from their ruined houses and simple mud mortar. But the roofs are a little more difficult without materials. In Sindh and Punjab provinces, which are hot, arid places, standard tin-sheet roofs can turn a house into a furnace. So in the flood-hit areas in these provinces, the OPP is instead helping families to put up the kind of flat roofs people in the area have built for centuries, which are strong, well-insulated, easy to repair and can be built with cheap, locally available materials. In this layered roofing system, the exposed top is plastered with 3 inches of mud mixed with rice husk (for insulation and cooling), over a double layer of polythene sheeting, which rests on a single layer of "pattal" reeds, which lay across bamboo poles, which in turn rest on two or three steel girders which span the room below.



The bamboo poles, steel girders, plastic sheets and bundles of "pattal" reeds can be delivered in a truck to each family, as a ready-made kit of parts, and all they have to do is assemble it on top of their four walls, and then plaster the top with mud. The whole thing can be finished in a day. The materials to cover a 4.5m x 4.5m room with this roof cost just 14,000 Rupees (US\$ 165). The OPP team has already helped 120 families in three areas to build these roofs (with partial support from ACHR's ACCA Program), and their partners in 12 other areas will have helped to build another 580 houses by the end of October 2010. The goal is to provide this kind of roofing support to 2,000 households.



For more information please contact Perween at opperti@cyber.net.pk

2. Jeffrey Ing with UN-Habitat in Gilgit Baltistan Province :

Jeffrey Ing, a young Indonesian architect who has worked with ACHR and CODI in the past, is now working with the UN-Habitat on their flood emergency work in northern Pakistan. Here are some notes from the news he sent us recently. Gilgit Baltistan Province, in the extreme north of Pakistani Kashmir (formerly called the "Northern Areas") was one of the first areas to be affected by the flash floods. According to a report from the UN's Office for the Coordination of Humanitarian Affairs (OCHA), around 3,000 houses in the province were destroyed by the flash floods. OCHA has distributed over 3,000 emergency tents to these households - a process they describe as achieving "100% shelter coverage" in the province. But a UN-Habitat team subsequently found that these OCHA tents were just ordinary canvas tents, much too small for the large families they were supposed to be sheltering (average 10 persons per family!) and will offer no protection at all against the fierce Himalayan winters that will be starting soon, with heavy snowfall and temperatures reaching down to minus 20 degrees Celsius.



These families urgently require a more "winterized" form of insulated shelter for themselves and for their cattle, since both houses and cattle sheds have been washed away by the flash floods. Since the floods have wiped out much of the community land in these villages, the flood survivors also have no place to build permanent structures yet. UN-Habitat is now trying to find some donor funds and contacting other agencies to see if they have any more "winter-proof" shelters that could be distributed in Gilgit Baltistan Province. Jeffrey has written asking whether the Mongolian *ger* (the cozy, felt-lined canvas tent which is the traditional shelter of the country's nomadic herdsman) might be an appropriate temporary shelter solution for northern Pakistan, and whether there might be some ideas in the region for how to shelter the cattle in the coming winter also? We've put him in touch with our Mongolian friends at UDRC and CHRD, and also with Arif Hasan and other architects in the region who have been involved in emergency housing in disaster situations - especially in cold places. For more information, please contact Jeffrey at : jeffrey_ing2002@yahoo.com



3. Wan Sophonpanich with the Shelter Cluster in Islamabad :

Wan is a Thai architect who has been working on shelter issues in disaster situations, first with the earthquake in Haiti and now with the floods in Pakistan. Here is her October 6 note about the work she's doing in Pakistan : The scale of the catastrophe in Pakistan has continued to be a bit misleading. Unlike an earthquake, which happens all at one go, this emergency took weeks to fully emerge as a major catastrophe. When I first arrived in Islamabad at the beginning of August, only about 300,000 houses had been damaged or destroyed, mostly in the North West of the country. But every day, reports kept coming in of millions more people being evacuated from villages and towns farther south. The catastrophe has been called a "slow" tsunami." That is how it has felt working here, and that

may explain why the humanitarian response to the floods got off to such a slow start. Yet these floods have damaged or destroyed over 1.9 million houses along a 2,000 kilometer stretch in one single country, and some 21 million people have been affected.

I've been contracted by the International Organization for Migration (IOM) to work with the Inter-Agency Standing Committee's coordination team for shelter issues, which we call the "Shelter Cluster" - something that gets activated whenever there is a large-scale emergency. There are also other clusters such as health, WASH (water, sanitation and hygiene), logistics, nutrition and education. Collectively, we try to ensure a more coordinated and equitable response to the disaster, minimizing gaps and overlaps between all the various organizations pouring in to disaster situations like this. Provision of emergency shelter is no rocket science. Nothing beats simple and inexpensive plastic tarpaulins, ropes and poles to help people quickly rig up their own simple shelters. But since Pakistan is a large manufacturer of tents, everybody wants tents and the government wants the aid agencies to buy tents, even though they cost more than tarpaulins and even though there aren't enough for even half the people who need them. But whether they have tents or are making do with the plastic tarpaulins being distributed, Pakistan's winter is on the way. Some flood-affected areas in the north will be cut off by snow, and these flimsy tents will not provide sufficient protection against the cold.

One perk of this job is that I get to stick my nose into everything. I get to see how the funding is going (nowhere near what is required, but everyone's working on it), to ponder the lack of capacities and resources on the ground, to liaise with the government on how the response is going from the humanitarian side, to identify gaps (there are too many), to ask questions about what is not working and how we can fix it, to answer questions that come our way, and to discuss with others what the collective strategy should be, considering the scale of the emergency and resources available. In an emergency this large, there is never enough of anything.



The biggest challenge at the moment is how to make the resources that are available reach the maximum number of people, in the most efficient and timely manner, in the next phase, which we call the "early recovery phase" (and which comes after the emergency phase and before the reconstruction phase). While search and rescue operations are still going on down south, people are returning home in the north, looking for ways to rebuild their lives. We are looking to focus on the people who have started to return home, contributing towards their rebuilding efforts and helping their return to be sustainable. Things won't be perfect, but we hope that it will be a start, for these are resilient people. *For more information please contact Wan at wan@thingsmatter.com or have a look at the Shelter Cluster website www.shelterpakistan.org*

4. Arif Hasan in Sindh's flood-hit Dadu District : *On October 10, Arif and a team of architects, engineers and local officials visited the flood-hit town of Khairpur Nathan Shah, in Sindh Province's Dadu District. They had been invited by the District Chief to visit the area and to give advise on what could be done for the town's rehabilitation. Arif's report makes clear that the Pakistan floods - like so many disasters - are also being used as an excuse to grab land and to conjure up some spectacularly expensive and ill-conceived reconstruction schemes that displace the many and profit the few. Here are a few excerpts from Arif's report on the visit, which includes a set of much more sensible and cost-effective rehabilitation strategies, in which nobody gets displaced and the town's ruined houses and infrastructure are improved, with modest funds and locally-available materials and expertise :*

Conditions in the still-flooded town : We drove to Khairpur Nathan Shah through the flooded countryside using link roads. Except for a portion of main bazaar, we found the town was completely under water and devoid its 150,000 inhabitants (15,000 households). Because everything was still submerged, we could only survey the situation by boat, and it was difficult to assess the extent of damage. Some of the government buildings were badly damaged, parts of them having collapsed. Around 12 of the town's educational institutions were affected by the floods, along with a building of the Health Department and an under-construction hospital. But some of the buildings seem to have survived the floods rather well. Almost all the houses had either collapsed or had been badly affected, and so had the shops in the bazaar, except for those on higher ground. Although the buildings had collapsed, their doors, windows, lintels, girders, timber rafters, roof angle iron are all reusable. Most of the walls in burnt brick in cement mortar survived the floods, but burnt brick walls in mud mortar have collapsed - but the bricks can be reused. Mud houses have collapsed but the mud is available for reuse in construction.



People's Perceptions : We were able to learn several things through conversations with affected townspeople. To begin with, they require clean water, toilets and a roof under which they can sit. This can be a temporary structure, while they reconstruct their homes. They do not want the government to construct houses for them; they feel that these houses would be substandard, contractors would make large profits at their expense, and "others" would make commissions. They realize that the government cannot compensate them fully, but they want cash, to which they can add their own cash and labor to rebuild their homes. They also want to repossess their original piece of land.

Rehabilitating the town or abandoning it and making a new one? Some suggestions have been made to design and develop a brand new town, in order to provide a better environment and facilities for the partly ruined Khairpur Nathan Shah. However, this would involve redefining of land-use and land ownership patterns, and that would be a long and expensive process. In addition, the people we spoke to were not in favor of it. This new town process would also require technical, managerial and administrative expertise and coordination with political representatives. Given the lack of manpower in the local government and lack of construction skills available locally, it is not possible to follow this option. It would also likely to lead to conflicts over ownership and distribution and would cost a minimum of Rupees 75 billion (US\$ 872 million) over a five year period.

A more sensible and more doable approach would be to the following :

- **Right away :** Restore the water supply system. This can be done within four weeks after the waters recede. The restoration should not cost more than 2.5 million Rupees (US\$ 29,070). Through a google image prepare a road, land use and ownership inventory with measurements. Carry out a rapid assessment of damage and its extent to private properties, infrastructure (roads, drains, electricity) and government institutions and on that basis work out a rehabilitation, desilting and reconstruction program. Create *para* committees to manage the construction of latrines and temporary structures. Payments for this can be made directly to the owners. Designs for the latrines can be provided by me.

- **Later on :** Reshape the water supply system to eliminate the town's filtration plant and install solar pumping on the seven tube wells that supply water to the town (at a cost of about 8 million Rupees (US\$ 93,000)). Design and implement an underground gravity-flow sewage system for the town, along the existing open drains. Rehabilitate the three sewage collection points and replace the existing disposal pumps by solar pumps. (at a cost of 120 million Rupees (US\$ 1.4 million)). In this process, the town's open cesspits will be eliminated and the health conditions in the town will be considerably improved. Improve existing government buildings and redesign the ones that cannot be rehabilitated. The new designs should be climatically suitable and built of local materials. Develop a tree plantation and landscape plan for the town and prepare for the implementation of it. Prepare and implement road and street paving using the brick-on-edge technique. This will promote the manufacture of bricks and help the economy. Initiate a community managed solid waste disposal system on the OPP-style pattern followed by the Akhtar Hameed Khan Memorial Trust in Rawalpindi's peripheral villages.
- **Implementation process :** For implementing the above proposals, a cash-for-work program should be initiated, in which the local population should be provided jobs on a daily-wage basis. Also, local skills should be utilized. My estimate for overall rehabilitation (except for housing) would be 500 million Rupees (US\$ 5.8 million) over a four-year period. Of this, 200 million Rupees (US\$ 2.3 million) would be labor costs which could provide earnings to the local population. The production of burnt bricks at kilns can be subsidized by providing free fuel to the brick kiln owners for two years. This can considerably reduce the cost of bricks for local construction, increase the supply of bricks and of jobs at the kilns.
- **House construction :** The government intends to provide every family 100,000 Rupees (US\$ 1,165). This can be used for house improvement and/or reconstruction. Most of the houses will be in mud, so it is necessary to use improved mud technology. This can be done by using the hand-operated "Cinva-ram" machine, which makes strong and smooth mud bricks, or by developing rammed earth cast in steel shuttering techniques, which also produce smooth and strong wall surfaces. These technologies can be introduced by training local masons in their use and manufacture. To advise people on house building and design, a cell consisting of an architect, an engineer, a quantity surveyor / supervisor and a site supervisor should be created and financed by an NGO or international organization. This cell will be located in Khairpur Nathan Shah and will interact with the local population, understand their needs and provide technical support and managerial guidance to the house builders. They will introduce and promote improved mud technology techniques and for this they will receive orientation at the Council for Works and Housing Research and at my office. The UN-Habitat office in Islamabad might be interested in supporting the creation of such a cell.

For more information, please contact Arif Hasan at arifhasan@cyber.net.pk

5. Bushra Khaliq, at the Women Workers Help Line in Pakistan : In early September, Bushra Khaliq, from the Women Workers Help Line in Pakistan, sent a moving account of the kinds of realities poor village women are having to face after the floods. Here are some excerpts from her e-mail. There are about 300 relief camps in the Kot Addu area, in Punjab Province, where about 2,500 people have been living in misery for weeks. The canvas tents are very small, with space for only two charpoys (string beds), even though most families have between eight and fifteen members. Because there are no separate toilets for them, women have had to use the nearby fields for their toilet purposes. Cholera and malaria is everywhere, and food rations are uncertain. But as the flood waters recede, people are just starting to leave the relief camps and return to their flood-ravaged villages. They're making this journey on foot, on bicycles, on tractor trolleys and on donkey carts, loaded with any usable items like empty water cans, boxes, relief rations, animals, goats and poultry. Along the way, they pass through a bleak landscape of broken roads, caved-in bridges, twisted railway tracks and vast tracts of stinking, stagnant water which cover fields that were a lush green with standing crops just a month ago. But many families are finding conditions even worse back home, where many of their houses have partly or fully collapsed. These families are facing the huge challenge of restarting their lives from scratch.



Since many of the village men are elsewhere, trying to find grazing land for their cattle, it is often the women who are the first to return to their houses, and the first to start repairing their houses, using whatever meager materials and resources they can muster. In the villages I visited in Kot Addu, women were collecting bricks, wood and straw to rebuild their dwellings, and plastering the walls with mud. Others were spreading out any leftover food grains they could find in the sun to dry. Inside their dilapidated houses, they were searching for whatever useable belongings might have remained after the floods and could be cleaned up and used again: clothes, shoes, quilts, kitchen utensils. The women I talked to were worried about having no cash to purchase clothes for their family for the upcoming Eid-ul-Fitr celebration [the feast day which ends the fasting month of

Ramadan]. They were also worried about the coming winter, which will be difficult without warm clothes, blankets and quilts.

For more information, please visit the Women Workers Help Line website at www.wwhl.org.pk

MORE FLOOD WOES for KOREA'S "NON-PERMITTED" COMMUNITIES

This rainy season has been one of the worst in memory for disasters - not only in Pakistan, but all over Asia, where devastating storms, floods and landslides continue to batter Vietnam, Thailand, Philippines, Indonesia, China, India and several other countries. We just got word from our friends at the Asian Bridge NGO in Korea about some floods which have affected several of the vinyl house squatter communities in and around Seoul - most of which are built on the lowest-lying leftover bits of land in the city. Here is the news that Minjung sent us at the end of September :

Between September 19 and 23, while Koreans were celebrating the big Chu-Seok holiday, heavy rains caused rivers to spill over their banks and large areas of Seoul to be flooded. Thousands of houses in Seoul were badly damaged by the floods, including some dwellings in the vinyl house communities that are taking part in the ACCA project. While ordinary householders affected by the floods received immediate help and support, from the government, the Red Cross and other civil society organizations, the vinyl house dwellers - who are considered illegal occupants - were not able to access any government assistance and were left to their own devices. The government announced it would provide 1 million Won (US\$ 900) compensation to each house that was affected by the floods, but people living in the vinyl houses were excluded from this assistance. In Gwacheon City, the government even announced specifically that vinyl-house and greenhouse structures which had people living in them would be excluded from this support, while the owners of greenhouses with flowers being grown in them would be eligible to receive the compensation. As one official in Seocho District coolly put it, *"The support funds and recovery services are only applied to permitted buildings. If we support the residents in non-permitted buildings in non-residence areas, it could encourage further non-permitted buildings."*



- **Flood news from the Jan-Di Vinyl House Community in Seoul :** When the Yang Jae River overflowed and flooded the expressway nearby, the Jan-Di vinyl house community, which is built on the lowest-lying land in this south-Seoul neighborhood, suffered heavy damage. About 20 houses were damaged by knee-deep flood waters that remained for several days, ruining furniture, clothes, books, electronic devices and appliances. On September 23, after two days of flooding, everyone got their hopes up when a government official from Yang Jae 2 Sub-district came to check on the damage. But because none of the 35 households in the community have permits, nobody was eligible to receive the million won compensation from the government's support fund. As Ms. Kim Kyung Ae (age 51) put it, *"My son in the third grade had to go into school without any books because they were all wet. I feel frustrated that people like us who are genuinely suffering from a calamity are not getting any support, because we live in unlicensed buildings."*
- **Flood news from the Jeobsi Kot Vinyl House Community in Seoul :** 10 houses in this community were also flooded. Lee Kyung Oak (age 55), who was working the holiday rush at a restaurant when the floods first hit, got a call from neighbor and came home as soon as she could. *"The water came up to my knees in my house, and I had to throw away many things that got ruined. But there are no support funds, and I don't know what to do."*
- **Flood news from the Honeybee Vinyl House Community, in Gwacheon City :** Besides flooding, this community was also affected by the high winds that came with the rains, which blew down trees and street lights, causing heavy storm damage.

For more information about the vinyl house communities, please contact Asian Bridge at asianbridge21@gmail.com or visit their website at www.asianbridge.asia

THE PHILIPPINES' URBAN POOR PLAY THEIR ELECTORAL CARDS

At the recent ACCA / ACHR Committee meeting in Phnom Penh, we learned that Ana Oliveros has been nominated to run the Philippines' Social Housing Finance Corporation, which oversees the country's well-known Community Mortgage Program (CMP). It's no great surprise that someone like Anna should be offered the job of running the CMP, since she and her NGO FDUP have been key actors in the CMP process from the start, have been among the most active "originators" to help poor communities access CMP loans, and have been at the forefront of the movement to keep the CMP alive and to make it work better and be more responsive to the needs and realities of the country's urban poor. But what is unusual is that Anna's nomination - and the nomination of several other committed, serious and experienced people to key posts - came not from the new president, but from the urban poor! Here's a note from Ana about the "principled partisan politics" which brought this encouraging development about :

In June 2010, Filipinos elected their 15th president. In the early stages of the campaign, the Urban Poor Alliance (UP-ALL), a network of urban poor groups in several cities and regions around the country, decided to participate in a little "principled partisan

politics.” Since the urban poor comprise over half the country's urban population, that's a very large vote bank no candidate could afford to ignore and a considerable bargaining chip for urban poor groups opting to seek change through electoral politics. After coming to an agreement on the main points of their national urban poor agenda, UP-ALL assessed the potential of the various candidates using a scorecard. Their decision on which candidate to endorse was based on criteria such as moral integrity, leadership, background, bias for the poor and chances of winning. Finally, the person who met those standards was Benigno "Noynoy" Aquino III, the son of former president and democracy icon Corazon Aquino and former senator and martyr Ninoy Aquino.

In October 2009, they began a lengthy and arduous negotiation with Noynoy to get his support for their reform agenda which covers the most pressing issues facing the urban poor in the Philippines: forced evictions, in-city housing, basic services, housing budget, employment, local government cooperation, sustainable peace in the Mindanao region, and rehabilitation of communities affected by Typhoon Ketsana. In order to resolve these issues, the agenda also reiterated the need for genuine participation of people's organizations and NGOs in finding solutions and in appointing reform-minded and pro-poor people to key posts in government departments and shelter agencies.

In March - two months before the elections - Noynoy and his running mate signed a covenant with UP-ALL. It was the only covenant they signed with any group or any sector. And when he won the election in May, he immediately met with the UP-ALL leaders to affirm his commitment to the covenant and to supporting their agenda. He has since honored their suggestions and named several "friends of the poor" from the UP-ALL's list to key positions in his new government to link with the urban poor sector :

- **Corazon “Dinky” Soliman**, who used to work in the NGO sector and was active in the early years of ACHR, was appointed to be the Secretary of the Department of Social Welfare and Development (DSWD)
- **Jesse Robredo**, who was the very progressive mayor of Naga City and a great friend of the urban poor in that city, was appointed as Secretary of the Department of Interior and Local Government (DILG), one of the most crucial agencies for helping urban poor groups, NGOs and academics to forge working partnerships with their local governments.
- **Bienvenido “Bien” Salinas**, who is a lawyer who has worked for years with UP-ALL to fight forced evictions, was appointed as chairman of the Presidential Commission for the Urban Poor (PCUP), which ensures that salient provisions of the Urban Development and Housing Act of 1992 with regard to evictions and demolitions are properly implemented.
- **Ana Oliveros**, who heads the Manila-based NGO Foundation for the Development of the Urban Poor (FDUP), has been appointed as President of the Social Housing Finance Corporation (SHFC), which oversees the Community Mortgage Program (CMP), the Philippine government's only finance program which provides low-interest loans (via originators and community associations) directly to urban poor communities to buy land and regularize their situation.

Besides making good his promise to appoint these friends of the urban poor to key government posts, President Aquino or “P-Noy,” as he is fondly called, has also kept his promise to take part in regular “big” meetings with urban poor groups to discuss problems and formulate plans together. As of this writing, preparations for the first “big” meeting are going on. Aside from the announcement of the appointments, this first meeting will tackle one of the top agenda items in the covenant - finding secure housing solutions for the tens of thousands of families who live in informal settlements along the rivers and waterways in Metro Manila, many of which are facing eviction. Such dialogues between the new president and the country's urban poor groups - which are unprecedented in the history of the Philippines - will be continuing regularly right through P-Noy's presidency.

What is important in the engagement of UP-ALL in the recent elections was that it was based on a reform agenda that contained not abstract and broad policy statements but specific solutions and "do-able" alternatives that were based on both real experience and on studies. The process of deliberation and consensus-building UP-ALL went through to develop the agenda was not easy! But because the urban poor and civil society organizations were united in advocating for a politics of change, which hopefully can respond to the plight of the country's poor, the alliance was able to arrive at an agenda which will be their main foundation for a more sound working relationship with government.

For more information please contact UP-ALL's national coordinator, Ms. Maricel Genzola at arimngen@yahoo.com or contact FDUP at fdup88@gmail.com



NEW "PEOPLE'S INSURANCE" IS LAUNCHED IN THAILAND

There are now over 3,000 community savings groups in Thai cities, with about 1.8 million members and combined savings of some US\$ 50 million. 1,500 of these savings groups are in communities which have been upgraded during the past seven years, with support from the Baan Mankong Community Upgrading Program, which is being implemented by the Community Organizations Development Institute (CODI). Some 30,000 families in these communities are now in the process of repaying their loans for land and/or housing to CODI, through their community cooperatives. But even though these families have achieved - through their own efforts - the extraordinary milestone of secure land and good housing, they haven't stopped being vulnerable to the shocks and crises that always go with poverty. A lost job, an illness, an accident or a death can throw a poor household into a rapid downward spiral, and when they're still in the period of making hefty loan repayments for land and housing, that vulnerability is intensified.

All the savings groups and community cooperatives in Thailand are acutely aware of this precariousness, which doesn't go away once a housing project is finished. And most of them have designed back-up mechanisms into their internal community fund management to take care of some of the crises their members might face. Most poor communities in Thailand now operate their own internal "one-Baht-a-day" community welfare funds, which they manage and largely finance themselves, to cover such emergency needs as hospital visits, medicines, school fees, births, elderly people's care and funeral rites. And most communities taking loans from CODI also retain a margin of 1% or 2% on the loan repayments to CODI - or a portion of the interest earned on their own internal savings group loans - as a reserve fund for making up the difference when members can't make their monthly loan repayments.



These internal support mechanisms have gone a long way towards making poor communities more creative and more confident in being able to collectively take care of their own members-in-need, but they are still quite modest and can be quickly depleted. If some crises prevent members from making their monthly loan repayments to the community cooperative, the cooperative will have trouble making its monthly loan repayment to CODI. If the loan repayments to CODI get stuck, then CODI will get saddled with more "non-performing loans" (NPLs), which in turn means the CODI fund will have less to on-lend to other communities to finance the next round of housing projects. And sometimes, when a family experiences such a crisis, they end up having to leave the project, since the cooperative can't keep covering their loan repayments for too long, no matter how much of a buffer fund they may have built into their repayment system.

Managing risk : The Baan Mankong is operating on a very large scale now, and after seven intense years of experience, it's clear that there will always be a few community cooperatives that have trouble repaying their loans to CODI. And these repayment troubles can almost always be traced back to problems that start when one or two community members are unable to make their payments - often with good reason - and the problem quickly gets bigger and bigger for the cooperative. In discussions within and between the community networks and CODI, the question has come up again and again, *How can the community networks manage these risks and guarantee that the repayments will continue, even when people do face some kind of crisis?*

When middle class families borrow money from a bank to buy a house, a piece of land or even a car, they are usually required by the bank to sign up for a parallel repayment insurance policy. A premium is added to their monthly loan repayments and that premium goes to an insurance company which absorbs the risk of non-repayment and guarantees to repay the loan if the borrower gets sick or dies or can't repay the loan. This is standard procedure in private-sector consumer finance. But the poor - even when they do get access to housing finance - almost never enjoy this kind of safety cushion. Initially, CODI explored the possibility of linking with commercial insurance providers, but these schemes were expensive, and nobody liked the idea that the profits all went into the pockets of a giant company and its rich investors! Plus, when you make a claim, those companies will find all sorts of creative reasons not to pay. Some of the poor complained that a poor, individual beneficiary of these commercial insurance schemes could never determine anything, could never hope to argue with these big companies that take your money away!

So after a lot of discussion, a new national system of community insurance was launched in October 2010, as part of the World Habitat Day celebrations, in which community borrowers themselves are the owners and operators of the insurance fund and the funds are all managed by the networks. In the system so far (which will be fine-tuned as it goes along), each family who takes out a loan from CODI will pay just 200 Baht (US\$6) per year into this new national insurance fund, to which CODI contributed a 20 million Baht (US\$ 670,000) seed capital. Then, if there are problems which prevent a community member from making the loan repayment to the cooperative, and if the community determines that nobody else in the family is earning enough to make the payment, then the insurance fund will make the repayments. The community networks have developed a set of preliminary projections for what the insurance fund will cover, in a variety of scenarios: in the case of sickness, for example, the fund will cover half or all of the family's

loan repayments, for three to six months, depending on the family's earning situation. But the rules are flexible, and it's up to the community cooperatives and the city networks to gauge each case. But most important of all, this new tool for dealing with real problems that come up is being managed by friends and peers - not by some profit-making corporation outside. The insurance fund will also cover disasters, like floods, fires and storm damage to communities - and in the case of disasters, the scheme will cover both borrowers and non-borrowers in the affected communities.

Target: Decentralize the insurance system to the city funds. It has been agreed that in this early stage, the 200 Baht per year each borrower pays will go into the national CODI fund, but eventually, the plan is to decentralize the insurance funds to the country's growing number of city-based development funds, so that the people's insurance scheme can be managed entirely by local people, and can strengthen the city funds, which are now active in 20 Thai cities (many supported by seed capital grants from ACHR's ACCA Program), and should be up and running in 100 cities by May 2011.

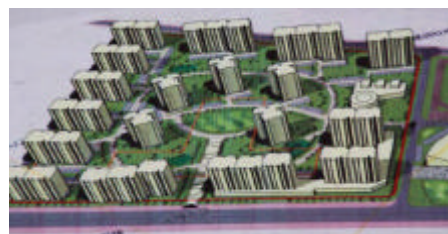
"We would like to prove that when people enter into this insurance program, they will come closer to each other and help each other. The fund is a way to build trust and confidence in communities, since it is another system by which poor communities are taking care of their own members, at the times when they have troubles of different sorts. And they are doing this through a system they have set up themselves and which they finance themselves." (Somsook)

EARTHQUAKE IN YUSHU : A CHANCE FOR PEOPLE or DEVELOPERS?

The Tibetan town of Yushu (called *Jiekundo* in Tibetan) is the administrative capitol of the Yushu Autonomous Prefecture, in Qinghai Province, in the eastern part of Tibet (which is now part of China and is officially called the "Tibet Autonomous Region"). This beautiful town is nestled among mountains in the uppermost part of the basins of three of Asia's great rivers: the Yellow River, the Yangtze River and the Mekong. In the early morning of April 14, 2010, the town was shaken by a 7.1 magnitude earthquake, which toppled houses, temples, gas stations and electric poles, triggered landslides, damaged roads, cut power supplies and disrupted telecommunications. Chinese government figures put the death toll at 3,000 people and more than 10,000 injured - many trapped under collapsed buildings. But local people say the real number of deaths is closer to 10,000. 90% of Yushu Prefecture's population of 77,000 people were directly affected by the earthquake damage, 85% of the buildings were severely damaged, 70% of the schools were destroyed and about 100,000 people were made homeless. Many of these buildings were traditional Tibetan-style multi-family courtyard houses of two or three stories.



Using the earthquake as an opportunity to turn a real Tibetan town into a lucrative fake Tibetan Disneyland : The Chinese Government's speedy and well-coordinated response to the Yushu earthquake has been widely praised as a model of quick, efficient and effective disaster response. The government soon began clearing damaged buildings, setting up temporary structures for government services and starting to rebuild schools. But it quickly became clear to everyone that there were motives behind this efficient response that were anything but humanitarian. The Provincial Government is using the earthquake as an opportunity to impose a new kind of city planning on this very old, traditional Tibetan town. Under China's centralized system of controlling land, even buildings that were not damaged by the earthquake are now being demolished in Yushu, and the land they occupied is being designated for different purposes in an ambitious plan to transform Yushu into a "New Metropolis" of gleaming high-rises and shopping malls, with vast new subdivisions of up-market "Tibetan style" villas with 2-car garages, jacuzzis and fake polystyrene architectural details tacked on for show. For Han Chinese developers, the disaster has opened up another development boom, and they are being drawn into Yushu like ants to sugar.



Evicting the Tibetans from the center of Yushu : The government's plans call for relocating most of the ordinary and low-income Tibetan families that had always lived in the old center of Yushu to new housing colonies far outside of town, where they will be forced to live in cheap concrete block houses (of a standard 80m², regardless of family size) that are neither earthquake-safe nor appropriate for the

climate, and where residents will be forced to commute to town for work. This lucrative "replacement housing program" is being handled by huge government contractors, and neither NGOs nor residents are being permitted to participate. In these ways, thousands of households are losing their land and houses, as well as their communities, their neighborhoods, their trades and their ancient way of life. There is already, however, strong local opposition to these government relocation and reconstruction plans.

A new ACCA Project in Yushu : A new ACCA-supported project being implemented in Yushu, by our friends in the Tibet Heritage Fund (THF), is working with residents to repair and restore four slightly-damaged historic multi-family domestic buildings in the center of town. The project is being used to demonstrate an alternative post-earthquake redevelopment model in which the people continue to stay in their old neighborhoods in their traditional communal housing - instead of relocating to the government's individualistic standard housing units outside of town. The reconstruction will include the introduction of earthquake-resistant elements into these historic structures and will serve as model for other reconstruction in Yushu, with the hope that it will encourage other people to also reclaim and rebuild their homes. This is just a start. To scale-up this alternative restoration process (and also to impress the government) more funds will be needed, and THF will try and raise more funds.

Using the historic building angle as an anti-eviction strategy : Instead of trying to build new shelters for earthquake-affected families, which seems difficult at the present time, the THF's decision to focus on in-situ restoration is also an indirect strategy to secure people's ancestral properties and prevent their eviction. The government will be reluctant to demolish historic buildings that have survived the earthquake. Yushu's historic center suffered a lot of damage (including two small Buddhist neighborhood temples that were damaged). So the project is a combination of heritage preservation and post-disaster reconstruction.

This strategy represents the only chance to preserve the soul of the town - and the people in it. And it may succeed in modifying the official plans for redeveloping Yushu.



THE REAL AND THE FAKE : (photo above) A hired laborer paints colors on a fake plaster cornice that has been glued on to one of the "Tibetan style" villas being flogged to affluent Chinese migrants in Yushu. (right)

And that's the REAL Tibet, where the families who live in that building are celebrating the completed renovation of their beautiful old shared courtyard house. For more information on the project in Yushu, please contact Andre Alexander at al-iskandar@gmx.net

ACCA UPDATE

Fifth ACCA / ACHR Committee Meeting held in Phnom Penh in September 2010 : ACHR's ACCA Program (Asian Coalition for Community Action) will be going into its third year in November. The fifth ACHR / ACCA Committee meeting was held in Phnom Penh, on September 18, 2010, and hosted by the UPDF, the National Community Savings Network and the Municipality of Phnom Penh. This one-day meeting (which was the shortest and most efficient yet!), was held in the Municipality, and observed by a large number of community members from Cambodia, as well as many of the community members, NGO workers and local government officers from seven other countries who had come for the ACCA assessment trip. Besides brief reports on the ACCA process already underway in various countries, and the consideration of new project proposals, there were a number of items on the meeting agenda. *A report on the meeting will be sent out and should be downloadable from the ACHR website soon.*

Cambodia assessment trip September 14-17 : The ACCA committee meeting in Phnom Penh came at the end of a 3-day assessment visit to the country's very active ACCA process. This was the fourth ACCA assessment trip (after the Philippines, Vietnam and Mongolia). Instead of everyone going



together in one big group, though, the assessment participants (50 community, NGO and local government visitors from 8 other countries + about 100 Cambodians from 14 cities) were divided into three groups, and each group visited cities in different parts of the country. The Northern group visited ACCA projects in Serey Sophean, Samrong and Siem Reap. The Southern coastal group visited projects in Koh Kong and Preah Sihanouk, and the Eastern group visited projects in Prevea and Kampong Cham. On the last day, all three groups converged in Phnom Penh for a day spent reflecting together on what they'd seen and learned in the different cities. In the evening, the whole group was given a presentation about the very strong community savings and ACCA project in Phnom Penh's Roessei Keo District, with a dinner afterwards hosted by the riverside slum communities there. Many of the participating groups from neighboring countries came overland, packed together in vans, and the logistics of gathering all these different groups together in three parts of the country, shepherding them around for three days, and then delivering them all to Phnom Penh at the end for a half-day's reflecting together on the assessment, was no small feat of grace, efficiency and good humor by the Cambodian hosts from the community networks, UPDF and local governments in the cities that were visited. *A report on the assessment trip will be out soon.*

New ACCA Projects approved in 17 cities : During the ACCA committee meeting in Phnom Penh, new projects were approved in 17 cities in 10 countries, and additional small and big projects were added to several already-approved cities, bringing the total new project approvals to :

- 11 big projects (total budget \$312,000)
- 99 small projects (total budget \$254,000)
- two special disaster projects (in flood-hit Pakistan and volcano-hit Albay in Philippines)
- four special projects (to restore a historic wooden building as a community center and savings office in Mongolia's Bayanchandmani District, to study the informal housing situation in Lahore Pakistan, to use a riverside slum planning competition in Surabaya as a catalyst for building a community architects network in Indonesia, and to establish a community-run alternative building training center in Phnom Penh).

ACCA PROGRAM FIGURES *(cumulative, as of October 1, 2010, after the Phnom Penh meeting)*

- **Activities approved in 97 cities / towns / districts, in 15 countries.**
- **59 big housing projects approved** (Total big project budget approved: US\$ 2,117,767)
- **491 small upgrading projects approved** (Total small project budget approved US\$1,267,000)
- **Community-driven disaster rehabilitation projects approved in 5 countries :** Cambodia (1 project), Burma (4 projects), Philippines (7 projects), Vietnam (1 project), Pakistan (1 project)
- **National surveys in 6 countries, finished or in process**

Some upcoming Regional ACHR and ACCA events :

- **October 13, 2010:** MOU signing in Bangkok between the People's Community Network in Fiji, the Minister of Housing and Environment and Local Government and ACHR, to work together to expand the community-driven development process in Fiji in 15 cities over the next three years.
- **November 22 - 27, 2010 :** Sixth ACCA Committee meeting + Nepal ACCA Assessment trip in Nepal.
- **December 12 - 18, 2010 (tentatively!)** : "Bamboo as an alternative building technology and livelihood opportunity" training workshop, to be held in the Matina Crossing Community, in Davao City, in the Philippines. As part of the workshop, a quite large bamboo bridge will be constructed over a deep canal that runs through the community.
- **January 2013 :** ACHR Regional Meeting in Bangkok *(final dates still being discussed)*
- **Late February 2013 :** Regional workshop on the poor in historic cities, in Penang *(final dates still being discussed)*