

SOME NOTES ON BAD NEWS AND GOOD NEWS :

There's no denying the world around us is brimming over with bad news: bloodshed, corruption, environmental disasters, global inequities, famines, corporate hegemony, waste, error and loss. It can be crippling, all this bad news. It can fill our vision so completely at times that it blots out everything else. It's easy to give in to despair, to cynicism, or to the conviction that there's no good reason for ever getting out of bed.

But there are others who always seem to be emerging from this smoking battlefield waving some little trophy or other, some fresh enthusiasm or some morsel of good news to tell everyone about. To some, these may look like daft-headed optimists or spaced-out zealots taking a stroll in La-la land. But for a lot of the region's foremost change-makers, the relentless quest for the good side of ambiguous events and bad situations is a conscious strategy and a central principle of how they work.

What many of these people have realized is that even in what may seem the most hopeless, most dire and most unambiguously rotten circumstances, there are always - *always* - to be found the seeds of opportunity. They develop a kind of radar which picks up the faintest flickers of potential in that swirling black storm of bad news.

If they are recognized, taken up, nurtured and capitalized on with great energy and persistence, these opportunities can be transformed into a bit of progress. And it is when people see that progress is possible that the demand for reform and advance is energized. In these ways, some of the worst occasions have given birth to some of the best solutions to the staggering problems of poverty and homelessness we're faced with.

This nose for good news is not something which you either have or don't have - it's a talent which can be nurtured and developed. And there are increasing numbers of people, communities, NGOs (even a few government officials!) who have learned to embrace the possible and not to mourn the rest. In this issue we'll take a look at some groups around Asia and Africa who, in different ways, have made their peace with the ongoing storm of bad news, and found enough good news to charge forward with chins held high.

**Asian
Coalition
for Housing
Rights**

HOUSING

by People

IN ASIA

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BAD NEWS AND GOOD NEWS ABOUT DEVELOPMENT FUNDS

Where most of the international development aid pie gets divided up in places that are strictly off-limits to the poor, here's news about a few experiments that are putting development money - and decisions about how it is used and who uses it - into the hands of poor community organizations.



BAD NEWS AND GOOD NEWS IN INFORMAL SETTLEMENTS ALONG RAILWAY TRACKS

The long stand-off between railway authorities and the poor communities along the railway tracks in Asian cities is showing signs of loosening - at least in a few places where organized communities have convinced the state to give their "win-win" relocation solutions a try.



BAD NEWS AND GOOD NEWS ABOUT THE POOR IN HISTORIC CITIES

When they say poverty is the handmaiden of culture, they're not kidding - here's proof that revitalizing historic neighborhoods and cities works better when the poor people who live there are key partners in the process.



BAD NEWS AND GOOD NEWS AFTER NATURAL DISASTERS

And here's news that shows how poor communities which find themselves in some very grim circumstances have managed to extract development opportunities from the rubble and to turn calamitous events to their advantage, in their struggle for secure land, houses and decent incomes.



MANAGING DISASTERS

Turning the crisis of disasters into development opportunities

□ the bad news:

Danger, vulnerability, crisis and loss are facts of daily life for millions of poor who have little choice but to make homes on the leftover, uninhabitable and topographically risky bits of Asia's urban land: on the banks of rivers and canals, around garbage dumps and toxic sites, in swamps and flood plains and tidewaters, along highways, streets and railway tracks, on steep hillsides and in gullies.

When accidental or natural calamities happen - storms, landslides, earthquakes, fires, chemical spills - they hit hardest those with no margin of safety, no insurance policies, no legal claim, no bargaining power for assistance. Even when the disasters attract a few flickering moments of international sympathy and relief, when the cameras go away, people can find themselves much worse off than before. And disasters often end up being a convenient excuse for evicting people - given the boot by high-minded politicians and civic groups moralistically asserting, "Nobody should live this way." So in addition to loss of lives and houses and belongings, the poor often find themselves losing their land and livelihoods as well.

□ and the good news:

But it makes a lot of difference whether communities are organized or not, and what condition the local spirit is in. When the media spotlight falls on a community for five minutes, does it use the opportunity to weep and moan, or does it project clearly what it's members want and what they are doing? And when relief resources are made available, is there a strong organization already in place which knows how to make sure those resources flow equitably through the community's relief and rehabilitation process, instead of being just grabbed by a few and eaten up. Here are two cases of poor communities, badly hit by tragedies, which have managed to make use of some very grim circumstances to create opportunities to make their lives much better than they were before the storm.

Philippines : Garbage slide at Payatas

Payatas is Manila's largest slum, with some 25,000 households packed tightly around the mountainous 15-hectare garbage dump, and has become a dark symbol of the problems of poverty and landlessness in the Philippines. On July 10, 2000, after weeks of drenching rain, a portion of the garbage dump collapsed, burying hundreds of families as they slept in their houses. Most were scavengers who survive by sorting and selling recyclable materials gathered from the dumpsite. Despite rescue efforts, the death toll eventually climbed to 250.

CNN footage of bodies being pulled out of the smoking garbage spread news of the garbage slide around the globe. For a short while, the tragedy put Payatas in the center of a storm of media attention. Words of sympathy and offers of financial and technical help poured in from all over the country - and the world. Local volunteers worked alongside soldiers and firemen to help dig out the victims. But it was the *Payatas Scavengers Association* which took charge of immediate relief operations, managing the distribution of relief goods, organizing temporary housing, setting up 12 emergency feeding centers, documenting fatalities, helping arrange funerals and supporting families forced to move to the government relocation project.

But when the media storm withdrew, the community was hit with news that the government was closing the dump (cutting off their economic lifeline) and that 2,000 families living within a 50-meter "danger zone" around the dump would be evicted and sent to a government relocation colony 15 kms away, where they'd have to immediately begin making hefty mortgage payments on the unserviced, tiny and poorly-built rooms.

This intrepid community, however, did something very unusual at this point. While carrying on with their extensive relief program, the *Scavengers Association* began organizing a large public event in August to open up a dialogue with the state about finding long-term solutions to the Payatas tragedy. Jockin (*NSDF* and *SDI President*) happened to be in town to receive the Magsaysay Award. They worked with Jockin, the *Philippines Homeless People's Federation* leaders from around the country and VMSDFI (the federation's NGO partner) to make the most strategic use of both the recent tragedy and Jockin's high-profile week in Manila. They set up meetings with the Housing Secretary and the President, and took advantage of the media attention to showcase land acquisition and housing projects being managed by community groups around the country.

When the Housing Secretary came to the Model House Exhibition they organized, she was afraid she'd face angry crowds and strident demands. Instead, she was welcomed with rousing songs and presentations of land acquisition and house-building strategies which poor communities have worked out themselves. She was impressed that communities were prepared to work with the state and had clear ideas of what they wanted to do. (*related stories page 24 - 25*) The interaction which began in that meeting was a breakthrough for the federation and created opportunities for the people to work with the government to find long-term solutions to land-tenure problems in Payatas and to the problems of communities living in dangerous locations. The people's message was clear:

"We don't want to live this way either. We are developing resettlement plans which meet our needs and which we can afford. We can build our own houses and plan our communities cheaper and more efficiently than the state can - all we need is land. And we are ready to work with the government to achieve its goals of providing secure housing for the poor in Payatas."





"The real lesson from Latur is the need to involve communities, and particularly women, in the design of the reconstruction and repair effort, and thereafter in the ongoing needs of development in the community."

- Kalpana Sharma

India : Earthquake in Gujarat Latur's earthquake-savvy Mahila Mandals to the rescue . . .

On January 26, 2001, a severe earthquake shook Gujarat, India's westernmost state. In a matter of minutes, the housing stock of devastated cities, towns and villages was transformed to endless piles of twisted steel bars, crumbled concrete, heaps of broken stone and collapsed roofs, killing over 20,000 people, injuring 200,000 and leaving 2 million homeless. By evening, survivors gathered in make-shift encampments out of the way of falling buildings. Piped water supply, sanitation systems and electricity were severely affected. Although Gujarat is one of India's most prosperous states, the districts of Kutch, Rajkot, Jamnagar and Surendranagar, where the earthquake's effects were most severe, are very poor.

When news of the powerful earthquake spread across India, one of the first groups to begin making plans to help their sisters in Kutch were the poor village women in Latur and Osmanabad, in neighboring Maharashtra, who had experienced a similarly destructive earthquake in 1993. *Swayam Shikshan Prayog* is the NGO which galvanized women's groups in those villages after the earlier Maharashtra earthquake. Drawing on that experience, they began preparing for a major rehabilitation effort which would not only help rebuild the devastated Gujarat communities (both urban and rural), but to use the reconstruction process as an opportunity to build local capacities and skills, and by doing so, to reform and strengthen their social and political structures. There are several key concepts in the SSP's community-driven rehabilitation strategy :

- To form village development committees of women's groups and other community institutions to manage the rehabilitation and to monitor earthquake-resistant construction.
- To make financial and technical assistance within easy reach of affected communities
- To define clear roles for local government in the areas of planning, monitoring, problem solving, infrastructure development, flow of information about resources and earthquake safety.
- To use local skills and labor and include women in all aspects of reconstruction.

Work began in March 2001, when women from the *Mahila Mandals* in Latur traveled with SSP to Rajkot District. They joined *Anandi*, a local NGO, in meetings with local women and men who'd lost their homes in the earthquake, village *sarpanches* (headmen) and district officials in several villages, to talk over the situation after the earthquake and to kick-start the process of community-led reconstruction by building some temporary houses. Together they discussed design options and surveyed local building materials markets. Then, working alongside the local people, the women from Latur actually began building a model house, in which they demonstrated their simple techniques for earthquake-proof construction, using traditional stone or brick load-bearing walls, but with added reinforcement at the corners and openings, and strong connections to tie down the roof. The idea was to use the available aid money to build simple, safe dwellings to live in while they gradually rebuilt their houses and villages. The 15 x 8-foot house design they ended up with could be built for only 9,000 - 12,000 Rupees, and could be built with all local materials by the women themselves.

As had happened in Latur earlier, the Gujarati women were quick to catch on, and soon were working out all the fine details of their model houses - where the put the stove and the curd-churner, where to put the *mohri* for bathing, how to build storage shelves and places for house alters.



Women and earthquake-proof house-building :

The evolution of women's involvement in the design and reconstruction of villages after the 1993 Latur earthquake is one of the most heartening outcomes of a terrible tragedy. The space for their participation emerged when the Maharashtra State Government launched a program to repair and strengthen 200,000 traditional stone houses damaged by the earthquake in 1300 villages. When the earth shook, the walls collapsed and brought the roof down on the heads of the people inside. People needed to understand how to build structures that can take horizontal stress; simple strengthening techniques that do not necessarily require cement and steel.

Initially, women were not consulted, as construction was seen as a male domain. In the 52 villages which had to be completely built anew on another site, new houses were designed and built by men. But the women found the men had not planned for water storage (in a drought prone area) or designed places to store grain, to cook or to keep cattle. And while the men were tempted to pull down the old stone houses and build costly new ones in reinforced concrete, the women understood the value of the old even as they saw the need to incorporate new strengthening techniques.

In galvanizing women's groups in the villages, SSP found that women played a role not just in finding more appropriate, and often cheaper, techniques for repairing their houses, but also acted as crucial bearers of information to other members of the community. They were also able to enforce a certain level of transparency as they monitored how the Government disbursed funds and how this money was spent.

More important, the process of involving women resulted in the revival of 300 *mahila mandals*, traditional women's groups that were set up in villages decades back but which had become virtually defunct in the absence of any constructive activity. Today, seven years after the earthquake, when the work of reconstruction and repair is over, these *mahila mandal* groups continue to function and participate at many levels of village development. Thus, an intervention triggered by a tragedy has resulted in a permanent resource that benefits the entire community.

(Excerpted from "Listen to the Women" by Kalpana Sharma, in the February 11, 2001 issue of The Hindu)

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NEPAL

Some growing pains . . .

Ramesh Manandar was a Nepali housing activist who was very active in the Asia region. After he died tragically in a plane crash in 1992, friends across the ACHR network took up a collection to establish the "Ramesh Fund." Lajana, Ramesh's wife, began linking together people in Kathmandu who'd been involved in housing and poverty issues and used this \$15,000 seed money to start the *Lumanti Support Group for Shelter* in 1993. Lumanti is still the only NGO in Kathmandu which focuses on issues of housing, development and access to credit in urban poor communities. In recent years, Lumanti has begun working closely with an established federation of poor communities and helped start a new women's savings federation, which together now cover more than half the city's slum and squatter settlements. As these federations have grown in size, confidence and ability, Lumanti's work in savings, housing, infrastructure, education and income generation has multiplied alongside them.

So far, Lumanti is working in 70 slums, with a certain number of workers, a certain number of projects, in which it manages everything. If it wants to expand this work into 140 slums, there two ways to do that. It can multiply all that work and all that staff by two. Or if it creates a strategic alliance with these maturing federations, it can help communities to take over responsibility for these things and use it's staff strength to provide them backup.

"70% of the work Lumanti is now doing planning, managing, supervising and monitoring all this community work can be done by the federations now," was the suggestion from Jockin, India's National Slum Dwellers Federation president.

"If by working alone you managed to get into 70 communities, what if you now used those 70 communities to go into 700 communities? A year ago, the city wasn't even ready to look at this work. Today you are all sitting together having tea! At least that's a start. But if your aim is to bring larger pressure on the government to recognize a hundred times what it recognizes today, that will be possible only by creating a critical mass in poor communities."

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Lumanti's Urban Resource Centre brings out an annual newsletter in English and Nepali called "City Care" which highlights important issues of urban poverty, housing and development in Nepal, and contains stories of many of the initiatives of the two federations in Kathmandu Valley. Contact Sama Vajra for a copy.



The two federations are networking together more and more, and have worked together to host several milestone events, including Nepal's first Model House Exhibition in November 1999. The squatters federation continues to focus on land tenure issues, and the women's federation on savings and credit and infrastructure issues.

Two people's federations in Kathmandu :

1. **The Nepal Baso Bas Basti Samrochan Samaj** (*Federation of Squatter Communities*) has been growing over the past ten years. In a country where the crisis of landlessness is increasing sharply, the federation's main goal is to find means of securing land tenure for poor communities in Nepal. The national federation is now active in 16 districts across Nepal, including two districts in the Kathmandu Valley and has over 15,000 members. The federation process, says Chairman Deepak Rai, helps bring people who are vulnerable into something that is big and strong. The federation began working with Lumanti several years back, and the relationship hasn't always been smooth. "We fight a lot, but never mind! We keep working together, and we credit Lumanti with bringing us together with the NSDF in India and the Community Network in Thailand, where we've gotten a lot of ideas. Now that we are connected to an international process, that gives us the guts to say things!"

2. **The Nepal Mahila Ekta Samaj** (*Nepal Women's Unity Federation*) Bimala Lama is an active leader from the *Ramhity Basti* squatter community. After returning from an exposure visit to Cambodia and Thailand in 1999 where she attended a regional meeting of women's savings groups, she immediately began working to bring together the women's saving and credit groups scattered around Kathmandu's squatter and slum communities. She visited most of the sixty identified squatter communities, telling people about the things she'd seen large networks of women's savings groups accomplishing in Cambodia and Thailand (where conditions are much worse, she felt, than in Nepal), and urging the women to combine the strength of their savings groups together into a federation.

Two months later, women from nineteen communities gathered in a large meeting and the *Nepal Mahila Ekta Samaj* was born, a committee was elected and a celebratory round of hot tea made do for a toast. Some men from the *Baso Bas Basti Samrochan Samaj* were present at this meeting and questioned the need for a separate women's federation. The women explained that their specific needs were not necessarily being addressed by the existing squatters federation, and that a women's federation brings a new perspective and adds strength to the *Nepal Baso Bas Basti Samrochan Samaj*. The two are complementary. Since then, the *Mahila Ekta Samaj* has been active in starting and supporting savings and credit groups in new communities, helping organize infrastructure improvement projects, spreading around experiences building toilets and sewers through local community exchanges and monitoring the situation in communities facing eviction.

A note on federations :

Sheela Patel, as director of SPARC in Bombay, has had 17 years of experience working in partnership with a large slum dwellers federation and offered this caution :

"When you create a federation and the federation begins to have a life of its own, it develops a logic of its own. At many points you will have to deal with situations in which they might want something which you don't want. So what do you do? How do you develop the capacity to move from a position of saying and believing "I know best" to saying "We both have ideas and can work together to find a solution that works." That's a crucial perspective which we as NGOs rarely want to examine beyond the prevailing rhetoric of empowerment and participation. We are educated and socialized, as middle class people, to believe that poor people don't know, that they don't understand. And if we look into the way we practice, a lot of us will find that we are constantly practicing what is actually a much more traditional strategy, while what we are saying might be very radical."

Infrastructure projects low-down :

When you ask anyone from the *Nepal Mahila Ekta Samaj* what their organization's priorities are, they'll tell you the same thing: **water and toilets**. Water scarcity and lack of sanitation in Kathmandu's poor settlements are huge problems, and the burden of dealing with them falls heaviest on women. The absence of toilets and sewers means enduring the danger and indignity of having to defecate in the open and a host of serious health problems. During the dry season, the river slows to a trickle, wells run dry, the water table drops and piped municipal water comes dribbling out of taps for only an hour or so each day, staggered around the city, so women have to queue for water in the middle of the night. In the *Pativara* squatter settlement, where 187 families share two water pumps, women have to manage for families of five with just five *gagris* per day (about 100 liters), for cooking, cleaning, washing, bathing. Then there is the question of water quality, which in Pativara is so bad that diarrhea and dysentery are endemic.

Communities have long struggled to find make-shift solutions to these problems, but in the past year, several things have given their efforts a big boost. Exchange visits to community infrastructure projects elsewhere in Asia have brought an infusion of new ideas and the two federations have provided a channel for spreading these ideas around. Plus there are more funds to help pay for water and sanitation projects since Water Aid UK set up shop in Kathmandu a year ago. With support from Lumanti's technical team, poor communities are taking advantage of these developments to plan and carry out more and more infrastructure improvement projects in their settlements, using community labor. As this work expands, communities are getting more entrepreneurial, coaxing materials and additional funds from their local politicians and ward officers and from other aid projects in the city.

Water supply: Adding or improving community water sources continues to be the highest priority. Besides digging bore wells and installing various kinds of hand pumps, communities have built tanks for storing water distributed by tankers, rehabilitated existing open wells and negotiated with NWSC to install both metered municipal water taps and communal standposts.



Toilets: A few shared community toilets have been built in squatter settlements in the city's periphery, but most toilet building projects have been in individual houses, where new pour-flush style latrine pans are built with their own small septic tanks as soak pits, where sewer lines are not available, or with pipes which connect directly to community-built lane sewers.



Sewers and drainage: There is an extensive network of underground sewers in Kathmandu, but only 20-30% of households in the metropolitan area are connected to them. Several inner-city slum communities have repaired or built new underground lane sewers (linked to the city mains) which function as both storm and sewage drainage.



Street Paving: The skill and artistry which goes into laying Kathmandu's traditional brick pavings is alive and well in the city's poor communities, which have topped their sewer and toilet projects with lane paving projects. They use no concrete or reinforcing, just packed earth, a layer of sand and then "Chinese" bricks laid very tightly on their edge in beautiful patterns.



Toilet Rings :

A group of energetic entrepreneurs in the *Mahila Ekta Samaj* have taken a loan from Lumanti and set up a unit to make pre-cast concrete rings and manhole covers for various community toilet and sewer projects around the city. They cast the rings close to where the work is being done. Here in Sankhamool, they cast enough rings for 26 houses in a day. It costs them Rs 250 to make each ring, which they sell to the projects at Rs 350.



New community loan fund : "How do you like the girl?"

As things stand today, poor people never see all the money that's given for community development work in Nepal, and never have a chance to say what they'd like to do with those resources. The idea of starting a community development loan fund in Kathmandu has been tossed around for a year. But the idea was finally thrashed-out and settled in a light-hearted but productive meeting two months back in the Sankhamool riverside squatter community. Leaders from both federations sat on woven mats with visitors from India and Thailand and Lumanti workers. Here's a summary of what was discussed - and the delightfully metaphorical way it was discussed!

Nepal Community Development Fund :

- **PRINCIPLES:** A fund which community organizations control, invest in, and have direct access to. Boosts savings and credit, strengthens communities' links with municipality and promotes collaboration.
- **CONTROL:** Jointly controlled and managed by community federations, municipal and central govt., local and international NGOs, with a majority from community.
- **PURPOSE:** Loans for housing, infrastructure, income generation, community enterprise, leveraging outside funds, bridge financing.
- **LOANS:** Bulk loans made to savings groups, networks and communities (not to individuals) who are responsible for collection and repayment.
- **CAPITAL:** Target of Rs 10 million initially, of which 10% (Rs 1 million) comes from communities (Rs 10/family/month), rest to be raised from other sources - Municipality, ACHR, SDI and external donors.

"We've come with a proposition," Jockin offered. "If you like the girl, we'll arrange the marriage." The unanimous response was, "Yes, we like the girl!" To which Somsook added, "It could also be a double marriage, with part of the fund available for infrastructure and community upgrading, and part linked to savings and credit." And looking at Lajana, Lumanti's director, Jockin said "Mother's weeping because now she's got to go out and raise a lot of money!"

From Sheela, "We need a pundit to perform the ceremony," and from Jockin, "The pundit will be the municipality. We'll tell them they'd better come and do the marriage or the boy will run away with the girl. For the municipality, this is a very good proposition: they get the credit, they get their sustainable development and poverty alleviation and we do all the work! But if they let the fund run away with the NGO and the communities, the municipality will be left behind wondering *where is my role?*"

The federations in Nepal are now working with Lumanti to chalk out the details about how the fund will be managed and to draft a memorandum of understanding. And for guidance, they're looking at the structures of similar community-managed funds in Thailand, Vietnam, Laos, Philippines and South Africa.



Ayuthaya : keeping poor people in the fabric of a historic city . . .

UNESCO has designated the old Thai capital city of Ayuthaya a "World Heritage Site." That's been good news for historic preservation, but a big problem for the city's poor, who are as authentic as the ruins, but are now in danger of being evicted from their city. On the oldest "island" part of Ayuthaya, where most of the monuments are and where the tourists go, 80% of the land is under government ownership, and that has created a situation in which the poor's only housing option has been in squatter settlements, scattered here and there between the ruins.

The three-year-old network of community savings groups in Ayuthaya has linked communities around the idea that poor people and historical monuments can, in fact, cohabit in mutually beneficial ways. The network began by surveying and mapping all of Ayuthaya's informal settlements, finding 53 informal communities (6,611 households) within the municipal boundaries. To open a public dialogue on the city's critical housing problems, they organized a public seminar in July 2000 and presented their survey information to the city and to all the actors with a stake in Ayuthaya's development. The idea was to look at the city as a whole, and to jointly develop a comprehensive housing plan for the entire city, rather than just doing a project here and a project there.

The people's idea for historic Ayuthaya? Monuments need to be maintained, and tourists who come to see them need guides, drink vendors, souvenir sellers, bicycle-renters. The people who are already providing these services are Ayuthaya's poor citizens and they've lived all their lives in the shadow of those ancient cheddies and battlements. If they are allowed to improve conditions in their communities and build new houses, shifting their houses a little where necessary to allow the monuments to be rehabilitated, then the unsightly shanties the preservationists are so vexed about will turn into healthy, attractive neighborhoods.

Since then, the Community Organizations Development Institute (CODI) has coordinated with the National Housing Authority, the Municipality and the Department of Fine Arts (responsible for Thailand's historic monuments) to promote this idea, which is a new one for everybody. An agreement was eventually made to test the idea in a pilot community improvement project, and then to use that pilot to inspire a city-wide community reconstruction process.

First Pilot Project : on-site reconstruction of Arkarn Songkroa. The *Arkarn Songkroa* community began life 44 years ago as an early public housing project, in which the government built two lines of simple row houses for families whose dwellings had burned down in settlements nearby. Later, more households came up in the open spaces and now the tightly-knit community has 67 houses. They work as vendors, factory laborers, *tuk-tuk* drivers and traditional Thai massage therapists and all are active members of the savings group.

With the help of two young architects from Bangkok, the community spent 3-months designing a full redevelopment plan for *Arkarn Songkroa* in which houses will be realigned to equalize plot sizes and to create much-needed open spaces. Each house will have a metered water connection and a toilet which connects to underground sewers. The two-story "core" row-houses will have internal lofts and cost 70,000 Baht, for which CODI is providing loans. To keep costs down, people are using material recycled from their old houses for wall panels. The community has negotiated a long-term land lease with the city and obtained permission to use some empty land nearby to camp on during construction, which is now underway.



Poor communities and historic monuments can make good neighbors. For the *Ayuthaya Community Network*, the upgrading of *Arkarn Songkroa* is the first step towards showing the city and the preservationists that improving the living conditions and tenure security of the city's poor communities answers the imperatives of both historic preservation and need for housing.

POOR PEOPLE IN HISTORIC CITIES :

■ the bad news :

While it took centuries for Europe to urbanize - and to come to terms with urbanization - it happened like wildfire in Asia. In just a few decades, sleepy colonial outposts, quaint court towns and modest ports exploded into roaring mega-cities, their populations soaring from the thousands into the millions. While this mind-boggling change has brought economic growth and job opportunities, it's done so at a great price. We look all the time at the problems of housing and infrastructure which unplanned and inequitable urbanization causes, but another casualty of this urban explosion is the loss of Asia's historic urban centers.

To front-liners struggling for people's rights to secure housing and basic services, architectural preservation may seem a frivolous side issue. But palaces and temples aren't the only thing going under the bulldozer. Entire neighborhoods, market quarters and vast stretches of traditional housing stock are also fast disappearing, and taking with them huge quantities of affordable housing units and places of employment. In the North, revitalization of historic districts has almost always meant the poor get pushed out, either directly by eviction, or indirectly by market forces, when low rent areas go upscale and the poor find themselves outbid by yuppies and Starbucks franchises.

■ and the good news :

Initiatives in several cities across the Asia region are exploring innovative means of preserving the old, without throwing out the people. Historic areas and *real people* can, in fact, happily coexist, and there are several cases which demonstrate that rehabilitating historic cities, neighborhoods and buildings need not be done at the cost of ejecting their human cargo. In fact, here's evidence that rooting preservation in local community processes can turn local people - even if they are poor - into the best preservationists of all.

Other historic cities news :

See page 9 for another story involving low-income tenants living in the historic Georgetown area of Penang, Malaysia.

Karachi's historic core : Trying out OPP principles on preservation . . .

For the seeker of urban experiences, a walk through Karachi's historic quarters presents an unrelieved eyefull, earfull and nosefull of sensation. There's so much happening in these bustling, narrow lanes and teeming boulevards, which now account for just 3% of Karachi's metropolitan area. Cobblers, *pan-wallahs*, juice vendors, pottery sellers and make-shift eateries jostle for space under the richly-embellished arches of century-old limestone buildings.

Close proximity to the port, and land-use changes since the 1960s have put great pressure on a city center designed for 200,000, but now serving 11 million. Concentrations of wholesale and storage activities and the infiltration of hazardous industrial units have led to the deterioration of buildings and infrastructure, loss of open spaces and increasing traffic from heavy vehicles. The area's elite have long since fled to the suburbs, resulting in a vacuum of political authority and the disinterest of authorities. Today, Karachi's historic quarters, for all their ragged vitality, present a disheartening picture of traffic, encroachment, deterioration, severe noise and air pollution, overflowing sewage, garbage and social apathy.

Between 1996 and 98, the Heritage Cell of Dawood College Department of Architecture and Planning documented the area. In 2000, a group of professionals interested in conserving these rapidly deteriorating historic neighborhoods set up the *Karachi Old City Rehabilitation Program* (KOCR). The KOCR will borrow the same participatory development concepts which have helped OPP to upgrade Orangi. Meanwhile, meetings with the people in the area have been held, issues identified, problems surveyed and documented, and plans of almost all the old buildings have been acquired.

The project's premise is that community-based neighborhood rehabilitation can work in a historic neighborhood just as it has done in *katchi abadis*. The project aims to strengthen the participation of communities in the process of upgrading the buildings, infrastructure and open spaces in their neighborhood, and to make it worthwhile for residents to contribute the capital and human resources to do the work. The project will also demonstrate how residents of historic areas can be brought around to the idea of making alternations necessary for contemporary use in sympathetic ways, without destroying their area's historic or cultural validity.

To start with, a small neighborhood has been identified as a pilot demonstration area. The *Wadhmal Odharam Quarters* typifies the problems faced by the rest of Karachi's historic areas. The building fabric, dating mostly from the British period, is intact, but endangered and deteriorating. Once a wealthy neighborhood, the quarter's residents are now mostly daily-wage earners with factory and vending jobs. Because most have lived here since independence times (and have secure long-term leases), community linkages in *Wadhmal Odharam* run deep. In the evenings, residents gather in groups at street-side *chai khanas* to drink tea, eat *pan*, chat with their friends and watch the passing scene - a public practice all but erased from the rest of Karachi.

The KOCR is now part of the URC and has set up a conservation unit, with one architect and two social organizers, in space offered by the nearby NED Engineering university. What will KOCR do?

- **Buildings:** Advise residents on how to maintain their homes, through self-financed house improvement and building conservation "packages."
- **Infrastructure :** Assist communities to make plans and estimates for community-financed infrastructure improvements, solid waste management and maintenance of public open spaces.
- **Neighborhood Plans:** Help develop neighborhood plans to upgrade primary water supply, sewerage and drainage systems, street paving, street lighting and solid waste disposal, to be financed by funds from the Municipal Corporation.



19 Map analysis :

The process of inventorying and mapping all the buildings in the area began in July 2000 and took the KOCR Unit's architects and volunteers into the city's archives, where they found drawer-fulls of crumbling 19th-century maps of Karachi's older areas, with mouse-eaten corners, but beautifully intact. 192 maps have been digitized now and used to prepare master base-maps for all the areas. An important part of the research involves using these to analyze the neighborhoods. They've worked out a rigorous 19-step process through which each area is studied - its problems, its physical and socio-cultural issues, its buildings, its social and environmental conditions. Once you get a good base map and digitize it, you can do anything with it - enlarge any part of it, print out copies at different scales, color in bits to show buildings or to identify problem areas.

Uch : Ancient cities and new sewers



Another important conservation project is underway in Uch, a historic town with a lot of extraordinarily beautiful buildings and monuments in the Southern Punjab. Professor Yasmin Cheema worked on documenting these monuments for over six years. As a result of her work, the *Conservation and Rehabilitation Center (CRC)* was set up, with its focus on Uch and funds from *World Monument Watch* and UNDP were acquired for the preparation of a conservation plan.

Sewage disposal is a serious problem for settlements in Uch, and in June 1999, grants from the *UNDP Life Program* and *Water Aid (UK)* helped get OPP involved in training the communities in Uch to lay "internal" sewers and water supply systems in their lanes. Engineers and activists from OPP are now helping the conservation unit to

prepare plans for the off-site "external" infrastructure that the government will implement, supplemented by the work that communities do themselves. Six young people from the communities in Uch have been trained in plain-table surveying and computer mapping and are helping the architects to prepare maps of the city and master plans for sewage disposal.

When the social organizer working in nearby Lodhran needed help with mapping, he sent a young local who knows how to use computers to Uch, where the CRC team gave him a crash course on autocad and maps. They've struck a deal now that if the local government in Lodhran needs any architectural support for its projects, they can get it from Uch, while if Uch needs help with infrastructure, then Lodhran will provide it. In these ways, groups form relationships and help each other, and OPP doesn't have to bother.



CAMBODIA

UPDF update . . .

The Urban Poor Development Fund in Phnom Penh is now in its fourth year. The UPDF was set up in 1998 with a small capital of US\$ 60,000, as a joint venture of the *Solidarity for the Urban Poor Federation*, the Municipality of Phnom Penh and ACHR. The idea was to create a revolving fund to provide affordable credit to the city's poor communities for housing, settlement improvement and income generating activities. The fund is governed by a board which includes a majority of community leaders, representatives from the Municipality, ACHR and other local and international development agencies, and is managed with as little bureaucracy and as much flexibility as possible.

The fund is still relatively new, and there's a long way to go in tackling Cambodia's immense poverty and housing problems. But in the past few years, the collaboration between UPDF, the Municipal Government, the federation, development agencies and NGOs has shown that when all these players work together, and when the poor take the lead role in their own development, problems of urban poverty can be solved on a large scale. In the past two years, UPDF has experimented with some new strategies for strengthening people's capacities to manage their own development processes in Phnom Penh. Here's a brief look at what's going on.

Decentralizing the UPDF loan process :

A big question behind UPDF has been how to use money strategically to make other things happen. It's not just a matter of providing *microcredit*. Money is powerful, and if you channel money - and decisions about how that money is used - in ways that bring people in communities together and deepens their relationship, it can be a potent people's process booster. The fund can strengthen the bargaining position of poor communities who use the fund strategically as their own resource in negotiations for land, services and access to other resources. This is a key to building genuine, working partnerships in the long term, between the poor and the city. In this sense, the fund is also a partnership builder.

During the first year, UPDF worked closely with each of the seven *khans* (local districts) to set up a collaborative process in which district officials and federation members from the same *khan* began working together on savings and many kinds community development activities (along with NGO and UNCHS representatives). As these *Community Development Management Councils (CDMCs)* consolidated, UPDF began looking at the possibility of channeling the UPDF loan process through the federation's seven *Khan Units* (district-wise sub-federations), and using the CDMCs as a balancing force to that process. Instead of having lots of UPDF staff rushing all over the city trying to keep track of everything and making all sorts of decisions, the idea was to use this existing mechanism, to get the people to do all the work of ensuring the benefits of the fund go to the right people.

In May 2000, the first experiment in devolving the UPDF loan process began with a pilot scheme to let each of the seven *Khan Units* propose loans, up to a ceiling of US\$ 5,000 per *khan*. UPDF would extend bulk loans of up to \$5,000 to each Khan at 4%, which would then on-lend to savings groups members at a slightly higher interest rate and take responsibility for collecting repayments. The small \$5,000 ceiling was an intentional strategy to force the federation's units in each district to prioritize the needs and ideas of member communities and individual savings members. Proposals first went the *Khan Unit*, then through the district CDMC as a check, and finally to the UPDF Board. By June, each *khan* had held a series of meetings and conducted surveys to decide who would get loans and for how much. The seven *khan units* presented their proposals to the UPDF board in a large public meeting in the Municipality. Most districts proposed a combination of house-improvement loan, income-generation loans and loans for repaying informal debts. All proposals came with precise terms for interest charged and collection of repayments. The meeting was *big learning* for everyone. That same afternoon, the UPDF held its monthly board meeting, the loans were approved and the first tranche of money was released soon thereafter.

This experiment, though a little messy at times, was a big shot in the arm for the district process, and was successful enough that a second round is now being organized. Another US\$5,000 will be made available to each *khan* again, but this time, the money will be specifically for environmental improvements such as bridges, walkways, drainage, water supply, toilets, community centers, etc. And this time, the money will be in the form of grants - not loans - at a maximum of US\$ 500 per community. Since only about 10 or 15 communities in each district will be able to get these grants, that means there will be a big process of prioritization, selection and negotiation about who needs what most.

The idea in these experiments in decentralizing the loan and grant process is to use money to help build a system for poverty reduction and community improvement that is done by people. People need to do things concretely, and once it works, they can go to the government and say, "*Here is what we have done, we have a system in place, it's cheap, it's efficient, it works and we have examples.*"

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Smelly Khmer preserved fish yields fragrant profits for riverside communities...

The UPDF's third loan took a detour from house-building into the pungent, salty realm of income generation and fermented fish. Through the federation's very active women's group in Roessei Keo District, 356 families in 19 river-side communities took loans to purchase all the equipment, crocks and *riel fish* necessary to make *prahok*, the ubiquitous Khmer-style preserved fish. In six or eight month's time, the fully ripe *prahok* comes out of the crocks and goes to market. The loans are scheduled to match this ancient cycle: during the five or six-month fermentation period, families pay only the interest on the loans, and when the *prahok* is sold, they repay the loans in full, or in a few very close repayments, all within a one-year term, from loan to full repayment. The 1999 - 2000 batch of loans for making *prahok* was very successful, and all but three of the 19 communities repaid the loans in full. The three communities having trouble repaying were badly hit by that year's serious flooding but eventually managed to repay. The project was so successful, that another round of UPDF loans was approved for the 2000 - 2001 *prahok* season, this time involving 307 families in 19 communities, asking for a total of US\$ 43,000 (about \$140 per family).





Penang's historic Georgetown :

End of rent control brings new struggles for low-income tenants

Another struggle involving low-income tenants, a historic city, an ambivalent government and the harsh forces of urban development is unfolding in Penang, where the decades-old rent control act was repealed a year ago. Here's an update on what's happening, drawn from a set of articles on Penang by Kim Gooi, a Malaysian freelance writer who is based in Bangkok.

Georgetown, the capital city of Penang island, was established by the British in 1786 as its chief trading post in the region. From the beginning, it has been an amalgam of Chinese, Indian, Malay, Arab, Armenian and Acehnese cultures. It remains a thriving city with distinctive neighborhoods, a vibrant street life and a historic environment with some of Malaysia's finest pre-war houses, shops, religious buildings and civic spaces; . Although on the verge of being nominated as a Unesco *World Heritage Site*, Georgetown's unique cultural and historic heritage is in deep trouble.

Much of Georgetown's old city is tenant-occupied. The practice used to be that tenants would pass on leases to their families, and as long as rent was paid, there were no evictions. But the rent control laws which protected these tenants and kept rents low offered no incentive to owners to maintain their property, and the buildings deteriorated. Middle class residents gradually left Georgetown for the suburbs, leaving a core of mostly poor residents. According to Khoo Salma of *Penang Heritage Trust*, an NGO working to promote conservation, there are three categories of tenants: the business and middle-class tenants who profited greatly from rent control and the poor working-class tenants who have nowhere else to go. "Before the repeal of Rent Control, there were 60,000 tenants living in the city, of which the poor comprised at least 25 percent," she said.

While rent control put a damper on the development of new housing and led to deteriorating living conditions, many feel it saved Georgetown from the wrecker's ball. While other cities in the region were bulldozing their historic cores and putting up parking lots and sky-scrapers, Georgetown's pre-war building fabric remained pretty-much intact, and its traditional residents along with it. Trouble began in the 1980s when developers began buying up whole rows of pre-war houses, and using every means to get rid of the old tenants - court cases, forced eviction, thuggery - even arson. Residents slowly began being pushed out of their houses.

Then in January 2000, the rent control act was repealed and all hell broke loose: rents in the area shot up overnight, evictions quadrupled and old buildings started being pulled down. Evicted people have had a hard time finding affordable alternative housing. "Because of corruption, a lot of low-cost housing schemes were bought up by the middle class as business investments," explains Rahim Karim, writer and researcher who runs a textile shop along Campbell Street. And as residents are being driven out, the city is fast losing its charm. Penang's famed Campbell Street, once crowded with late-night shoppers, is now deserted by 7pm, and Georgetown is turning into a hotchpotch of high-rise, old and new office buildings, haphazardly thrown together.

Doi Kean Huat, from Noordin Street, laments the passing community life of old George Town: "I grew up here and remember the street being full of passing hawkers selling fish-balls and Cantonese noodles from their push carts. From morning till night, we heard their shouts, the bamboo clacking of their *tok tok mee* and the clinking of their porcelain spoons."

Undaunted, the residents have mobilized and formed an association called *Save Ourselves (SOS)* to fight for their rights and seek justice. SOS runs a coordination center to advise residents having eviction troubles and help them with court cases. It also organizes public forums to raise awareness about the closely-linked issues of housing rights and preservation. Penang's NGOs and urban conservation and heritage groups have rallied to the support of SOS, and in May 2000, many of these groups came together to open a dialogue with the government on Penang's housing.

MALAYSIA

Here's the word from Grandma Cheah :

Grandma Cheah Siew Chee, a healthy and cheerful 80-year old, originally came from Hui Ann, in China's Fujian province. More than half a century ago, she boarded a junk and sailed to Malaya to join her husband in Penang. Now a widow, she lives in a squalid cubicle in Georgetown's Noodin Street.

The women of Hui Ann used to be a familiar sight on Penang's construction sites, known for their hard work and the colourful red head-dresses and coarse blue cotton samfoos they wore. "I have worked in construction sites all my life, until my legs are no longer strong enough to shoulder the heavy loads," says Cheah cheerfully. She was forced to retire five years ago at the age of 74, when she fell and broke a leg while clearing debris at a construction site in MacAlister Road.

Cheah's is one of 12 tiny cubicles on the ground floor, with 12 upstairs. The leaking roof is patched with wooden boards. There is no bathroom and two broken down toilets are shared by 24 households. The common passageway is where people cook and take their baths (wearing sarongs) from taps installed by the tenants. Since the repeal of rent control, Grandma Cheah's rent has gone up from RM13 to RM62.



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VIETNAM

5 Provincial Cities Project

If there is a single, undeniable lesson to be drawn from the last few decades of governance around Asia, it is the realization that governments can't do everything. In Vietnam, the government has cautiously begun exploring a number of strategies to engage poor people in their own development and has called for a direct partnership between local level officials and poor communities to find solutions to poverty, inadequate shelter and environmental problems. But in a country with little experience of community-driven development, this partnership strategy has not been easy, particularly in provincial cities, with their smaller economic bases and limited financial, human and technical resources.

Since September 1999, five provincial cities in Vietnam have been involved in a UNCHS/UNDP project to explore community-based approaches to tackling problems of housing, poverty and environment, and to set up more appropriate institutional arrangements to support these. The idea is to promote sustainable livelihoods and improved shelter and infrastructure for poor groups through the creation of an *enabling environment* for community-driven development and to kick-start community development activities in poor communities, on a partnership basis with the cities.

After a series of exposure visits to see community-driven initiatives in Thailand, Indonesia and Sri Lanka, there is now a set of officials with a new vision, projects in the communities are underway and there are signs that the strategy is beginning to take root.

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As part of the process of planning how the community development funds will be managed, there has been an intensive process of horizontal learning and sharing ideas, through workshops and community exchanges - between cities and within wards - in which people have a chance to help each other fine-tune their systems for considering loan applications, collecting repayments and managing accounts.

Enter Community Development Fund . . .

The poor in Vietnam - and especially poor women - are no strangers to savings and credit. In the absence of formal sources of credit, several kinds of informal, self-help savings systems are at work across Vietnam. At one end are the community savings groups initiated by the *Women's Union* and at the other end are the "thrift groups", which follow an old Chinese tradition in which 12 people get together and agree to put a certain amount of money into the pot every month, then each month one member takes the whole pot, on a rotating basis. Some groups modify this system, keeping the thirteenth month's pot as a special "welfare fund" for emergencies.

In Vietnam's secondary cities, where opportunities are fewer and poverty is more severe (many earning as little as VN Dong 90,000 - US\$6 - a month), these informal savings systems are real lifelines for the poor. But these groups are scattered, and their ability to help each other is extremely limited. At the end of 2000, ACHR worked with the UNCHS/UNDP Provincial Cities project to set up an *Urban Community Development Fund* in the five cities covered by the project.

The idea of this new, experimental fund is to link these scattered savings groups together and to help them to boost their development activities by providing them access to some external capital. By strengthening these savings groups as the basic unit of self-help, a community development fund can help support communities to improve their settlements and enhance their earnings on a larger scale.

The fund is starting off very modestly with US\$ 25,000, with an equal portion allotted to each city as seed money for five city-based community development funds. The fund will give loans for house improvements, infrastructure and income-generation projects. One of the key ideas behind the fund is that savings groups in each city will be actively involved in setting the system for managing their city's part of the fund, so that it answers their needs. The fund in each city will be governed by mixed committees comprising representatives from communities, the ward, the city government and the UNCHS/UNDP.

What's happening in the cities . . .



- 1 Viet Tri** The community-built walkway in Viet Tri (financed partly by loans and partly by community contributions of cash and labor) is now finished and is a point of pride in the city. A garbage collection project has provided secure jobs for local scavengers. Also lots of loans to start livestock breeding and sewing enterprises.
- 2 Hai-Doung** In Ngoc Chau and Nguyen Trai Wards, community savings and credit groups are financing infrastructure improvements like concreting lanes, installing street lighting and improving drainage. A lot of income generation loans here, including one project to cultivate difficult land within their ward for profit.
- 3 Hue** In Phu Binh, Kim Long and Zuan Phu Wards, low income communities are organizing small-scale environmental improvements in their settlements. With technical support from the city and the ward, they hire contractors and supervise the work. In Vi Da Ward, poor women are accessing credit through their savings groups.
- 4 Quy Nhon** In Hai Cang Ward, small-scale infrastructure improvements (water supply, roads, drainage) are being initiated and paid for by the communities, with some technical assistance from the ward. In Le Hong Phong Ward, savings and credit groups are helping poor families to develop their livelihoods.
- 5 Can Tho** In Xuan Khanh Ward, low income families have formed savings and credit groups to generate finance for improving their community and household sanitation systems. In An Hoa Ward, women's savings groups provide credit to start up and develop the member's small-scale enterprises.

Community toilets in Indian cities . . .

The NSDF/MM's toilet-building program scales up in Pune and Bombay :

For a majority of India's poor urban citizens, the choice of where to relieve themselves is not a choice at all, but a total lack of other options. Either there are no toilets available, or they are in such bad shape that squatting in public becomes a viable option. Indian slums are littered with broken-down, badly-planned, ill-sited and unmaintained toilets which even pie dogs won't go near, much less people.

Over the past two years, the alliance of *National Slum Dwellers Federation, Mahila Milan* and *SPARC* has had a chance to dramatically scale-up their toilet building program. The alliance has been contracted to construct 113 toilet blocks in Pune, through an initiative of the Municipal Commissioner, and 320 toilet blocks in Mumbai, under the World Bank-financed *Bombay Sanitation Project*. Each toilet block will have between 10 and 30 seats, along with other facilities (see below), and will provide safe, clean, working, well-maintained sanitation for up to 200,000 households, or *about a million people*. The Pune toilets are nearly finished now and work on the Bombay toilets has begun. The stories behind these contracts are sagas in themselves, but the real challenge has been to use the process of constructing these 433 toilet blocks to set new norms and standards for design, construction, management and maintenance of municipal-financed toilets in poor communities. Here's a very brief look at some of the innovations going into these toilets:

Innovations in delivery of basic services : The idea in both Pune and Bombay was to develop a toilet-contracting strategy which allows the process of delivering badly-needed toilets to poor communities to create jobs, build community skills and transform relationships between municipal governments and poor communities. This is the first time in India that delivering basic services was considered a joint venture rather than a contracted activity, and for the NSDF, this project pushed up the learning curve about dialogue with cities and managing large projects and delivering within deadlines.

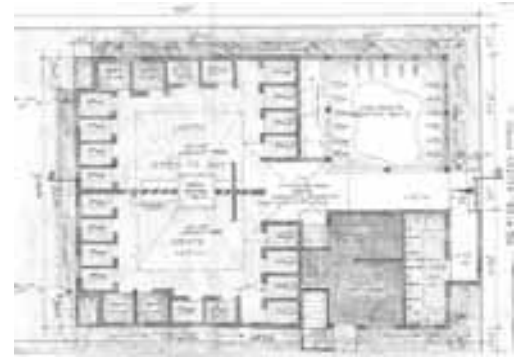
Innovations in design norms : The old standard 10-seater municipal *aqua-privies* had no separation between men's and women's toilets, and no water supply. The new toilet blocks are designed with a complex of facilities inside an enclosure, including 10 - 30 toilet stalls (separate men's and women's), special children's latrines, separate urinals, private bathing places, water supply and storage facilities, generous space for people waiting in long queues, a care-taker's room and, in many cases, space for tea and pan shops a marriage hall on top!

Innovations in contracting : In such a large number of projects (many in newly-organized slums), there was a wide variety of contractor involvement. In communities where they were ready, local women undertook the entire contract themselves and built the toilets, hiring workers from the community, managing the money, supervising the construction work and coordinating with the engineers and municipal inspectors. In other cases, the women's groups took on specific works contracts for parts of the job, such as demolishing the old toilets or doing the plumbing, while one of NSDF's contractors managed the overall work.

Innovations in partnership : The project changed the nature of the partnership between municipalities and communities and changed the way the city dialogues with communities and NGOs to undertake service-delivery contracts. In Pune, a team of young engineers from Purbi Architects gave technical support to the communities throughout the project and there were work review meetings every Wednesday at the Municipal Corporation, in which community women sat confidently with the Municipal Commissioner, the engineers, the slum department functionaries and the federation leaders to go over the week's work.

Innovations in finance : The deal in both cities was that the city pays for construction of the toilets and the communities pay for maintenance, water-supply and electricity. The budget for building Pune's first 33 toilet blocks alone came to a dizzying 20 million rupees, and managing all that money involved a high level of coordination between the PMC, the engineers and the communities, so that inspections were done on time, money was given on time and the cash-flow was efficient. The communities were able to wangle a long line of credit from materials-suppliers in the market, and this helped to do the work faster.

Innovations in maintenance : The toilets will all be maintained by communities, according to a variety of systems. In some cases, Mahila Milan will take charge of maintaining toilets in a number of communities, as a city-wide collective, hiring caretakers and making repairs. In others, local communities will manage their own toilets, charging a small monthly user fee of 10 or 20 rupees per family. Many of the toilets have income-generating facilities built into the design - spaces for tea and cigarette shops, marriage and community halls upstairs - which can be rented out to subsidize the cost of maintenance. All the toilets have a care-taker's room.



TOILETS IN INDIA

Toilet Festival in Pune :

On 26 September, 2000, when the first batch of 33 toilet blocks were finished (and over 650 new toilet seats were in use), the communities decided to have a *Sandas Mela* ("toilet festival") to celebrate this achievement. The festival involved a triumphant, public tour, led by Pune's enthusiastic Municipal Commissioner, through seven of the sites where the NSDF/MM/SPARC alliance had worked with poor communities to build new toilets in the place of broken-down ones. In many cases, these toilets had increased ten, twenty and thirty times the number of toilet seats available to these communities, and were built with a substantial amount of community input and investment.

The Commissioner was accompanied by many local politicians and huge numbers of community members from Pune and other cities during the five hours tour of the seven sites. At each site, there were ribbons cut, toilets inspected (and tried out!), awards given, officials garlanded and prayers chanted. The commissioner handed out certificates of commendation to all the communities and NGOs who participated, and the Mahila Milan collectives gave their own special "partnership awards" to the municipal staff-members who'd been most helpful.

This was not the first *Sandas Mela*, but the most recent in a series, where toilets - the subject nobody wants to discuss - are brought gloriously into the public attention, and where instead of being places of filth and illness, become public celebrations of health, safety, dignity and the right to be there.

For the full story of the toilet-building initiatives in Pune and Bombay, and for more details about the federation's work with sanitation, check out SPARC's web-site, listed below.

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RAILWAY SLUMS

the bad news:

For the hundreds of thousands of poor families who live in tightly-packed informal settlements along the railway tracks in Asian cities, the danger posed by trains speeding by, the lack of basic services and the looming fear of eviction add up to a very big price to pay for a place in the city. Judging by the increasing scale of railway evictions in Asia, the railway authorities across the region are just now beginning to wake up to the problem of encroachments on land along railway tracks, which they have tended to treat casually in the past, secure in the belief that they could throw these growing numbers of people out any time.

In many cases, it's not clear why poor communities living along the tracks are being evicted, or why relocation is necessary. If those households are being evicted for purposes of speculative real estate development, it's not always the case that the whole city - or the railway dwellers themselves - knows about it. When land-use choices made in a city lead to hardship for the poor, the way those choices are made should be brought into a public debate, but almost never is.

and the good news:

But sometimes, that land is being cleared to improve the efficiency of rail transport, to expand the tracks or to make more accessible public transport. And the good news is that this need not lead to a war of attrition between the railway slums and the city, as it has often done in the past. When community organizations understand the state's need to make transport improvements and its need for land to do this, and when the state understands people's need for secure housing, and their need to be centrally involved in all the choices in resettlement, stand-offs can be transformed into partnerships.

There are now several cases where communities living on railway lands are working in collaboration with the city, the state and the railway authorities to develop their own relocation alternatives which provide secure tenure in locations which work for them. In these "win-win solutions", mutual understanding and mutual gain are core principles.



"The most significant impact of this process has been that the data which people collected, the systems that communities developed and the timings established by the railway communities formed the basis of the entire relocation process. That was the real major breakthrough."

Troubles and triumphs for RSDF in Mumbai:

The 65 billion Rupee World Bank financed *Mumbai Urban Transport Project* (MUTP II) to upgrade the city's public transport had languished for 12 years on the sticking point of how (or whether) to relocate 14,000 railway families who were in the way. When a groundbreaking resettlement agreement was finally struck between the Railway Slum Dwellers Federation, SPARC, the State of Maharashtra and the Indian Railways to make way for track expansion under MUTP II, nobody was too sure it would ever really happen. In the process of preparing for and accomplishing this massive shifting of people - the largest 100% community-managed and state-funded resettlement program in Mumbai's history - there's been no shortage of dramas. Here are some updates from Sheela and Celine, sent during some particularly heady moments last-year:

In November 1998, a citizens group in Mumbai took the State to court for failing to evict the railway slums, thus compromising the public safety and speed of trains. In March last year, over 1,500 families were forcefully evicted by National Railway Authorities and their houses bulldozed. The heavy-handed action defied State laws protecting households settled before 1995 and ignored the resettlement efforts of their local counterparts in the city.

Throughout the crisis, the Railway Federation and SPARC, with full support from the State Government and the *Slum Rehabilitation Authority*, tried to show that legal structures were being demolished. But the demolitions persisted. Finally, in a move reminiscent of Gandhi's passive resistance to British rule, NSDF broke off all negotiations with the State, city and railway authorities and mobilized thousands of its members to lie down on the tracks, bringing the whole city's train services to a grinding halt. The next day, the State Secretary finally brought the demolitions to a halt.

The demolition exposed that the State Government had breached its partnership commitment. But instead of screaming and shouting and accusing them of reneging on their commitment, the Railway Federation actually provided them with a face-saving solution: "Buy these blocks of empty housing board flats and allot them to people, as compensation for their houses which you have destroyed, with ownership by their cooperative societies. For those who cannot be accommodated there, give us land and we will build housing for them, which you will pay for." The state quickly agreed.

So now people are moving out of the railway settlements without creating a problem for the city. They're giving back the land to the railways in the time frame that they promised, so expansion of the railway tracks can move ahead. For the federation, this has been a very good takeoff, and more and more relocation projects on other railway lines and on airport lands are coming into their laps because now the city trusts that they will deliver.

Notes from the "dealing with crises" file...

But in the case of Mumbai's RSDF, converting a demolition from a setback to a triumphant step forward involved a lot more than the big, old-fashioned protest described above - it took years and years of planning, preparation and negotiation.



The best way for community organizations to establish their worth as a development partner is by showing the government a lot of good ideas, backed up with large numbers of people. This is especially important where poor communities are generally perceived as having no ideas, no skills, nothing to offer, no bargaining chip.

The Railway Slum Dwellers Federation (RSDF) in Mumbai, which is part of the National Slum Dwellers Federation, used years of intense preparation and continuous mobilization to carve out a resettlement scheme for thousands of families living within meters of the railway tracks. It makes a good case for the power of going into negotiations with your hands full.

What was the RSDF's bargaining chip? Enough ideas and resources to make any bureaucrat get dizzy in his swivel-chair. They did it all - enumerations, savings and credit, hut counting, house numbering, settlement mapping, ID cards, ration cards, house modeling, model house exhibitions, exchanges - they did pilot projects to move back 30 feet from the tracks. They did so many things and made so much noise over the years that their numbers swelled to include 35,000 families. Even in teeming India, that's something.

(Excerpted from "Face to Face," a special publication on community exchange learning. Contact ACHR for a copy.)

1. Railway settlements in Karachi :

Pakistan Railways (PR) owns 17,620 acres of land in Karachi, of which 275 acres are under "illegal occupation." Most of these encroachments are spurious commercial developments and posh housing schemes pushed through by former prime ministers, but the encroachments which everyone is most upset about are the *katchi abadis* (informal settlements) along the railway tracks. URC estimates that there are about 26,000 poor households (many of them low-paid railway employees) in both the "safety zone" (land within 50 feet of the tracks which is supposed to be kept vacant) and on PR land beyond that. And most of these settlements are located on railway land along eight railway tracks, of which seven are no longer in use.

Because Pakistan Railway is in serious financial trouble, the railway minister has taken a notion to cover the enormous deficit by reclaiming this occupied land and selling it off for commercial development. In the past five months 1,100 houses in two large railway settlements were demolished. None of them were in the *safety zone*. There was no resettlement plan or compensation. There have also been big demolitions of railway settlements in Hyderabad and Rawalpindi, and the government has plans to bulldoze another 20,000 houses in Karachi alone.

Karachi's railways settlements have their own community network and are part of the *All Pakistan Federation of Katchi Abadis*. As communities struggle fiercely to resist the demolition squads and to negotiate with authorities in Karachi and Islamabad, they are finding public sentiment is not on their side. Here's how one reporter described the situation: "There have been numerous incidents of the encroachers beating up those railway employees who dare to challenge them. As these encroachers are backed by powerful drug lords and arms dealers, it has become very difficult to touch them in the past." A recent letter-writing campaign organized by the URC flooded the PR and government offices with protests from housing rights groups around the region, and managed to elicit a pledge from the government to carry out no more evictions until a resettlement plan has been decided "for settlements along railway lines, river belts and other dangerous zones." Meanwhile, the URC is working with the railway community network to undertake a detailed survey of families living on railway land.



URC Transport Study :

A robust, healthy public transport is a critical element in pro-poor urban development, yet the issues of transport receive very little attention in urban poverty debate. The URC has recently completed an extensive study of Karachi's formal and informal transport systems, and analyzed the city's transport problems from the standpoint of users (especially the poorest users), providers and regulators, and made concrete recommendations for improving these systems. (Copies available from URC, contact details on page 28)

2. Railway settlements in Thailand :

From Chiangmai in the north of Thailand, to Hat Yai in the South, hundreds of informal settlements fill the urban land along the tracks of the Railways of Thailand, where for lack of affordable alternatives, people live in insecurity, with poor basic services and in constant danger from the passing trains. When the railways want to expand, or to upgrade the tracks, these communities come in the way, and there is trouble - what to do with the railway settlements.

In the past few years, as networks of communities with common problems have mushroomed all over Thailand, the *Railway Community Network*, with membership up and down the country, has become one of the largest. With support from the NGO *POP* and the *United Slum Dwellers Association*, and with the clout of very large numbers, the network's negotiations with various municipalities and with the Ministry of Transport in Bangkok have resulted in several breakthroughs for railway communities. A few years back, 10,000 railway families in Bangkok were successful in winning a landmark relocation package from the state to make way for building the enormous Hopewell Elevated Railway Project. And they have lobbied as a network to be given house registration certificates (to which every Thai citizen is entitled, but which urban squatters are often denied) which allow people to get legal water and electricity connections and enroll their children in public schools nearby. More recently, several railway communities facing eviction by the BMC have used combined their own funds with grants from UCDO's DANCED fund to build walkways and water supply systems in their communities.



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3. Railway settlements in Manila :

To improve railway links between central Manila and the large industrial areas to the south of the city, the *Philippines National Railways* has announced plans to expand the tracks and given eviction notices to all houses within 15 meters on each side. For those affected by the project, options are limited: market rates for land nearby start at 4,500 Pesos / sm. and so far no offers of government-assisted relocation. Over 200,000 families live in long-established settlements along the tracks passing through three municipalities in southern Metro Manila. Many work as laborers, vendors or scavengers in the factories and markets in this industrial part of the city. These communities have many problems (like the danger for children living so close to the tracks) but because they are close to jobs, schools and markets, people have made big investments in improving their houses and environment. Savings schemes in railway settlements in Sukat and Muntinlupa began after some community leaders here participated in the *Philippines Homeless People's Federation's* first national assembly in 1998, and now have 4,500 savings members in 41 groups, with over 500,000 Pesos saved. The groups are now saving for housing, searching for alternative land and developing their own resettlement ideas to present to the state.



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THAILAND :

Tackling the whole city's housing problems all at one go . . .

□ the bad news :

Centralized control in provincial cities is a big problem in Thailand. Despite legislation on devolution and a progressive new constitution, citizens and local governments still find themselves excluded from important planning and resource decisions being made in faraway Bangkok which affect their lives and their cities. About 80% of the land in Nakhon Sawan, for example, is under government control, most under the Finance Ministry, and the NHA has sole authority over housing the city's poor. The results are land-management which can't keep up with the city's growing needs and urban Thailand's highest percentage of squatters (35%).

□ and the good news :

Thailand's Ninth National Plan covers the 5-year period from 2002 to 2007, and there's a lot of fanfare about the plan's promotion of more participatory urban development processes and "healthy cities for all." This may sound like wishful sloganeering, but community networks in several of Thailand's provincial cities are rising to the challenge and taking steps to make city-wide changes that will mean better lives and secure shelter for all poor families in the city. Two of these cities make good examples of how small problems can push networks and cities into tackling much larger, structural problems of the whole city. In Nakhon Sawan, it took an eviction to scare people into exploring the land policies which forced 35% of their city's population to live in squatter settlements. And in Uttaradit, it took a problem loan to set off a process of planning for the whole city. Most community development approaches are still implemented on a project-by-project basis, some covering more area than others, but almost none of them cover entire cities. Here are stories from two cities trying to deal with housing problems on a city-wide scale, as taken from October 2000 issue of "UCDO Update" (now to be superseded by "CODI Update").

1

Nakhon Sawan :

No moving out of town in this plan for housing the whole city's poor

The city of Nakhon Sawan has always been an important junction, first as the confluence of four rivers and port-of-call for barges and steamboats going downriver to Bangkok, and more recently as the junction of several major highways. Nowadays, poor migrants coming into the city to fill the increasing demand for labor can't find affordable land or housing, even though the city is filled with vacant public land, most under central government control, and they find themselves trapped in the old cycle of squatting and eviction.

In the past three years, the community network in Nakhon Sawan has mushroomed from eight savings groups to over 50, most of them in squatter settlements and all strongly women-led. With support from the Municipality's Social Welfare Department, these women have plunged into a variety of activities in savings and credit, environmental improvement and health. It was the constant threat of evictions which eventually brought the network and the city to seriously examine the particular land-use problems that were behind those evictions. In early 1999, along with the municipality, NHA and UCDO, the network embarked on a collaborative process in Nakhon Sawan to provide healthy, secure housing for all the city's urban poor all at one go. *Here's what they did:*

■ **Surveyed :** The network first surveyed and mapped the city's slums, in collaboration with the municipality, identified tenure conditions for each and inventoried open land within the municipal boundaries. At that time, the municipality officially recognized only 19 of the 53 slums, and the idea was to create a common understanding about the slum situation. With 47 slums being on public land, there was good scope for planning at a city-wide level.

■ **Prepared city-wide strategy :** A big workshop was held in August 1999 involving all the community people and the full spectrum of local development actors. The task was to find ways of using information from the survey and land inventory to draw up a city-wide plan for providing secure housing for all the poor in Nakhon Sawan, so there would be no more squatting in insecure and squalid conditions. For almost everyone involved, this was a new thing: looking at all the communities in the city as a whole, rather than scattered individual projects here and there.

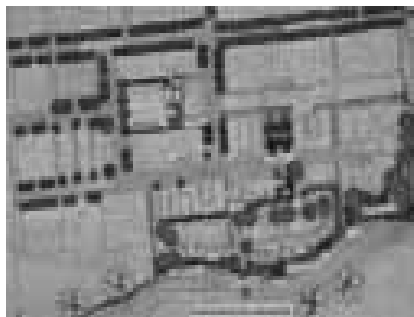
■ **Decided who stays, who relocates :** It was agreed that people in settlements with no land problems would get secure tenure and redevelop *in-situ*, and people in settlements on flood-land, facing eviction from private land or in the path of development plans would relocate to a "People's Town" which they would design and develop themselves, on land they chose. For both *in-situ* and relocated development, the NHA will provide infrastructure, CODI will provide housing loans, the central government will provide land, the city will provide secure tenure and trunk infrastructure, and communities will build their own houses and manage the process.

■ **Found land :** For the new People's Town, the network and municipality identified 16 hectares of open land in the middle of town, under Finance Ministry ownership, reserved in the development plan for a prison. To get the land, they took advantage of a little-known regulation which opens for other uses public land which has been left unused for 20 years.

■ **Developed their plan :** The network women invited two young Bangkok architects to help them sketch out their dream community, to include schools, market, playgrounds and room to expand. Once everyone agreed to the plan, the work of filling in details and getting permissions began. All this required lots of co-ordinating between countless central, provincial and municipal offices to keep things moving, each step involving careful political timing. The whole process was kept very open, marked at frequent intervals with public meetings.



We're here! This is the city map on which the precise boundaries of all 53 informal settlements in Nakhon Sawan have been plotted, made official and color coded as to type: rental, squatter, government, etc. It's hard to make out at such a small scale, but the green blob in the western side of the city is the 16-hectare site for the new "People's Town."



Grabbing opportunities :

These two cases of city-wide low-income housing planning in Nakhon Sawan and Uttaradit can be adapted and used in other cities, but the convergence of people and events which ignited them are not so easy to reproduce. There are opportunities to be found in every situation, but they take many different forms, and when they come, you've got to be ready to recognize them as opportunities, grab them and run.

In Nakhon Sawan, it was evictions which opened up the land issue and set things rolling. The city's small size meant there were fewer groups to complicate things and everybody knew each other, so it was easier to do things. (In Bangkok, where everything is so big, and there are so many players too close to the central government, things quickly get stuck and are slow to change.) In Nakhon Sawan, there was also a solid community network in place, with strong women's leadership and very good savings. There was a good governor, an enlightened mayor, a good social development officer in the municipality, good provincial officials.

In Uttaradit, it was a problem loan that sparked off the process, but there was also the energetic and forward-looking Mayor Khun Prakaikao Ratananaka, who kept pushing the process and did a lot of behind-the-scenes politicking to help it keep moving forward. And there were two fresh, enthusiastic young architects, so things came together and moved fast.



Another urban heroine :

One of the Thai Community Network's senior community leaders from Bangkok, Aporn Wongsang, has been selected to be a member of Thailand's new National Human Rights Commission. The ten member panel was appointed by the King last year to help improve the standard of human rights in Thailand. A veteran of several evictions and relocations, Aporn worked with other community leaders to help set up Thailand's "Eviction Hotline" to give support, advice and negotiating help to communities faced with eviction.

2

Uttaradit :

Combining collaboration, planning micro-surgery and the power of networks

City plans in Uttaradit, as in most Thai cities, are beautifully colored maps showing parks go here, housing over there, parking here and commerce on that side. It all looks lovely on paper, but the reality of the city is not like that at all. Like other cities, Uttaradit has squatters and serious housing problems, but there's no color in the key for squatter settlements. Until recently, the city's poor were not part of the city planning process, and in Uttaradit it was a problem loan which finally opened up the issue on a city-wide scale.

Several years back, one leader in the Jarernm Than community started a savings group and took a loan. A year later there were repayment problems. Since this was the city's first savings group and seen as a model to stimulate others, UCDO staff made lots of trips up there to try to solve the problem, but the group stagnated. On one trip, the team took a walk around the settlement and found lots of poor squatters living in the lower part of the community along the flooded canal-edge. Although they had immediate problems of very poor housing, they were not part of the savings scheme and these problems were not being addressed.

So the team started meeting with these and other canal-side squatters, set up daily saving groups and used the issue of saving for better housing to begin building a parallel community process in the city. A survey of all the poor settlements in Uttaradit helped link the groups together and began building a community network. By the time there were ten savings groups, the process swung back to Jarernm Than, and this time it was a broad network that brought those leaders to account and helped resolve that problem loan - *finally!*

As part of the survey process, the people made some maps of their own, using one map to mark all the slums and pockets of squatters and identify land owners, and another map to indicate slums that can stay where they are and slums that need to relocate. Two young architects came up to assist, along with Khun Prakaikao Ratananaka, who, first as a social worker, then as wife of the provincial governor and later (inspired by her work with communities) as the city's mayor, was the network's most enthusiastic and strategic ally.

To find sustainable solutions for the 1,000 families in the city with housing problems, they began looking at the city as a whole and developed plans which made room for all those families, within the fabric of the city. As in Nakhon Sawan, some families will stay where they are and redevelop their communities in situ, and others will relocate to new settlements nearby. They calculated that they'd need about 12 - 14 hectares of land for those families (not all in one piece, though, like in Nakhon Sawan). To find that space, they're exploring a range of tried and tested planning techniques: land-sharing in one area, reblocking in another, relocation here and *in-situ* upgradation there. Plans are ambitious and include infrastructure improvements, urban regeneration, canal-cleaning, wasteland reclamation, park development, and the creation of amenities which will be enjoyed by the whole city. It's planning microsurgery, but on a city-wide scale.

Work began in Jarernm Tam, with plans to move 30 families up from the canal to a resettlement area on higher land, creating space for community kitchen gardens and a canal-side park in the flood area down below. But getting everyone to agree was taking time, so rather than wait, eight families went ahead and worked with the architects to design and build solid 2-story rowhouses for themselves at the unheard-of cost of just 40,000 Baht each, while the houses left down below reblocked. UCDO approved the loans in September 1999, and the houses were officially inaugurated in February in a seminar on "Liveable Cities" which brought together government housing officials and community leaders from networks all over Thailand. As work continues in Jarernm Than, pilot redevelopment schemes are being prepared in three other communities:

- **Kasem Raat Community** near a big big fresh market, will reblock and redevelop *in situ*.
- **Longlo Plachon Community** will be redeveloped as new housing plus a public riverside plaza.
- **Boong Kook Community** : In this squatter area, a land-sharing agreement will use part of the land for housing, and part for a public garden with special areas for vendors from the community.

COMMUNITY WELFARE

Channeling government welfare funds through community networks :

Over the past two years, UCDO has had an opportunity to link two government economic aid programs with their urban poor target groups, through the community network process. The *Social Investment Fund (SIF)* program has had an enormous impact on urban poor communities across Thailand. Besides providing an opportunity for the poor to demonstrate alternative systems for channeling government resources directly to the target group, SIF Menu 5 has given the community networks a tool to strengthen their capacity to manage much larger development resources.

This is the first time community networks have been able to design and implement their own welfare-assistance program on a national scale. It's been a chance to challenge conventional thinking, to change regulations and to institutionalize new kinds of management.

The five "menus" of the *Social Investment Fund* support various economic and environmental projects designed to benefit Thailand's poor, in the aftermath of the economic crisis. In the early stages of SIF, communities throughout the country - both urban and rural - could submit proposals to a central (later regional and provincial) decision-making committee. The intention was to give communities a direct route to the resources, without passing through any government mechanism. But this centralized consideration process, which relied on long lists of complex indicators and a cumbersome cross-checking mechanism, ran into serious management problems early on.

For the fifth "menu" of the program, which emphasized community welfare, UCDO proposed using the already-established community network process throughout Thailand to channel the aid to those most in need. For UCDO, this was a chance to do three things: to change SIF's way of doing things, to explore new ways for communities to work together, and to help community organizations develop systems for taking care of their most disadvantaged members.



The US\$ 25 million World Bank grant under SIF "Menu 5" gives a boost to ancient traditions of mutual help in communities by supporting the development of Thailand's first 100% community-designed, community-implemented national welfare program.

Community-managed welfare in Thailand

Work on *SIF Menu 5* began in March 1999, when six of the strongest networks set to work surveying their constituencies, holding innumerable discussions and developing their own welfare systems to present to SIF. At first, nobody was sure they'd ever actually get approved, but by December, all six proposals had been approved and the money released. A national meeting followed, in which those 6 networks sat on the dais and talked, in very concrete terms, about the process they'd gone through, and a system was formulated to work out welfare activities in all the networks. A "ten step" process was agreed upon to develop a community welfare process - including an extensive process of open discussion, detailed surveys, meetings, committees, cross-checking and final approval by representatives from all the networks.

After this, the process spread like wildfire, fueled by constant exchanges and meetings. In less than a year, 61 networks had made proposals, nearly 200 million Baht had been disbursed and the welfare projects were up and running. Local NGOs brought ideas into the process and each round of proposals got better. Every month, about 20 networks presented their cases in a national open forum with representatives from other networks, who all asked questions and learn. The walls were covered with bubble diagrams explaining relationships and budget lines. By this stage, proposals had undergone several rounds of review and refinement within the network and with other networks in the region, so when the national committee withdrew to make its decisions, it usually returned with twenty *yesses*. When cases showed problems, groups were asked to go back, clear up problems and re-submit their proposals the following month.

The networks felt the need to establish some common standards for welfare support around the country. During the process, difficult compromises were struck between Bangkok and provincial networks, where living expenses varied dramatically. There was a constant interplay of agreed-upon standards and local variation and adjustment throughout the SIF Menu 5 process. For example, a national standard monthly welfare payment of 500 Baht to old folks was agreed upon, but groups dealt with that standard in many ways. In one network they decided to give 300 of the 500 Baht in cash, 100 Baht in saving and 100 Baht in rice and food staples.

Resources from SIF come as one-time grants to communities and networks for education, welfare (sick, elderly, HIV, drug addicts) and income generation. Everyone knows the more grants they give, the faster the funds will empty. In most cases, communities have opted to give about a third in grant and two thirds as revolving loans for school fees, some medical expenses, etc. SIF was designed to provide temporary aid during the crisis, not long-term welfare. Everyone in the networks know the money will go in a few years, but they'll have shown a new safety-net system which really reaches the poorest. And that system's efficiency and effectiveness will be the best attraction for continuing resources from the government.



Taking care of their own...

By making them the basic unit of a social safety net, the SIF Menu 5 process gives poor communities a chance to take care of their own most vulnerable members. The culture of sharing and mutual help runs deep in Thai Buddhist culture, where helping each other is a way of making merit [*dai boon*]. But economic hardship can really work against this tradition.

For people who have all their lives been too poor to help others, being in a position to take care of neighbors who are in need is a point of considerable pride. When this impulse is formalized into a system and

supported with modest funds, it becomes a potent community strengthener, and a rebuilder of these traditions of genuine self-help in poor communities. Besides, people ultimately know much better than any outside agency who is really in trouble in their own communities, who most needs help, and what kind of help they need. In the words of one community leader from Bangkok:

"Developing a community welfare system that really reaches the target is a good way of assuring the government isn't sending ear problems to the eye doctor!"

A new acronym to memorize : CODI

Thailand's Urban Community Development Office (UCDO) becomes the Community Organizations Development Institute (CODI)

On October 26, 2000, UCDO officially merged with the Rural Development Fund to become the Community Organizations Development Institute (CODI). The royal decree which brought CODI into existence allows development activities launched under UCDO to continue, but also paves the way for some big changes in how the organization works and how it relates to the poor community organizations it supports. By making CODI an autonomous legal entity with the status of a public organization, the decree provides greater possibilities, more flexibility and much-expanded possibilities for collaboration between urban and rural groups. The big question in recent months has been how to reorient UCDO's system and working culture to create in CODI the kind of organization which can actually translate those elusive concepts of *decentralization* and *participation* into day-to-day practice, so that people become the prime movers in a self-development movement among Thailand's poor communities - both urban and rural. Here are a few notes on recent developments at CODI :

■ **Mixed governing board:** Like UCDO, CODI is governed by a mixed board comprising representatives from poor communities, government, NGOs, academia and the private sector, and it institutionalizes the presence of community leaders at CODI's highest decision-making body. The strong position of people's representatives on the board is a crucial element in CODI's operating structure and symbolic of processes up and down the organization.

■ **Community Advisory Committee:** After intense discussions, it was agreed that the people themselves would select the three community representatives to sit on the CODI board, through a far-reaching search process which involved the participation of organizations across the country and the subsequent creation of a 25-member *People's Forum*. This forum includes five senior community leaders from each of Thailand's five regions, and from the very beginning was part of CODI's structural backbone. The forum's first job was to select the three CODI board members from among their members. Afterwards, it was formally agreed that this group would continue in its advisory role as the *Community Advisory Committee*, linking CODI to community processes in each region. Whatever ideas are going to be proposed to the CODI board are first discussed among these 25 senior community leaders, who meet before each month's board meeting, to discuss important issues, community processes, government policies which affect communities in all the regions, to review CODI's performance and to make suggestions which then inform the board meeting.

■ **Decentralized decision-making:** In UCDO's earlier working system, it was always the staff who went around the country, carried news and doled-out budgets for various community activities. The process of decentralizing CODI's decision-making has begun by setting up coordinating teams in each region to take over a lot of these tasks. These teams are being set up by the region's five community leaders on the *Community Advisory Committee*, who invite friends from various sectors in their region to join - NGOs, officials from local government, Community Development Department, Agriculture Ministry, professionals, academics - whoever they feel is supportive of the people's direction. A CODI secretariat is also being set up in each region and a regional manager appointed, but the regional coordinating teams have the greater decision-making power. Eventually, similar mechanisms will be set up at provincial level. As they develop, all these structures are being kept very loose and flexible, so each region can develop processes which fit the particular character and political culture of that area.

CODI is starting with the richness of networking already in place. And CODI is a new and potentially powerful tool which networks and people's organizations can use as they see fit. There are, though, two crucial conditions for support from CODI, which everyone has agreed are most important: the community has to be the key actor and the process and activities should try to link with others.



Some tips for government institutions trying to bring people into the process :

On a recent trip to southern Thailand, the leader of one group told Somsook, "We are a network of fishermen and we face many problems from the big fishing boats and from the government's policies which cause so many problems for our ways of fishing. So what is CODI going to do about that?" Here is how she responded :

"None of us have the answer to these problems! We're not very good with many different issues, but what we are good at is linking people together, finding ways that people can discuss together and find solutions together. We can provide backup, financial assistance or loans to help do that, link you with others who can offer assistance, provide some status which gives formal clout to whatever solutions you develop - that's what we're good at."

With so many new, critical issues opening up, it becomes harder for CODI to focus on specific issues at all. And while this may be confusing, it can be a blessing in disguise, because it means CODI doesn't have to focus on the issues - *the people have to*. This way, people in each region, each province and each city can make systems which are relevant to issues they feel are important. And CODI takes on the role of secretary of the people's movement. The important thing is that people have strength, financial capacities, information, linkages, status and experience on their side. This approach is fundamentally different from the way most development interventions focus on specific issues or constituencies - *not on a people's solution-finding process*.

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A new "CODI Update" newsletter will be coming out in July 2001, and the latest issue of "UCDO Update" is loaded with recent news from the Thai community process. Contact CODI.

DEVELOPMENT FUNDS :

Notes from the "who controls the money" file :

□ the bad news :

Letting poor people manage their own development is the task that governments, NGOs and donors and seem perpetually reluctant to do. Despite all the inspiring rhetoric you hear about participation, decentralization and community control, the hard facts of most development interventions reveal an iron grip on project-design, process and - most importantly - *MONEY*.

Even more disheartening is the scandalous inefficiency of the prevailing mechanisms for delivering aid intended to benefit the poor. Most northern donors and bilateral aid agencies still spend upwards of 70% of their budgets at home, on their own hugely expensive administrative overheads and salaries, so only about 30% goes to the countries, where local NGOs and implementing government agencies gobble up 50 - 70% of that to keep their own administrative systems afloat. You can begin to see that Jockin isn't exaggerating when he says that for every hundred dollars poured into poverty alleviation, only ten cents actually reaches the poor.

□ and the good news :

One way out of these inefficient and exploitative arrangements is making slow but steady inroads. Community development funds, which are lightly, flexibly and jointly managed by local communities and local actors, are now coming up in several Asian and African countries, and providing badly-needed credit for housing, infrastructure and income generation to poor communities. In most of these countries, these are the only institutions which provide affordable, long-term credit to groups of very poor people. Most of these funds are small change compared to the Aladdin's cave of international development aid, but for efficiency, they've got the donor-driven, service-delivery paradigm beaten hands down.

When development resources go into funds, the money circulates, helping people, creating assets, energizing community processes. And as money lent to families, communities and networks gets repaid, it goes back into the fund, where it starts circulating again, financing more housing and income-generating projects. In these ways, the money ultimately serves many purposes. In eight years, for example, UCDO's initial capital of 1.25 billion Baht has supported the creation of assets and increased earnings that are directly in the hands of Thailand's urban poor. It has helped build a more confident, more equitable and more self-reliant community development movement, and a more balanced, productive relationship between the city and the poor. And at the end of the day, all that money is still there, still available, still doing its job helping more people - in fact it's grown much larger. Compare that to conventional project funding where the money goes *whoosh*, and it's gone.



Most of the funds described in these pages are managed by extremely modest administrative structures in such a way as almost every penny goes directly to the ground, into housing and community improvement projects, income generation projects, revolving emergency loan funds and informal debt refinancing. And in different ways, their decision-making structures allow people to set rules, make decisions and monitor their operations.

10 Community Development Funds :

	Started	Total capital in fund	Source of funds
1 Pakistan - OCT	1987	Rupees 35 million (US\$ 550,000)	Bank loans, donor funds, Infaq Foundation (local)
2 Thailand - CODI	1992	Baht 3.1 billion (US\$ 82 million)	Government of Thailand
3 India - Rashtriya Mahila Khosh	1993	Rupees 1.7 billion (US\$ 34 million)	Government of India, Ministry of Welfare
4 South Africa - uTshani Fund	1994	Rand 60 million (US\$ 8 million)	Government grants, donor funds, bank loans, Federation contribution
5 Namibia - Twahangana Fund	1995	N\$ 2.4 million (US\$ 300,000)	Donor funds, Government grants
6 Cambodia - UPDF	1998	Riels 802 million (US\$ 206,000)	Donor funds, community savings, government grants
7 Zimbabwe - Gungano Fund	1998	Z\$ 18 million (US\$ 310,400)	Donor funds, Homeless Federation contribution
8 Philippines - PUPDF	2000	Pesos 136 million (US\$ 2.7 million)	Community savings, Government grants, donor funds
9 Vietnam - 5 City Funds	2001	Dong 384 million (US\$ 25,000)	Donor funds
10 Lao PDR - Pak Ngum Fund	2001	Kip 42 million (US\$ 5,000)	Donor funds

New Development Fund in Lao PDR :

Over the past year, the Lao Government's *Women's Union* and the NGO *Foundation for Community Development* have been working with women in poor communities in the Pak Ngum District, on the outskirts of Lao's capitol Vientiane, to plan several community-development programs involving water supply, farming and income generation. As part of the initiative, Thailand's *Community Organizations Development Institute (CODI)* has been helping set up women's savings and loan groups in 21 communities in the area. Several exchanges between women's savings groups in Pak Ngum and nearby Thailand have given the process a big boost, and in Lao, the project has drawn women in the communities to work together. In just four months, savings have reached 61 million Kip (US\$ 8,000).

Initially, members took loans only from their pooled savings. But since savings were small, the credit pool hasn't been enough to meet their credit needs - particularly the need to pay off high-interest debts from informal money lenders. So in March, the *Pak Ngum Development Fund* was established, with a modest US\$ 5,000 grant from ACHR, to expand the women's credit pool. CODI staff and Thai community leaders have organized several workshops to share ideas with community women and Women's Union staff and are producing a savings handbook in Lao to help expand the process.



CONTACT :

For more details about the Pak Ngum Fund in Vientiane, Lao PDR, contact Pui at CODI (Contact details on page 17)

An update on some of the revolving funds in the Asia and Africa regions . . .

Purpose of loans	Interest rates charged (per annum)	Beneficiaries (Cumulative)	Loans disbursed (Cumulative)	Loans repaid (Cumulative)	How the fund works
Family enterprises, women entrepreneurs	15%	7,216	Rupees 143 million (US\$ 2.2 million)	Rupees 126 million (US\$ 1.97 million)	Orangi Charitable Trust loans without collateral to individual clients. Selection and recovery is managed by groups of borrowers. NGOs help manage and extend the loan program. OCT's operational expenses are kept very low (about 4% of loans disbursed).
Housing, income gen., infrastructure, community enterprise, revolving fund	8% Housing, income gen. 4% community enterprise and bulk network loans	53,481	Baht 1.2 billion (US\$ 27 million)	Baht 388 million (US\$ 8.6 million)	CODI makes bulk loans to savings groups, communities and community networks, who manage collection and repayment. 25 member Community Advisory Committee guides the organization's policies and projects. Community reps. on Board.
Women's economic activities	24% (8% goes back to RMK, 4% for MM admin, and 12% for compulsory saving)	15,000	Rupees 20 million (US\$ 460,000)	figures not available	Rashtriya Mahila Khosh is a central government loan fund specifically for poor women. Funds are channeled through NGOs. SPARC passes on bulk loans to Mahila Milan women's savings collectives in 15 cities, who manage collection and repayment.
Land, infrastructure, housing, bridge finance, income generation	12%	6,104	Rand 58 million (US\$ 7.3 million)	Rand 22.8 million (US\$ 2.9 million)	Although managed by People's Dialogue (NGO) staff in Cape Town, the uTshani Fund's executive decision-making Board is made up of national leaders from the Federation and two staff members. The Federation leaders determine loan policy.
Housing, infrastructure, land purchase, income generation	9% Housing 24% Income generation	241	N\$ 2.5 million (US\$ 307,500)	N\$ 520,000 (US\$ 64,000)	The Twahangana Fund belongs to the Shack Dwellers Federation of Namibia, who take all decisions about allocations. A federation loan team helps communities prepare loan applications, and bookkeeping is done by the NGO, Namibia Housing Action Group.
Housing, income generation, bulk loans to districts	8% Housing 4% Bulk income generation loans through district	1,605	Riels 975 million (US\$ 250,000)	Riels 173 million (US\$ 44,300)	The Urban Poor Development Fund is governed by a mixed board including reps. from the Solidarity for the Urban Poor Federation, sets policies, approves loans. Bulk loans to communities and district units of the federation, who manage collection and repayment.
Housing, income generation	15%	31	Z\$ 1.1 million (US\$ 19,000)	Z\$ 175,500 (US\$ 3,000)	The Gungano Fund is governed by a committee of Zimbabwe Homeless People's Federation leaders, along with a reps. from SDI and Dialogue on Shelter, the federation's NGO partner. Bulk loans are made to communities and savings groups.
Housing, infrastructure, income generation, community development	9% Housing, infrastructure 12% Income generation	850	Pesos 13 million (US\$ 2600,000)	Pesos 700,000 (US\$ 14,000)	The Philippines Urban Poor Development Fund is managed by VMSDFI, the NGO partner of the Philippines Homeless People's Federation. PUPDF makes bulk loans to communities and federation branches in various cities ("loaning associations").
Income generation, infrastructure, community enterprise	6% - 8% (varies in each city)	329	figures not available	figures not available	The 5 City-level Community Development Funds are each managed by a mixed committee comprising a majority of poor community leaders, which set terms and loan policies and approve loans. Loans are made in batches through the savings groups.
Income generation, infrastructure, repaying informal debts	18%	240	figures not available	figures not available	The Pak Ngum Fund is managed by a mixed committee. Loan applications made in batches through the savings groups, which screen applications and then pass on the applications to the network for another round of review before going to the Fund.



PAKISTAN :

Scaling up the OPP model without scaling up OPP ...

Since 1980, the *Orangi Pilot Project* has been studying the problems in Orangi, Karachi's largest *katchi abadi* (informal settlement) and exploring viable solutions to those problems which can be applied, with modifications, in other settlements and become part of state policies. OPP doesn't fund development, but by providing social and technical guidance, encourages the mobilization of local resources and the practice of cooperative action. Based on these principles, OPP has evolved a number of programs.

The *Low Cost Sanitation Program* of OPP's *Research and Training Institute* (OPP-RTI) has helped 100,000 households to build toilets and lay underground sewers and water supply in 7,000 of the Orangi settlement's 7,256 lanes. People have invested Rs 80,644 million (US\$ 1.5 million) in this effort. By carrying out technical research, modifying engineering standards and making work procedures compatible with community-managed construction and self-finance, OPP-RTI has brought the cost of these services down to Rs 900 (US\$ 16.5) per household.

Based on this work, OPP-RTI has developed a sanitation model with a clear division of responsibilities :

- **External infrastructure** (trunk sewers, treatment plants, water source) is done by the government.
- **Internal infrastructure** (toilets, underground sewers and water supply in lanes, neighborhood collector sewers) is developed and paid for by communities.

OPP's sanitation model is now being replicated in 46 Karachi settlements, in seven other Pakistani cities and in rural areas. Principals of the project are also being applied to projects in Nepal, Central Asia, South Africa and Sri Lanka. How is this enormous scaling-up happening?

Attempts to replicate the sanitation model began in 1983, when OPP-RTI tried working in other settlements the way it worked in Orangi. But without a local organization taking over the responsibility of social mobilization and technical support, the model couldn't be replicated. So instead of expanding itself, OPP-RTI began training local activists and technicians and mobilizing community organizations to set up new, independent OPPs in other areas. Since 1992, over 5,000 activists, government bureaucrats and professionals interested in replicating this experience in their cities have come to Orangi for training. There is now a sizable network of people who think on similar lines - large enough that OPP has now begun to influence policy.

How scaling up happens : the case of the Lodhran Pilot Project

Of the 13 attempts so far to replicate OPP's sanitation program outside Karachi, seven have had problems, but six have been very successful and are now expanding by themselves. In February 1999, after a visit to OPP, the Punjab's Chief Minister was anxious to replicate the model throughout the province. OPP suggested starting a pilot project somewhere which would be the training ground and demonstration area for the province's bureaucracy. Lodhran, a small market town of 140,000 in the southern Punjab with little in the way of basic services, was selected, and a senior social mobilizer from OPP was sent there for six months to talk to people from communities and government and train people.

The *Lodhran Pilot Project (LPP)* was established as an NGO to upgrade the town's infrastructure. LPP's first task was to map out the town's settlements, existing infrastructure and problems, using hired surveyors. The city's municipal engineer, his staff, local councilors and the social organizer chosen from Lodhran were all brought to OPP for orientation. A project office was also opened, run jointly by the municipality and LPP, where the municipal engineer (who was appointed technical advisor to the communities) and LPP's social organizer sit.

Following the OPP model's division of responsibilities, communities in Lodhran are building water and sewage lines in their lanes and laying collector drains, while the municipal government is building the external infrastructure, including main drainage lines and sewage treatment plants. As an added incentive, the municipality has promised to pave any lanes where underground sanitation and water lines have been laid - free of cost. "Internal" sewer laying will happen in a variety of settlements, but LPP's work is beginning in poor settlements, where 29 lanes have already laid sewers. Construction of "external" sanitation has also begun, using locally available government funds. Because land in this part of Punjab is flat as a chapatti, there have been problems working out the drainage system. To minimize pumping, the LPP has planned four small treatment plants instead of one big plant, in places chosen by the people. Some dilapidated existing sewers built in the 1960s are also being upgraded as part of the city's work.

The project has created ripples in Lodhran's civic life. The town's newspaper features daily reports on the sewer projects, and Lodhran's poets, fascinated by these developments in their town, have attached themselves to the project office, where they sit drinking tea and composing Urdu couplets, to appreciative choruses of "Wah! Wah!" from the engineers. The work has also spread into the rural areas. Lodhran's municipal engineer has started doing the same thing in his home town nearby, where they are now laying sewers faster than in Lodhran. In the nearby village of Juggowada, LPP has launched an outreach program, which has transformed the place, with new sewers and a treatment plant under construction. In a few months, Juggowada will have solved its sanitation problems completely, with no budget from outside - all done within existing municipal budgets and people's money. This kind of speed is possible only because people are doing the internal work themselves. These projects couldn't be done without external funding if the municipalities were doing all the work themselves.



"We began this work with the assumption that common people are not foolish but great masters of the art of survival, and that they are trying very hard to improve their lives. They are not getting much help or support. On the contrary, they are at times harassed. There is a need for social guidance, technical guidance, and economic support - not grants or subsidized credit."

(Akhtar Hameed Khan, founder of OPP, who died in October, 1999)

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OPP's thick, informative quarterly reports have been coming out for 21 years now. From January, 2001, the OPP Report comes out in a new, more reader-friendly format.



Stocking the community support network with young technicians and researchers :

The task of laying sewers in Orangi's thousands of lanes calls for enormous quantities of skilled assistance: surveying, researching, leveling, estimating, drafting, designing, reporting, mobilizing. It's far too much for OPP's professional staff to handle. And as work expands into other areas of the city, and encompasses more and more urban issues like housing, tenure, water supply, solid waste disposal, transport and historic preservation, it becomes even more crazy to think a small NGO can provide the expertise all this work requires, without growing huge and cumbersome itself. To fill the growing need for skilled assistance in all these areas, the OPP and URC have been experimenting with ways of involving students and young people - from both low-income settlements and from the universities - in these civic issues, through a variety of apprenticeships and training programs. Here's a brief look at three of them, drawn from a review of "Young Professional Training Units" prepared by Asiya Sadiq at the URC.

1. OPP-RTI's Young Activists Training and Support Program

Training young people has been an integral part of OPP's work since it began, and is geared towards developing within poor communities the technical expertise required to support ongoing development work in the settlements. For students and young people from low-income settlements, assisting the housing, sanitation and information gathering work offers a chance to develop employable skills while taking an active part in improving their own communities. The training evolved from a one-month course to a full two-year course. The housing and sanitation courses train young people in specific skills such as surveying, leveling, preparing designs and estimates, site supervision and technical drawing and enable trainees to take up their own work in the lanes eventually, with support from OPP-RTI. Another course in survey and documentation prepares students to undertake surveys, prepare maps and document existing social and physical conditions in low-income and urban areas. Trainees have mapped and documented sanitation, water supply, schools and clinics in 208 katchi abadis and documented 44 natural drainage *nullahs* and their catchment areas. Requests to join the program are increasing, and senior trainees are now beginning to train and guide juniors, reducing dependence on the OPP-RTI.

2. URC's Young Professional Fellowship Program

For years, graduates from social work, sociology, journalism and history departments of Karachi University have come to URC for help with their final year projects, but most came with little understanding of grassroots or city-level issues. So in 1977, the URC launched a one-year training program which has paid dividends for everybody: for URC it's a chance to change mindsets and create a cadre of young professionals to do its research and documentation, and for middle class grads it's an opportunity to understand and respect the dynamics of poor people's work, and to learn through "action research" how their city really works. Students have done surveys for URC studies on urban transport and worked alongside OPP trainees to document existing sewers in Karachi's *katchi abadis*. They've also been involved in documenting evictions, parks and open spaces in the city, recycling and problems faced by low-income working women. The student's work documenting water supply and sanitation systems in *katchi abadis* and of Karachi's natural drainage *nullahs* provides the basis for replication of the sanitation program, *nullah* development projects and directly informed the review of KWSB's sewerage projects.

3. Dawood College Architecture and Planning Department

Since 1997, Dawood College Architecture and Planning Department's *Young Professional Training Unit* has promoted community development as a career option for architecture and planning students. The apprentice-style training places young people interested in specific urban issues with various NGOs, CBOs and research organizations where they work on self-initiated or assigned research tasks - all of which contribute to on-going development initiatives. So far, 17 young professionals have used the program to conduct valuable research on informal water vending, solid waste management, the impact of privatizing KWSB, the operation and maintenance of various community related projects of the Provincial government, the conservation of historic neighborhoods in Karachi and Uch and environmental planning in SWAT.

3 New Books on Karachi and the OPP:

■ Understanding Karachi

When many of us dip into this book, we realize with some embarrassment how little we know about the real workings of our own cities, outside of the particular sector we work in. Arif Hasan's study of Karachi comes out of a lifetime watching the sprawling city of Karachi grow and figuring out what forces and what relationships determine the direction and nature of its social and physical development. While the book is specifically about one of Asia's mega-cities, its system of urban analysis offers a very clear framework for shaping our inquiry into the workings of our own cities and for seeing sanitation, transport, governance and urban history as all being interconnected, and as windows for understanding today's problems and solutions to urban poverty.

■ Housing For the Poor

This book brings together eight reports on Pakistan's housing sector prepared by Arif Hasan over the last 14 years, all of which turn a critical eye on the government's housing policies and the informal sector and community responses to these policies. The book looks at several important and innovative housing initiatives and places them within the social, economic and political realities of Pakistan in general, and low-income groups in particular.

■ Transforming Urban Settlements

This book by S. Akbar Zaidi is the first in-depth, independent, critical assessment of the Orangi Pilot Project's Low-cost sanitation program. It looks at the values and organizational culture which have shaped the organization, and the methodology of its work.

Copies of all three books are available with ACHR or can be ordered directly from the City Press publisher.

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A brief note on one of our "urban heroes"

Meanwhile, half a dozen organizations, 12 books, hundreds of papers, thousands of lectures and 33 years of wit, energy, good sense and affection poured into the job of making Karachi a better city for everyone to live in, Arif Hasan has recently been crowned with two particularly distinguished laurels. In December 2000, Arif was awarded the *Hilal-i-Imtiaz* for public service, Pakistan's highest civilian honor. And in the same month, he was named by Prince Claus of Sweden one of nine "Urban Heroes" around the globe who are bringing positive change to their societies.

PAKISTAN :

Latest skirmish in the long battle against urban infrastructure boondoggles :

❑ **the bad news :** Once upon a time, governments of developing countries had to live within their means, and when planning infrastructure, had to find solutions which matched their fiscal realities and drew on local expertise. *Not any more!* Since the 1970s, those governments have had a hard time resisting aggressive offers of unlimited credit from the World Bank or ADB, or the glamorous "think big" infrastructure schemes these institutions promote. Although it has led to innumerable ill-conceived and fantastically expensive mega-disasters and threatens to bankrupt countries it claims to aid, the love affair between poor governments and international finance shows little sign of cooling.

Pakistan, where a staggering 52% of the national budget goes into servicing foreign loans, is a case in point. Over the past 18 years, the *Karachi Water and Sewerage Board* has accumulated a debt of 46 Billion Rupees to finance a series of large sewerage projects, which to date treat less than 12% of the city's sewage. Because KWSB hasn't even begun paying back all that money, provincial revenues badly needed for education and health are being increasingly deflected into servicing that debt.

❑ **and the good news :** After a struggle of several years, Karachi NGOs, concerned professionals and community organizations have joined forces to stop another ADB loan of US\$75 million and to replace a grandiose KWSB sewerage project with a realistic one. Here's the condensed version of how they did it, drawn from conversations with and reports by the groups who led the struggle, and in so doing became the *de facto* designers of Karachi's sewers.

Meanwhile, 42 Billion Rupees later: Of the 350 million gallons of waste water Karachi produces every day, only 30 million gallons are treated by the KWSB's three treatment plants (two built by foreign loans) which have the capacity to treat 151 million gallons. All the rest flows into the city's 9 natural drainage nullahs, and out into the sea - untreated. Foreign-financed infrastructure projects may be bankrupting Pakistan, but for the banks, the big construction companies and the high-flying consultants, they are real money-spinners.



1. First Weapon : Information

Understanding the proposed project and the city's ground realities

Back in 1992, the *Karachi Water and Sewerage Board* proposed a major project to build main trunk sewers in Orangi, the sprawling township of 1.2 million people, as part of its massive *Greater Karachi Sewerage Plan*. When OPP examined the project, which was to be financed by ADB, they were in for a shock: the proposed trunks weren't designed to pick up the functioning sewers already built by communities or by municipal councilors, all of which drained into the natural drainage *nullahs*. The KMC, ADB consultants and KWSB had planned for the area as if this work didn't exist. Instead of laying trunk sewers along the natural drains, their plans called for pumping sewage *uphill*, over great distance, to large treatment plants. As a result, the whole settlement would have had to be dug up to link with the proposed system.

It was only through careful research, well-organized opposition and more sensible counter-proposals that a 1.3 billion Rupee mega-booboo was eventually scaled down to a more sensible 250 million Rupee plan to clean out Orangi's existing natural drains and convert them into trunk sewers. And for this work, the city had funds - only a fraction of the ADB loan was utilized.

This led OPP into documenting existing sewers in the rest of Karachi. Their surveys revealed that in 82% of the 79,426 lanes of the city's 136 *katchi abadis* (informal settlements where 60% of Karachi's population lives), people had invested billions of rupees in building sewers. It wasn't always the best work, but a system was in place and it was carrying most of the city's sewage into Karachi's nine natural drainage *nullahs*. In 80% of the areas planned by the *Karachi Development Authority*, as well, sewage was going into the *nullahs*. If all this work were integrated into the infrastructure being planned and implemented under KWSB, the projects would be a fraction of their present costs and completed in a fraction of the time. And the poor, instead of contractors and consultants, would be the beneficiaries!

This expensive and faulty planning persisted, however - ADB loans kept coming, Sindh Province plunged further into debt and more KWSB sewage projects were built. But because they're not picking up effluent from most of the city's existing sewers, new trunks run dry, treatment plants don't receive enough effluent, and even after borrowing Rs 42 billion, 80% of Karachi's sewage still flows untreated into the sea.

When KWSB announced yet another major sewage project in Korangi, an area with a population of 1.3 million, OPP recognized all the elements of past mistakes: it didn't follow the natural drains, it ignored sewer systems which already exist in 80% of the area and unless all the sewers were re-laid (costing additional billions of rupees) to link to the new KWSB trunks, effluent from the area would never reach the proposed treatment plant. The project was to cost US\$100 million - \$75 million loaned from ADB and \$25 million raised locally. By now, the OPP and its allies were on familiar ground, and knew what to do. By documenting the existing system in Korangi, developing an alternative plan and opening up the issue with the communities, NGOs and civic groups, they eventually convinced the provincial governor to cancel the loan.

The international tender scam:

Besides serious design problems, this whole process exposed a number of things. The costs of the KWSB's projects are staggering not just because of their design, but because the external loans which finance them impose conditions which inflate their costs by five to twenty times what it would cost to design and build them using local know-how and materials :

❑ **CONDITION 1 : You have to use international consultants.** The \$2,500 per day it costs to fly in these guys, pay them and put them up at the Sheraton accounts for 20 - 30% of project costs. And since these consultants can't do everything themselves, they subcontract to *local consultants*, who then hire their own engineers and surveyors. As a result, fully-qualified engineering staff in government's line departments (who used to provide plans for public works like sewers and water supply systems) have nothing to do and become redundant. Besides, there are masons, plumbers and people who

understand sewers and water supply systems in almost every neighborhood.

❑ **CONDITION 2 : You have to make an international tender**, and that means drawing up criteria for choosing a contractor, in which most Pakistani contractors - even the big ones - can never hope to compete with the really big Asian and European contractors.

❑ **CONDITION 3 : You have to use international rates**, which raise costs by 5 to 20 times the local rates. For example, the Korangi project budget listed the cost of a box culvert at 48,000 Rupees per running foot. But when OPP-RTI worked out the actual cost of labor and materials involved, it came to less than 3,000 Rupees! When this escalation was questioned, the KWSB said this is "normal when there is going to be an international tender." Similarly, the costs of the treatment plants were 4 to 5 times what they should be.

❑ **CONDITION 4 : You have to purchase materials from certain countries** or certain manufacturers, even if you are producing them yourself more cheaply in your own country.

2. Second Weapon : A better plan

Sustainable, affordable means of disposing of Karachi's sewage ...

Once the ADB loan for Korangi was finally cancelled, a joint committee of local officials and senior engineers was set up to work out an alternative proposal. Within six months, the OPP-RTI had developed an alternative sewage disposal plan for Korangi (as well as a proposal for a more realistic sewage disposal system for the whole of Karachi). The alternative plan is cost effective and corresponds to ground realities: by complimenting the existing system, using local resources and indigenous technology rather than opting for foreign loans and costly important equipment and materials, the cost of developing Korangi's sewers has been reduced to 20% of what KWSB proposed. And it can be paid for by resources at hand in the Karachi Municipal Corporation - there is no need for any external loans. Since then, there has been a lot of interest from the government, and the KMC has started upgrading the natural drains, according to the OPP's plan.

"The whole nature of sewage planning changes once you accept what already exists, and you try to work around that and upgrade that." (Arif Hasan, OPP)

At the project level, these principals are being accepted, but at policy level, heated debate continues about the "think big" approach, which the provincial government is reluctant to let go. Why? A clear division in the decision-making process means that these projects are developed at the provincial level, by sewage and water supply agencies with notoriously little sense of ground realities. The municipal governments who then get handed these projects to manage are not always happy with what they've been given. Because they have contact with local people and local realities (and have to balance their books), they tend to accept these principals immediately.



3. Third Weapon : Collective action by many groups ...

It took more than a good alternative plan to get the Korangi loan canceled. A large network of civil groups brought their separate expertise and collective clout to battle against the big guns of external-loan-driven development and shows that effectively advocating for development through indigenous resources takes collective thinking and informed discussion between a wide range of stake-holders.

Karachi's sewage disposal problem is a reality which cuts across sectors, affecting the whole city's health, environmental quality and development. To understand the issue, 22 public forums were organized by the Urban Resource Center between 1998 and 2000, in which activists, NGOs, researchers, journalists, government officials and community organizations from Korangi and other areas learned about the implications of the ADB-funded project and the alternative plan. Press reports of these forums helped initiate wider debate on the Korangi loan, and the city's sewage problems. Collaboration in Reforms for Efficient and Equitable Development (CREED), a large alliance of prominent NGOs, community groups and development organizations, was central in lobbying against the ADB loan. During the struggle, allies turned up in some unexpected quarters. The provincial Department of Finance became a staunch supporter of the OPP's plan, not out of any particular convictions about sewerage, but because KSWB's failure to service earlier loans was causing them accounting nightmares - they wanted to balance their books!

So great was ADB and federal government pressure that when the Governor of Sindh was persuaded to cancel the loan in 1999, he was sacked and the loan deadline was extended, sending the groups back into more rounds of petitions and meetings. Even after ADB canceled the loan in September '99 and acknowledged the failure of previous KWSP projects, the Federal government and ADB mission continued pressuring the Sindh Government to rescind the decision and accept the loan. To augment their case, a presentation was made by citizens groups to the Pakistan's Chief Executive, finance ministers and local government. Finally in February 2000, the loan was canceled for good and OPP's low-cost alternative accepted.

An ironic postscript : After all this, the Government of Sindh and the World Bank announced in June 2000 a workshop entitled "Water and Sewerage in Karachi: The way forward", to which the OPP, URC and CREED were conspicuously not invited. Everyone spelled a rat. But thanks to an extremely effective grapevine, they showed up anyway, having drafted in a preparatory consultation with 59 other groups a policy paper on water and sanitation in the city. Their clear message for the room-full of lap-top-bearing World Bank consultants was "No thanks to more loans" and that the "way forward" was through local resources and local technology.

More lessons in sensible and non-sensible urban planning :

	<i>KWSB's Korangi Plan</i>	<i>OPP's Alternative Plan</i>
Plan	Superimposes an entirely new sewage system, ignoring existing sewer and natural drainage systems	Upgrades and expands the existing functional sewage systems after carefully documenting these systems.
Cost	US\$ 100 million	US\$ 20 million
Financing	ADB Loan for US \$75 million, \$25 million raised locally	Can be done in 6 years using local funds available with the KMC. No loan is required.
Extra Costs	All existing lane and secondary sewers will have to be dug up and replaced to link with new system, costing million of dollars above the project costs.	None. By picking up flow from existing sewers, the plan utilizes billions of rupees investment in sewage infrastructure already made by communities and the Karachi Municipality.
Technology	Foreign, expensive, inappropriate for Karachi's fiscal and technological realities, with high maintenance costs.	Low-cost, easy-to-maintain indigenous technology uses gravity flow, natural drainage and shallow sewers.
Design	By foreign consultants	By local engineers and sewage specialists with deep understanding of local realities, resources and limitations.
Drainage	Calls for heavy pumping stations to pump sewage uphill, across long distances to centralized treatment plants, and faulty and un-maintainable deep sewers.	Upgrades existing natural drainage nullahs by converting them into box culverts or shallow trunk sewers, so no realignments are needed to pick up existing flows.
Treatment	Centralized in 3 or 4 large, expensive treatment plants which are not on natural drainage nullahs.	Decentralized to small, inexpensive treatment plants built at the ends of natural drainage nullahs; also explores eco-friendly alternative treatment systems such as marine outfalls and lagoons.
Contracting	Built by foreign contractors, to "international" specifications, at international rates (5 - 15 times local rates) with imported materials (even if manufactured cheaper locally).	Built by local contractors, municipal staff and local communities, at local rates, making full use of local materials, local workers, local expertise and indigenous innovations.

PHILIPPINES

New tool for poor communities :

Philippines Urban Poor Development Fund is established October 1, 2000

On August 31, 2000, groups from cities around the Philippines presented their land acquisition and housing ideas to the local and national governments in a national meeting and model house exhibition held in Payatas. Besides key local officials and visitors from poor community federations in six other countries, HUDCC Secretary Lennie de Jesus came to meet the people and see what they were doing.

The dialogue that began on that day led to a rapid series of breakthroughs, including a meeting with the President, who showed his support for the federation's work with 15 million Pesos seed money, to help establish the *Philippines Urban Poor Development Fund (PUPDF)*. That money topped off 10 million Pesos of people's savings and is to be the first in a series of city-based urban poor funds, to which the President pledged additional 15 million contributions in each city.

This breakthrough didn't come out of the blue, but represents years of preparation and people's investment in developing solutions and forging partnerships. Community members will continue saving part of their housing saving with the fund. The fund will be managed as a revolving loan fund by a mixed board including community leaders, NGO and government officials, and can be used to buy land, build houses, provide basic services or provide bridge financing for slow-moving government housing finance schemes.



“We can build our own communities. All we need is land.”

Over 20,000 families in the federation are at some stage in the process of acquiring secure land - saving, forming homeowners associations, identifying land, negotiating prices, sorting out titles, planning layouts, exploring loan sources. Land acquisition is the topic *numero uno* in a country with no intermediate forms of secure tenure for the landless poor, where skyrocketing urban land prices have made it practically impossible for the poor to afford a legal home and relegated half of the Philippines urban population to a hopeless and impoverishing cycle of squatting and evictions.

The government has provided housing for some families evicted to clear land for development projects, most in conventional, contractor-built relocation colonies in remote areas. But families forced to occupy these projects find them poorly designed and built, poorly serviced, too expensive, too far from jobs, schools and vital support systems. Many have been driven back into inner-city slums to survive. While such projects may work for some, for the many who cannot afford or survive in them, there is an urgent need for other options. Instead of shouting at the government and waiting for better days, federation members in various cities have taken a pro-active approach to these problems, plunging into their own land acquisition and housing projects and beginning a dialogue with the state to support these efforts. In all this, one message is clear :

Poor people can develop communities and build houses more cheaply and more efficiently than the state or any private developers. All they need is land.

It costs the government, for example, about 250,000 Pesos to build a 22-sq. mt. dwelling in a relocation colony, while the federation can build a house twice as big for 60,000 Pesos. And when it comes to “horizontal development” of roads, drainage, electricity and water supply, what developers do for 550 Pesos per square meter and NHA does for 250 Pesos, people can do themselves for 50 - 150 Pesos. Here's a rundown on what the Homeless People's Federation has been doing towards getting land and housing :

- 1 Saving for land and houses :** All cities in the federation run special housing savings schemes, in which individual families have saved over 7 million Pesos.
- 2 Designing community layouts and more affordable houses** using design workshops, model house exhibits and exchanges to sharpen people's building skills and increase people's design options.
- 3 Understanding the legal aspects of land acquisition** through training in the legal aspects of acquiring land, accessing finance programs and dealing with land title and land conversion problems.
- 4 Negotiating with private land owners :** Researching ownership records and negotiating with private land-owners to buy land already occupied by settlements, at affordable rates.
- 5 Surveying unused government-owned land as potential housing sites :** creating an inventory of potential relocation sites in 18 cities which work for poor people living in slums in problem areas.
- 6 Exploring other land and housing options** in collaboration with the national and municipal governments, private landowners, finance institutions, international organizations and NGOs, to develop comprehensive, city-wide land and housing options which work for the poor and for the city, such as:
 - **Regularizing settlements on government land** in areas where land is not in danger zones or earmarked for development, through transfer of title, subsidized sale or long-term leasehold.
 - **Regularizing settlements on private land :** through subsidized land purchase, government supported tax breaks to land-owners, negotiated land-sharing agreements or reblocking.
 - **Creation of new “people's towns” on free government land**, for relocation to government sites identified and developed by people, for settling relocatees and newcomers.
 - **Financing relocation and community development through cost sharing** with private land-owners who stand to profit by clearing and developing valuable land occupied by poor settlements.



When poor people do it their way . . .

Four community-driven land and housing initiatives within the Philippines Homeless People's Federation

1 Payatas : Golden Shower

- **Name :** Golden Shower Homeowners Assoc.
- **Families :** 520
- **Date began :** 1993
- **Land cost :** 1,000 Pesos / s.m.
- **Plot sizes :** average 60 s.m.
- **Financing :** Pesos 60,000 / family through CMP loans
- **Type of project :** Purchase and redevelop 3.2 hectares of already occupied land, install infrastructure, build houses and create community recycling center

20 years ago, 300 families evicted from inner-city slums were resettled in what was then a jungle catchment area for Quezon City's reservoir. Many survived by scavenging at the new Payatas garbage dump nearby. Over time, more families came, children grew up and found work in the fast-urbanizing area. The community's struggle to buy the land they occupy began in 1993, with the formation of the *Golden Shower Homeowner's Association*. While negotiations with the land-owner began, the people started land savings, mapped, enumerated and surveyed their settlement and got all the titles in order. After haggling the price down to 1,000 pesos per sm., they made a down-payment. Tasks now include pushing the slow process of getting CMP loans to pay off the land. From the beginning, all *Golden Shower's* planning has been carefully cropped to remain within a strict budget of 60,000 Pesos per family (the CMP loan ceiling). That will just cover the land cost, leaving little for building new houses, so the people are also exploring cost-saving house construction techniques using recycled materials. Their redevelopment plans include only slight readjustments to the existing tree-filled community, which is degrees cooler and feels like heaven after the smoke and stink of the nearby dump. Roads will be widened, plot sizes equalized and space made for a community recycling center.



2 Iloilo : Kabalaka

- **Name :** Kabalaka Homeowners Association
- **Families :** 400 + 600
- **Date began :** 1998
- **Land cost :** 500 - 700 Pesos / s.m.
- **Plot size :** 50 s.m.
- **Financing :** L-Tap loans : 54,000 Pesos per family
- **Type of project :** Purchase and develop 4.4 hectares of new land. Land cost includes NHA-built infrastructure. People build their own houses.

There are 1,000 families in the *Kabalaka Homeowners Association* (which means "We care" in the Visayan language), most of whom are very poor squatters from informal settlements around Iloilo. Since 1997, they have saved a whopping 2.4 million pesos towards buying 4.4 hectares of good, inexpensive land they found, located towards the edge of the city, in several parcels. The communities went through the steps of finding out who owned the land, researched the zoning and right of way for all the pieces, and in November 1998 struck a deal to buy the land. Meanwhile, Kabalaka members negotiated with the National Housing Authority for help buying the land under NHA's *Land Tenurial Assistance Program*. Since then, the community has worked with NHA to survey and subdivide the land into plots, according to NHA standards and the people's community ideas. When the purchase is final, NHA will develop the land and people will build their own houses. 400 families will move in the first phase, and 600 in the second.



3 Cebu : Visayan Housing

- **Name :** Visayan Housing Action Group
- **Families :** 63
- **Date began :** 1998
- **Land cost :** 500 Pesos / s.m.
- **Plot size :** 50 s.m.
- **Financing :** From housing savings, plus supplementary bridge financing
- **Type of project :** Purchase, subdivide and develop 0.55 hectares of new land, install infrastructure and build new houses.

Mandaue City has plenty of factories but very little affordable housing for the thousands of workers who keep the city's thriving industrial sector alive. As a result, the city has a much higher percentage of squatters than in adjacent Cebu, most of whom are forced to live in extremely crowded settlements without access to basic services. In 1999, federation members in Mandaue's San Roque Parish formed the *Visayan Housing Action Group*, began housing saving and started searching for affordable land. They eventually found a 0.5 hectare parcel of land that was close to jobs, markets and schools, negotiated with the landowner to sell it to them for 500 Pesos / sm. and made a swift down-payment from their savings. The group then found a local engineer to help them draw up a layout plan for their new community which includes a market, basketball court, savings office and guest house. The association is now in the process of looking for urgent bridge financing to pay off the balance.



4 Payatas : Montalban

- **Name :** Payatas Scavengers Homeowners Association
- **Families :** 500
- **Date began :** 1997
- **Land cost :** 150 Pesos / s.m.
- **Plot sizes :** 50 - 70 s.m.
- **Financing :** CMP loans : Pesos 60,000 per family
- **Type of project :** Purchase, subdivide and develop 3 hectares of new land, install infrastructure, build houses and community center.

The *Payatas Scavengers Association* has a special land acquisition team that has been looking for potential building sites in or near the Payatas area. When in 1998 the team found a beautiful 3-hectare hillside site at Montalban, in nearby Barangay San Isidro, they saw a chance to realize their dream of moving out of their squatter settlements and developing their own new community. They managed to bargain the land price down to an unheard-of price of 150 Pesos / sm., and bought the land, using a combination of their own considerable savings, a short-term loan from friends in the *Kabalaka Homeowners Association* in Iloilo, and a five-year housing loan from *Caritas Manila*. Layout and subdivision plans have been designed to follow the natural contours, to reduce costly cutting and filling on the hilly site, and include common deep-wells, a community center, individual soak-pit latrines and cost-saving house construction techniques which incorporate recycled materials from the dump. The Montalban site will be the first of many relocation projects by and for the scavengers.



CONTACT : These stories all come from the publication, "Meet the Philippines Homeless People's Federation." For a copy contact : Father Norberto Carcellar, Vincentian Missionaries Development Foundation, Inc. (VMSDFI), 221 Tandang Sora Avenue, Quezon City, PHILIPPINES. Tel (63-2) 455-9480 / 937-3703, Fax (63-2) 454-2834, E-mail: vmsdfi@info.com.ph

MODEL HOUSE EXHIBITS

Showing what we can do that nobody else can do :

When communities build full-scale models of their house designs and invite the government and public to see what they've been planning, a lot of things happen. Here is a people's tool which serves so many purposes it's hard to count : model house exhibitions train people in construction, they stir up excitement, they build confidence in communities, they help people visualize affordable house designs, they show the city what the poor can do, they bring the government to your turf, they kindle interest in the city, they focus on precisely what it's all about: a decent, affordable, secure, place to live, which is available to *everyone*.

Before they actually get secure land, communities have lots of preparation to do: saving, organizing, planning, looking for land, designing, exploring infrastructure options and construction techniques, looking at finance, visiting other options. Model house exhibitions are a milestone in that process. Here are accounts from some recent exhibitions - one by the Philippines Homeless People's Federation in Manila, one by the Homeless People's Federation of Zimbabwe in Harare and Victoria Falls, one by the Mahila Milan in Cuttack, India, and one by the Thai Community Network in Uttaradit.

1

Payatas, Philippines : November 2000

"President Estrada came here in Payatas because he wants to know about the savings group from the Lupang Pangako Savings Association. Without savings here in Payatas, maybe the President of the Philippines would not help the urban poor people, not only in Payatas but nationwide. This kind of program helps the urban poor to upgrade their lifestyle. Here in Payatas we have four problems: land and housing, livelihood, medical and education. So if you have savings, maybe you will have no more problems. Right now, in our Barangay Payatas, we already saved 72 million pesos for microenterprise. And we are continuing our savings for land acquisition. Our first loan for socialized housing in Golden Shower has just been released."

(Ricardo Boy Awid, President of the Scavenger's Association, Payatas, speaking during the model house exhibition in November, 2000)



2

Victoria Falls, Zimbabwe : November, 1999



The **Homeless People's Federation of Zimbabwe** has held five model house exhibitions so far - two of them built in real concrete block on land allocated by the local authority. The exhibition at Victoria Falls was held in November 1999, shortly after the local authority had made a commitment to offer 400 plots to the federation (on the strength of an earlier enumeration that had revealed that over 3,000 families in Victoria Falls were living in shacks. The offer was later increased to 565 plots. That exhibition was preceded by a series of technical workshops where people discussed, drew and calculated costs of houses they wanted to build on this land. The model represented their favorite design. An earlier model house exhibition in May 1999 was held in Harare was the culmination of a two-month enumeration process organized to gather information about people and their living conditions in Mbare, a high density area in the heart of Harare. A week before the exhibition, federation members gathered to design small cardboard house models, and then chose a few models for costing. After consulting contractors and building suppliers, the choice was narrowed to a one-story house with toilet and a two-story house with toilet and a small veranda. Federation members from India, South Africa and Namibia came to assist the process and pass on skills.



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The full story of the survey and model house exhibition in Mbare can be read in "Homeless but not Hopeless," a newsletter brought out by the federation, with help from Dialogue on Shelter, the Zimbabwe federation's NGO partner.



3

Cuttack, Orissa, India : April 2001

Here is a description about a recent NSDF/Mahila Milan model house exhibition in Orissa (April 2001), by Celine d'Cruz from SPARC: The idea goes back to the model house exhibition in Hyderabad in September, 1998. This was before the big cyclones in Orissa, when we had first met the Orissa groups and there had been a few exchanges between Orissa and Bombay. They had started savings and credit groups and were finding their own rhythm, but when the cyclones hit, that really fast-forwarded the issue of housing.

- **The cyclone** : In the post-cyclone crisis period, we kept building on the savings groups, contacted the four cities (Paradeep, Bhubaneshwar, Puri and Cuttack) and we saw that a lot of the cyclone-affected people were moving into these areas from the villages. Orissa is one of the poorest states in India. During 2000, SPARC and Mahila Milan invested a lot of time with DAWN, a local NGO that had been working with poor communities in rural Orissa for ten years. We'd been talking about this house exhibition as a good way to collect the people from the four cities.

- **Local groups** : Our investment in Orissa was done very consciously at three levels: at the government level with the Collector's Office and the Urban Development Office, at the NGO level with DAWN, and at the community level. Three levels of capacity-building. Relationships were just being formed but there was a lot of potential, a lot of doors opening for the federation, and we were able to work with a group of young, enthusiastic people who really want to do something.

- **Resettlement project** : Then there was a scheme to resettle a settlement of 169 families in the middle of Cuttack to a site about 4 kms away. That project was small in scale and easy for DAWN to take on as a start. The collector's office provided the land, the Municipality gave shifting costs and DAWN worked with the community to construct community toilets, wells, pathways and electricity system. This was everyone's first experience with resettlement. Now they are on the new site and most have built their own houses - very beautiful ones.

- **The house model** : The people are from the *Munda* community and are traditionally masons, so they have constructed their own houses, using their own beautiful, unfired clay bricks, with thatched roofs and lovely little *aangens* (courtyards) where most of the household life happens, cooking, socializing, chatting. The house model designed for the exhibition was a combination of a traditional *Munda* house and a more tightly-packed urban house. It was a mix.

- **The exhibition** : The exhibition was held in Cuttack, and it was good timing, because DFID has launched a big project there called *CUSIP (Cuttack Urban Slum Improvement Project)*. So the exhibition was a chance for the new federation in Orissa to make a link with this DFID project, and also a good way to draw in government. Now we are in the process of negotiating a strategy whereby the *Cuttack Development Authority* and the community groups, with help from DAWN, will do a survey of all the slums in Cuttack, federate them and bring them into the slum improvement process - all of which we hope will be paid for by the CUSIP project. So in a sense, this is a means of demanding accountability from the government and from this bilateral agency - *without screaming and shouting at them* - by saying that we will participate and by offering them a package of what the federation can do.

4

Uttaradit, Thailand

To help the house design process in the Jarern Than community, in Uttaradit, Thailand, two young architects - Tee and Baan - made beautiful drawings and scale models to show different options. The people smiled politely and said yes that's nice. It was hard to tell what they felt about those sketches or how much they understood. But when the architects proposed building a life-size house model, it unleashed a storm of fine-tuning.

That big model (made of 4,000 Baht of old boards, bamboo and blue cloth somebody got at a discount) became a three-dimensional imagining tool for people unfamiliar with the abstraction of scale drawings. As the model went up, the people pulled out boards, nailed things up differently, changed this, argued about that. Measurements altered, ceiling heights were raised then lowered, window positions shifted, bathrooms and kitchens swelled and shrunk.



URBAN RESOURCE CENTERS :

Identifying, making aware and bringing together people who are different :

"In cities all over Asia, the interaction between people and government officials is increasing every day. Concepts such as participation, dialogue and people's control of resources have all become respectable. However, this respectability has not yet transformed institutions. At the same time, interest group organizations are mushrooming and are aggressively promoting their claims and guarding their gains. They have little or no professional advice and guidance. And while many workable models have been developed by NGOs over the last thirty years, they need to change and adapt to the new conditions that are developing. For things to improve, for policies to change, for the new generation to take over the cities they live in, a larger grouping of classes and people is required. How can that take place? And how can that be supported professionally?" (Arif Hasan)

In December 2000, professionals from URCs in several Asian cities converged in Karachi for a week to talk about some of these urgent and lingering questions, in a special workshop on *"Involving communities in the urban planning process."* Some groups were just finding their wings, while others had already plunged head-first into all sorts of urban issues back home. The workshop was a chance for them to meet each other, compare notes and to take a closer look at the region's senior most urban resource center.

In the time since it was formed 13 years ago, the Karachi URC has become a key player in most of the city's urban issues: housing, tenure security, sewerage, water supply, solid waste management, pollution, transport, historic preservation. URC's activities - and especially its public forums - have helped galvanize a growing network of community and professional groups to design and promote solutions to the city's problems that are sensible, affordable, sustainable, participatory and appropriate to the city's fiscal and social realities. *Here is an excerpt from a talk about how the Karachi URC began, given at the workshop by Arif Hasan, followed by some updates on what's happening at some of the URCs around the region.*

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"What is required is to identify, to make aware, to train and to bring together institutionally, people who are different."

- Arif Hasan, one of the Karachi URC's co-founders.

1 URC in Karachi, Pakistan

Like all Asian cities, Karachi has big problems of drainage, sanitation, housing, waste management, land-use, transport and conservation of historic areas. These problems are not independent, but are the product of social, political, economic and administrative issues. But when planners, architects and politicians try to work out solutions to these problems, they are limited by the way they've been educated. Because they don't interact with people or interest groups, they aren't aware of the causes and repercussions of these problems and so cannot present appropriate solutions.

■ **Reading up and meeting groups :** We began by clipping newspaper stories like *"the Minibus Owners' Association has decided to go on strike."* What is this Minibus Owners Association? we wondered. So, we contacted the association and got to know of its problems. Likewise, we'd go meet scavengers and transporters and land-grabbers. As we established relationships with these interest groups, we discovered that their purpose in coming together was to present their claims before the government and to protect their gains - the only way weak groups can survive.

■ **Publishing "Facts and Figures" :** We listed books and articles on Karachi, kept folios of clippings on various urban issues and began publishing a small newsletter which explains important things that have happened in the city each month. This goes to all the universities, newspapers, corporate officials and government departments, so they know what's happening in the city.

■ **Presenting government plans in public forums :** Later on we began getting hold of government plans, analyzing and presenting these plans at public forums - *because government does not present its plans to any one.* We invite community people, journalists, government officials and interest groups to these forums. If there is a plan for transportation, for example, then we invite the transporters. If there is a plan on solid waste we invite the waste management operators and informal recyclers. These forums reveal how the interest groups disagree with government. So a space was created where different groups would come together. Then we transcribe these forums and publish them so people can buy and use them.

■ **Preparing alternative plans :** When there is disagreement between government and interest groups, we prepare alternatives to government plans, prepared from the point of view of the interest groups and communities. In the process of discussing these plans with people, they are then modified. Then we begin lobbying for these plans. We have succeeded in getting some government plans canceled, some plans changed.

■ **Conducting research :** Eventually, we felt the need to broaden the URC's base, so we began getting young graduates from the university to come work with the URC on one-year fellowships, to do research on the problems of the city. A number of university departments have begun working with URC and hopefully changes will take place in the university as a result of these interactions.

■ **Networking :** The aim now is to link all these groups together in a network, so that a comprehensive working plan for the city can emerge with all these working groups contributing to it. In that respect a network has been formed and it is known as *The People's Voice*, in which many of these groups are represented, to put across a collective point of view on issues.

URC's vision : In the planning process anywhere in the world there are three players: the politicians, the planners and the people. In many countries like Pakistan, the politicians and planners get together, make their plans and implement them. In this form of planning, there is no input from people at all. What is required is that the politicians, planners and people come together. The purpose of URC is to create space for that interaction: *create it, nurture it and institutionalize it.* But this space can only be used properly if these three players are on an equal footing. Since people are weaker, they need support - they need professional support, they need managerial guidance and they need alternatives so they can negotiate with the politicians and planners. This is basically what the URC is all about.

2 URC in Phnom Penh, Cambodia

The URC was set up in 1997, and since then its enthusiastic young team has not stopped for a breath. The URC provides technical assistance to poor communities, particularly *Solidarity for the Urban Poor Federation (SUPF)*, helping with the exploration of house designs and cost-saving building techniques, mapping and surveying settlements, computerizing survey data, housing construction, infrastructure planning, estimating, providing measured architectural drawings and coordinating with other aid organizations. The URC's support to poor communities' housing and infrastructure improvement projects has been an important ingredient in the city government's increasing acceptance of community driven solutions to problems of poverty and homelessness in Phnom Penh. The URC provides opportunities for volunteer students to work with communities and produces a bilingual newsletter on community issues, "*The Lotus Flower*."

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3 URC in Colombo, Sri Lanka

The *Sevanatha Urban Resource Center* assists low income urban communities in the areas of community based housing and infrastructure projects, savings and credit, self-employment activities, health and sanitation, environmental management and solid waste disposal. Besides collecting and disseminating information on all these issues, the URC offers training to local CBOs and small NGOs, assists them to link up with each other in networks and with national and international institutions, development programs and sources of funds. Since 1993, the URC has published a bi-monthly newsletter called *Thorathurumalla* (Information kit) which covers community based housing and infrastructure projects and passes on a variety of information on health, sanitation and environmental issues. Besides the main URC in Colombo, URC supports local organizations in 4 provincial towns to operate branch URCs. In the role of mediator, the URC has assisted poor communities (and Community Development Management Councils) to access government aid programs and local and external resources, while mediating in conflicts.

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4 URC in Kathmandu, Nepal

Lumanti Support Group for Shelter was established as an NGO in 1992, and is now working in 68 slum and squatter settlements in the Kathmandu Valley (representing about half of the Kathmandu metropolitan area's poor communities) on a variety of issues - housing, sanitation, water supply, savings and credit, informal education, childrens activities, health, etc. Lumanti works in close partnership with two large federations of poor communities, the *Nepal Mahila Ekata Samaj* (Women's Unity Federation) and *Nepal Baso Bas Basti Samrakshan Samaj* (Community Protection Federation). Lumanti set up its URC in 1998, with support from the Asia Pacific 2000. A small team of engineers and technicians have been increasingly engaged in providing technical support to communities that are building their own sewers, water supply systems, toilets and road pavings. As poor communities and the two federations gain in experience and proficiency in managing these projects, the Lumanti URC's role is gradually taking on a more advocacy and support role, with the URC actively involved in research into sanitation and water supply issues, and interfacing with donors.

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5 Urban Resource Unit in Kuala Lumpur, Malaysia

The *Urban Resource Unit* in Kuala Lumpur was set up in 1996 as a response to the mass evictions of urban squatters in the 1980s and 1990s, even when the country's boom was stalled by Asia's economic crisis in 1997. The URU was set up in order to empower communities through information sharing, to increase awareness, build solidarity and rentation and protest is the only response left, and lobbying and negotiation alternatives is difficult. ction happens and to prepare alternative plans, and to present these to the government to begin a dialogue on secure housing. The URU has worked with community groups and other NGOs to organize a massive assembly of residents of 15 longhouses (state-built temporary housing where communities are dumped after eviction) to discuss their needs with the Housing Ministry and Chief Minister's Office.

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Other URC's around the Asia region :

- TOKYO Resource Center for Homeless People's Human Rights, Shinjuku, Tokyo, JAPAN (E-mail: inaba@jc.ax.apc.org)
- JAKARTA Urban Poor Consortium, Jakarta, INDONESIA (E-mail: upc@centrin.net.id)
- SEOUL Korea Center for City and Environment Research (KOCER), Seoul, KOREA (E-mail: kocer@chollian.net)



SRI LANKA

Colombo's "One-day bank"

The *One Day Bank* was set up by SEVANATHA in 1996 to address the particular credit needs of Colombo's pavement hawkers and petty traders, who need credit for short periods, but had no access to credit besides traditional money lenders, who charge extortionate interest of between 20% and 100% *per day*. The operation is very simple: In the morning, members borrow money to buy stock for their vending businesses, and pay it back after the day's selling, with 0.05% daily interest. Members are also involved in community savings groups.

In the Polwatta community, for example, there are 130 day bank members, mostly market vendors. Ranjit runs a fish-selling business off the back of his bicycle. Each day he borrows 3,000 rupees from the day bank to buy the day's stock. At 5:00 AM, he takes a scooter into Colombo's big fresh market at Pettah to buy fish, comes back home, scales, cleans and fillets the fish and packs it with ice into the wooden box which is wired onto the back of his bicycle. By 7:00 AM, he's on the road. After a full day of selling, mostly in a regular loop of middle class residential areas, he earns a profit of 500 - 800 rupees, which has been enough to put two daughters through the university and to build his family a sturdy three-room brick house in Polwatta. (For Sevanatha's contact details, please see page 29)

New Book from Women's Bank :

A new publication, "*Guidelines for Formation of Women's Help Groups and Community Banks*" has been brought out by Women's Bank. The 70-page guide, written by Nandasiri Gamage, describes how the Women's Bank model of women-centered, community banking is structured, from the national level down to the individual savings groups. The guide is directed towards those involved in helping poor communities set up similar self-help programs, and draws on 12 years of experience.

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New women's saving federation :

The *Women's Development Bank Federation*, formed in 1997, brings together 1,200 savings and credit groups in 450 rural and urban communities in 10 districts in Sri Lanka. Members are emphatic that their federation is a movement, not a bank, and the idea is to put their resources, ideas and support together to solve their problems locally. Loans are made for small businesses, for emergencies and for essentials, and to pay off crippling debts to unscrupulous money lenders, who charge 20% per month.

The smallest unit is the *savings group*, made up of 10 women who save together weekly. Five savings groups make a *primary branch*, which keeps the money and makes loans. Big communities have several primary branches. Group leaders in each primary branch meet monthly to make decisions about loans and cross-check accounts. Although there are rules about repayment schedules and borrowing limits, in practice the system is highly flexible, and based on need and trust. *District branches*, which comprise several primary branches, are registered with the *Cooperative Development Department* in each district, and provide platforms for meeting, sharing ideas, mutual support and working out district-wide initiatives to deal with specific issues of jobs, housing, land tenure, etc. National meetings are held about once a year. The federation's first national meeting was held in June, 1999 in Colombo, and gathered 2,000 members from seven districts.

So far, all the loans are made from member savings, and in most cases all the money circulates - very little kept in banks or boxes. Plans are on to set up a housing development fund n look for outside funds for larger capital for housing and house improvements, infrastructure. *Jana Rukula* ("People's Collaboration") is made up of federation leaders and functions as a kind of internal support system for the federation, keeping track of savings and loan and membership statistics, taking care of communications and links with regional groups, organizing big events and producing a newsletter.

About half of WDBF members started out as members of *Women's Bank* but had grown frustrated with the WB's centralized management, which was structured in such a way that groups in neighboring communities had managerial and financial connections with the center, but not with each other. Representatives from primary branches around the country also found it difficult and expensive to travel several days to Colombo, where most of the meetings were held, and where they felt their local issues were given short shrift. They wanted more independence, more opportunities to set their own agenda and address their local problems locally.



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Singing their stories ...

Visitors sitting in on WDBF meetings are often surprised at how little time is given to discussing money, and how much is given to telling stories. Most of the federation's members are very poor, hard-working women - field laborers in rice paddies, brick-makers, tailors, construction and factory workers, basket weavers. When they begin telling about the hardships, the tragedies, the hard times they have been through - and the loans and support and togetherness which helped them overcome them - they have a sympathetic audience, and the handkerchiefs really come out.

But what is interesting is *how* these stories are told. In Sri Lanka, the old tradition of ballad-singing is very much alive, and stories are often not told in plain words, but in rhymed, rhythmic poetry, composed on the spot. At a primary branch meeting in Halmillewa, Anula sings in extemporaneous verse a song which tells her dead mother about what she is doing, about her savings and about her house which she has just added a room to. "Even when I'm scraping coconuts for curry," she says, "I'm working out verses and rhymes in my head." Besides telling about their lives, the women use songs to tell others about the whole process of WDBF, to explain the system of groups and primary and district branches, to tell how the savings works, how interest is calculated and what you can do with loans.



Grim Facts : There are about 3,000 informal settlements in Dhaka, in which 4 million people live. 75% of slums are on private land, 25% on government land. Densities in these settlements go up to as high as 4,000 people per acre. Only half these households have access to formal water or electricity sources and only a third have some sort of drainage.

Demolitions and stand-offs in Dhaka . . .

First the bad news :

For poor migrants from Bangladesh's impoverished and flood-ravaged rural areas, Dhaka offers hope and jobs - on construction sites, in garment factories and other industries, where demand for cheap labor is high. Despite the existence of such successful initiatives as Grameen Bank, people are still flocking to the city. Dhaka has grown from 500,000 in 1971, to over nine million today, 70% of whom are poor, and 40% of whom live in informal settlements and run-down rental units.

The government's attitude towards this population, whose hard work underpins the city's industrial prosperity, has been schizophrenic. After enormous forced evictions in the 70s, a national housing policy was adopted in 1993 which said all the right things: eviction only as a last resort, and never without rehabilitation. In 1997 a government minister was sacked for ordering the eviction of a slum, and the Prime Minister pledged that wherever possible, informal communities would be redeveloped *in situ*.

But then between May and August, 1999, as monsoon rains lashed the city, a wave of violent, forced evictions swept through the slums of Dhaka, following a government decision "to demolish *all slums in the city*". Defending these actions, the Prime Minister asserted that "*the city's slums have become a safe refuge for terrorists and anti-social elements.*" Slum dwellers and NGOs petitioned the High Court to halt the evictions in late August. The court upheld the government's plan, but ruled that further evictions should be carried out only after making plans for rehabilitation. Besides this ruling, the immediate and noisy chorus of condemnation from the international and local development community - especially the donors - slowed down the evictions considerably, but things remain tense.

Then the good news :

■ **Exploring alternatives :** Several months after the demolitions, two networks of NGOs and community groups, the *Coalition for Urban Poor* and *Association of Development Agencies in Bangladesh*, which had been at the center of the resistance, organized a conference with all the local stakeholders on the issue of urban slums and eviction. Leaders of community federations and NGOs from other Asian countries came to share their experiences working out alternatives to eviction such as land-sharing, *in-situ* upgrading and community-managed relocation.

■ **Upgrading communities :** In the midst of the upheaval, the NGO *Dustha Shasthya Kendra (DSK)* continues to expand its work helping poor communities in Dhaka to improve badly needed water supply and sanitation services in their communities, on a cost-recovery, community-management basis. The program has built strong working relationships between communities, support NGOs and local government agencies, and helped strengthen community networks.

■ **Experimenting in smaller cities :** In the city of Sirajganj, 100 miles from Dhaka, an enthusiastic and forward-thinking local government has offered a 20-hectare site for the relocation of 1,600 poor families living on the dangerously eroding banks of the Jamuna River. With help from the UNCHS, the communities - and especially women - are now planning the layout of their new community, pegging out the roads and house plots and looking at affordable house designs. The project is also experimenting with *Community Development Committees*, through which various government development programs will be channeled into the communities.

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BANGLADESH

Fact-finding mission . . .

The *Center on Housing Rights and Eviction (COHRE)* and *ACHR*, with the support of local NGOs in Bangladesh, organized a fact-finding mission in August 2000 to investigate the large-scale evictions that had taken place. The 4-member team included housing professionals and community activists from Philippines, Pakistan and Nepal who spent a week in Dhaka, meeting with communities that were evicted, NGOs, lawyers, urban planners, government ministers and representatives from bilateral aid agencies. Here are some points from the mission's report:

■ 100,000 people (20,000 households) in 44 settlements lost their homes and belongings in the demolitions, most of which occurred without any prior written notice, only loudspeaker announcements the day before. The bulldozers and demolition crews were accompanied by thousands of police in riot gear, who responded to resistance with beatings, shooting and tear gas.

■ A majority of those evicted were single mothers with children, many working in the city's 2,000 garment factories located around the city center. Most lived close to their jobs, since they could not afford transport, and relocation to peri-urban areas would have meant loss of jobs.

■ The government's action violated the Local Government Act, the Constitution of Bangladesh, international covenants, conventions and commitments which have been recognized by the international community and signed by the Bangladesh Government.

■ In the absence of any compensation or relocation alternatives, most communities have built shacks in nearby places, some are renting in nearby slums that were not evicted, and some moved in with their relatives nearby. The destruction of their houses has caused an enormous economic and social loss to these families and has meant deteriorating health, interruption of children's education, loss of jobs, and put enormous strain on relatives and friends.

■ The Home minister promised to resettle many communities in the very distant Kalapani, Mirpur (where daily commute would cost 50 Tk per day, meaning most of their earning would be spent on transportation), but this never happened.

For a copy of the mission's report contact ACHR.

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HOMELESS IN JAPAN

Homeless update ...

During the period of 1998 - 2000, when Japan was hit by recession, there was a sharp increase in unemployment and a corresponding increase in homelessness in Japan. The government estimates there are now 20,000 homeless people in the country, but homeless activists put the number closer to 60,000. There are an estimated 6,000 homeless people living in Tokyo alone, and in Nagoya, the numbers of homeless have gone up from 200 to 1,200 between 1998 and 2000.

Where previously Japan's homeless movement was led mostly by daily-wage-earning men, who continue to make up the majority of homeless people, there are now also students, middle class women and church-related groups becoming involved. More partnerships are being forged between groups and more centers for homeless groups are appearing in cities all over Japan.

But evictions of homeless people from train stations and public parks continues. In one case, the establishment of two government-run "self-support centers" in Tokyo gave the authorities an excuse to threaten 400 people living in the city's Ueno Park with eviction in December 2000. The combined capacity of these two centers is only 150, which hardly makes a dent in a city with 6,000 homeless people. Another fax protest campaign helped persuade the Parks Authorities in Tokyo to negotiate a compromise with the homeless park occupants, in which the park agreed to suspend evictions if the people moved their shelters to a specially delineated area of the park.

In Osaka Prefecture, where there are an estimated 15,000 homeless, another struggle has been going on between homeless people residing in the city's Nagai Park and local authorities keen on herding them all into a concealing shelter in time for the upcoming World Cup Soccer tournament in 2002.

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Homeless people march across Japan : Using hunting and gathering techniques to build a national homeless people's movement with scale, diversity and clout ...

Peter Shimokawa is a young Jesuit Priest working among the homeless people in Japan, who have formed themselves into *Nojiren* (Shibuya Free Association for the Right to Housing and Well-being of the Homeless). Last year, his group organized a long walking march by homeless groups which began in Tokyo and culminated a month later in Okinawa, in time for the G8 World Summit that was held in mid July, and where they lodged an official statement describing the conditions of Japan's homeless people.

The marchers departed from Tokyo's Shibuya district on June 24, 2000, cheered on by 200 homeless comrades who live on the streets in Shibuya. The idea of the march was to do several things: to build solidarity with other homeless groups and their supporters in cities along the way, to get the "voice of the poor" heard by world leaders and to draw public attention to the problems of unemployment, high rent and living costs, and eviction which are integral to the issue of homelessness in Japan. As the team walked through Japan, they made contact with comrades on the streets, exchanged stories, shared meals and encouraged and supported each other. *Here is how their canvass read :*

"To everyone of you who are left stranded on the streets battling against poverty in hopes of a better future. We, Nojiren, are an organization centered around the metropolitan areas of Japan - namely Tokyo, Osaka and Nagoya - fighting for the emancipation of the homeless."

In the city of Kitakyushu, in the western prefecture of Fukuoka, the numbers of homeless have risen from a few dozen to over 300 in recent years. The marchers met a local NGO called *Kitakyushu Etto Jikkoiinkai* which had been working with the city's homeless for 12 years, but had recently been the target of harassment by the municipal government. The food distribution center they ran in a local park had been evicted on the grounds that the crowd that it drew was spoiling the city's beauty. In another incident, after complaints from nearby business owners, the city had mobilized almost a hundred armed policemen and government officials to evict a single homeless person who was living in Katsuyama Park. While the marchers were in Kitakyushu, they organized a fax protest campaign, which resulted in the city's agreeing to allow the food distribution center to reopen - but only after applying for permission and paying a \$10 "user-fee" every month.

"Although most of the homeless in Japan have never heard of 'housing rights' at all, the people who came and met with Korean groups living on the street and in shelters, got a deep understanding of how important it is to have lots of activities to build a close network and to strengthen their organizations - activities like regular meetings and setting up cooperative enterprises to boost incomes, like sewing, interior and cleaning."



Japanese homeless groups visit homeless groups in Seoul and Hong Kong :

Besides generating a lot of enthusiasm and public awareness, the Homeless March showed everyone the importance of linking together the efforts and struggles of isolated homeless groups and their supporting organizations, and creating direct lines of communication, exchange of ideas and mutual support between their various cities. The logical next step has been to establish and strengthen links with other homeless groups in the East Asia region. In April 2001, homeless groups and support people from Japan visited homeless groups in Seoul, Korea, and hosted the Korean groups on a subsequent exposure visit to Japan. The next round of exchange visits will be in June, when groups from both Japan and Korea will visit homeless groups in Hong Kong. A regional workshop on homelessness in East Asia is being planned for July, 2000.

CAMPAIGN FOR SECURE TENURE

In 1996 in Istanbul, 171 governments signed the "Habitat Agenda", an agreement to strive towards fulfilling the goals, principles and commitments outlined in the agenda - most importantly to provide adequate shelter for all. The Global Campaign for Secure Tenure was initiated by UNCHS last year to help translate this agreement into action, and to spearhead a sustainable, city-based shelter strategy in which the poor are active participants.

To this end, the UNCHS formed an alliance with Slum/Shack Dwellers International (SDI), a grouping of poor people's organizations and their NGO partners, to help launch the campaign throughout Asia and Africa. The idea is that the people do the ground-work, the UN system provides the legitimacy, and the international agencies provide the resources. Here are some thoughts on the campaign from leaders in the SDI network, and after that, a brief look at what happened in the three cities where the campaign has already been launched:

- **Jockin Arputham, SDI / NSDF** : "Five years ago, everybody was signing this agreement to give secure tenure. The problem is, they don't know what is land tenure, all these big shots, but they've written it down in their books! They signed and promised something, but demolitions continue to happen, it didn't get translated into action. We cannot hold them accountable. Therefore we need to demand that accountability, but in practical ways. How can the poor themselves help the government to understand what is land tenure, and how people can get it? That is the reason SDI said we'll participate in the campaign."

- **Sheela Patel, SPARC** : "More and more people are going to move into cities. They are going to be poor and rural, and they will need a place to stay. And unless some arrangement to provide them some security where they stay is ensured, cities will be in turmoil. So what arrangements can cities be helped to make to be prepared for what is an eventuality in the future?"

- **Joel Bolnick, People's Dialogue** : "The philosophy behind the UNCHS campaign is that secure tenure for the urban poor is a precondition for successful, sustainable urban development and poverty eradication. This points the thrust of the campaign away from *give us land because it is our right* to *give us secure tenure because it is good for everyone - including the state - if we have it.*"

More information about the global secure tenure campaign and about the Habitat Agenda can be obtained from :

Global Campaign for Secure Tenure Office
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1 Secure tenure in Mumbai, India, 16 - 18 July, 2000

The Indian campaign was launched in Bombay with 3 days of rallies, meetings and workshops, involving 3,000 slum dwellers and NGOs from 23 Indian cities and 9 countries, representatives from national, state and local government agencies, the diplomatic community, bilateral agencies. Here is Joel's take on what happened: "In Bombay, there was an organization which understood that demanding tenure simply because it was the right thing to do wouldn't get them anywhere. This group had sufficient critical mass to offer genuine, manageable alternative solutions to the state, and had enough clout to attract attention from interested international and bilateral agencies, which sensed a possible way forward to achieve their own urban development mandates. The event was totally controlled by the NSDF/MM/SPARC alliance at every step. The event brought key players together, turned a potential disaster on its head (See *railway evictions story, page 12*), and allowed the Indian alliance to walk away from the launch and follow-up workshop with concrete offers of partnership with the Municipal Corporation, 500 acres of land for housing, 3,000 houses and a commitment to provide tenure to 50,000 families from the State of Maharashtra, and commitments of support from international donors for a city-wide program of slum resettlement, thereby giving the alliance the resources to mobilize millions more urban poor. The key to all this was clearly, and unambiguously an effective organization of the urban poor - the partner that is missing from an individualized approach."

2 Secure tenure in Durban, South Africa, 1 - 2 October, 2000

The South Africa campaign was launched by uMfelanduWonye (the South African Homeless People's Federation) in Durban, in KwaZulu-Natal Province, where the federation's largest branch (36,000 households members) has developed excellent relations with government housing authorities and played a major role in delivering housing subsidies to low-income households in the province. A week before the launch, federation groups from around South Africa gathered to plan the launch and to set up a new sub-federation of landless groups - backyard shack dwellers, hostel residents and other landless groups, to create a constructive partner for positive engagement with government on issue of secure tenure. The new federation was launched simultaneously with the UNCHS event. In recognition of uMfelanduWonye's already positive relations with government, the launch was used to explicitly recognize recent agreements with government authorities in KwaZulu-Natal and Gauteng Provinces to provide secure tenure and/or housing subsidies to landless uMfelanduWonye groups. The event highlighted the value of positive partnerships and constructive engagement. The event included local, provincial and national officials, International guests from the UNCHS, WB, UN, Cities Alliance, the Philippines Housing Minister and federation leaders from other Asian and African countries.

3 Secure tenure in Manila, Philippines, 26 - 30 November, 2000

Although the country was in a period of intense political turmoil at the time, the *Philippines Homeless People's Federation* decided to go ahead with its plans to launch the Philippines secure tenure campaign in Payatas. The UN did not attend the 4-day event, but the President and the Housing Secretary did, along with local politicians and officials from local and national government. In Payatas, there was a model house exhibition, presentations of the federation's land-acquisition projects around the country. During the launch, the *Philippines Urban Poor Development Fund* was launched, with a 15-million Peso seed grant from the President, several CMP land-acquisition loans were released for federation projects, and a 5-point memorandum of understanding between the government, the federation and international agencies was signed to (1) release open and available government land for providing housing for the urban poor, (2) give secure tenure to existing settlements on government land not required for immediate public use, (3) help existing settlements on private land to get secure tenure, (4) decentralize the Community Mortgage Program to city-level to speed up the delivery of finance to the poor, (5) establish urban poor development funds in five more cities.

4 Secure tenure in upcoming cities

In preparation for the campaign in **Nepal**, the two federations in **Kathmandu** are working with *Lumanti* to survey and map all the city's squatter settlements, prepare for launching the *Nepal Urban Poor Development Fund*, and to select one community in very bad shape to redevelop as a pilot on-site demonstration project. In **Philippines**, communities and NGOs in 18 cities are surveying informal settlements in their cities in preparation for continuing the campaign. In **Cambodia**, the *Solidarity for the Urban Poor Federation (SUPF)* has surveyed and mapped **Phnom Penh's** 500 informal settlements, and is preparing district-wide housing plans for the launch in Phnom Penh. Secure tenure campaigns are also being planned in **Thailand** and **Bangladesh**.

What our governments agreed to do :

"... We commit ourselves to improving the living conditions in human settlements in ways that are consonant with local needs and realities, and we acknowledge the need to address the global, economic, social and environmental trends to ensure the creation of better living environments for all people. We shall also ensure the full and equal participation of all women and men... We reaffirm our commitment to the full and progressive realization of the right to adequate housing as provided for in international instruments. To that end, we shall seek the active participation of our public, private and NGO partners at all levels to ensure legal security of tenure, protection from discrimination and equal access to affordable, adequate housing for all persons and their families...."



ISTANBUL PLUS 5

On June 6, 2001, housing activists, community leaders, development professionals, academics, aid agencies, donors, government representatives, politicians and all sorts of high muckamucks from countries around the globe will converge on New York City for a very, very big meeting to talk about the United Nation's Habitat Agenda - what has happened in the five years since it was drafted and signed in Istanbul by 171 governments, what hasn't happened, and what might yet happen.

A lot of friends in the ACHR network have decided to go to New York to participate in the meeting and a lot will be staying home. We thought this would be good occasion to ask people around the region for their thoughts on the Habitat process, and to give them a chance to air their views in the newsletter, which will be printed and whisked off in bundles of 100 inside somebody's suitcase in time for the meeting. Some responses were wistful, some angry, some cynical - many were hopeful and filled with suggestions for how to carry forward the Habitat process into the next five-year bit.

Because space is limited and housing activists are apt to hold forth, we've had to quote only very brief passages from the submissions, which were often quite substantial polemics. For those interested in the full versions, please contact ACHR.

“Let people do it . . .”

Muhammad Younus, Urban Resource Center, Karachi, Pakistan: Slogans like “No more Evictions” have remained just slogans. Governments which signed on in Istanbul have not followed the Habitat Agenda. Evictions have become an increasing threat and more people are being evicted than ever. And the concepts of resettlement, compensation and alternatives do not seem to exist at all. More people are being forced to live in dangerous zones in unhealthy environments like in river beds, along railway lines and open drains,

■ **Father Jorge Anzorena, Selavip Foundation, Tokyo, Japan:** ACHR should continue with its regional work encouraging groups to help to empower the people in the decision-making, mainly through the “rituals” of savings, horizontal exchanges, collection of information, model house exhibitions and negotiation with the authorities. This system has proved to be very efficient and should be encouraged. However there are groups who have not taken this approach. I think that they should be accepted and encouraged, as they are doing well with other approaches. What can Government do? Open communication pipes with the communities, provide financial support to their efforts to improve their habitat and possibilities to increase their income.

■ **Kirtee Shah, ASAG, Habitat International Coalition, Ahmedabad, India:** Mine is a five point remedy: (1) Question the inevitability of resource-depleting, polluting, exploitative, dehumanizing and unsustainable urbanization; (2) Reassess economic growth, which by itself is not development; (3) Revitalize the backward, neglected rural sector, which is where the majority of Asians still live; (4) Restructure and reposition existing regional, national and local institutions as a precondition to ordering healthy, livable and sustainable habitats - as they function now, these institutions simply cannot usher in a new dawn; (5) Put poverty alleviation high on the development agenda. If Asia fails to deal with poverty, its future is bleak.

■ **Lajana Manandar, Lumanti, Kathmandu, Nepal:** The more we work, the more people are becoming homeless. Why? Sometimes I feel that we are treating the symptoms and the root lies somewhere else. But until we reach the root, the symptoms have to be treated. In the process of treatment, the international habitat movement is like a doctor who prescribes a tests and certain medicines to be taken. But a successful treatment depends on the quality of the nurse, in this case acted by the NGOs and the CBOs.

■ **Frank Mun-su Park, Korea Center for City and Environment Research (KOCER), Seoul, Korea:** The existence of the Habitat II agenda gives more status to citizen's groups promoting housing rights. As a result, government offices with officials interested in housing for the poor have begun working closely with citizens' groups and are concerned to know how the poor define their own housing needs. In these cases, the partnership of government, citizen's groups, local communities, private business, and professionals for enablement of the poor has a chance to grow. I personally find the Habitat II agenda to express a realistic vision of a more egalitarian and sustainable world, but its expression is necessarily abstract, and ignores the struggles necessary to win housing rights in the face of a housing market which is based on profit.

■ **Sheela Patel, Society for Promotion of Area Resource Centers (SPARC), Mumbai, India:** As the process of decentralization has begun to take place in India, cities have begun to take on increased roles and responsibilities. This comes at a time when community federations have matured and have developed complimentary capacities to explore relationships with cities. For those of us in *Slum Dwellers International* and ACHR, this is very good timing. We have begun to explore new partnerships and relationships at the same time cities have begun to look at new ways to do business. This is clear with the increasing numbers of community funds that ACHR is seeding, projects for slum upgrading and land tenure that we have begun to work on.

■ **Prafulla Pradhan, UNCHS, Yangon, Myanmar / Lumanti, Nepal:** In the changed scenario of shrinking global funds, the focus should be to build the capacity of the NGOs and subcontract the work to them, as the most economical and effective way of delivering services to the poor. However this approach is yet to be adopted widely by UN and bilateral agencies. One issue being raised (but often subdued) is the huge amount being spent on seminars and conferences in luxury hotels, with business class travel, in the name of poverty reduction. In Nepal, the preparation of the National Action Plan for Istanbul brought together all the key stakeholders in consultations and was a big achievement. But the Ministry of Housing and Planning, which was the focal point for Habitat II, failed to follow-up and execute this plan. The only organization still involved in the Habitat process (though on a limited scale) in Nepal is Lumanti Support Group for Shelter.

■ **Diana Mitlin, International Institute for Environment and Development (IIED), London, UK:** Big global conferences have done little to improve the situation of the poor as resolutions are rarely enforced. In fact, some governments only sign up to these resolutions because they know they cannot be implemented. Many anti-poverty measures require redistribution and the political battle is a real one - there are strong and powerful vested interests anxious to protect their present position. But even if the resolutions don't mean much, international conferences can have an important role in three respects: (1) Conferences can offer good (but undervalued) ideas legitimacy and give them encouragement to grow; (2) Networking is always useful, especially if it results in money going to those in need (like bilateral funds for the urban poor); (3) International conferences are a gathering points for local energy and information. People may suddenly look up and listen. I think Habitat II did this fairly successfully, at least in the UK.

near garbage dumps and under high tension electric wires. Providing a decent environment for these people has become a dream. Land and houses have become more unaffordable to the poor, and governments are neither developing housing policies for the poor nor accepting the informal sector's initiatives for poor. And donors are still the driving force which determine development strategies and mostly misuse things like *community participation* and *public consultations* in pursuit of their own interests. I wonder what is the purpose of the habitat process if this is the situation?! Promoting and supporting the following ideas may lead us all in

a better direction :

- Ensuring the participation of people in decisions about their future development.
- Developing through local resources and local expertise.
- Letting people build their own neighborhood, environments and their own cities.
- Accepting the existing ground realities and socio-economic changes that are taking place.
- Accepting the informal sector, which already provides most jobs and housing to the poor.
- Finding alternative ways of developing our countries that may be *donor free* (or *debt-free*).

■ **Hosaka Mitsuhiro, Nihon Fukushi University, Japan:** What I have observed since Habitat II are (1) the viability of mutual-learning between people in the South and the North; (2) recognition of a variety of actors at the city-wide level and interactions among them, being a central element of urban governance; and (3) a shift from mobilizational, output-oriented, reductionists' planning to community-initiated, process-oriented, enabling environment. An old homeless man in my locality mentioned, "I sometimes feel delight in my job, collecting aluminum cans at night. Neither the government nor activists try to understand how I like it." People organized around delight and conviviality might bring about unexpected fruits. As the theory of complex system goes, "A butterfly stirring the air today in Peking can transform storm systems next month in New York."

■ **Beth Tatenda Chitekwe, Dialogue on Shelter, Harare, Zimbabwe:** There is a problem with most international conventions - *the feel good factor* - this overwhelming notion that all governments and international agencies are doing all they can to make this a better world. The challenge for organizations of the poor, and NGOs that support them, is to create space at these forums in the same way they create space for the poor in their own countries. This is a tall order, but I feel strongly that there is need for people to recognize that these organizations exist and for us to hold our governments and bilateral agencies accountable by demonstrating what the poor are doing, with minimal support from them, and highlight how much more could be achieved with the right kind of support.

■ **Lalith Lankatilleke, UNCHS, Dhaka, Bangladesh:** It is not the fault of a baby to be born in a shack to a mother with very little to eat. Various religious doctrines may provide explanations for that child's conditions, but that doesn't absolve society from changing them. A secure place to live is a fundamental right, which all Governments have accepted and placed in their constitutions. Why have Governments and societies failed to protect this right? Lack of political will or lack of societal responsibility? What needs to be recognized is that the poor have not resigned themselves to an enclave of apathy. They strive, they struggle, they fight and they survive.

■ **Kalpana Sharma, Journalist, Mumbai, India:** The job of the UN is to talk; the task of civil society groups is "to do". This will not change whether we are heading towards Istanbul Plus Five, Plus Ten or Plus Fifteen. But international talk shops open up spaces that we have to grab - and expand. Thus, the real significance of the Habitat Agenda is the fact that the Global Campaign for Secure Tenure has been launched - and that too in a city like Mumbai, where six million people live in informal housing. The test now is whether the campaign can be translated into concrete steps within our national contexts that lead to policies that facilitate secure housing for the poor and end forever the current approach of demolitions at worst and benign neglect at best.

■ **Father Joe Maier, Human Development Center, Bangkok, Thailand:** Habitat? I certainly would not want them to go to the lumber yard to buy lumber for me if I was building a house. I wouldn't want them to talk to Government for me, or to defend me against the land owners or to deal with the local police for me (who are going to whomp me on the head and tear down my house, telling me I can't live here any more, "its the law"), who are strongly influenced by the politicians, who allow the Habitat folks to work in their city and go to their cocktail parties and UN seminars. So what are they good for? I'd ask them to make NOISE about Housing Rights, lots of noise, visit the slums, take pictures, tell the world, and this might influence Government to come up with second or third-best solutions.

■ **Johan Silas, Kampung Improvement Program (KIP), Surabaya, Indonesia:** In this five year period after Istanbul, Indonesia's Central Government has done almost nothing in the field of housing. Their concerns were mainly in using the social safety net fund to create jobs and improving the infrastructure of low income settlements. However, local governments in Jakarta and Surabaya continue their housing programs at a slower pace. And only in Surabaya has the government continued to develop and enrich their experience working with people in the improvement of livelihood in the *kampungs*. Hence the *Comprehensive Kampung Improvement Program* (KIP) second generation.

■ **Rabial Mallick / Dhurjati Mukherjee, Christian Institute for the Study of Religion and Society (CISRS), Calcutta, India:** Forcible relocation or evicting of slum dwellers has to be avoided at all costs, and steps should be taken for conferment of occupation rights. West Bengal's government has adopted a policy to regularize slum areas and 2.1 million households have been regularized. In Madhya Pradesh, 150,000 *pattas* (tenurial rights) have been conferred, benefiting 0.8 million people. In coming years, priority areas of action for shelter should include: (1) Focus on *in situ* slum redevelopment; (2) Encourage people to build their own houses with the state as facilitator; (3) Develop and upgrade shelter through collaborative, decentralized, community-based approach.

■ **Seong-Kyu Ha, Citizen's Coalition for Economic Justice (CCEJ), Seoul, Korea:** For Koreans, the economic crisis years 1997 and 1998 were a nightmare they would love to forget. Rents have gone up, unemployment has risen, the supply of affordable rental housing has dwindled and the number of homeless people is increasing. Homelessness has now become a serious social issue. People's housing rights are not yet recognized as basic rights. There is no sign from the government to guarantee housing rights in near future through the amendment of housing acts.

■ **Somsook Boonyabancha, CODI / ACHR, Bangkok, Thailand:** In the past five years, I've been constantly learning from the strength of poor people all over the country. That is where to find answers to these difficult questions. We have to understand and believe in that enormous strength, but find practical, tactful ways of making interventions which let that strength develop and grow - beyond merely "participation". There isn't much hope that institutions which exist now can solve the enormous problems of housing and poverty in our cities and countries. So we have to create new kinds of institutions which connect but keep a distance from existing ones, and which give legitimacy and flexible space for people and civic groups to change their own situation and the city's.

David's Habitat wish list :

For some time, David Satterthwaite (IIED, UK) has been trying to think of a way of pushing new ideas for the international agencies on urban poverty reduction. Long lists of recommendations, he felt, tend to be a bit dull and perhaps not read. So in the Volume 13 (No. 1) issue of Environment and Urbanization, he put down an imagined list of the changes that donors made between 2002 and 2015. Here is an excerpt from his wish list:

2002: The World Bank acknowledges the limited validity of its US \$1 per person per day poverty line for many cities and it launches a research programme in which staff in each country office assess whether a \$1 dollar a day poverty line is appropriate for the city in which they are based.

2003: Initial findings from the World Bank's research highlight how the income-level needed to avoid poverty is much higher than US\$1 per person per day for most low-income groups in most cities, largely because of the high cost of non-food items (including housing rent or the cost of self-build, keeping children at school, payments to water vendors and pay-as-you-use toilets, fuel, transport, health care and medicines). This leads to a questioning of the criteria used by governments when setting income-based poverty lines, especially those used to estimate the cost of non-food essentials.

2004: The World Bank replaces its US\$1 per person per day poverty line with nation-specific and city-specific poverty lines, based on local calculations regarding the cost of non-food essentials.

2004: The consortium of international NGOs publish a new strategy for urban poverty reduction which recognizes the need to shift from a project focus with an "exit strategy" to a long-term engagement within each city or smaller urban centre, working with community-based groups and setting new standards in terms of accountability to such groups.

2005: The World Bank recognizes that using income-based criteria to estimate the scale of urban poverty underestimates the extent of deprivation, since so many urban households with "above poverty line incomes" live in poor quality, overcrowded homes with insecure tenure and inadequate provision for infrastructure and services. An expert meeting is convened with staff from statistical offices from low- and middle-income nations and representatives of urban poor federations to identify indicators of deprivation that better serve urban poor groups and are more useful to local governments. The World Bank begins a programme to increase the capacity of national statistical offices to provide local governments with relevant census data disaggregated to local area units, for the new round of censuses being planned for 2009 to 2011.

2010: The Cities Alliance agrees to support a wide-ranging assessment of the scale of urban poverty based on the revised World Bank poverty lines and on non-income aspects of deprivation, including the extent to which legal and political systems and government agencies serve and respond to the needs and priorities of low-income groups. This is to inform international donors as to whether the international targets they set in the late 1990s for reducing poverty by 2015 are being fulfilled for urban areas.

Some 4,000 year-old Chinese wisdom about troubles ...

Difficulties and obstructions throw a man back upon himself. While the inferior man seeks to put the blame on other persons, bewailing his fate, the superior man seeks the error within himself, and through this introspection the external obstacle becomes for him an occasion for enrichment and education.

*From the I-Ching (Wilhelm / Baynes Translation)
Hexagram no. 39 - Chien "Obstruction"*



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