

*Fr. Jorge Anzorena, SJ*

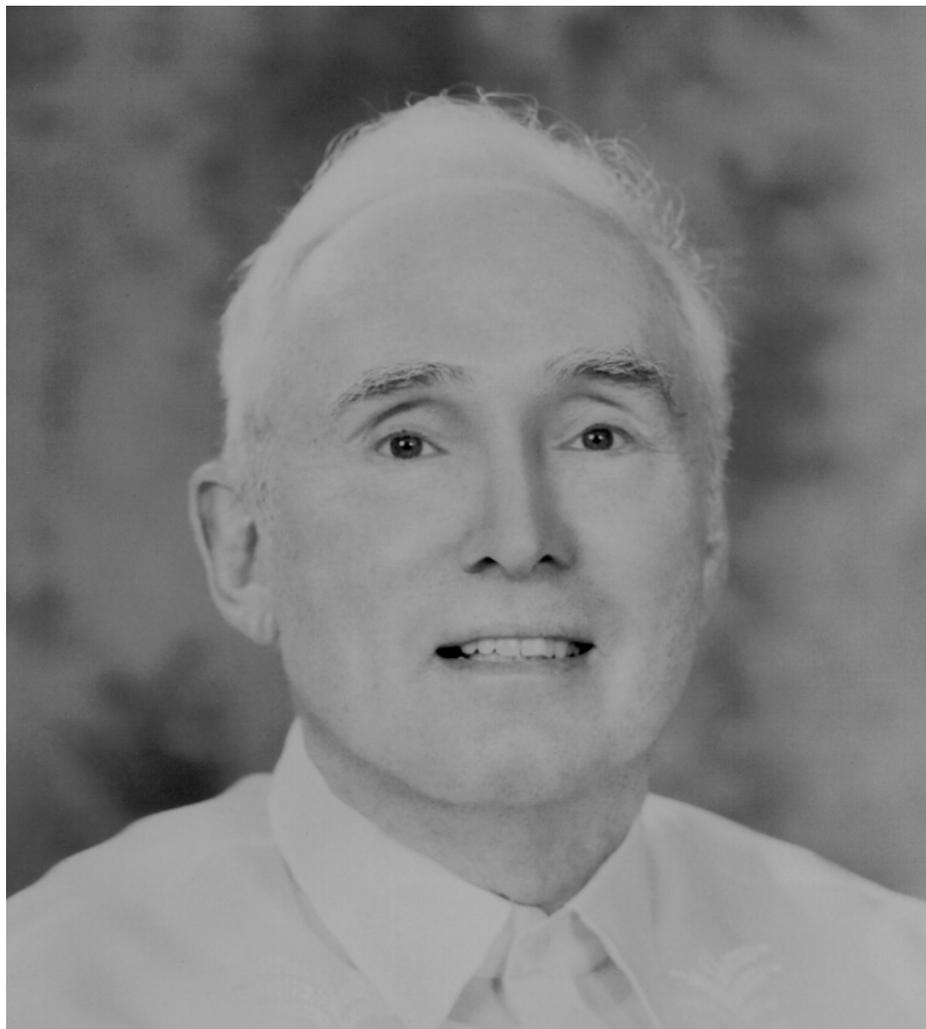
# **SELAVIP**

**NEWSLETTER**



**OCTOBER 2016**

Journal of Low-Income Housing in Asia and the World



**Bill Keyes**

Published with the generous assistance of the

**Jesuit Conference of Asia Pacific  
(JCAP)**

by



**PAG TAMBAYAYONG FOUNDATION, Inc.**

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Argentina

## Voice of the Poor



A radical Argentine lawyer and academic, the Pope's new Justice and Peace adviser tells the need for a revolution to fight poverty

A radical left-wing activist, Juan Grabois is not the kind of person you would expect to bump into in the marbled corridors of the Vatican. Pope Francis appointed the 33-year-old Argentine lawyer and

academic as a consultant to the Pontifical Council for Justice and Peace.

To those who know the Argentine Pope and Grabois, the appointment perhaps should not be a surprise. The latter has known Francis for more than a decade and shares with him a passionate concern for helping the poor and excluded. And, in his new role at the Vatican, Grabois will not be pulling his punches when it comes to tackling the root causes of income inequality.

"I would say that I do have a revolutionary approach to change. I believe that we need a fundamental change in the 'axes' of the world – and this would be done by a revolution," he tells from the Patagonia region of Argentina.

He is a politics lecturer and a part-time lawyer, but what really drives Grabois is his militancy for those on the margins without a voice. Grabois is famed for gaining legal recognition for Argentina's cartoneros, or waste pickers, in particular lobbying the country's government to create nighttime kindergartens for children whose parents work during the hours of darkness. It was through this struggle that he got to know the then Archbishop of Buenos Aires, Jorge Bergoglio, who, as Pope, showed his closeness to the waste pickers by inviting a cartonero to attend his inauguration.

For further information:  
The Tablet: [hetablet@thetablet.co.uk](mailto:hetablet@thetablet.co.uk)Nepal

## Rebuilding Settlements with Communities

A weeklong workshop on 'Rebuilding settlements with Communities' concluded on 1st May 2016. During the weeklong workshop international experts who are experienced in rebuilding post disaster in their countries like Indonesia, India, Bangladesh and Thailand together with national volunteer architects and the technical team of Lumanti worked together with the people of Thecho and Machhegaon towns. They developed a model plan to rebuild the settlement with design and details of few typical

houses along with planning and guidelines for water supply, drainage and fecal sludge management for a selected neighborhood

The workshop also identified the urban growth pattern and effects of road expansion. Apart from these, the workshop presented a model of mechanism of financing housing constructions. A model of coordination with various governmental and non-governmental organizations in the process of

settlement planning was also presented during the workshop.

More than 100 participants representing different communities including Thecho and Machhegaon, representatives from National Reconstruction Authority, municipal representatives of both the communities, representatives from District Development Committee in Lalitpur, local women cooperatives, civil society, media and other stakeholders. National and international experts from India, Indonesia, Thailand and Bangladesh including UN Habitat attended the closing program.

The workshop was organized by Lumanti Support Group for Shelter in partnership with Community Women Forum with support from Asian Coalition of Housing Rights (ACHR) based in Bangkok along with its international technical support group, Community Architect's Network (CAN).

For further information:  
[lumanti.org.np](http://lumanti.org.np)



## **The Dignity to Give and Receive**

*By Henri Nouwen*

"Nobody is so poor that he/she has nothing to give, and nobody is so rich that he/she has nothing to receive." These words by Pope John Paul II, offer a powerful direction for all who want to work for peace. No peace is thinkable as long as the world remains divided into two groups: those who give and those who receive. Real human dignity is found in giving as well as receiving. This is true not only for individuals but for nations, cultures, and religious communities as well.

A true vision of peace sees a continuous mutuality between giving and receiving. Let's never give anything without asking ourselves what we are receiving from those to whom we give, and let's never receive anything without asking what we have to give to those from whom we receive

For further information:

Henri Nouwen  
(1932–1996) was a Dutch-born Catholic priest and  
writer who authored 40 books on the spirit.

*[Henrinouwen.org/](http://Henrinouwen.org/)*

## Ten Essentials for the New Urban Agenda in One Page



*By David Satterthwaite and Cassidy Johnson*

Ten concise points respond to the current draft of Habitat III's New Urban Agenda which is lengthy, dense and gives too little attention to the key roles of local government and civil society.

Around a billion urban dwellers live in informal settlements such as these. Without far more effective policies, their population could rise to 2 billion by 2030 (Photo: Mark Edwards)

Habitat III will seek global political commitment to making urban centers more sustainable, inclusive and resilient. But the latest draft of the New Urban Agenda – to be agreed at the summit – is long, impenetrable and gives little attention to urban governance. Frustrated by this unwieldy document, we have developed an alternative version of the New Urban Agenda – in one page.

Borrowing the format of the United Nations Office for Disaster Risk Reduction's Ten Essentials for Making Cities Resilient (PDF) these short and practical points provide national governments with clear direction for a workable outcome from Habitat III.

The text does not include many important goals. It seeks instead to push attention away from long lists that repeat commitments already made to the means by which these can be met.

Ahead of the last negotiation meeting before the summit we share these guidelines and are keen to hear comments.

### The 10 essentials

We, representatives of national governments, recognize the two key stakeholders crucial for implementing the New Urban Agenda are urban governments and their local populations whose needs are not met – including representative organizations of slum/shack dwellers. Only with their buy-in will a New Urban Agenda will be effective.

1. The New Urban Agenda must support the achievement of the Sustainable Development Goals (SDGs). We commit to supporting urban governments to develop their responses to the SDGs and work with them so no one is left behind. This means shifting attention from defining goals to creating the institutional and governance basis in each locality to meet commitments already made in the SDGs and in the Paris Agreement on climate change
2. We recognize how much can be achieved through strong local democracies and organized urban poor groups. We acknowledge a form of governance where local governments work in partnerships with civil society that can be rooted in local needs and possibilities as well as being more accountable and transparent
3. We recognize the importance of local leadership for the New Urban Agenda and of learning from the experiences of innovative city governments, mayors and civil society groups – especially those that combine prosperity, good living conditions, and low ecological footprints
4. New sources of finance are needed to support local governments and urban poor organizations to meet the SDGs. This includes raising local revenues and national government and international agency support (most international agencies pay little attention to addressing urban poverty)
5. We support good local practice such as participatory planning and budgeting, citizen-based monitoring and community-driven upgrading in informal settlements. Importantly, these encourage voice and engagement by groups who face discrimination (for instance

- on the basis of gender or being a migrant or refugee)
6. We commit to improving the quality and coverage of local data so this information is available to all and can inform local governments where needs are concentrated. This includes recognizing the capacities of community-driven enumerations and mapping to generate data needed for upgrading informal settlements
  7. Urban centers need infrastructure and services that reach everyone (so no one is left behind). And that contribute to good health, disaster risk reduction and climate change adaptation (there are many co-benefits between these). Urban centers also need to contribute to climate change mitigation and thus to the realization of the Paris Agreement and the avoidance of dangerous climate change
  8. Buildings and infrastructure must be safer and constructed in line with realistic, risk compliant building and land use regulations. But these must be grounded on what is possible and affordable in each location. There is an urgent need in most urban centers to identify safe land sites on which low-income citizens can build and to upgrade informal settlements (and address infrastructure deficits)
  9. We support investment in risk reduction in urban centers and their surrounds and in the information base it needs to be effective (so data are collected on causes of injuries and premature death and the impacts of small and large disasters). We also commit to preserving the productive and protective services that ecosystems provide for urban centers, especially for water management and flood risk reduction, and

10. We agree to develop local government capacity to respond rapidly to disasters, conflicts, shocks or stresses, ensuring that the needs and capacities of the affected population are at the center of responses.

#### Key factors influencing the agenda's success

Of course, effective local government depends on supportive national governments and appropriate legislation, rules and regulations – such as planning, health and safety, building standards, disaster risk reduction, climate change – and systems of devolved finance. It often depends on metropolitan or regional systems through which local governments can work together on the 10 essentials.

There is also an urgent need to generate new employment and income streams and what the SDGs describe as 'decent work' particularly for youth. But the SDGs say little about how.

Most local governments have limited capacities to directly expand employment, but much of what is outlined above (and the building of low carbon urban economies) will generate many new jobs including from the private sector and widen opportunities for young people.

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She also chairs the Urban Planning

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## THEMES

EJ Anzor ena, SJ

October 2016

# The Right to Dream

*By Eduardo Galeano*

Although we cannot know what will happen, we have the right to imagine what we want to happen.

The United Nations have created long lists of human rights but a large majority of humanity does not have more than the right to see, hear and be silent. What if we started to practice the no longer proclaimed right of dreaming.

Let's close our eyes and imagine another possible world:

- The air would be clean of all poison that comes from human fears and human passions.
- People would not be driven by cars or programmed by the computer or bought by the supermarkets or watched by the television. The television would stop being the most important member of the family.
- People would work to live, instead of living to work.
- In no country, boys would be imprisoned for refusal to serve in the military, but instead those who wish to do so.
- The economists would not evaluate living standards by the level of consumption or the quality of life by the amount of things.
- Cooks would not think that lobsters love to be boiled alive.
- The historians would not think that countries love to be invaded.
- The world would no longer be at war with the poor, but instead with poverty.
- The military industry would have no choice but to declare bankruptcy.
- Food would not be considered merchandise nor communication a business,

because food and communication are human rights.

- No one would die of hunger because no one would die of obesity.
- Street children would not be treated like they are trash because there would be no street children.
- The rich children would not be treated like they are money because there would be no rich children.
- Education would not be the privilege of those that can pay for it and the police would stop being the curse of those that cannot pay them.
- Justice and liberty, Siamese twins, condemned to live separately, would be closely reunited back to back.
- In Argentina, the crazy woman of the Mayo plaza would be an example of healthy mental state because they refused to forget in a time of obligatory amnesia.
- Perfection... perfection would still be the boing privilege of Gods. But in this world, in this damned world, every night would be lived as if it was the last and every day as if it was the first.

For further information:

The Right to Dream: by Eduardo Galeano. Uruguayan writer on political and economic issues and the author of Upside Down.

## THEMES

EJ Anzor ena, SJ

October 2016

# The Universal Basic Income

*By Paul Donovan*

The Universal Basic Income (UBI) is an exciting idea whose time has come. The growing currency of the idea was witnessed in June 2016 when the Swiss held a referendum on creating a UBI of £20,000 a year, regardless of work or wealth. The call was defeated but the seed had been planted that an idea that has often been touted as crazy was close to having its day in the spotlight.

The Finnish government is experimenting with the idea, making tax-free monthly payments of £300 to a random sample of 10,000 adults of working age, as part of a two-year experiment.

In Britain, the idea has recently received the backing of the GMB and Unite unions, as well as coming under consideration as part of Labor's new economic strategy.

The UBI is a radical idea that has drawn supporters on the left like John Kenneth Galbraith and Milton Friedman on the right. The idea appealed on the left on the grounds of redistribution of wealth for the good of all. The right is attracted by the lure of cutting the power of the coercive state, reducing welfare and promoting individual freedom.

The driving forces for the idea now comes with the increasing levels of automation going on worldwide and the need to find solutions to welfare provision.

The idea resonates with the outlook in the 1970s, when it was predicted that in the future there would be shorter working weeks, more leisure time and earlier retirement ages.

Then came Margaret Thatcher with the neo-liberal model, which promptly saw the opposite indices come into play, with longer working weeks, less pay and an ever more distant retirement age.

Ironically it has been some of the features of neo-liberalism that have helped accelerate the demand for the UBI today.

The neo-liberal model has led to a very polarized society, with fewer and fewer people coming to hold most of the wealth. The wealthy don't spend money in the same way that the poor do, they often store it away or place it offshore - so the constant recycling of money, which keeps an economy moving, grinds to a halt.

Governments married to the neo-liberal model have attempted to stimulate economies slowed by the mothballing of money in savings with an explosion in credit, but this has proved to have a disastrous effect on the poor. In contrast to this credit boom during the Thatcher years, universal basic income would place money in the hands of the poor rather than force them to spend any spare income furnishing debt - and ultimately lining the pockets of the rich (who once again take that money out of the economy rather than recycling it). Demand in the economy falters once more until more debt is created. And on it goes.

This problem will increase in a world where there is a growing population but fewer jobs due to automation. In the future, many ask where the money will generate from to create that demand to keep the wheels of market capitalism turning.

In the UK, the recognition of the crisis in capitalism has seen the tentative efforts to raise the minimum wage to a living level and extend personal tax allowances - taking many people out of tax.

Many questions remain of course, such as what would be the motivation for people to work if they were receiving UBI. The level of course is the subject of fierce debate between both sides of the political spectrum but it is likely to start low, so many would want to work anyway.

On this point there are concerns from unions that UBI could be set too low, thereby cutting welfare, whilst not providing adequate compensation via a payment.

So far, the experiments in universal basic income in Germany, in Utrecht, in the Netherlands and in Finland have been small scale but early indications have suggested that people receiving the income have shown little desire to stop working and contributing to an economy.

Funding for the UBI is likely in the main to come from general taxation, with the sums no doubt taking some balancing. A working paper created by Compass, the left-wing think tank, suggests that the majority of the money can come from abolishing the income tax personal allowance and some minor tweaking of the sliding scale of contributions.

In Switzerland, a referendum last month on the implementation of universal basic income was well beaten. But the major sticking point was more a question of immigration: politicians feared that the scheme would create an explosion in people moving to the country.

The Swiss may have rejected the idea this time but the referendum seems only the latest stage in the advance of an idea which could lead to a huge emancipation of society in terms of personal freedom and quality of life.

For further information:

First published in the tablet  
*<http://www.thetablet.co.uk>*

## A Roof for My Country



Over the long weekend, over 1,500 volunteers joined NGO “Techo Para Mi País” (A Roof for my Country) to work on Construcción Masiva. The project is building over 200 homes for displaced people in the outskirts of Buenos Aires in the villas (slums).

For three days and nights, volunteers slept in the halls of a nearby school, and dedicated each day to constructing homes, side by side with the families who now live in these homes. Each home had 6x3M timber frames and clad houses, each on 15 stumps, equipped with a door, 3 windows, insulation, and a metal sheet roof. With astounding results, Techo Para Mi País’ developed a construction plan that provided more for these families than they could have imagined.

Phuong Nguyen, who is in Buenos Aires for an Architecture and Community Service Internship writes, “The family expressed tears of joy to now just have a roof over their heads. I have never

experienced such warrior passion and social activism in a country’s youth for changing their country’s social situation than here amongst the very young Argentines. It is an admirable and inspiring quality in the youth of this nation. I wish for all of us to be half as empowered as what I had experienced of the Argentines this weekend. Small daily actions for big future change!”

This has been a moving and even life-changing experience for all participants involved in the project. We are both honored and proud to have been part of this incredible project.

Since 1997 Techo Argentina has implemented with the local communities 84 upgrading projects, 4 permanent housing projects and built 7,500 temporary houses.

For further information:  
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## Techo 2016: A Roof for My Country

TECHO, also known as Un Techo para mi País (Spanish for A Roof For My Country), is a nonprofit organization that mobilizes youth volunteers to fight extreme poverty in Latin America, by constructing transitional housing and implementing social inclusion programs.

Un Techo para Chile was founded in 1997 by Jesuit priest Felipe Berrios, along with a group of university students.

Techo is working with more than 720,000 volunteers. It has constructed houses for over 102,400 families in 19 countries in Latin America and the Caribbean and 2 offices located in Miami, FL, USA and London, England that work as funds hubs.

In 2001 it began expanding to other countries under the name “Un Techo para mi País”. In 2012 the name was changed to TECHO.

The organization has a long history of responding to disaster situations, such as earthquakes in Peru (2007), Haiti (2010) and Chile (2010). TECHO was one of the first organizations to start building houses after the 2010 Haiti earthquake, and it was awarded a grant from the Inter-American Development Bank to build 10,000 houses there. Building began in Canaan, Haiti in 2010.

### Method

TECHO is most known for its large-scale construction projects, building transitional homes called mediaguas for people living in slums in

Latin America. The homes are made of wood and built by volunteers who work alongside the beneficiary families. Transitional homes allow Latin America’s poorest populations to have a private, safe and decent shelter; these basic results have long-term impacts which are being evaluated in the impact study “Building a Brighter Future: A Randomized Experiment of Slum-Housing Upgrading,” led by academics from the World Bank and the University of California, Berkeley.

In its second phase, TECHO coordinates social inclusion programs such as education, healthcare, economic development, micro-finance, and vocational training. These programs are organized around weekly community meetings led by residents of the area. The third phase involves helping residents develop their own sustainable communities, including construction of permanent housing.

Funding comes from grants, corporate support and individual donations.

### Countries

TECHO was founded in Chile and has its headquarters there. As of 2012, it works in 19 countries in Latin America: Argentina, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Guatemala, Haiti, Honduras, Mexico, Nicaragua, Panama, Paraguay, Peru, Uruguay, and Venezuela.

For further information:  
[www.techo.org/en/](http://www.techo.org/en/)









INDIA  
EJ Anzor ena, SJ  
October 2016

## For A Better Mumbai, Fix the Slums First

"It's important for me — for all of us — to talk about our slums. There is an entire section of society living in deplorable conditions, because of which the city's health and economy are being dragged down."

*By Jockin Arputham, President of SDI*



The government has plenty of schemes for slum redevelopment, but most of these are on paper. Importantly, sanitation is not on the agenda.

I was all of 17 when I migrated to Mumbai in 1967 from Kolar, Karnataka. I didn't have a purpose then; my only aim was to find bread. I often wondered why I moved to this city. When I look back, I can visualize how millions have the same problem: you don't have anything, you look out for a metropolis, and you land in Mumbai.

I would never have dreamt what Bombay meant. It was a culture shock at various levels. To begin with, I'd never heard the word 'slum.' Moreover, the language was alien, and we had open-air, 'air-conditioned' toilets.

A week after I landed in the city, I ended up in the thickly populated Janata Colony, Mankhurd. Conditions were pathetic. If I needed to use the public toilet, I would have to queue for nearly 20 minutes. So I would end up squatting wherever I would find place.

I was in a slum, but I had no home. In fact, I had zero liabilities and assets, no roof over my head, no roots. I would sleep anywhere.

One of the good things about a slum is that no one ever chases you away from their doorstep. In the day, I would mark out a veranda where I could lay my head at night. I would pick up saris hung out to dry and use them as blankets. In the morning, I would go to the public tap, remove my clothes,

bathe, dry myself with the same set of clothes and carry on with the rest of my day.

The questions in my head were ceaseless: how did I fall from the frying pan into the fire? For the first time ever, I saw pavement dwellers. Why did we all have to live like animals? I gradually learnt about eviction and demolition and later about homelessness. Where could one live? I figured there wasn't much of a choice.

My journey had begun; I needed to do something about all this. From then on, I have been organizing people, taking up issues of slum sanitation, eviction and demolition, and trying to find solutions.

It's important for me — for all of us — to talk about our slums. There is an entire section of society living in deplorable conditions, because of which the city's health and economy are being dragged down.

The way things are, there is no collective vision; no rules either. Nearly 60 per cent of Mumbai lives in slums, but a good chunk of the municipal corporation's agenda is devoted to gardens, roads, parking and so on; the slums don't feature. In our lopsided system of political representation, slum dwellers have been relegated to a vote bank. They are patronized, and encouraged to live in deprivation.

Look at Dharavi, for instance. The government has no policy for Asia's largest slum. In the past 15 years, there has been no development in terms of roads, drains, toilets, or common areas. The main road has seen encroachments, encouraged by a former politician.

#### Clean the City, Build Toilets

Mumbai lets off a big stench. People call it Slum Bay. What are the reasons? Poor sanitation and environment, contaminated drinking water and crowded conditions.

Even today, 40 per cent of people in Mumbai don't have access to a toilet. In Dharavi, 33–35 per cent of people live in 60 sq.ft. areas. We're talking about five-member families living in that space. How can you think of having individual toilets there? The airport slum doesn't have a single toilet. How long will this continue?

Mumbai needs sanitation that is not dependent on the sewer system alone. Sewerage systems require a capital cost, which the government cannot afford. And the rehabilitation of people will cost them 100 times more than their investment in sewerage lines. Nearly 65 per cent of Dharavi is not covered by a sewer system. To do so, you need to rehabilitate 80 per cent of the people living here.

Our sanitation needs to be customized to our living and weather conditions. Unlike the West, we cannot afford individual toilets or sewer lines. We have to work towards providing collective, shared

and community toilets. We can achieve two agendas at one go: if the municipality invests money in a slum (in the form of toilets) it cannot demolish it.

The main focus should be on how to clean the city. Without getting into the politics of it, we need to ask if a mechanism has been created for the purpose. Even after we have created wards, there is nothing to show on the ground. Where and how is the money being used?

A city like Mumbai should have had an IAS officer as the head of sanitation. Every area needs a dedicated sanitary inspector, with the additional role of mapping the area and reporting to the higher authority.

#### Alternative Housing

In the 80's, there were around 600 slum pockets in the city. Now it has gone up to 3,000.

No one comes to Mumbai for the pleasure of getting a house in a slum. They are in tough situations, therefore they migrate. We need to address the needs of those already living in slums by giving them better housing. We need to do away with the dehumanized category of 'shanty'.

Former Municipal Commissioner S.S. Tinaikar used to say, "Mumbai has so much land, and you can arrange to have another city like it." Land needs to be given to the people, but not for free.

The Development Plan outlines a clear policy of homes for the displaced. There is also a pavement policy, which former Secretary, Special Projects, Sanjay Ubale and I hammered into shape. The subsequent Government Resolution said all pavement dwellers are eligible for a house, just like slum dwellers. I was able to secure 4,710 sq.m. land for rehabilitation in Mankhurd.

There are policies, but the government is sleeping on them, while the people don't have anyone to organize them into agitating for their due.

The government often says it can't give land because it is reserved. So I tell people, let every slum- or pavement-dweller identify 10-15 pieces of land. If they say it is reserved for a university, ask for a third, a fourth, and so on. After 220 land reservations, can they still say no? There is land, only the will is missing.

Over a decade ago, I was working with the MMRDA on the Mumbai Urban Transport Project-II. I told the Sukhtankar Committee that the government could float a tender asking for free housing on the land in the project. We initiated the first housing scheme. All 20,000-30,000 families have been rehabilitated on it. That means the MMRDA has the land and houses.

The Slum Rehabilitation Authority (SRA) has failed because of corruption and mismanagement. It has become a moneymaking mission for the government.

The first question a councilor asks these days is, “Isme mera kya hai? [What’s in it for me?]” You have 365 cooperative housing societies built under the SRA, but most of the residents have had to dedicate 20 per cent extra, or out-of-pocket expenses, like paying someone to approve a document, an extension, or adding a name to a registration. That’s why these societies have taken in only 150 families.

In an SRA house, you are charged more than five times what you pay in a slum for water. Do you expect a rehabilitated person can pay that much? An SRA home, then, is not affordable. Nobody is going into why the SRA scheme hasn’t picked up in Mumbai, and why there are so many slums. They have set 269 sq.ft. as the base under the SRA, and 300 sq.ft. in Dharavi. But a political party wants 400 sq.ft. Once this is done, airport slum dwellers will demand the same. This doesn’t just involve finding land; it’s also a question of rehabilitation.

The government is doing nothing for affordable housing which in any case costs Rs. 5 lakh and above. Besides, most ‘affordable’ homes are outside the city, or in far-flung areas; this requires the creation of a transportation network.

For further information:  
This article was first published in  
The Hindu



## Kirtee Shah Interview for the City Fix

By 2030, India's cities are projected to be home to another 250 million people. What are some of the ways that India's experience with urbanization is different from other regions?

I believe that managing urbanization and city development challenge is one of the most difficult development challenges facing India. If we as the government and the society—and mark that I do not think it is the task of the government alone—to fail to measure up to the demands of the challenge, not only our ambition for near double digit growth, and thereby emerging as an economic power globally, but ensuring our 1200 million plus people a reasonable quality of life in their homes, villages, town and cities, and thereby emerging as a modern society, will suffer a setback. We just cannot afford to fail in this task.

And though I hate pointing it out and though the programs like JNNURM, Smart Cities, Amrut, Housing for All by 2022, RAY, Make in India, Swatchh Bharat Abhiyan, etc. promise a lot, it must be admitted that on the urban front the country's performance has been less than inspiring. And that is not new. When the then Prime Minister, Rajiv Gandhi, set up the National Commission on Urbanization in the mid '80s—I was privileged to be its part—the rationale was that if the cities were the country's future, we were mismanaging them. And we need not go far in search of glaring nonperformance now. The case of three national "capitals" tells the story. India's 'wealth capital', Mumbai, has half of its 16 million inhabitants in slums; wealth, glamour and filth live side by side there. Delhi, the country's 'political capital' suffers from air quality problems: such that a leading newspaper recently declared it unsafe to live. Varanasi, the country's 'religious/spiritual capital', has its most revered national river so polluted that it has merited a special task force by the government and a substantial outlay of resources in its cleaning. Symbolic as these failure and problems are, they do point to a worrying scenario.

I think that the India's urban challenge—in fact, the South Asia's urban challenge—is quite different than what we have known and handled, both qualitatively and quantitatively, and therefore needs a different, indigenous, its own, from its backyard, so to speak, response. The emphasis on

the local, "indigenous" is a reaction to the 'westward' (or "western" looking) tilt we have had in search of solutions, inspiration, images, ideas and models in designing, planning and managing our cities. Though symbolic it is symptomatic of our attitude that we needed a Corbusier to design and plan Chandigarh, the new capital city of Punjab, immediately after independence—a genius alright, but not necessarily equipped to design a "people's" city—and now Amravati, the new capital city of Andhra Pradesh, gets designed in Singapore, by Singapore based designers and in the image of Singapore. Let me add that in the globalized world there is nothing wrong in seeking ideas, inspiration and expertise from outside. But both the opportunities, rather rare as one does not get to build a new city often, needed an indigenous gesture, a local statement. Building a new city is nothing less than a statement on people's aspirations and the society's benchmark on whereabouts it stands.

Let me ascertain that our urban challenge is different whichever way one sees it. Look at the numbers first. Addition of 250 million people, in the coming decade and a half, to the urban population that you mention works out to 30 people a minute, a staggering prospect. The rural reality is not marginal either. Pointing to 'inevitability' of urbanization cannot ignore 620,000 villages and 850 million people in the villages. It demands questioning that 'inevitability'. Some 350 million people below or near the poverty line and 1.5 percent contribution by the rural sector to the overall growth of 7.5 percent, with 50 % of the labor force in agriculture and related pursuits, calls for a different response, as with 800 million people below the age of 35 and need to create some 220 million new jobs in coming 15 years needs a different urban strategy. And the traditional hostility to vibrant informal sector—the largest producer of shelter in the Indian cities are the slum dwellers—demands a rethink if some 70/80 million urban slum dwellers are to be given an acceptable, livable physical environment. Among other things it would call for a different mindset and a perspective -- not Mumbai as a Shanghai model or metaphor, but Mumbai as a better

Mumbai, inclusive Mumbai framework. We need to rethink our strategies, approaches and images

How is urbanization affecting affordable housing in the country?

The urban housing stress has many components and aspects. With rapid population growth in cities, especially the metropolitan and other big sized cities, the new requirements far outstrip the formal supply. Low incomes and high and fast escalating land prices make housing beyond the means of a majority of the city dwellers. Institutional constraints—from highly constrained land delivery, to higher interest housing finance, to unimaginative regulatory practices, to disproportionately long, time consuming and corruption infested approval system, to traditional construction industry—retard supply rate of formal housing. The formal real estate players with limited supply capacity confine themselves to the upper end housing with focus on the higher profit margins and keeping an eye on the investor finance. Poor maintenance and poor quality housing stock leads to high redundancy rate. Vacancy rate of housing in the major cities on account of legal provision such as the Rent Control Act is high, often touching double-digit percentage (in Ahmedabad it is placed at 12%). The rental housing option has almost disappeared from the market. A combination of unimaginative planning, infrastructure deficit, and mechanizations of the powerful land mafia and lobbies do not allow even city periphery lands to become affordable. The government incentives to promote affordable housing seldom reach the intended market players or targeted beneficiaries. And public housing, despite good intentions and big claims, has never gone beyond symbolic gestures and tokenism. Affordable housing, with big advertisements proclaiming houses costing over a crore of rupees—10 million—as affordable has become a cruel joke. The new Housing for All by 2022 program by the government appears a bold and an ambitious undertaking in the context of these unfavorable structural and institutional factors and constraints.

The fact remains that despite policies and programs and oft-repeated intentions and announcements the affordable housing in the Indian cities remains quite illusory. The housing stress is real and a difficult challenge.

It is in that context that one needs to mention the Cities without Slums initiative of the previous government with the property rights to the slum dwellers as a strategy and citywide in-situ upgrading as a programmatic intervention. With abnormally high and fast escalating urban land prices and low income of a majority of the home seekers, the state intervention in land supply in

some creative form appears necessary, if not inescapable.

That, among other things, requires a re-imaging of the city. As I mentioned earlier, it is not Mumbai as a Shanghai but Mumbai as a better Mumbai, inclusive Mumbai, and just and livable – for- all-Mumbai. The idea is not to give up the grand dream of the transformed city but to settle for a transitional phase of about three decades, I guess. The political decision makers, urban planners, city authorities and the opinion maker privileged class need to understand the structural changes in the national economy and the powerful push and the pull factors of urbanization. Urban slums are an inescapable reality of this transition phase. The slum dwellers, not all poor, are not asking for formal housing, they are seeking security of tenure, a sense of permanence in their place of living, a release from the fear of evictions, removal of the stigma of illegality, access to reasonable infrastructure and social services and some space to conduct their business and render services. They are asking for better and livable physical and less hostile social environment; for water, sewage, legal electricity and schools, and not formal housing, as that, they seem to say, they would manage. The cities should help the slum dwellers to settle down, allow them to improve their productivity, income and health, educate their children, help them to become part of the mainstream and recognize them as an integral part of the city and equal citizens. Even if it sounds simplistic, housing will take care of itself.

You were a Chairman of HOLSAA – Home Losers’ Service Association in Ahmedabad—following the Gujarat Earthquake. What did you learn from that experience in city management?

When the earthquake struck Gujarat in 2001 the bulk of the damage was in the villages—over 900—besides five or six cities and towns. Ahmedabad, a city of over 6 million, where I live and work, was one of them.

For obvious reasons the priority of the government and other disaster relief agencies were the villages. Taking that scenario in consideration we developed an innovative strategy for Ahmedabad city and organized the families whose properties were destroyed or damaged, in an association called HOLSAA to present their case jointly and work together to address problems arising out of the situation. Though the response was lukewarm initially, almost all families joined subsequently, seeing the potential and the benefits of the collective. The association also included agencies and individuals interested in and equipped to provide support services: from civil engineers to architects to bankers to doctors. The idea worked well. Accessing government and other agencies be that for damage assessment or insurance claim or

immediate cash compensation or long term rehabilitation policy and compensation package became relatively easy. More importantly, as they were organized and presented a collective voice, they were heard and could get things done.

Though it was not the first time that one had worked closely with the disaster victims, HOLSAA was a special experience for me. One, it was an urban situation, different from the rural one had handled earlier, more complex in every conceivable way. Two, as it was a multi-agency platform, coordination needed greater give and take and accommodation. Three, fears, uncertainties, concerns and anxieties of the disaster-hit families needed patience and understanding while dealing with their expectations and demands. Four, problems were many—a colleague used to say that anything less than three major problems a family we should consider ourselves fortunate—and solutions were not easy. Five, though everyone saw the benefits of the collective, keeping them together was not always easy, as perceptions, expectations and self-interests varied vastly. And six, though HOLSAA did not provide any financial assistance to anyone directly, the members appreciated the effort and used available opportunity to express their gratitude. It is hard to say if the final outcome would have been any different had HOLSAA not been created. However, for those who worked and gave their time and energy voluntarily, it was quite a fulfilling experience personally and professionally.

What urban issue do we still not know a lot about and that you are interested in exploring further?

The Indian city is a work in progress. Urbanization is not only about demographic shift or change in the location or a new label from rural to urban. It is a major socio-economic-cultural transformation for the people. It is becoming a new society. It is a silent but critical transition. And though for some it is a progression to upward mobility and quantum jump to progress and prosperity, for the others who find adjustment difficult, it is a struggle. Think of a pushed migrant from a village to the city. Not only he/she is in an unknown territory, has nothing but his/her poverty in the suitcase, and carries skills of no value in the city. His struggle for survival is to be seen to be understood.

Though an architect by training I have opted to see that struggle at close quarters while working in the disaster struck villages first and then in the urban slums. That my own personal upbringing also had some sort of a struggle sharpened the seeing eye and the feeling heart. And therefore though as an individual, professional and development practitioner many things have interested me, the challenge of poverty reduction, the challenge of urban sustainability and the

challenge of keeping “people” in the center of the development process have been my priority interest areas.

The first is the issue of poverty. I believe that it is something that must be addressed on a priority basis. Poverty takes the essence and energy away from people and its worst form de-humanizes. Addressing poverty requires making people believe in themselves, productive, and the systems just. When people no longer see themselves as poor and incapacitated and the state no longer sees them as a burden, you have laid the foundation of a more equitable society. Releasing people’s creativity and energy is the principle task. If the cities are the engines of economic growth they must be structured to eliminate poverty first, with its backward forward linkages, including rural poverty. Nothing is more important. Because poverty free people would make cities even better engines of growth and more competent carriers of ‘good’ development.

The second matter that interests me much is the urban sustainability. One has learnt that while the cities occupy just 2 percent of the land surface, they consume 75 percent of the world’s resources and throw two thirds of the world’s waste in the environment. And therefore there is no global sustainability without urban sustainability. Though the need for technical and technological solutions, such as renewable energy sources in place of fossil fuels, for instance, in search for urban sustainability cannot be denied or undervalued, my emphasis is on the life style choices and changes that make moderate demands on the world’s resources. They come naturally to me. I was born and brought up in a small village till I was 17 years old, where we consumed not more than 20/30 liters of water per capita per day. It was mother and aunt who fetched water from the village well and therefore precious. It could not be wasted. And not only was the water, every single necessity of life was met with a small fraction of what we consume and use today. Despite that I have grown healthy, developed well and not experienced any stunted growth. And believe me, I was a privileged one among the villagers, because most others used and consumed even less. These life’s lessons makes me question 130 liters per capita per day norms for the cities. I think it is an unsustainable basis. We are looking for softer options and refusing to make hard choices. The sustainability challenge demands internalization first—how I live, how I behave, with what I live. And if we are looking for a Guru, we in India certainly have Gandhi.

The third preoccupation is keeping “people” in the center of the development process. The emphasis of the planners, authorities, financiers and developers is on the “place” part of the city more

and on the “people” part less. Though they go hand in hand and are interlinked, both education and practice has pushed the people part in the background. While in the micro context it is a participatory design and consultative planning, in the governance parlance it is democratization of systems and institutions, devolution of authority, power and decision making and empowerment of people. It will be wrong not to accept a degree of awareness and concern on these matters in the world now. But there is a long way to go in making

it mainstream. I am always eager to learn and understand this more.

Thanks

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**Kirtee Shah**

## 5,000 Km Worth of Eco-Friendly Roads in India Using Plastic Wastes

Rajagopalan Vasudevan, is an Indian scientist who has worked mainly in waste management. He is currently a professor in Thiagarajar College of Engineering. He developed an innovative method to reuse plastic waste to construct better, more durable and very cost-effective roads. This method helps in making roads much faster and saves environment from plastic waste. The roads also show greater resistance to damages caused by heavy rains. His road construction method is now widely used to construct roads in rural India. More than 5,000 km worth of plastic roads have been constructed in at least 11 states across the country.

Vasudevan is actually a chemistry professor from Madurai. In an interview with The Better India, he explained, "The advantages of using waste plastics for road construction are many. The process is easy and does not need any new machinery. For every kilo of stone, 50 gms of bitumen is used and 1/10th of this is plastic waste; this reduces the amount of bitumen being used. Plastic increases the aggregate impact value and improves the quality of flexible pavements. Wear and tear of the roads has decreased to a large extent."

These roads are also designed to accommodate pipelines inside them as they are hollow. Moreover

this technology does not require strong machineries as they are created in warehouses and then installed directly into pathways, thus reducing onsite production costs.

The journey to invent this technology was not however easy for him. His interests into plastics started in 2001, when his own university welcomed his project by giving him the needful resources. However, our own country did not accept this as a believable resource until after he was recognized in the Netherlands. It was not until 2004 that he got the opportunity to present his idea in front of the Tamil Nadu chief minister. Immediately impressed, she commissioned 1,000 km worth of road stretches to be turned into plastic roads.

According to Bloomberg he has been able to gain recognition in recent years as he has been traveling across India and instructing engineers with using the new technology. Even though Vasudevan's university patents it, it has been licensed for free in most instances. Even two leading government bodies, Central Pollution Control Board and Indian Roads Congress have endorsed the method.

For further information:  
Wikipedia



Source: The Logical Indian

## The Financial Literacy

Namibia Housing Action Group (NHAG) and the Shack Dwellers Federation of Namibia (SDFN) Alliance signed an MOU on 11 February 2016. They agreed to partner with the Financial Literacy Initiative (FLI) in order to educate their members on financial literacy.

The alliance's mandate is not only to improve living conditions by providing affordable land tenure and housing but also to empower and support low-income communities to improve their financial situation. SDFN assists members with small business loans to start and develop businesses in order to increase their incomes. The SDFN saw a need to improve business skills of the members and subsequently their Patron Madame Monica Geingos, the First Lady of the Republic of Namibia introduced FLI to the them. Following the first training workshop they decided to become a platform supporter of the FLI. Through this cooperation, the SDFN aimed to bring financial literacy and business skills to more households in the community. During the signing ceremony Edith

Mbanga, the National Facilitator of the SDFN, emphasized on the importance of the financial literacy training, "We want changes in the way we manage our finances" she said

The Memorandum identifies the criteria for cooperation between the partners and the key areas for providing support to each other. This includes representation to Annual General Meetings, strategic workshops and provision of financial literacy training programs to the platform supporters.

SDFN is a network of housing saving schemes with a membership of more than 20,000 members countrywide. It aims to improve living conditions of low-income people living in shacks, rented rooms and those without any accommodation, while promoting women's participation. FLI on the other hand has an annual platform, which mandates to improve the financial skills of private individuals and micro, small and medium enterprises. The initiative currently consists of more than 25 official Platform Supporters from the private, public and



civil sectors in Namibia who jointly strive to address the target groups' needs with regard to financial competence and consumer protection

Commissioned by the government of Germany, the FLI was initiated in 2009 by the Ministry of Finance with the support of the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ, German Federal Enterprise for International Cooperation).

FLI also employs interactive educational methods like street theatre, TV and Radio shows as well as courses on finance for private individuals as well as small and medium enterprises in Namibia.

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*<http://www.sdfn.weebly.com/>*



## A Note on Low Income Housing for the Supreme Court

By Arif Hasan

(16 April 2016)



As instructed by the Supreme Court, I have sent them the following note. I doubt if they are in a position to take any positive action. However, both I and Tansim Sahib are on the HBFC (I) Board and are actively pursuing some of these proposals

### 1. The Context:

- 1.1 There is no provision for housing for low income communities in official or commercial planning and development schemes.
- 1.2 Loans: No loans are available for the purchase of land or for house improvements without collateral, a formal sector job and/or a guarantor, all of which the poor do not have. As such they borrow from informal sources at 7 to 10 per cent interest per month and become poorer in the process.
- 1.3 Even in the case of regularised katchi abadis, where plots can be leased, HBFCI loans are not available because of a strong anti-poor bias.

### 2. How People Acquire Homes:

- 2.1 They purchase land in informally developed katchi abadis on state land. This option is becoming increasingly difficult because of diminishing state land, its continuing increase in cost and distance from places of work. Such homes have no security of tenure, are often bulldozed and pay bhata to survive.
- 2.2 People also acquire land through the informal subdivision of agricultural land (ISAL). This is done by informal developers. This too is becoming unaffordable and as such these settlements are becoming farther away from

places of work where land is cheap. To become affordable their plot sizes are becoming smaller and in many cases are no more than 16 square yards.

- 2.3 In the absence of options the demand-supply gap is increasingly accommodated through the densification of existing settlements. It is not uncommon to have densities of over 6,500 persons per acre in these settlements with 6 to 10 persons per room (middle and high income settlements have densities of between 200 and 350 persons per acre). Low income settlements because of high densities have serious social and environmental problems.
- 2.4 The other option is renting a room or a house in a katchi abadi or slum. No tenancy rules and regulations apply in such cases and tenants can be thrown out onto the street at a minute's notice.

The rest live under flyovers and bridges, are catered to by open-air "hotels" where you can hire a bed, or live on other people's land/homes and do beggar as payment for the facility

### 3. Possible Solutions:

- 3.1 Official and commercial schemes:
  - i) One-third of all residential area (as opposed to the number of plots) should be reserved for low income groups in plots of 60 to 120 square yard.
  - ii) Processes should be developed to guarantee that the target groups are served. Such processes have already been developed in NGO sector or settlement work.
  - iii) A 15-year loan of up to Rs 500,000 should be provided for construction purposes.
  - iv) To prevent speculation no transfer of the plot should be permitted until the loan has been repaid. This will discourage speculation.
- 3.2 Katchi abadis and ISAL house improvement loans:
  - i) Lease for plots in regularised katchi abadis and/or ISAL should be accepted as collateral for house improvement by individuals or neighbourhood improvements by a neighbourhood group.
  - ii) Where community organisations exist, support from relevant sources should be

- provided for social infrastructure and cultural activities.
- 3.3 Cooperatives of low-income groups:  
If 10 to 12 families come together, identify land, collect 25 percent of its cost, a loan for the balance 75 per cent should be provided to them. Recovery will be collective and the land will be confiscated if the loan beneficiaries are not living in it within six months.
- 3.4 Displaced communities:
- i) Many communities are displaced by mega projects and/or from private land where they have settled by paying bribes to government officials or rent to land owners.
  - ii) In such cases, state land near their places of work should be given to them collectively with off-site infrastructure before they are displaced.
  - iii) By collective action and funds they can develop the on-site physical infrastructure and their homes.
  - iv) The possibility on the nature of financial and technical help to this process should be studied. Models for this already exist in the NGO and public sector.
- 3.5 Public-private development company:  
A public-private company (with “respectable” board members) can be established. It can develop both high and low-income housing and subsidize low income development. For this to happen, state land will have to be made available to it.
4. How to Make the Above Possible:
- 4.1 The HBFC and other banks will have to change their methodology and priorities to accommodate the needs of low-income households and groups.
- 4.2 In all the cases mentioned above, technical advice for design and implementation will have to be provided. This can be located in government departments at the district/tehsil and/or union council level, academic institutions and/or NGOs.
- 4.3 A provincial, district and tehsil level management plan will also be required.
- 4.4 The state has considerable vacant land, which it is hoarding for speculation. This should be brought into the development market and should be utilised for low-income housing through the process mentioned in 3.1 and 3.5 above.
- 4.5 To make speculation difficult and to develop a more rational and equitable housing development policy, the following steps should be considered:
- i) A heavy non-utilization fee on developed land should be imposed.
  - ii) High-income settlements should have a minimum density of 800 persons per acre. At present, most of them have a density of no more than 200 persons per acre.
  - iii) A land ceiling act should be put in place whereby no one individual can own more than 500 square yards of land.
5. Constraints:
- 5.1 An important requirement for the development and implementation of appropriate land-use is the availability of a land inventory (updated annually) as to who owns how much land where and for what purpose.
- 5.2 The above recommendations involve the development of appropriate institutions to develop and manage them. If there is political will, they can be created. In other countries, such as Thailand, this has been made possible by involving academic institutions for surveys, technical advice, monitoring and documentation.
- 5.3 The alternative to the above proposals is to muddle through by supporting the models that NGOs have developed to deal with an anti-poor housing and land policy. Although these are remarkable models, they will bring about change and social equity very slowly. In the meantime, the damage to society and the environment will continue.

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PAKISTAN  
EJ Anzorena, SJ  
2016 October

## A Letter about the Situation of OPP and URC from Arif Hasan

Dear Father,

It is a long time since we communicated. I hope you are well. This is just to report back and also to seek your advice and help.

After Perween's death and the insecurity that followed with an attack on Salim, the OPP had a difficult time. As you know we had to shift the RTI out of Orangi. However, work continued routinely mainly due to the loyalty of the staff, activists and community organizations to the OPP and to Perween. Recently, we have carried out reviews of the program and its problems and directions. These reviews have been made with the active participation of the staff and have dialogued with the communities as well. Potentials and problems have been identified and steps are being taken to overcome the problems that Perween's death has created. I will be sending you a copy of the review. In all this Anwar Rashid has been a pillar of strength in spite of the many threats to his life he has faced. Aquila too, has been a source of strength and her increasing involvement in looking after the OPP-RTI has helped in developing confidence, management and direction.

Meanwhile, the URC has become an influential organization. This is partly because Younus and Zahid have come of age and their personal contacts with officialdom, communities and the media are now well established and the URC's position on planning issues is well-respected. Partly also that some of the URC's members, whom you knew as young architects, are today important and influential members of academia and "civil society" and their help, and of the institutions they head, is often sought by officialdom, especially for linking government programs with community interests. For example, the elevated BRT we fought against is now being designed at-grade and the URC and some of its board members are involved in helping the government planners in sorting out the problems that the BRT will create for hawkers and other informal businesses. Rehabilitation issues related to other projects are also referred to the URC. Much of this is because of supporting communities in documenting their histories and problems and also because of the URC forums, which bring together politicians, government planning agencies, academia, media and community organizations.

We are looking for funding for the URC for the next three to five years so that it can continue its work. The URC requires US\$75,000 per year. Through this email I would request you to advise us as to where and how we can seek this funding. Is SELAVIP a possibility? A report on the URC is attached.

I often think of our meetings, long before the OPP came to an existence, and the long road we have traveled since then. In all these years you have been not only a friend and advisor but also a source of great moral support. So, it would be good if you could come again to Karachi to visit and guide us as you have done over all these years.

Hoping to hear from you soon

With best wishes,  
Your friend Arif

For Further Information  
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## Technical Training Resource Center (TTRC) July to December 2015

Perween Rehman was the founder member of the TTRC. From 1994 to 1997 the core team got training on area mapping, area documentation, basic drafting, infrastructure development, construction's supervision from OPP. Thereafter they formally started work in 1997.

The basic original goal was on Low Cost housing but later other programs were included such as Community Youth Training Program, Education Program, Women Saving Program, Mobile Guidance and Area Mapping Program. TTRC also worked on food and earthquake rehabilitation.

### Low-Cost Housing Program

#### Progress Summary:

a) Plan and Estimation:	
Completed in this reporting period	16
Completed so far:	625
In progress:	04
b) Construction Supervision:	
Supervised in this reporting period:	14
Supervised so far:	79
In progress:	03

### Mobile Guidance

The local mason training started in the year 2001.

Total guidance provided to masons in this reporting period 12

Total guidance provided to masons so far:  
282

Total guidance in progress:  
03

### Youth Training

Through this program unskilled youth of underprivileged areas are trained in area sketching, area mapping, basic drafting, basic building plan, leveling survey, cost estimation, scale, drawing and documentation of low income settlements. Apart from these trainings we offer Auto CAD, Corel Draw, GPS and Total Station training

The training participants are mostly metric and inter passed boys and girls.

Total training in this period: 07

Total training completed so far: 269

Training in progress in Basic drafting/ Auto CAD/ basicsurvey: 05

### Goth (village) Survey Mapping and Digitization

In this reporting period TTRC completed 4 village (Goths) area mapping and documentation work. To date a total of 48 Goths maps has been documented. Furthermore digitization works of city mapping are on course. So far, a total of 110 city/area's digitization has been completed.

### Education Program

From 1997 up to the present, OPP supports the physical improvement of small schools in Orangi, Baldia and other towns through of small grants. The role of TTRC is to verify the needs in the light of the submitted application. TTRC also carries out survey, prepares maps and supervises the construction and renovation work and record it. So far more than 638 small-scale schools have got financial and technical support from OPP in which 432 units were facilitated by TTRC.

### School Saving and Cooperative Group

In November 2004, TTRC started with the small school local entrepreneurs in Orangi, Baldia and Gadap Town to promote cooperative work for which meeting and savings is indispensable. There are 32 regular members of the Saving Group. From this experience TTRC was able to form other 7 savings groups at Baldia, Orangi and Gadap Town

They are

- o In Baldia Town: One group of 14 schools; a second group of 10 schools; a third group of 12 schools; and, Friends Saving group of 10 schools
- o In Orangi town: GEBS with 8 school saving group; and, UEDS with 42 schools network
- o In Gadap town: a group with 10 schools.

The groups meet regularly to discuss different issues pertaining to school improvement, organize teacher training and students horizontal meeting through different competitions and events, such as thematic art and drawing competition, etc. School saving group has started joint purchasing of school equipment, supplies and materials. This is enhancing the saving capacity and strengthening the group. In the first purchasing of supplies and materials, the group saved 18%.

TTRC has made a survey that shows that mostly private schools are poor and they face the problem of infrastructure. In mostly cases their fee range is Rs 200 to 300.

### Women Saving Groups

There are 19 groups with 500 members. At the moment the saving range is from Rs.300 to Rs.500. (1USD=105 PKR). The loan range is from Rs 1,700 to 20,000. So far 601 women have received the loans. The recovery is satisfactory

Karachi is facing a water crisis. TTRC provided water opportunity by digging and boring down 100 to 125 feet at three locations for around 30 families (300 members) lending interest free loan for Rs 240,000.

Women Saving Group completed the repair and maintenance of sanitation with the support of people and technical support of TTRC

#### Co-operative Housing Saving and Loan Program

A total of 75 members from 12 women savings groups have received loans for their house improvement from OPP-RTI, including 13 members in the present period.

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School Saving Cooperatives meeting at TTRC



Mobile Guidance at Ghazikhel (Orangi) Town, Karachi



Meeting with School Saving and Cooperatives Group at Baldia Town



Training to Community Youth at TTBC office



Women Saving Group Meeting at Ghazikhel



Youth of Baldia Town after Training Engage in work at Baldia Town



Situation of Lane before construction of sewerage line



TTBC Team Engage on site during Mapping and Documentation



TTBC Providing Technical Guidance during Construction for success for T-RE (P)



Discussion on mapping and Documentation with new elected chairman of Baldia

## Urban Resource Center's Progress Report July 2006 – June 2015

### Objective

The objective of Urban Resource Center is to make urban planning and development more equitable and inclusive by involving low income and marginalized communities in the process of knowledge creation and development planning.

### Impact

Urban Resource Centers' impact over the span of last 10 years could be summarized as follows:

1. The URC process raises issue of relevance to low income communities and looks at planning through their perspective and their eyes. These issues include evictions, transport, housing, solid waste management, walkability and others.
2. It brings low income communities in dialogue with relevant government departments, public representatives, academia and other low income groups.
3. It provides information to vulnerable groups to help them in negotiating with relevant government departments and politicians.
4. Its participatory research has questioned relocation projects and provided alternatives for them.
5. Its activism and advocacy has led to the protection of neighborhoods that were to be evicted and has also prevented the gentrification of Clifton Beach.

### Achievements

With a small team and low budget, URC successfully advanced its mandate in the years between 2006 and 2015. URC over the years has evolved as a watchdog body on urban issues of prime importance for City's planning and development landscape. Networking, lobbying, information collection and dissemination and enhancing capacities are the most important tools deployed by URC to achieve its mandate. The following few lines succinctly narrates the achievements of URC over the years.

1. Since 2006, 73 discussion forums were conducted by URC on diverse urban issues. These include evictions, road accidents, water & sewerage, solid waste, traffic management, katchi abadis (informal settlements), health infrastructure and facilities, environment issues, development and planning policies, and various others. The forums encouraged interaction between various stakeholders and helped them to understand each other's perspective for collective thinking, decision-making and actions on major urban issues. URC documents the proceedings of these forums regularly. Around 40 of those forums were published by URC. Increased awareness amongst various stakeholders about micro and macro level issues for congenial dialogue is the impact of those held forums.
2. Since 2006, a total of 192 CBOs visited and out of which 61 CBOs presented their



claims about the issues and developmental requirements of their respective areas in Urban Resource Centre. URC subsequently documented those presentations and published quite a decent number as area profiles. The write-ups serve as a reference document for the researchers, development professionals and policy makers.

3. During the reporting period URC model earned appreciation by a number of individuals for replication. Up to 2011, 2,374 individuals of 784 groups visited URC to understand its organizational structures, its methodology for advocacy and lobby and for replicating the model in their areas. URC is promoting its replication in different cities on Pakistan. URC is supporting Punjab Urban Resource Centre (PURC) to replicate the URC Karachi's model in Lahore city. A number of other small organizations have been identified in Sindh and Punjab as potential groups for URC replications in major cities of Pakistan. Majority belongs to students' community and from the educational institution. Others include government officials, media professionals and civil society members and expats from various countries.
4. URC also published booklets and leaflets for dissemination of information. Proceedings of the forums and case studies of the CBO's are printed. Since 2006, 44 case studies of CBO's, 29 case studies of

settlements, 9 leaflets on various urban issues, 2 books and 54 proceedings of the forums have been published. Also some selected news articles were published in various newspapers related to URC work.

5. During the reporting period networking with media professionals remained a primary occupation of URC. Taking advantage of the URC's primary knowledge base, a number of journalists, wrote on contemporary urban issues in leading English and Urdu dailies of Pakistan. In 2006, 15 articles were published on evictions, on Lyari Express Way, on katchi abadis, highlighting the policy flaws of various developmental projects. In 2014 and 2015, 23 articles were written on solid waste management, traffic and transport, on violence in the city, on infrastructural development issues of Karachi and on other city related issues. URC has introduced new subjects for debate in the media and within government agencies and political parties through its research and forums on evictions; inner-city issues related to traffic congestion and heritage; questioning government projects on environmental and social grounds; problems of katchi abadi dwellers related to infrastructure and larger city planning issues; the needs and priorities of informal and small formal businesses in the urban planning process; and issues related to hawkers and transporters.





6. Since its inception URC is collecting and compiling news items from Urdu and English dailies on subjects of urban interest. Those include traffic and transport management, housing & land management, health, education, environment, economics, law and order, Lyari Express Way, eviction and encroachment, beaches, parks and playgrounds, water supply, sewerage, solid waste management, electricity, mode of governance and Local Body System, other civic amenities, floods and census. Taking the advantage of technology, URC is now compiling those in soft versions. This results in increased outreach of the venture. Those news clippings are used extensively by individual researchers and by institutions such as NED University of Engineering and Technology. URC's Facts and Figures periodical, an effort to disseminate information proactively, is also based on those compilations.
7. And it's not only the news clippings that are part of the URC's information dissemination mandate. In the reporting period URC sponsored the production of 10 documentaries on displacement due to the construction of Lyari Express Way, on housing issues of Karachi, on transport issues, on the impediments of walkability, on the gentrification of Clifton Beach, among others. Those documentaries are widely displayed in various public forums and were proactively disseminated to relevant stakeholders and decision makers of the City.
8. Various lobby campaigns were also initiated by URC on issues of common interest and good: against evictions due to Lyari Express Way; in support of the revitalization of Karachi Circular Railway; against the gentrification of Clifton Beach; for the completion of Northern Bypass; and, stopping forced evictions alongside various nullahs (drains) and railway tracks of Karachi and others. The purpose of those is to safeguard the interests of the less privileged city dwellers who remain on the fringes of urban planning. URC, to carry on with those campaigns, initiated or became part of various networks and those include Joint Action Committee (JAC), Sahil Bachao Tehrik (Save the Beach), network of communities affected by Lyari Express Way, network of communities along railway tracks of Karachi and network of communities of Gujar Nullah. Regular meetings and continuous communication is maintained with communities and interested stakeholders through those networks. Those networks also served for wider dissemination of information on the relevant issue for action by the interest groups themselves.
9. URC also participated in quite a number of public interest hearings as conducted by the relevant line departments. As part of its lobbying and advocacy activities URC also remained part of various Public Interest Litigations (PILs). URC regularly attended Environmental Impact Assessment (EIA) hearings organized by the Sindh Environmental Protection Agency. The EIA reports are now being posted at URC web site for wide circulation. URC analyzes the EIA reports and will inform the communities if any of those mega projects involve any kind of dislocation or other impacts on poor communities. Another example is URC circulating international appeals. In one of the letters URC appealed to the civil society organizations in other countries to send letter to the Chief Justice of Pakistan (CJP) about displacement of families in Lyari particularly the minority groups. A number

of organizations sent their concerned letters to the CJP with Copy Concern to prime minister of Pakistan and other relevant authorities. URC also filed a petition in courts to investigate the reasons for extravagant number of deaths due to heat wave of June 2015.

10. All the information dissemination ventures of URC are grounded in primary and secondary research and data. URC regularly collects updated information on its focused areas of the research and those include evictions, sewers and sewerage, traffic and transport Issues of the City, Karachi Circular Railway, Northern Bypass and Lyari Expressway, land issues, revitalization of Saddar Area, on anti-poor bias of health facilities and on issues related to solid waste management and informal waste recycling. Besides its own publications URC circulates its research reports to the media and relevant organizations. URC's members often present the outcome of the studies at various forums.
11. Development of youth for sensitization on urban issues is another important component of URC's functions. URC is providing Youth Training Program with one-year fellowships for young university graduates, community activists and low-income settlements to involve themselves in the activities of URC and develop their orientation towards the changing realities of the urban context. They help in research, documentation, interaction with communities and interest groups. The URC staff supervises and guides their activities. URC has provided training to hundreds of students and community activists. Many others are continuing their internship in URC.
12. Maintaining a functional reference Library and website is part of proactive information dissemination mandate of URC. The URC library has more than 5000 books, research papers, magazines and newsletters on urban issues, in general, and on Karachi in particular. Cataloging of the URC library has been completed and an updated version is now available. An average of 90 visitors use the library every month including researchers, students, and journalists, community activists and training groups. URC has developed its web site to extend the outreach of its information dissemination. The web address is [www.urckarachi.org](http://www.urckarachi.org). The web site is being updated on a regular basis.

Social media is also used for the purpose of information dissemination. URC started its page on Face Book and circulates current information and news clippings on city development through face book page on daily basis. The page can be viewed through <http://www.facebook.com/URCKHI> and URC blogs on Tumblr can be accessed at <http://urckhi.tumblr.com>

13. In 2014, URC in collaboration with Orangi Pilot Project – Research & Training Institute (OPP-RTI) responded to Awaran (Balochistan) Earthquake by providing 1025 families (450 families supported by Misereor and 575 families supported through ACHR/SELAMP) with roofing materials for their house construction in fourteen villages and 29 schemes for water supply were also supported in these villages. Though this was a new experience for URC, it resulted in better understanding of the dynamics of the troubled province of Balochistan for future endeavors by URC.

In short, in the reporting period, URC through information collection and dissemination and provision of space to various interest groups, successfully consolidated its image as a vanguard of peoples' interest in the largest metropolitan of Pakistan: Karachi

#### Lessons' Learned

A powerful nexus between politicians, bureaucrats, developers, contractors and consultants still firmly believe that the low-income settlements in the city are ugly spots. They must be displaced and sent at the fringes of the city. Their land should be utilized for commercial purposes.

Government plans are insensitive to environmental and social issues and are not cost effective because they do not consult with relevant communities and interest groups regarding them. A process of such consultations does not exist in government agencies.

Government planners, academic institutions, professional bodies and the media do not have understanding of the informal processes which provides services to the vast majority of low income communities as well as the city. When they interact with them their responses are positive

#### Future Direction

With the changing scenario in Karachi, the URC will continue its existing work. However, it will seek to make greater impact on social and environmental problems of low-income communities by widening its network of CBOs and working closely with other organizations such as the NED University's Department of Architecture

and Planning, Dawood University of Engineering and Technology and University of Karachi, Pakistan Institute of Labor and Research (PILER), SHEHRI and others. On the basis, it is our hope to create a more effective advocacy platform

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## Rain and Killing Drug Dealers

*By Raymund L. Fernandez*

And so we remember how welcome rain is after being so long without it. The world was becoming so warm it became almost impossible for us to sleep unless we turned on the air-conditioning. Not that I ever did. Three days of near sleeplessness, and then I told myself one more night and then I will turn the damn thing on before I go crazy. Forget the increased electric bill and global warming.

And yet, rain did come. And with it, a sense of triumph, as if to tell myself: I weathered the weather.

Weathering the weather, seems to be the theme now as we go into another the period of uncertainty brought about by what can only seem, for now, a drastic change of leadership. Change does not seem too rosy, for now, at least. But in deed, things might not turn out as bad as we imagined. For now, it seems only comedy; though clearly, comedy of a rather dark kind.

There have been the expected deaths, a spattering of drug dealers dead in our streets. But so far, these have not toughed the collective conscience. If indeed, the collective conscience is still alive and well. We have no proof of that also, for now, at least.

The thing with the drug problem, especially the one involving shabu, is that, as we all know, it is a violently dangerous problem. And so, we are disinclined from immediately condemning mayor-elect Tomas Osmena for putting a price on the head of criminals. People who deal with shabu are violently dangerous criminals. That much is clear. And so, we can hardly blame the new mayor for buying the loyalties of his police. The rumor had always been that the police were institutionally involved in its sale and production. To be very clear, there is not yet any proof to this rumor. But if I were mayor, I would err on the side of caution. And one must be pragmatic about it: Nothing buys the loyalty of a crook faster than money.

And while one may not blame the mayor for doing something, which is patently immoral, one must try at least to understand the situation beyond the simplicity of moralism. Notwithstanding that what the mayor-elect is doing is paying public servants to do their job. In another world, this act would go by another name.

But this world has become "another world" for all of us. At the national level the word was out that the drug dealers have themselves put out a price on the head of the president-elect Rodrigo Duterte. What can one do but to smile, rather sadly? And then ask one's self: Has the culture current of Mindanao come finally into the national life?

I have a few farmer friends in Mindanao. Mindanao is something like the old American Wild West. If one wants to farm here, one must be well armed. And as my friend told it, one must announce one's arms by shooting into the air from time to time. It is a problem of governance, my friend informed. The police and the army, nay all government, are always too far away. You must fend for yourself. You must be ready to shoot to kill, if the situation calls for it. And your best protection is to tell people how well armed you are. And how ready you are to use your arms.

This situation may as well be realized by all. More important than all this talk about constitutional change in the direction of federalism, we might as well start by including in the constitution the right to bear arms. Such as exemplified by the U.S. of America. Not that all these sit well with me. They don't. But truth is truth. And it seems now the trend to speak it without thinking.

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## **Remembering in Our Prayers Bill Keyes, Our Companion**

*By Jorge Anzorena*

William Keyes left us the 22<sup>nd</sup> of July 2016 in Manila after a long sickness. It is painful for me to write these lines. From 1976 Bill have been my friend and a companion in the common goal to uplift the poor. His deep faith was his constant motivation.

Through his organization Freedom to Build, he pioneered the support of the evicted poor in the resettlement areas and later helped thousands of families to own their own houses in six “De la Costa Projects”.

Freedom to Build continues the dream of Bill under the direction of his wife Nightingale Tan and his stepson Charlie Tan.

Bill in 1987 he described his work in the following words

Freedom to Build Inc.

Freedom to Build's approach to housing tries to use projects to influence policy. Every project has a purpose over and above the housing it provides for its immediate beneficiaries.

Its first project began in 1976 in one of the Philippine government's resettlement areas. Working primarily through a construction supply center it attempted to encourage selfhelp construction and selfhelp savings for housing.

Its message was that the poor do not have a housing problem as such. Rather they have a poverty and land security problem. They can take care of their own housing if given a supportive environment.

F to B's second project was the De la Costa Low Income Housing Project, within Manila. It demonstrated the potential of a new socialized building code so that, by using these relaxed standards, homeownership could be made affordable to lower income families. It also demonstrated that professional construction, for government legalization, could be coordinated with the self-help energies of the buyers for the expansion and improvement of the original core units.

The project helped encourage the new government to emphasize support for lower cost

private sector output and to desist from further direct government production.

The project also demonstrated to private developers that lower income solutions were economically feasible.

F to B also demonstrated that the PHP 54, 000 (US \$2,700-in 1987) government mortgage benchmark was realistic and achievable even in an urban context.

## **Bill Keyes Did Much!!! We Should Remember Him. We Will Remember Him**

*By Bimbo Fernandez*

Bill, the missionary, with his life and his words successfully preached to the Filipino people at least three significant messages.

First, that the poor are themselves the builder of their own houses. Our duty is merely to support them in not just to let them be.

Bill may not be as popular as John Turner nor as dramatic as those who fight evictions, but nonetheless Bill's Freedom to Build in Carmona, Cavite is just as eloquent. And today, this concept is now in the mainstream perhaps with many other names such as incremental housing and people process.

Bill's second message was that social housing is commercially viable. In the mid-70's, Bill singlehandedly lobbied for regulations and financing that would make decent but affordable housing viable. Today, Bill with his Dela Costa Homes is no longer a voice in the wilderness. Social Housing both by commercial and non-profit groups are now all over the country.

Bill's third message is his support for the Community Mortgage Program and similar initiatives such as Pagtambayayong Foundation. Bill strongly advocated that housing for the poor must be on-site whenever possible, and relocation only when necessary and must be with basic

services and in all instances accessible to livelihood. Bill understood what most housing experts fail to understand, that housing for the poor is not a physical house but a friendly neighborhood accessible to livelihood.

During my recent stint with DILG, I sorely missed Bill who was already sick. Jess Robredo had already managed to institute the policy of near-site or in-city housing and secured a corresponding budget of an almost incredible P10 billion per year. Yet it was so difficult to implement the program at a pace that the poor deserves. Bill with his brutal and forceful voice would have made a big difference.

But Bill is no longer with us. And I must now admit that that with Bill and so many others, an era has passed. But the fight is not over. Jing Karao recently wrote, "There is no doubt that the younger generation gives us reason to be hopeful and proud."

To the new generation, we may not have left you a world that you deserve. We have however given you Yusingco, Jess Robredo, Ted Anana, Bill Keyes and many others. Imperfect they may be, like all of us, they nonetheless showed us how to face the world and make it better for all of us especially the poor who needs us the most.

Bill Keyes did much.  
We should remember him. We will remember him.

## **Sllindokulhe Temporary Pre-School**

From the architect:

This project takes place in Joe Slovo Township, located on the outskirts of Port Elizabeth, South Africa. Joe Slovo is a newly established township and only part of it benefited from the housing program of the Reconstruction and Development Program that was launched by the South African Government 20 years ago.

The site where the project takes place has no facilities and no tar roads. The surroundings are mainly shacks made out of second hand wood and corrugated metal sheets. It is mainly un-serviced, there is no water, except one tap every two blocks, and only a few houses have electricity.

A few years ago, noticing the lack of services dedicated to her community, one of the Joe Slovo's local, Patricia N. Piyani started a little creche in her own shack. It quickly got too crowded and she decided to build a dedicated building.

A pre-school in an informal settlement was constructed in 6 months, initiated and built together by local community and a group of young architects, Joe Slovo Township, South Africa

### **Cultural and Social Context**

The new crèche has been designed and built by the architect studio Collectif Saga, in partnership with Indalo and Love Story. With on average equivalent to the same budget as an RDP house (built by the government) the project tries to show that by building in a different way we can off the uses better, bigger and more flexible spaces. Thus, an RDP house is in average 36 sqm while the building we erected is 138 sqm. This was made possible by using mostly recycled materials which were mostly free or of low cost and by establishing efficient building techniques.

The second objective of the project was to try to use our skills and these of the others to put in movement and give a direction to latent energies that surround us. To gather people, the construction site has been used as a stage to experience cultural blending. This mental posture changed our role and behavior as architects, moving us in a brand new human experience, and again redefining our vision of architecture. We tried to involve as much people as we could, from companies to workers, including children and their parents. From a simple advice to a whole involvement in the project, we realized how, by simply offering the possibility to take part to this

social development project, people were happy to feel useful. Indeed, in a traumatized country as South Africa, fatalism, suspicion and lack of understanding are common.

Also we organized and took part to some various events, in the township as in the downtown area to put down prejudices by sharing a great moment together, simply. The project became then way broader than we could have imagined, the physical crèche materializing the human and social process going on all around. Thanks to all the people from such different conditions, thanks to all those moments we spent together on site, thanks to all the passion taking place on the construction site, appropriation did not took long to appear, way before the official opening. As small as the project is, architecture became life, and life became architecture. That's what we tried out, that's what we want to show now, and that's what we want to do tomorrow.

### **Materials**

One big objective of the project was to try to develop simple and reproducible processes, which would give the community the tools and knowledge to reproduce these processes for their own development. We decided to use similar materials to what they use for construction (palettes, corrugated sheets, tyres etc.). Those were then transformed in order to make a durable, solid building with a high architectural value. We also integrated various members of the community throughout the process in order to continuously share this knowledge. It was a two-way knowledge exchange in the sense that we have a lot to learn from the community who everyday build and rebuild using limited resources from their own environment. It was important for us to show that we can also have fun with these cheap materials and that, as architects, we have to find the means and the tools to transform those in unique and functional objects

Directly from this demarche, one of the main works we did was to find people who could give us some materials to build with. One of the principal materials we used for the construction was the pallette. A huge industry site in Port Elizabeth gave us some 350 pallettes to collect. We also collected thousands of wine bottles in the city's bars to make the north wall full of light but without the heat of the sun.

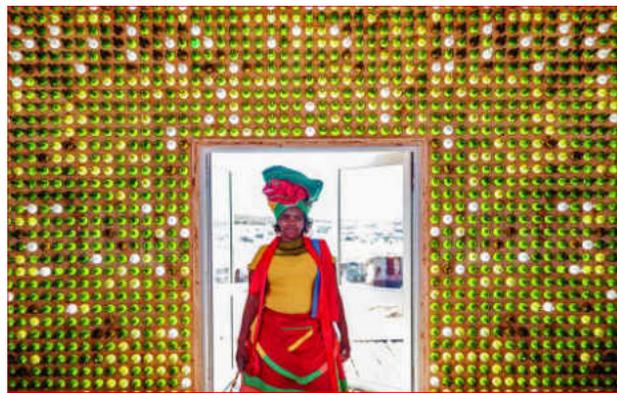
#### Earth and Climate

One of the biggest challenges of this site was the rainwater issue. In fact, every time it rains in Joe Slovo, there is mud everywhere. Thus, we decided to raise the building in order to make sure it does not get flooded. We also created exterior decks that are above the ground so that the kids can still play outside. Retention walls and tranches were put in position in order to have a better and more efficient water flow on site. In the sanitation building, the floor is covered of crushed shatterproof glass

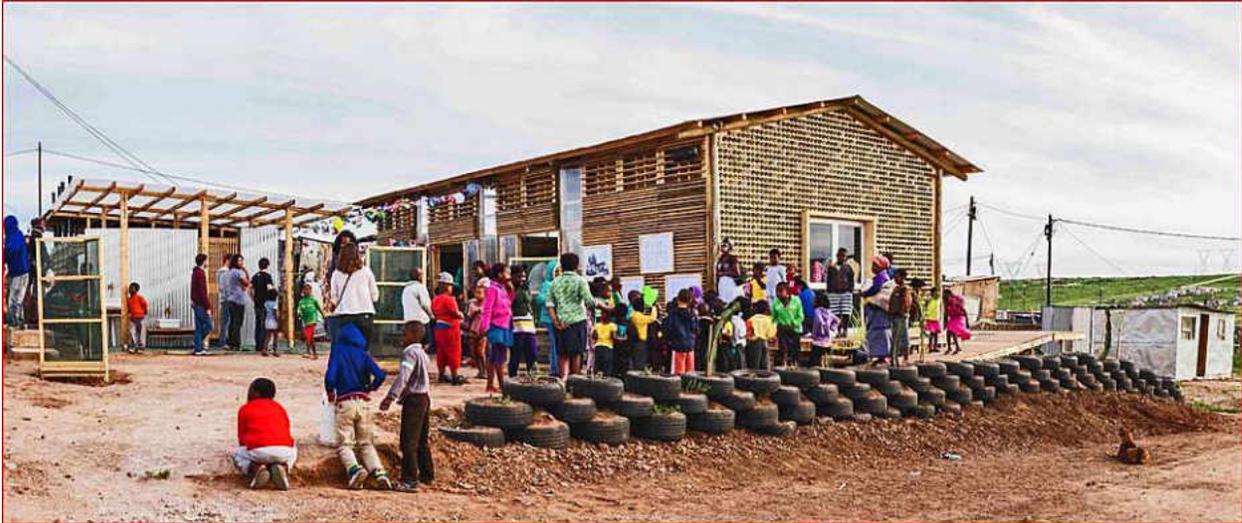
(noncutting) in order to prevent the space to become extremely dirty when it rains.

Light and ventilation were important guidelines during the design. It was for the community a response to the old crèche that was damp, dark and mostly closed. We tried to make sure every square meter of the building is well lit and decided to open up the building as much as possible. This allows the teachers to use the outside space for activities but also to show the people in the street the amazing work happening side. Lastly, around 80 kids share this space every day. So ventilation was an issue; the top part of the pallets walls makes sure that the air inside is fresh and healthy all day.

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## Tackling the Challenge of Sanitation: The Midrand WaSH Facility

*By Ava Rose Hoffman (on behalf of CORC)*

In this blog, Mzwanele Zulu, the National Informal Settlement Network (ISN) Coordinator discusses the process of identifying community priorities and engaging with local government to construct the Midrand Water, Sanitation and Hygiene (WaSH) Facility, which will become operational in the coming weeks.

Midrand is an informal settlement located in northwestern Port Elizabeth, situated in the Nelson Mandela Bay Metropolitan Municipality. The settlement was formed around 2007-2008, when backyarders and shack dwellers from nearby areas began squatting on the land that is an open space owned by the municipality. Mzwanele describes that the situation in Midrand was “very destitute” given the high unemployment and crime rates. Nonetheless, Midrand’s favourable location provided an excellent opportunity for carrying out in-situ upgrading.

Mzwanele describes: They are close to transport and they are not far from the city as well. People do not want to go to the peripheries. They are always being chased away from the cities. They want to be developed where they are so they are able to access employment opportunities and walk to workplaces and places that they are looking for jobs. So we are hoping that working closely with the municipality will create an opportunity for them to remain there.

When the ISN began engaging with Midrand, the settlement was not recognized on the Municipality’s

informal settlement database and as such, the settlement completely lacked basic public services. At that point in time, in the absence of services provided by the Municipality, the ISN began mobilizing the community.

Mzwanele describes: When we identified the settlement, there was no water, no electricity, no toilet facilities. When we started, I think 7 years ago, engaging with Midrand and with other communities in the Eastern Cape Region, in particular the Nelson Mandela Metro, we started talking about the challenges that communities are facing. We believe in people helping themselves. We started capacitating leaders to engage and talk about their challenges, and of course we did enumerations and profiled the settlement.

Through the profiling and enumeration process in Midrand, it became clear that the principal challenge facing the settlement was sanitation. Bringing the WaSH facility to fruition began with the process of savings, community contributions that are applied toward the total cost of the project.

Mzwanele recounts: The community was very receptive to the idea of saving. They are continuously saving. They are seeing value in what we are doing through this process. They started saving and it took about four to five years to be able to get a buy-in from the municipality. We’ve been engaging with the municipality. We are trying to convince them to assist us by working together in



Community members map the settlement layout.



Shack numbering is one step of the enumeration process.

ensuring that these people will be improving their conditions with the support of the Municipality. So, that's how this process unfolded in the beginning.

During these early stages of engagement between the community, the ISN and the Municipality, Mzwanele describes that "the Municipality was shocked to hear about Midrand. They didn't know about it. They started by putting one tap for the community." The installation of the water tap, connected to the public municipal system, marked significant progress in alerting the Municipality about Midrand's needs and getting local government "on board" with the upgrading process. After the installation of the water tap, replacing bucket and pit

toilets with proper flush toilets constituted the next item on the community's upgrading agenda.

As such, the design for the WaSH facility was developed by the community with technical support from the Community Organisation Resource Centre (CORC). The facility consists of ten flush toilets, wash basin facilities for doing laundry, and a caretaker room where an upkeep employee will store amenities such as soap and toilet paper. Mzwanele describes that for the time being, the facility does not include showers: "This is setting a precedent. If in the future, we need to do it, we can consider putting in showers as well."



This facility will become operational in a few weeks once the Municipality finalizes issues relating to the supply chain management and connecting the facility to the bulk electricity and waste systems. Mzwanele describes that engaging with Nelson Mandela Bay Metro Municipality was never a problem, but in the past, implementing projects proved to be a difficult and often lengthy process: “They were always promising that things would happen, but they were taking a long time.” The finalization of the facility, which will significantly improve sanitation conditions in Midrand marks a breakthrough in the relationship between the community of Midrand, the ISN, and the Municipality.

Mzwanele describes: We started this process not knowing if either the mayor or senior officials of the Municipality would be happy with the kind of approach that we are doing with the community. But as we speak, we are working towards signing a Memorandum of Understanding [with the Municipality].

It’s not an easy thing. It takes time, and of course, the politicization of our program is one of the key challenges that we are facing. Some of the people in the Municipality doubted that the Alliance belonged to a political party. But in the end, everyone understood that we are just helping those that are

ready to help ourselves and that we are trying to organize and prepare communities that are ready for upgrading and development.

Mzwanele suggests that the implementation of the Midrand WaSH facility has paved the way for scaling up in-situ upgrading throughout the municipality and beyond, in other municipalities. However, change must be achieved incrementally. It should start at the community level

At the moment, our key objective is to set a precedent with this one project so that they are able to see that we are not just talking. We are having some things on the ground that are happening so they can be able to see the improvement of services being done at the community level. Because if these people are able to use flush toilets, then of course, we’ll be talking about electrification of these settlements and other services that are required for the community.

The other challenge that the community is facing, a major national problem, is housing. They are living in wooden structures, plastic structures, but what else can they do? Whilst they are waiting for housing from government, they are living there. They’ve proposed that they would like to re-block their settlement. That means that they need to improve their top structures. Working very closely with the municipality, we will be able to bring more innovation.



The nearly complete Midrand WaSH Facility.

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**Somsook Visits South Africa  
The Codi Model Thailand  
May 13, 2016**

*Yolande Hendler (on behalf of CORC)*

While national and global actors increasingly recognized the value of in-situ informal settlement upgrading, its implementation as a co-productive approach rooted in meaningful community participation is inadequate. An exception, however, is the Community Organizations Development Institute (CODI), a finance facility of the Thai government that has facilitated community-led informal settlement upgrading in more than 250 cities and towns in Thailand, demonstrating how a national government not only engaged with 'pro-poor' development but also managed to institutionalize an approach and implement at scale.

In early May 2016, the South African SDI Alliance together with Shack / Slum Dwellers International (SDI) had the pleasure of hosting Somsook Boonyabancha, the founder and former director of CODI for a seminar in Johannesburg and Cape Town on 'Scaling up informal settlement upgrading: The CODI model,



CORC Director Bunita Kohler offers a warm welcome

Thailand'. ISN and FEDUP coordinators additionally used this opportunity to share current partnership and project implementation challenges with Somsook during a visit to Khayelitsha. Her visit to the Alliance occurred in the context of a broader meeting with representatives of the South African National

Treasury concerning CODI's approach and its value for the South African context.

**Informal Settlement Upgrading in South Africa**

The upgrading context in South Africa is marked by a tension between policy and practice. Part three of the National Housing Code states that the Upgrading of Informal Settlements Program (the national policy and finance instrument for upgrading) set out to "facilitate the structured *in situ* upgrading of informal settlements as opposed to relocation(s)". The aim is to achieve tenure security, deliver basic services and build 'social capital'



Somsook Boonyabancha, Former Director of CODI



Community leader of TT Section, Site B Khayelitsha welcomes Somsok to her settlement.

in communities through participatory processes.

In practice, however, municipal application of UISP has been weak, especially in terms of community participation or alternative approaches to tenure security beyond freehold (See NUSP). Even after the National Upgrading Support Programme (NUSP) was introduced in 2010 to support municipalities in addressing these shortfalls, the lack of meaningful community engagement or in-situ upgrading of informal settlements persisted. This is largely due to inadequate municipal capacity for meaningful participation, a recurring preference of relocating shack dwellers to green fields sites (the Joe Slovo judgement is a case in point) or repackaging reports on green field relocations as UISP projects (see State of Local Governance, p.64-65).

Where the SA SDI Alliance has implemented participatory upgrading projects in partnership with a local municipality (such as the City of Cape Town), these instances remain limited to a handful of settlements. Avenues for scaling up meaningful

participatory practice in South Africa are rare, if not non-existent. In the experience of the Alliance, key challenges to scaling up relate to the disjuncture between lengthy bureaucratic processes and the pace of community preparation in informal settlements. For example, party political frictions may extend the time required to mobilize a community while lengthy municipal procurement processes regularly stretch project timeframes beyond the designated one-year budget allocation period. When budget allocations are annulled or project dates postponed, it is twice as difficult to restart and remobilize the community. Tools that intend to support community-led action (such as the UISP), can therefore have the opposite effect: they are often not flexible enough to adapt to project preparation and social facilitation processes in informal settlement communities.

#### How CODI Works

As an alternative, the CODI model offers relevant insights for the South African context. Formed in 2000 through the merging of the Urban Community Development Office and the Rural Development Fund, CODI is an independent public organisation under the Ministry of Social Development and Human Security. CODI functions as a revolving loan fund that enables direct access to grants for upgrading and loans for housing. As a national implementing agent, CODI manages the Thai government's

Community Development Fund that engages urban poor communities and networks that are organized in housing co-operatives and informally recognized community based savings schemes. CODI supports the building of community cooperatives, through subgroup clusters that manage community grants and wholesale loans. Such subgroups bring about collective action through group guarantee, helping each other, and collective repayment. Read more about CODI here.

#### Thailand's Upgrading Initiative: Baan Mankong

The Baan Mankong *City-Wide Upgrading* initiative is one of CODI's most notable programs. Introduced in 2004, it focuses on poverty alleviation, community welfare, technical support and tenure security through promoting savings, credit, loans and planning support. *Baan Mankong* (which means "Secure Housing" in Thai) facilitates capital transactions through an infrastructure/upgrading grant from central government and a housing loan lent to borrowers organised in housing cooperatives. Since 2004, *Baan Mankong* has approved a total of 850 projects in 1660 communities and benefitted about 90,000 families. Geographically, its reach covers 286 cities in 71 of 77 provinces. The average housing loan per family amounts to US\$ 5000 while the average upgrading subsidy grant averages about US\$ 2500 per family. The total loans granted by CODI's revolving fund (at 3% interest) amount to about US\$ 185m with a repayment rate of 97.5%.



Somsook speaks about the CODI model in Thailand.

In her presentation, Somsook highlighted the following as significant requirements for a city-wide, scaleable approach:

- Active communities: support for urban poor communities as owners of projects;
- City-wide approach: changes at the real scale of the problem (i.e. that affect all poor communities in the city) will link scattered communities and their priorities to each other, contributing to a more systematised and sustainable approach
- Building strong communities: through secure housing and integrated development that includes:
  - Collective land ownership or lease;
  - Community savings and fund (acting as a community bank);
  - Welfare activities
  - Promotion of linkages between community networks and city organisations in regular meetings; and,
  - Collective management.
- Building partnerships: between community networks, local authorities and other development actors that enable deliberation and negotiation; and,
- New finance system: active community savings and credit, City Development Funds

Scaling Up in South Africa?



FEDUP and ISN engage with Somsok around CODI's approach

collective land ownership? Is collective land ownership/lease possible in South Africa? Is there government appetite for alternative finance mechanisms? While engaging with these points, Somsok continually pointed to the value of collective action: "The key thing is to bring all actors to work together. Community is important to support each individual for a certain period of time. And land is an important factor [so we need] collective land as a project. Poor people will be weak otherwise. Its insufficient to just do one or two projects here and there... Let poor people at a big scale be the key actors to make a big change"

With more than eighty representatives from NGOs, media platforms and think tanks in the sector, academic partners in planning and architecture and the Head of Department of Human Settlements in the Western Cape, the closing session of the seminar offered an opportunity for discussion. How does CODI straddle the tension between private and

Similarly to CODI, a co-finance facility in South Africa has the potential to locate poor people at the heart of upgrading interventions. Where urban poor communities shift from beneficiaries to activated citizens that identify, plan and implement development priorities, informal settlement upgrading can become more nuanced,



Thando Mguli, HoD of Human Settlements in the Western Cape

responsive and participatory. For a co-finance approach, community saving is a valuable mobilising tool, an enabler for meaningful participation and an indicator of household buy-in at settlement level. A co-finance mechanism that is institutionalised in local government but not subject to its bureaucratic process can enable flexible time frames for project budget allocations that are not constrained by annual

provincial or municipal allocations. In this sense, innovation and meaningful participation occur only when community members become significant actors in the upgrading process.

For further information:  
[sa.sdialliance.blog](http://sa.sdialliance.blog)



The visit of Somsook was supported by the World Bank.  
From left to right: Representatives from the World Bank (Yan Zhang), Cities Support Program (Treasury), CORC, Somsook, Western Cape Human Settlements HoD and ISN Coordinator

## URUGUAY

EJ Anzor ena, SJ

2016 October

## MEVIR 2016

### Introduction

MEVIR means Commission Honoraria pro-Eradicacion de la Vivienda Rural Insalubre (Honorary Commission for the Eradication of Unhealthy Housing).

MEVIR was created by the Law No. 13 640 in December 1967. Article 473 established "a fund to eradicate the Unhealthy Rural Housing" and managed by an Honorary Commission. The experience of MEVIR shows how the government of Uruguay through different regimes has been consistently supporting and providing funds and subsidies for rural housing through an honorary commission (a non-governmental public body) and a technical team, which has been very committed and efficient to provide housing of very good quality to the rural poor.

### Basic Features of the Activity of MEVIR

The following are the basic features of the MEVIR activity:

1. The beneficiaries work in the production of their own houses.
2. It promotes solidarity through the Mutual Help.
3. In each locality where MEVIR works Local and Departmental Commissions are formed, which provide roots to the action of MEVIR and ensure the smooth implementation of the projects.
4. Government financing through FNV (housing Ministry) multiplies the resources of MEVIR.

By July 2016 Mevir has built 28,457 units:

-  3,730 Units for Production
-  24,114 Houses built in villages
-  613 Other buildings

5. Collaboration of the Local Municipalities reduces costs, shortens the project duration and allows better integration of the project with the town.
6. Public funds are privately managed which allows more efficient use of the resources. The administration overheads of MEVIR are around 3% of the total investment.

### Financing

The Law creating MEVIR, a Public Entity but is not governmental provided to MEVIR identified the following sources of finances:

- Housing Ministry and others, 67%
- Rural Taxes Collections, 22%
- Repayment of Beneficiaries, 6%
- Others, 5%

### The Clients of MEVIR

They are basically rural workers, seasonal workers with low income. They lack basic services: water, electricity and sanitation. They





squat in other people's lands and their dwellings are precarious and unhealthy. Even in their needs are open solidarity actions.

#### Where MEVIR Builds

MEVIR transforms the area, providing stability to the population, through the improvement of housing, supply of water, and improvement of services like school, polyclinic, community center, provision shops, etc. Before each project is implemented, MEVIR does a research on the evolution of the village in its rural context to prioritize its action. Villages that have become isolated and are in a process of disappearing, due to geographic, labor or land ownership reasons are discarded in favor of other service areas that are more dynamic and that provide a place of residence for rural workers.

#### Planning of the Project

The land for the project is donated to MEVIR or acquired at a low price. Depending on the location and circumstances of the place, the minimum area of the individual lots will be 300 sqm.

The country brick is the main material of the house due to its structural qualities and the tradition of Uruguay. A double panel with an interior air panel and good impermeability form the external wall and assures thermal comfort. All the houses are provided with a chimney for use during winter.

The roofs are either of asbestos or corrugated iron. The ceilings have the capacity of thermal isolation. The exterior openings are of iron and the inner ones are of wood. Water and sanitation installations are of porcelain. Tiles are used in the kitchen and in the bathroom.



The construction plans have evolved during the past 25 years but today 2 types are prevalent depending on whether the lifestyle of the client is more urban or rural. The construction elements, the modules and the number of sleeping rooms and areas remain the same.

#### Mutual Help in MEVIR

Every family must provide 96 hours of work every month. This is checked every 2 weeks. The participants who skip out the common work are disciplined. Their work time is doubled and they need to go overtime. The default of a participant of more than 100 hours of work is a reason for exclusion from the program.

The participant must also attend periodical meetings wherein the program is evaluated and problems of the project are discussed in a group.

The work of the group is guided by a technical team composed of an architect, a social worker and a foreman specializing in this type of work. This team work together with some masons hired by MEVIR. The team organizes the work of the groups and coaches the participants in the actual construction.

#### Local Commissions

Voluntary commissions are organized in rural villages where MEVIR works. It is composed of representatives of the place like a teacher, doctor, priest, judge, the head of the police, the rural enterprise, etc. They provide information and administrative support.

#### Social Promotion

During its initial contacts with the locality, information is given about the assistance MEVIR offers, how it works and things that are required from the people. This is done through pictures, video and slide shows.

A listing of the people who are interested in

the project is next activity. The criteria for the selection of the beneficiaries is based on needs, familiar integration, income and the conditions of the house they presently occupy. Special attention is given to rural workers and to the condition of the house they occupy.

The households are visited. The families with more needs have the priority to participate in the project. Sometimes the people with the most need are reluctant to participate perhaps due to distrust or a result of the lack of understanding of the new project. When a

Most of the people hired by MEVIR, foreman and masons have come from the participants of different programs. People who live far from the project site do have problems in participating.

The common projects continue even after the houses are finished.

#### What MEVIR Builds

The number of houses built depends on the needs of each locality. In general, it is an average of 20 to 100 dwellings with 2, 3 or more sleeping rooms depending on the family needs.

Community centers are also built for the use of the beneficiaries. These are sometimes used by the locality when they do not have these facilities.

However, starting 1988, MEVIR built in every project a collective system of sanitation.

project is done in 2 stages, these people after seeing the result are more willing to participate.

MEVIR understands and responds to the real needs of the beneficiaries. However, MEVIR decides on issues related to the project such as the administration of the resources and the work implementation. Mutual help is a condition to program participation. It is a strategy by which people understand that it is only in doing things together that they can overcome their problems.

There are no serious problems with respect to the hours of work. People exert effort to be efficient and learn the job.

When a locality needs a public building like a children's garden, a school, a polyclinic, a police station or a courthouse, MEVIR builds this after a contract with the respective authority is signed. This building is constructed at the same time the houses are built but not through Mutual Help.

When the locality provides potable water, MEVIR just builds the water distribution lines as well as the individual connections under the technical supervision of the public agency. When the potable water is insufficient or not existing MEVIR makes a study of the zone, does the perforations and provides the overhead tanks, pumps, connections, etc.

During the first years of the projects, soak pits were built. This system is composed of:

- Septic tanks in each building, which each





### National Evaluation of the Work of MEVIR

1. 90% of the rural people who have built their houses have remained in their places.
2. Due problems of repayment, 12.25 % of the beneficiaries have availed of the reduction of the installments.
3. The people who have participated in the programs of MEVIR are very young. There is an equal participation from both male and female beneficiaries, which brakes the predominance of the males in the rural area.
4. The income of the beneficiaries is low. 75% of them have an income inferior to 2 minimum salaries. Most of them are rural workers.
5. Migration to the cities has been reduced significantly. 80% of the household members have remained.
6. Houses that have been built are good. As an average, it takes between 5 to 8 years to introduce internal or external modifications.
7. The services provided to the project is good and in a majority of cases were done before the project.

- family can clean every 2 years;
- Network of collectors of small diameter and low slope for water coming from the septic tank; and,
- Treatment plants for water collected from septic tanks. This is low cost and not very hard to maintain.

The Electric distribution lines are also installed by MEVIR. Roads and drainage are sometimes done through contract. On other times, the Municipality does it with materials provided by MEVIR. Tree planting in the lots and in the public spaces is activity that MEVIR does.

#### Allocation of the Houses

Allocation is done by lottery in cases where project site is not on the land presently being occupied by the beneficiary. When the project is finished the cost is estimated according to how much has been invested. A subsidy covers 40 % of the cost. The participants pay the balance in monthly installments for 20 years. There is no interest charged but every 4 months there is an adjustment of the amounts according to the minimum salary of the rural workers which is determined by the Central Government.

When the amount is more than 15% of the family's income the beneficiary can ask and avail of a reduction of the installment to a certain level and extending the period of repayment. Repayment performance is satisfactory.

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