THROUGHTS ON ROLE OF NON-GOVERNMENTAL GROUPS (NGO) and OVERSEAS DEVELOPMENT ASSISTANCE (ODA) IN INCREMENTAL HOUSING IN FIJI

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Informal Settlement in Fiji

With rapid urbanization, Fiji's population has been progressively moving from rural sector to urban sector seeking for jobs, education, and better facilities. Out of current population of 850,000, it is estimated that 51% of them live in urban areas and about 20% of the urban population live in squatters. Although it is impossible to count the number of ever-increasing squatters, it is estimated that there are approximately 200 informal settlements in the country.

According to John Turner, the term "housing" is not just the physical infrastructure but it also it is about the environment, basic services, community organization, as well as economic opportunities. In this respect, there are noticeable problems of rapid increasing of informal settlements in the country. There are more people living in helpless conditions. Most houses are vulnerable against frequent cyclones and floods. Most squatters do not invest in upgrading to sturdy houses because there is uncertainty about land tenure. It is reported that many of the households do not have access to water and electricity. Sanitation accommodation is also an issue that more than half of the population relies on latrines. The economic infrastructure in the rural area is disintegrating, due to lack of people's interest and decreasing economic activities with the population shift.

The number of squatters is starting to outnumber the working class people who can actually afford basic services, and further, it is projected that over 60% of Fiji population would reside in the urban areas by 2030, according to the Fiji Bureau of Statistics. The Fiji Housing Authority indicates that it requires building more than 4,200 new houses per year to maintain adequate housing standards. However, the material and funding fall short. It has been reported that 9,000 of low and middle-income families need safe, decent, and affordable housing immediately. The problems of growing informal settlements will only get aggravated with other related consequences such as criminal activities and unemployment, unless something is done.

There are various efforts taken by the government to improve the situation. The government's Housing Authority (HA) department supports to provide affordable housings that low-income households can own. The Public

 $^{^1}$ Varona, Maira Faith Yson. "Enhancing the Role of TA NGOs in Housing the Poor in the Philippines: A Case Study of TAO-Pilipinas, Inc.", p. ii

Rental Board (PRB) department supports to rent low-priced apartment flats to low-income households who are yet saving money to own a HA housing in near future. Finally, the government is working towards providing legal land tenure to informal settlement. Most recently, the Housing Authority proposed the Bill of Rights to include the "Right to affordable housing for all its citizens" as they recognize the importance of legitimatizing the squatters' tenure and recognize squatters' right to stay in the city and establish a better living standard for all Fijians. Nevertheless, the government is facing some challenges too. These include 1) identifying the number of ever increasing squatter settlements, 2) collaboration of data collected, 3) the government budget relocation, 4) efficient delivery of services, 5) building work capacity, and 6) technical assistance for efficiency. In this respect, the government acknowledges the vital role of NGO and other agencies in assisting the government and as informal sector intermediaries in low-income housing improvement. The government believes collaborative projects in the informal sector is the most cost effective way of reaching scale with limited domestic resources and capacities.³

There are non-state-actor organizations that provide assistance to the informal settlement, in collaboration with the local government, and taking responsibility for social and community development. One is non-governmental organizations—either local-based or internationally well known—and the other is via international cooperation agencies in the form of Official Development Assistance (ODA). In general, these third parties deliver1) rebuilding physical infrastructure, facilities, and services for development, 2) advocacy of the weak and poor's empowerment, and 3) providing training and education including vocational training, technical assistance, and capacity building skills. Since most NGOs and ODA are less integrated with politics than governmental organizations, their process is less impeded and more expedite. Furthermore, these third parties have less financial issues due to worldwide body of donors. Therefore, sometimes these third bodies act as advisors and intermediaries between low-income households and the local government.

I. LOCAL NGOS

Local NGOs are relatively new in Fiji compared to other international NGOs, but the numbers are growing recently. These community-based NGOs are inclusive that supports people who do not have legal title over land or housing. Not only they upgrade and rebuild housings, they also encourage community engagement in improving their housing. Cooperating with the government for the incremental and staged installment of housing, these NGOs perform in three ways: building physical constructions, providing basic education and training, and running microenterprises and microfinance system for the squatters.

² "Affordable Housing for All: Housing Authority", http://www.fijilive.com/news/2012/10/affordable-housing-for-all-housing-authority/48209.Fijilive

³ National housing Policy, 3.2.2 Policy Measures

- 1) Physical construction: The local NGOs lease out portions of land from the government and upgrade houses of approximately 160 families per project. Usually single- to double-bedrooms, the recipient squatter families are given about 10 to 15 years to replay only a third of the total price of the upgraded housing. At the same time, the local NGOs practice "sweat equity", where the recipients work as labors for the construction of physical infrastructures.
- 2) Education and training: the local NGOs provide new opportunity for employment by equipping the residents with vocational training and education. They ensure education for the children and teach families how to farm vegetables and fruits and basic skills from housing construction. The resident labors are trained to be farmer, blocklayers, carpenters, and builders.
- 3) Income generation and microfinance: Vocational training and education described above generate and raise households' income. The local NGOs often run small microenterprises to give market access those cultivated vegetable and fruit, and supports saving and microfinance for empowerment of the low-income families.

By supporting community-managed system, many local NGOs endeavor squatters to participate from designing to constructing their housing improvement projects, to ensure that these people feel part of the incremental process. More so, some of local NGOs are working towards adopting "land-sharing" methodology that when the owner of the land want the land back for commercial development, the urban informal residents would still keep a portion of the land thereby making it mutually beneficial deal. This is a critical advancement from squatters' point of view, that they would not only get a quality housing at agreed affordable cost but also they can become legal and secure.

II. INTERNATIONAL NGOS

There is a long history of works of multilateral NGOs in collaboration with the Fiji government. The international NGOs, unlike the local NGOs, may not give direct assistance of incremental housing for the informal settlement due to their principle differences. However, they still support the disadvantaged people in other aspects such as financial support, water and sanitation infrastructure and services, asset management, and management and maintenance for the informal sector's development.

- 1) Basic infrastructure and services: Many international NGOs target Millennium Development Goals through improving basic health services such as basic sanitation, access to safe drinking water, and primary health care. Therefore there are many projects of multilateral cooperation in Fiji of installing piped supplies and protected wells and sustainable sanitation facilities such as toilets and latrines in the underserved areas.
- 2) Asset management: Having basic financial services like savings and credit are critical in development. There are only 10,000 Fijians with access to microfinance. To address the underserved

areas and needs, it is better to support financial inclusion programs such as community-based microfinance than applying macro-approach to financial system. Many international NGOs support existing microfinance and saving schemes for the underserved people.

Management and maintenance: In order to reduce vulnerability of the informal settlement, many international NGOs work on building community resilience to frequent cyclone and flood in Fiji by providing training and supplying durable housing materials. Through sharing international expertise and education, these NGOs support building community capacity and promising future to the children.

III. INTERNATIONAL COOPERATION AGENCIES (ODA)

Many developed countries have been giving assistance to less developed countries like Fiji through ODA, in material or non-material form. For the informal settlement in Fiji, these bilateral agencies have been practicing through two stages: by providing guidance to the national government and by working as NGO directly in the community in collaboration with the local government. Total amount of ODA in Fiji reached approximately \$100 million recently, most in the forms of cash grants, aid in kind, technical cooperation and assistance, and concessional loans. For the informal settlement, ODA is to strengthen the capacity of local communities through human resource development. Therefore the donor countries have been extending assistance for the protection and empowerment of individuals, as well as to reduce poverty. Certain types of ODA directly goes to the grassroots level. It is used to develop better schoolings and construct bridges and roads in the underserved area and to provide better sanitation and electricity. Education and health assistance is operated through the local government system. The bilateral assistance also takes form of technical and vocational training. Electrical, construction, and automobile skills are most sought and shared expertise skills in Fiji. ODA funding also goes to in-situ upgrading projects by local and international NGOs and other various civil society organizations that empower the poor against social and economic challenges.

Assistance from these non-governmental organizations and bilateral agencies not only focus on improving physical condition of housing, but also aimed at building capacity, empowerment of the weak and the poor, and improving cooperation within the communities. As these outsider organizations are most flexible and equipped with better funding and resources, they can act as catalysts that can motivate and be extension to the government. All this, in the end, renders promising future to the current generation and children in the underserved communities. The government of Fiji continuously put effort to provide squatters with legal land tenure and revive the economy and social infrastructure in the rural sector in order to prevent further urban drift with additional informal settlement. At the same time, the government can work in cooperation with other NGOs and

bilateral agencies for sustainable development and protecting economically active population and younger generation in the informal and semi-informal sector.

