

Disaster Recovery and Build Back Better
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Lecture – 32
Self-Help Housing in Turkey

Welcome to the course; disaster recovery and build back better, my name is Ram Sateesh, I am an Assistant Professor in Department of Architecture and Planning, Indian Institute of Technology, Roorkee. Today, I am going to talk about self-help housing in Turkey in fact, this particular lecture has been composed based on the understanding from one of the chapter which is composed by Hassan and Cassidy Johnson inbuilt back better, which was edited by Michael Leone and Theo Schilderman and Camillo Boano.

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So, this is a focus on a particular geographical aspect in the Turkey and as many of you know that Turkey is prone to earthquake; frequent earthquakes and certain part of Turkey is lying on the fault line, so that is wherein we are going to discuss about how the reconstruction mechanisms have worked out especially, in the self-help housing aspect. So, the authors brought the 1999 Marmara earthquake Turkey.

And follow opponent which have been affected in consequences as an after effects and what you can see here is a huge devastation of this 7.4 Richter scale earthquake which has killed almost 17,480 people. So, when an earthquake hits, loss of property damage and you know huge infrastructure damage that is what one can witness.

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Table 11.1 Major earthquakes in Turkey since 1970

Date	Place	Magnitude	Killed	Affected	Homeless	Heavily damaged houses
May 1, 2003	Bingöl	M 6.4	177	290,520	45,000	9,452
Feb 3, 2002	Sultandagi/ Atyon	M 6.2	42	252,237	30,000	4,401
Nov 12, 1999	Duzce	M 7.2	845	224,948		15,389
Aug 17, 1999	Kocaeli	M 7.6	17,127	1,358,953	655,000*	50,000
Jun 27, 1998	Adana	M 6.2	145	1,589,600	88,100	4,000
Jan 10, 1995	Dinar	M 6.1	94	160,240	40,000	4,909
Oct 1, 1992	Erzincan	M 6.9	653	348,850	95,000	6,702
Oct 30, 1983	Erzurum-Kars	M 6.8	1346	834,137	33,000	3,241
Nov 24, 1976	Muradiye	M 7.2	3840	216,000	51,000	9,552
Sep 6, 1975	Lice	M 6.8	2385	53,372	No data	8,149
May 22, 1971	Bingöl/ Erzincan	M 6.7	878	88,665	27,465	5,617
Mar 28, 1970	Gediz	M 7.2	1086	83,448	No data	9,452

*Affected refers to those seeking immediate shelter assistance. Number of homeless calculated as total number of people made homeless by earthquakes for the given year (not only for the earthquake indicated).

Source: EM-DAT and Bağcı et al., 2009

If you look at the chronological aspects of the major earthquakes in the Turkey since 1970, starting from Gediz which is about 7.2 Richter scales and then we are again getting in 1992; 1999 in about 7.2 Richter scale and you can see the damage of heavily damaged houses are about 15,000 and in Kocaeli earthquake, same August 17 and November say that from here in the same 1998, 1999 is a continuously, this Adana region and as Kocaeli and Duzce provinces have been affected.

And a huge damage you can see that 50,000 houses were damaged and 15,000 and almost 655,000 became homeless so, this is the kind of data which we get.

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Disasters Law No. 7,269. This law states that the central government is responsible for the management of post-disaster activities and usually this means that the central government delegates its authority to the kaymakam (provincial governors) in the affected region. Under the law, post-disaster government works are divided into two categories:

1. Emergency aid: short-term recovery and relief activities, provision of temporary shelters and temporary housing, etc.
2. Building construction: long-term housing reconstruction, strengthening of the buildings, and decisions for relocation, etc.

In Turkey, we have; they also have a disaster law; law number 7 states that the central government, it should be responsible for the management of post-disaster activities and basically, they have to delegates this particular authority with, they call it as kaymakam in the provincial governors in the affected region. So and under this law, there are 2 categories which they looked.

One is the emergency aid, immediately after the effect of disaster like, it could involve short-term recovery, the relief activities and the provision of temporary shelters which is a part of the rehabilitation and also some kind of temporary housing, these are the activities which looked into under this category. The second aspect is the building construction; in the building construction which looks at the permanent or the long-term housing reconstruction and the strengthening and retrofitting of the damaged buildings.

And also some key decisions of whether to relocate whether in situ process so, this is how these are the two categories which the central government looks at.

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The criteria to qualify for a new house are:

- 1) being a home owner (both legal and illegal constructions can qualify);
- 2) houses should be badly damaged or collapsed; and
- 3) the owner is capable of meeting the repayment terms over 20 years.

And then based upon the damage assessment, who will be eligible to get a new house. So, this law states that they have established a criteria, one is being a homeowner both legal and illegal constructions can qualify, let's say when informal settlements have been destroyed then obviously if it is a tenured or a non-tenured so, they were still be eligible for it. Houses should be badly damaged or collapse.

So, the intensity of the damage is also considered, the owner is capable of meeting the repayment terms over 20 years for instance, if he is going for a permanent reconstruction and if it is through a kind of public-private partnerships or to a loan or credit facilities so, how you can also establish certain housing schemes, so that he can pay instalments and 20 years or so that they will also see that capability.

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Following the 1999 earthquakes this law has been amended (27 September, 2000) so that only homeowners in rural areas (outside municipal boundaries) would still qualify for state assistance, as above, while houses in urban areas - where municipal building construction supervisions exists - need to be insured by the newly created Turkish Catastrophic Insurance Pool to receive compensation.

And especially, due to this major devastation in 1999, this particular law has been amended, somewhere around 2000 and this is where that only homeowners in rural areas who live in outside the municipal boundaries would still qualify for state assistance, so which means, so on a central level in collaboration with the state how they actually also considered the homeowners living in the rural areas.

So, here where the municipal and building construction supervision exists need to be insured, so, whatever the houses in the urban areas and which are under the perusal of the municipal supervision need to be insured so, the insurance policies also have started drafted and then this is under the Turkish catastrophic insurance pool, so that they can receive the compensation.

So, in that way the insurance; idea of insurance so, one can invest from the housing insurance especially, for the disaster act and so that they can receive some compensation to build a new one or to retrofit that building, so that is how this particular policy have thought about.

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Relocation of damaged villages is quite common in Turkey. The decision to relocate is usually based on three factors:

- 1) when the old location is at risk of future disasters;
- 2) when the old location is completely destroyed and therefore to remove the debris and rebuild on the same site will take too much time; and/or
- 3) when there is a chance to relocate to land owned by the government, since it is generally preferred not to have to pay for the land.



And most common aspect in Turkey, what we see is the relocation and that how one can take a decision on this relocation, one of the important three criteria they looked at one is; when the old location is at risk for the future disaster imagine, if that particular old location is prone or it is located on exactly on the fault line or is it in a vulnerable place, so that is where we located.

And then when the old location is completely destroyed, if it is already and therefore to remove the debris and rebuild on the same site will take too much of time, imagine it is a huge property and you destroyed, it obviously may take 6, 7 months to take the whole debris so, in that case, that is where they can look for a relocation, so that they can temporarily be located.

Or, when there is a chance to relocate to land owned by the government and this is very common and because this is mostly preferred, so that the government need not pay for the buying the land so, this is what they look for the existing government lands, so that if there is a land available for the relocation purpose, if it is a government land they are obviously prefer for that.

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Methods of procurement

mass housing

- Government acquires land
- MPWS(MEUP) provides design specifications and cost estimations
- Locations are determined by availability of land, and safety in terms of earthquake risk.

self-help housing

- where families are reconstructing on their own land or in relocated villages.
- 'EYY' loan facility
- families use government credits to buy a finished house.
- house designs, as well as technical and management assistance are usually available from the government and money is dispersed to the families upon completion of stages of construction on a percentage basis.
- a building contractor hired by the MPWS manages the construction on behalf of the owner.

In turkey, there are 2 different methods of procurement; one is mass housing and the self-help housing, let's discuss about what a mass housing talks about. In this process, the government acquires land and here it is Ministry of Public Works and Services also, the minister now, it has been renamed; Minister of Environment and Urban Planning also provides design specifications and also the cost estimations.

And these locations are determined by availability of land and safety, in terms of earthquake risk, it is a terrain area, is a what kind of geological conditions to exist so, basically the surveyors provide the information and that is how they decide on these mass development projects, so that is where a contract I mean, if contractors in this, they directly deliver the housing.

In self-help housing, where families are involved in the reconstruction on their own land that is one way or in a relocated villages, so there are different facilities like one is they call EYY and it's about kind of loan facility also, the families use the government credits to buy a furnished house so, they take a loan and they purchase and similarly, the house designs, as well as the technical and management assistants, are usually available from the government.

Because the government provides them how to build and what kind of structural guidelines they have to follow and they disperse, they set up different stages of construction and they say at this plinth level, this is what we deliver you the money and this is a sill level this is what we deliver you, this part of the amount and this is the completion of the slab, this is the amount, so then that way they distributed by the stages and in the percentage basis.

And also, a building contractor would may be hired by the Ministry of Public Works and services who manages the construction on behalf of the owner, so that is process.

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In terms of project planning, and the design of the houses and the sites, there are several issues that have been raised about the mass housing approach:

- Projects are prepared with very general data and have little regard to the local situation and environment (with exception of geology).
- Houses are distributed by lottery, which breaks up the social groupings that existed in the old settlement, in which families lived among people originating from the same village. This leads to friction among the new neighbours, who often have different living styles.
- It disregards the preferences, needs and priorities of the affected communities as they are not consulted in the project planning.
- The design of the houses and the settlement do not facilitate socializing outside, which leads people to feel more isolated.
- The payments for the houses are too high for the poor to afford, which worsens the conditions of poverty for the most poor.
- Although housing units cost the same amount, they have different values depending on their proximity to transport links, markets, etc.

Whereas, in mass housing approach, there are many issues; one is these projects are mainly developed with a general data and because they only talk about yes, this many houses have been collapse and this many some households has to be relocated, they don't give much regard to the local situation, what kind of environment it is, what kind of the you know the situation of the community, what kind of livelihood they are related to, is it going to affect something of their livelihood, it is going to affect the children's school environment?

So that is one aspect, the second aspect is allocation process so, the houses are distributed by lottery method like number 56, this is your house, number 52 this is; so despite of what kind of settlement it was existed, what kind of neighbourhood fabric it was existed, it is all completely taken out due to the lottery approach. So, here, which actually breaks the social bondages because who was living in the old settlement and now, they may live with some other group, they may end up with completely different community.

And that also have a little adjustment process you know, that takes some friction between different strangers and for some people it is good but for some people it takes a long time and who have a different religious and lifestyles, it also disregards the preferences and needs and priorities of the affected communities because they are not consulted in the project planning process.

Just imagine some woman have died or I mean, some woman is left alone with her children and if a husband was died in an earthquake, if he was a businessman and his business was lost so, what happens to the woman so, which means a situation have changed from before disaster to the post-disaster, so they will not take an account what kind of support she needs, she needs an external family support in the nearby vicinity areas or she needs a good safe neighbourhood.

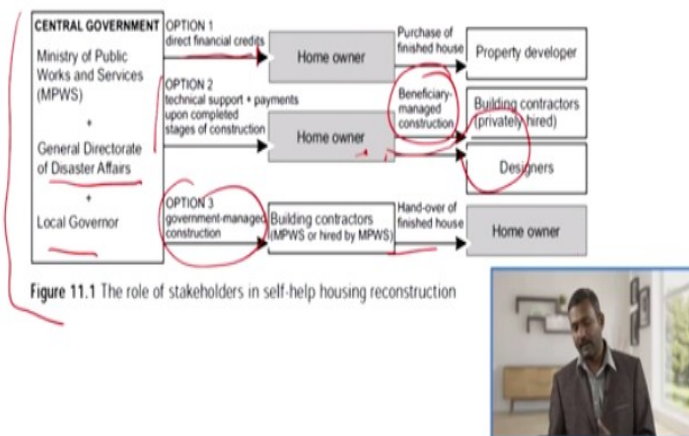
She need how to run her livelihood so, all these aspects are not given priority because they never consulted, the design of the houses does not facilitate socialize outside which leads you know because most of these either go for an apartment models which is three to four levels, which they have to go with the staircases, so earlier, they might have lived in a different setup, so that socialization process also gradually weakens.

And the payments for these houses often they are too high and especially, for the people you know, they are not able to afford, so that is where it was since the conditions of the poverty because they have to end up paying some extra instalments and they also have to pay it from maintenance bills, individual maintenance bills so, they all add up to a big sum of money.

Though the housing units cause the same amount but the value differs depending on the proximity of transport links imagine, if we are developing 2, 3 different clusters let's say one cluster is very close to the highway, the road network and the other two are much interior depending on the land availability so obviously, it value differs so, the person who got a benefit of getting near the road network or the transport facility or a railway station or a metro corridor, so it will be his value; his property value is more higher than the one who was staying in the interiors.

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Analysis of the self-help housing reconstruction method



When we assess the self-help housing reconstruction method, we see that in Turkey first of all the central government which these ministries and the general director of disaster affairs and with the local governor of the state level, they look at the 3 different options. One is give them the cash credits, direct financial credits to the homeowner, so what they can do is; they can purchase a new house from the property developer wherein the second aspect, we have the provide technical support plus stage by stage you give some certain payments on construction; to completion of the construction that is delivered to the homeowner.

And he again relies on the either a beneficiary managed construction or it could be he relies on the designers of the building contractors who hire, so in that way, that is another process. Whereas in option 3, it is completely a government-managed construction so, in this, they rely on the contractor, so agency driven process and they finish the house and they deliver it to the homeowner so, this is how the self-house mechanism has been conceptualized.

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Dikmen's (2005) research on the reconstruction process after the 2000 Çankiri earthquake points out some other shortcomings of this approach:

1) the house designs offered by the government have little regard to local (often rural) living styles. While families can choose to use their own design, this entails hiring an architect, which the owner must pay for and manage themselves.

2) more technical support is needed to educate owners about earthquake safe construction and design

3) owners require more support in managing the projects themselves. There have been cases where contractors have run away with deposits, after only having verbal agreements with the owners, and

4) there is no involvement of the owners in important decisions, such as whether and where to relocate the villages and input into the government issued housing designs

And even in this process, there are so especially, in the housing process especially, in after the 2000 Cankiri earthquake, there are also some other shortcomings; one is the house designs offered by the government have very little regard to local rural living styles and while families can choose to use their own design, this entails hiring an architect which the owner must pay for in manage themselves.

So, even though the family is getting an option to choose their own design but he has to pay for the architect or the contractor and here, in this process, though the government is ready to give them a training or provide guidance on how to build a technical support, so but it takes a long time to educate the owners about earthquake-safe constructions and design because it depends on their literacy levels, depends on the social and cooperation, how they come in negotiation.

I mean in contact with the government also, they need to know some the managerial techniques of how they can manage the projects themselves and in many cases, it has been noted that contractors run away with some basic deposits and maybe having a small verbal agreements with the owners and they run away so, in that way the whole project leave left incomplete.

And there is no involvement of owners in important decisions whether to relocate or where to relocate and what kind of input especially, in this process, so that is one of the important things.

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Table 11.2 The general situation of damaged houses in Duzce province after the 1999 earthquakes

Place	Badly damaged or collapsed	Semi- or medium-damage	Less damage
Centres and villages	12.562	7.897	8.237
Districts	4.104	3.071	4.833
Total	16.666	10.968	13.070

Source: Türkiye Cumhuriyeti Sayıştay Başkanlığı, 2002

Table 11.3 Houses constructed through the central government's financial support

Government provided housing type	Total number built in districts, villages and centres	Who qualifies
Mass housing ¹	8.004	Owner of badly damaged or collapsed house
Self-help (EYY) ²	3.622	Owner of badly damaged or collapsed house
Repair of semi-damaged houses ³	4.874	Owner of semi-damaged house

Source: Yazar, 2005 and Türkiye Cumhuriyeti Sayıştay Başkanlığı, 2002

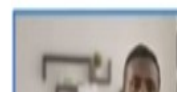


In Duzce province after the 1999 earthquake, you can see that in the centres and villages and the district we have the statistical you know, the damage statistics is in providing this table and the house is constructed through the central government financial support, one is the government mass housing process which is about 8004 who is qualified for this; owner of badly damaged or a collapsed house?

Self-help similarly, it was almost less than half percentage that is where owner of badly damaged or collapsed house. Whereas, the repair and retrofitting process of 4874 which is about owner of semi damaged house, which means it is possible for the reconstruction.

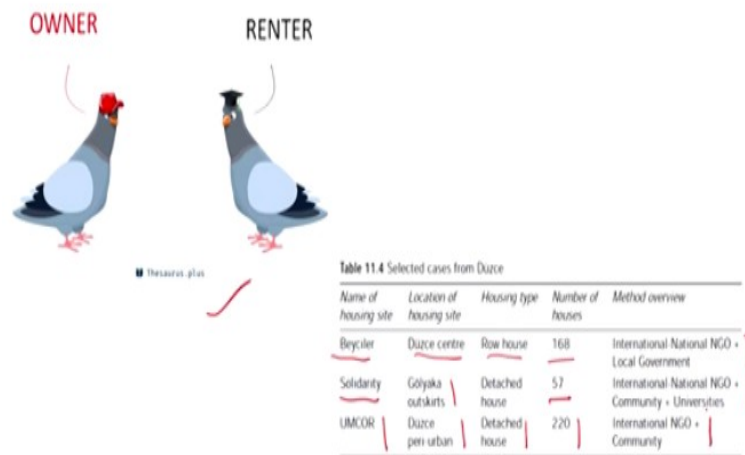
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A new approach to post-disaster reconstruction



So, this is where the turkey realized the sense of the self-approved, self-help development process and that is where the new approaches, the new partnerships has been developed, this is what we are going to discuss about 3 in different cases and in the Duzce province.

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If you look at the whole process, in the disaster acts or whatever they has been, it is mainly focus on whether someone owns something and whether it is lost and so that he can be compensated whether in the form of insurance, whether in the form of; then what about a renter; you know he was not having a house and he was completely ignored, so that is where one has to look at how these neglected groups who are basically the renting community.

And how they are not to be considered, so that is where in Turkey, there have been some efforts why various agencies have come forward that yes, we also need to take care of these not only the house owners who lost the house but what about 7, 8 tenants or 20 tenants who are living in that apartment, so what about them, who becomes homeless. So, the three case studies which we will be discussing now.

One is the Beyciler which is in the Duzce centre, it's the row house about 168 houses are delivered, here there is a international NGO along with the partnership with the local government, the solidarity housing project in Golyaka which is a detached house about 57 houses here, the international and national NGO plus community plus universities, the UMCOR Duzce peri-urban areas which is a detached house about 220 houses.

Here, an international NGO plus the community so, this is the three compositions of the self-help housing process which we will be discussing further.

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Case 1: Düzce-Beyciler Houses Social Housing Project

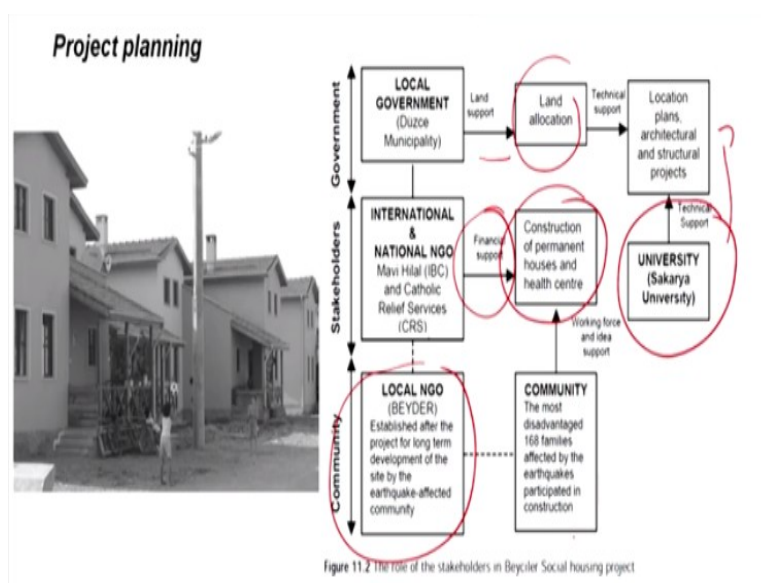


IBC entered into cooperation with the Municipality of Düzce and encouraged CRS to donate US\$2,500,000 to realize a project of 168 houses and a community centre for disadvantaged families who did not qualify for the government's reconstruction programmes.



In the first case, Duzce, Beyciler houses, social housing project, the international blue crescent entered into a cooperation of the municipality of the Duzce and encouraged the Catholic Relief Services to donate about a huge sum of amount to realize a project of 168 houses and a community centre for disadvantaged families, who were not qualified in the government schemes.

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So, this is where they focused on these small actors you know, in the whole project management here, what they did was on one side, the local government is looking at the land

support and the land allocation and the international support is looking at the Catholic Relief Services financial support and they are looking at the permanent houses of reconstruction.

And university of the Sakarya University is providing a technical support to develop the location plans, architectural and structural and also the feasibility studies whereas, a local NGO has been established for after the project for long term development and also who also can look at the maintenance process of it so, this is where the communities have actually participated in this process.

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Some Criticisms:

1. Families were largely absent from the important decision-making of the project, apart from what job they would do in construction, and how to finish their house.

2. The houses constructed in this project were only 168, whereas the total need for this type of project was at least 1,377 (number of families who applied to be part of the project). This certainly points to the great need for housing programmes for non-owners, whether programmes offered by the state, non-state actors or collaborations.

3. A residents' association, BEYDER, was started by the beneficiaries to oversee the managerial and financial responsibilities of the settlement. However, the residents need more sustained input from the NGO over the long-term to help them to maintain the organization of the community. This has proven to be difficult without outside support but yet is important for maintenance of the site as well as for new initiatives.

And even in this process, what happened is important some of the criticisms have observed, families were largely absent from the important decision making of the project, apart from what job they would do in construction and how to finish their house so, this is one of the important because they may come from a different livelihood background, so in fact, in this whole process, they couldn't see much of the public participation.

Because they need to get the technical training and they are not may not be aware of it and the second aspect is this project was only conceived for 168 houses but about 1377 who have applied to be part of the project, see in this process; in the whole process, when you are looking at delivered this kind of project for with the small actors who are the rental group, how will you decide on the number of stakeholders.

So that is where they started with them, they invited all these beneficiary groups to come forward to fill the application forms so, starting from the economic; the lower economic

background and their existing situations and that is how the priority has been given and that's the identified, only 168, so what about the others, out of 1300 odd have applied and who are non-owners and these, they are not complied with these central government or the state government schemes.

And also a Residents Association Beyder was started by the beneficiaries to see the managerial and financial responsibilities of the settlement, in the long run, aspect but then still they need the sustained input over the long term to help maintain the organization of the community and this has actually you know, why it's not only a delivery but one has to look at the long-term input, how this could be sustained.

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Case 2: Düzce-Gölyaka Solidarity Houses Project

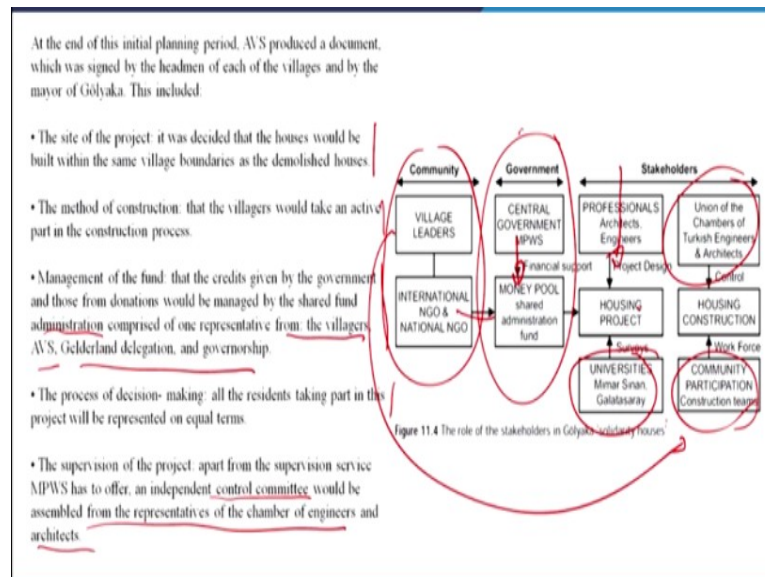
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The *İnce Evleri Projesi* (Solidarity Houses Project) was constructed through a partnership of the Association of Volunteers for Solidarity (AVS) in Turkey with Gelderland Aid for Turkey Organization, which had collected money from Turkish people living in the province of Gelderland, the Netherlands.



The second case; Duzce Golyaka solidarity houses project here, the Imece Evleri Projesi which is a solidarity houses project, it was constructed by the association of volunteers for solidarity AVS and within partnership in Gelderland Aid of Turkey Organization which has collected money from Turkish people living in province of, so they have people who are living in overseas, they have collected certain funds.

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And they have partnership with the housing scheme and here, that they have established certain kind of memorandum of understanding with the head of the village; each village and also by the mayor of Golyaka. First of all, the site of the project it was decided that the houses will be built in the same village boundaries as the demolished houses that is number 1.

And the method of construction, that the villages would take an active part in the construction so, here what happened was the villagers they also said that at least each family one person has to be part of it, the part of the construction process and management of the fund, the credits given by the government and those from the donations would be managed by the shared fund administration of one representative from the villager AVS and the Gelderland delegation and the governorship so, there is a group of one from the community, one from the funding agency, one from the international NGO sponsor and the local governments.

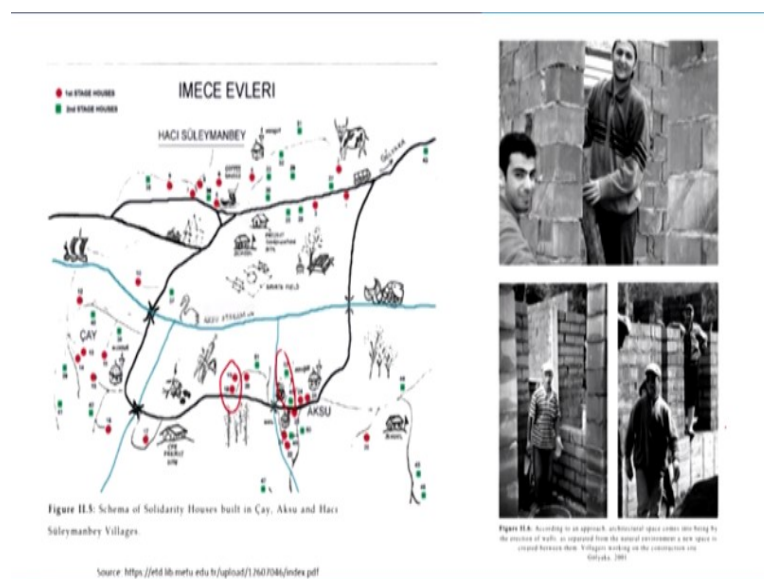
So, they are all looking at the shared fund management process also, the process of decision making all the residents taking part in this project will be represented on equal terms and the supervision which the Ministry of public worker has to offer an independent control

committee would be assembled from the representatives of the chambers of engineers and architects.

So, here, what one can look at it is; like here they channelled into subgroups, each family is going to contribute one person for the reconstruction that way, one village will form certain committees and then in that whole process, you can see that village leaders in collaboration with international NGO and the national NGO and as the government, the Ministry of Public Works and Services who also looked at the financial process of it, the shared administrative aspect.

So, here the this is also looked from both the ends and here, the stakeholders where the universities, the Mimar Sinan University, the oldest university in Turkey who also provided various technical inputs to the housing project also, the project professionals, architects and engineers and on other side you have the chamber of Turkish engineers and architects, so in that way, the village teams again they are part of this housing construction process.

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So, if you look at the they have two stages of houses which has been developed, the first stage which you see the red dot and the second stage so, this is a kind of social map and you can see the villagers are also engaged in the construction activities so, because it has built self-reliance when they are building their own home so, during this process they were living in the temporary shelters and it has given them some kind of confidence like some of the plans of the stage 1 and stage 2.

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The AVS initiated a model whereby the users would participate in the construction of the houses. This was decided upon for three reasons:

1. it meant that the users could observe every aspect of the construction thus guaranteeing the reliability of the structure and safety of the product,
2. it reduced the costs of each house and thus increased the number of houses that could be produced through the project, and
3. it meant that some of the villagers could be trained in construction skills, which could be useful to them in future.

And the completed houses is how they look like and here, whatever the voluntary services have initiated a model, where how do the users can participate and they have decided these three reasons; one is the users could observe every aspect of the construction, thus guaranteeing the reliability of the structure and safety, so that they need to observe every aspect of the construction.

It reduce the cost of each house and then increase the number of houses that could be produced through the project, so because you are participating in the labour initially, what they did was they brought the skilled labour and then gradually the training has been supported through the local communities and then they started realizing how it is built and that's where some of the villagers could be trained in construction skills.

So that, they can gradually get on into the construction industry so that it could also open a gateway for the employment process.

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Case 3: Düzce-UMCOR houses

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The United Methodist Committee on Relief (UMCOR) Turkey was engaged in a housing construction programme in which earthquake resistant permanent housing and social infrastructure was provided for 220 vulnerable families.

The project was aimed at the most vulnerable households, such as female headed households, the elderly and the disabled, and families with a large number of dependents within the communities.

Families who did not have any access to land for constructing their own house were targeted, as well as households who had access to land and thus required only technical assistance and material contributions to construct their house.

In the third case, Duzce UMCOR houses here, the United Methodist Committee on relief of Turkey was engaged in earthquake-resistant permanent housing and it has provided for about 220 vulnerable families and here, it has mostly focused on the female-headed households and the elderly and the disabled and the families with a large number of dependents within the communities.

So, it has a very definite focus on it, in the earlier case, even they have designated the role of different actors like imagine, old man so, he can be acting as a supervision or he can act like a watchman and young boys they can become given a different tasks similarly, a female they can be doing, so in that way different groups have got designated, have been engaged in different aspects.

Someone preparing the food, you know in that way, the whole process has been understood and they cooperated with each other and families, who did not have any access to land and they required some kind of only technical assistance and material contributions because may that they have a land and also they don't have an access and also required technical assistance.

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Figure 11.5 UMCOR settlement completed

So, those who have a land but require still some technical assistance to construct their house, so here, what they have used they even gone back to the vernacular housing methodologies and they adopted the local traditional technologies, which were even used in Ottoman times and they have started developing a detached housing projects. So, in this process, the material aspect is more focused and also the community engagement is also when they are; it's very much active.

And here, they are focusing on particular vulnerable groups especially, the female-headed families or families with a large household size you know, that is how disabled so, this is how we learnt about three different modes of the self-help housing reconstruction. At the end, what we have to understand is even within this process, the government act or the

government will is not the state will is not focusing on the needy, that is one thing would have to primarily understand.

So, this is where different partnerships work and work actually together to provide facility for these small actors like I would like to conclude this lecture with a small story, I think every one of you know, the hare and tortoise story. Once the hare and tortoise kept a race; a mild race and hard tortoise was walking down very slowly and then it has just walking very slowly and the hare almost about to reach and she thought okay, I will sleep for some time.

By the time, the hare was awake, tortoise have crossed the milestone, in the second time, hare realized that it is this time I should not sleep, so then it has make sure then the hare won this time, the third aspect this time the water; the race was in water but now hare didn't swim but the tortoise swam and she crossed the target. Now, in fourth aspect tortoise and hare came to an understanding, the hare sat on the tortoise and they reached a milestone together.

So, here what I mean to say is the partnership between various agencies can bring together and can actually enhance the owner-driven practices also, the agency driven practices this is where the participation is required and the cooperation is required. I hope you understand about the importance of the self-help housing reconstruction in Turkey, thank you very much.