

Citywide upgrading is POSSIBLE

Here's proof in 165 Asian cities that citywide slum upgrading works, when PEOPLE do it

The Asian Coalition for Community Action Program (ACCA) is a three-year program of the Asian Coalition for Housing Rights (ACHR), and the program's target is to support a process of citywide upgrading in 150 Asian cities. Community people are the primary doers in planning and implementing projects in which they tackle problems of land, infrastructure and housing at scale in their cities, in partnership with their local governments and other stakeholders. The ACCA Program didn't come out of the blue, but is built on the initiatives that have already developed in most countries in the region, by community organizations and their supporting groups, and it draws on their combined experiences, mistakes and learning over the past 20 years. The program is an important tool for making change in situations of poverty - a tool which belongs to the urban poor and to all these active groups, and which is helping them to grow and to make change in their cities around Asia.

The ACCA Program has now completed its third year. The program has supported activities in 165 cities, in 19 countries. This very wide reach in such a short period of time has been a kind of region-wide experiment, and the experiment has proved already that urban poor communities and their development partners in all these cities are ready to address citywide problems and citywide development together. The program has demonstrated a new kind of development intervention, for the more open, democratic world we now live in, in which the poor have the freedom to decide things and manage their own development. In this model, instead of being seen as the problem or the passive recipients of somebody else's idea of what they need, the poor themselves become the doers and the deliverers of solutions to the huge problems of urban poverty, land and housing in Asian cities.

The ACCA projects now underway are creating space to implement citywide upgrading at scale. In all these 165 cities, city-wide community surveys are being conducted, and these surveys are being

used to identify, prioritize and plan settlement upgrading projects, which are then carried out by community people themselves, in partnership with their city governments. The 110 big housing projects approved so far have helped 20,000 urban poor families to get secure land and housing, and have also facilitated the creation of city development funds, which are now operating as new joint financial mechanisms in many of these cities. Small upgrading projects (like walkways, drains, toilets and water supply), which have been approved in 949 poor communities, are allowing poor people to collectively develop solutions to immediate problems they face and are leading to more active involvement within the communities and more collaboration with their local governments. All with a modest support of only \$58,000 per city.

ACCA is a regional program of the Asian Coalition for Housing Rights that is building a community upgrading process in Asian cities which is :

- **city wide in its scale**
- **implemented by people**
- **based in concrete action**
- **driven by real needs**
- **strategic in its planning**
- **done in partnership**
- **aiming at structural change**



1



“We are the force that can solve all these problems”

In Thailand, our communities are linked into networks in most cities now, and those city networks are linked with each other all over the country. As a member of that national network, I want to tell you that the urban poor in Thailand are rising up, we are capable and we do everything ourselves now: saving, surveying, negotiating for land, community planning, housing construction, infrastructure development, welfare, income generation, managing community development funds. I think it is very important for the urban poor in all our countries and all over Asia to link together, because we poor people are the key force that can solve the big, big problems all of you are talking about. And we have many things to share.

(Paa Chan, a community leader from Klong Lumnoon, in Bangkok, speaking at the ACHR Regional Meeting in Bangkok in January 2011)

ACCA Program Targets :

150 cities in 3 years (2009-2011), with these elements :

- 750 small upgrading projects (@ about \$3,000 each)
- 100 big housing projects (@ max \$40,000 each)
- at least 100 city-based community development funds
- community savings
- city-wide survey and information
- city-wide upgrading action plans
- community networks
- partnership with these cities
- understanding Asian cities
- community-led disaster rehab.

HOW THE ACCA PROGRAM WORKS

In each country, the ACCA projects are being implemented by key groups that are already working on issues of urban poverty and housing, or by several key groups who link and work together. Most of these groups (which include grassroots community organizations, NGOs, development institutions and architects) are already linked together and most have collaborated within the ACHR network - but all of them share an important common belief in a large-scale change process that is led by people. Many of these groups already support federations and networks of poor community people, and most have already cultivated some kinds of collaborative links with local government agencies.

The ACCA Program has been designed to offer new tools to these groups to enhance, strengthen and scale-up the work they are already doing and to expand the space in their cities for community people, the local government and different stakeholders to sit together, work together and create a collaborative, city-wide mechanism for bringing about change in their cities. The ACCA projects work like catalysts to activate this new mechanism and to put it to work right away in hands-on projects, and the idea is that it will continue and will take on many more initiatives beyond the ACCA-supported work.

The core activities of the program, which account for 72% of the budget, are the small upgrading projects and big housing projects, which are being implemented in poor communities, by people themselves. The plans for these projects, as well as the city-wide surveying, saving and partnership-building processes they are part of, are developed by the local groups and proposed to the Regional ACCA Committee, which reviews the proposed projects and approves them. The budgets are then released in two of three disbursements, according to schedules the groups work out themselves, with minimum fuss, maximum flexibility, simple reporting and a lot of trust. Aside from the budgets for city-level activities and national process support, most of the project money goes directly into the hands of poor communities, who do everything themselves.

KEEPING THE FINANCE SIMPLE WITH SMALL BUDGET CEILINGS :

The ACCA program sets extremely modest budget ceilings for most of the specific activities it supports. These ceilings were discussed and agreed upon in the first regional ACCA Committee meeting in Nepal, and that agreement has allowed the work to go ahead, with these simple financial parameters. This small-ceiling strategy helps make the program's finance system simple and clear to everyone. It is also a way to de-emphasize the budget aspect of the program, so groups can think more about the real substance of their city-wide upgrading process. But perhaps the most important aspect of the small ceilings strategy is that it allows the opportunities and budget the program offers to be spread out to reach as many communities and as many cities as possible, allowing all these communities and cities to wake up, to get in the active mode, to start working and to start linking with each other.

The budget ceilings are very small (just \$58,000 per city!), but they groups have a lot of flexibility in how they use those small resources to address diverse needs in their cities. And it is possible to do a lot. These small budgets give people something in their hands to negotiate with. Small budgets force people to economize and think hard. If communities plan well and use these funds strategically to link with other resources, as is happening in many of the cities already, even these modest budget amounts can help unlock people's power to negotiate with other actors for more resources, more land, more support.

- **\$15,000 for at least five small upgrading projects**, in five different communities in each city (many groups are stretching this \$15,000 budget to implement as many as 12 small projects!).
- **\$40,000 for one big housing project in each city**, with a maximum of about seven or eight big projects per country (not all cities will implement big projects).
- **\$3,000 per city for city process support**, to cover a variety of joint development processes within the city, like surveying, network-building, support for savings activities, local exchanges and meetings.
- **\$10,000 per country per year for national coordination, meetings, exchanges**

SUPPORTING COLLABORATION AND LEARNING AT SEVERAL LEVELS :

The program also supports the setting up and strengthening of collaborative mechanisms at various levels, to build structures of linking, learning and mutual support, to carry the process forward after the ACCA projects are finished:

- **Regional ACCA/ ACHR committee** : A regional committee was set up at the start of the program to help coordinate this new regional process and to review and approve proposed projects under the ACCA Program. The 15-member committee meets every 2 - 3 months and is the key regional mechanism for learning, sharing, assessing, supporting the cities involved in the program, organizing exchange visits, forums of communities and community architects and linking with international organizations.
- **Sub-regional support systems** : Some sub-regional groupings have also emerged, in which groups in neighboring countries are assisting each other more regularly and more intensely (especially in Indochina and South Asia).
- **National joint committees** have been set up in several countries which link community groups, government officials and NGOs to work together to make decisions, learn, assess, advocate, build joint capacity and make policy changes.
- **City development committees** : In most of the cities, some kind of joint working group has been established, to provide a platform for community networks, city governments, civic groups, NGOs and academics to plan, to manage the upgrading and city development fund process, to look at land issues and to support change in the city together. These city committees represent a new partnership and a new kind of governance, being built through actual development activities.
- **City-wide community networks and coalitions** : These are the key mechanisms to link poor communities in the city, to work together, support each other, pool their strength, learn from each other's initiatives, survey and map their settlements, strengthen their community finance systems, formulate their upgrading plans, negotiate collectively for land and for various other resources and changes, and plan joint activities in collaboration with other groups.

2

TEN KEY IDEAS

The concepts that have informed the design and implementation of the ACCA Program represent a continuation, intensification and scaling up of ideas which have been seminal aspects of ACHR's work and learning over the past twenty years:



“The situation is indeed very tough, but everywhere we look, there are signs of hope in poor communities. And we need to see these signs of hope with eyes of respect, to support them, to link them, to make them strong, and to see what new can be done.”

(Perween Rahman, from the OPP-RTI in Karachi, Pakistan)



1 COMMUNITIES AS THE PRIME MOVERS AND SOLUTION-MAKERS : Most of the scattered development interventions which follow the conventional supply-driven model are not responding to the real scale or dynamics of the poverty, land and housing problems in Asian cities. The poor, on the other hand, are growing in strength, sophistication and capacity, and they are ready to bring about change. There are plenty of examples now that show clearly that community-led development works. By opening up a big space for people to exercise their power to make change in their lives, their communities and their cities, the ACCA Program is bringing this largest-of-all development armies to the task of resolving our urban land and housing problems, as the primary agents of change, not just the passive “beneficiaries” of development.

2 EMPHASIS ON ACTION : It's a strange quirk of development funding these days that while it's quite easy to get “software” funding to train poor people, educate them, empower them, “conscientize” them and build their capacities, it's not so easy to get “hardware” funding to allow them to make any tangible, physical improvements in their slum communities. ACCA works on the premise that the best capacity building is the one that happens when communities take action to tackle the problems they face, and that real change processes are born in that kind of action - *not in talk*.

3 CITYWIDE THINKING, CITYWIDE ACTION, CITYWIDE LEARNING : There is an urgent need to make community upgrading a proactive part of a city politics. The best way to do this is to work at citywide scale - the scale that is necessary to bring about changes in the deeper political and structural problems which cause poverty, slums, eviction and social exclusion in cities. Individual communities and scattered pilot projects can never hope to address all these things in isolation. In the ACCA Program, the whole city is the working unit - not one project, not one community, not one sector.

4 USING THE RESOURCES STRATEGICALLY : The ACCA intervention is not intended to simply channel resources into poor communities to fund a few drainage or housing projects, but to use the program's modest resources strategically to make a greater impact on the city, by creating new structural platforms at city level, which can allow poor communities to work as equals with each other (within their communities and their city-wide networks) and with other urban partners and which can mainstream community-driven development and large-scale change by urban poor communities.

5 EVERY CITY CAN SOLVE ITS OWN PROBLEMS, TOGETHER WITH THE PEOPLE : We believe that every city can solve its own problems of land, housing and poverty, if it works together with the people. City governments tend to complain that they don't have power, don't have land, don't have budget and don't have the right policies to solve these problems. In fact they can solve these problems within their own constituency. The ACCA Program is helping to create possibilities for the city to see this community-driven model as a viable way of tackling the serious slum and land problems within its constituency, through joint management, flexibility, negotiation and cost-sharing.

6 THE GOAL IS STRUCTURAL CHANGE : Most problems the poor face today are the direct product of the powerful, underlying economic, governance and land-use structures which produce poverty and inequity in the first place. By working at scale, and by focusing not on nice little projects which resolve poverty only in small pockets, but on building robust, citywide and country-wide solution-making systems, the ACCA Program is using its modest resources to challenge those deeper structural problems and transform those inequitable systems.

7 BUILDING ON WHAT IS ALREADY THERE : Each city has its own history and political culture, its own stakeholders and development interventions. The ACCA intervention begins with a respect for that local process, and offers the local groups modest funds to implement concrete development projects which build on whatever potentials already exist and help those groups make their work stronger, more people-driven and more citywide in concept and scope.

8 THE PRINCIPAL OF SPREADING OUT : The ACCA Program has been designed to spread out the opportunities to as many community groups in as many cities as possible, to generate more possibilities, build more partnerships, unlock more local resources and create a much larger field of learning and a much larger pool of new strategies and new possibilities. This is an explicit challenge to the prevailing culture of doing single pilot projects in isolation, with a lot of focussed support, and then trying to replicate them. Change requires scale, because the reality is scale: the huge scale of the problems and the huge scale of the desire for something better in poor communities. ACCA's approach is to begin with this reality, and make scale the foundation of the program's operation, from day one.

9 THE PRINCIPAL OF INSUFFICIENCY : The funding support which ACCA offers community groups for upgrading and housing projects is very small, but it is big enough to allow communities to think big and to start doing something actual right away. But it will not be sufficient to resolve all the needs or to reach everyone. When the resources are *insufficient* like this, people have to think harder and summon all their own resourcefulness to negotiate, to seek out partners and to forge collaborations to get the other things they need and to fill in that *insufficiency* gap.

10 REAL NEEDS AS THE DRIVING FORCE : As the group which most directly faces the problems of urban poverty every minute of their lives, the poor themselves understand their needs better than any outsider could ever hope to do. The ACCA Program gives people in poor communities the tools to do something they need - *right away* - and the urgency of their needs is the program's driving force. This way, all the projects and activities are driven by real demands in that place and not by priorities imposed by some outside “supply-driven” agenda, as with too much of development.

3

CITYWIDE SURVEYS & INFORMATION



CITYWIDE INFORMATION IN 165 CITIES : It has been important to begin the ACCA process in each city with some kind of comprehensive, city-wide view and city-wide understanding of the scale of problems, so in almost all of the 64 cities approved so far, some kind of city-wide survey or preliminary information gathering had been carried out. Some of these surveys are comprehensive and include socio-economic enumerations and mapping (some even gathered information about available vacant land and planned development projects which may affect communities in their way!) of all the settlements in the city, while others cover only certain districts or wards where the ACCA projects are being implemented, or focus only on communities with serious land problems.

COUNTRYWIDE INFORMATION IN 10 COUNTRIES : National surveys have also been carried out - or are in process - in ten countries, with support from ACCA program. These include a 27-city survey of communities with insecure land in Cambodia by teams of national community leaders and UPDF staff; a 20-city survey of slum communities in Nepal by the two community federations with support from Lumanti; a national survey and mapping of urban poor communities in 33 cities in high-risk and disaster-prone areas by the Homeless People's Federation in the Philippines; and urban poor community surveys in 6 new cities each in Lao PDR and Vietnam, and in eight cities in Indonesia.



REGION WIDE INFORMATION : Throughout the ACCA program, there has been an ongoing process within the ACHR secretariat to develop a good, useable information system and set of indicators for keeping track of the rich and growing bank of information from the ground that the ACCA Program is generating. This information system covers the ACCA projects, but more importantly, it should be a tool that can be used by local groups to assess the city-wide upgrading and the change process in their cities, and to compare it with other cities. In this way, the gathering, analyzing, comparing and sharing of this information about their cities becomes a normal part of these groups' working process. But because it is important that this system emerge from the reality of the work, and not from some abstract guesswork, the process is taking a bit of time.

BUILDING AN ACTIVE REGIONAL LEARNING PLATFORM : Through exchange visits, meetings and assessment trips, the ACCA Program is providing an active new platform for learning and mutual assistance among groups in Asia - groups that come from a variety of working cultures and political contexts. The learning in this new "university" is not academic or theoretical - it is rooted in action and in a shared belief in community-driven processes for structural change. All the ACCA meetings are organized in different countries and cities, and one or two days during each meeting is set aside for exposure to the local politics and processes, community visits and discussions with local stakeholders. This "on the ground" learning and sharing has been one of the most important elements in the ACCA Program.

4

CITYWIDE COMMUNITY NETWORKS

CITY-TO-CITY exchange visits help weaker cities catch up with stronger ones

Exchange visits between cities play a big role in building this national common direction. Groups in countries like Vietnam, Cambodia, Thailand and Philippines are organizing almost constant exchanges - some with and some without ACCA support, many involving mixed teams of community people, local government officials and NGO supporters.

In Mongolia, they've set up a national ACCA committee, but some of the most potent learning happens during the exchange visits between the cities where ACCA projects are underway. The mayors often join the community people on these trips, so the two groups learn together. The friendly competition and copying that this exchange inspires can be a healthy inducement to get weaker cities to catch up with stronger ones.

The city is the basic working unit in the ACCA program - not one project, not one community, not one sector. And in each city, the program's first and most crucial intervention is to help to build a city-wide urban poor movement and to use the strength of that movement to change the way the city's problems of housing and poverty are addressed and to change the power relationship between the poor and the city. So before the community projects start, a city-wide process of preparation takes place, and in most of 165 cities in the program, this has happened quite intensely.

BUILDING CITYWIDE COMMUNITY NETWORKS : The first step in building this city-wide movement is for the poor to start making themselves *visible*. This means coming out of their isolation and into an active process by linking together, using city-wide surveys and mapping to make all the scattered settlements and all the invisible people who are never counted visible. Then, bringing these groups together in forums, meetings and workshops, to talk to each other, to learn what the others are doing and to break the isolation of their individual experience of poverty. The next step is bringing these scattered communities together and forming networks - as well as alliances of existing community federations and associations - to begin building a platform for sharing, supporting each other and setting a common citywide development agenda for the poor.

BUILDING PEOPLE'S PARTNERSHIP WITH THEIR CITY GOVERNMENTS : At the same time these preparations are going on within and between communities, another set of preparations is going on, to begin building a platform for dialogue and collaboration between the poor and the city. When poor communities come to the negotiating table as a network, with the critical mass of numbers and with their savings and their plans in place, they come as viable partners, not as petitioners with empty hands. In many ACCA cities, this collaboration between the poor and cities is already quite active, and in some has even taken the form of a joint committee. But whatever form or degree of formality, the important thing is the acceptance by the city of the idea of working in partnership with the poor. This crucial breakthrough, which is happening in many ACCA cities, is especially important because many NGOs and activists feel that working with the government puts communities in danger of being co-opted. But when the poor in a city can link together into networks, mobilize their funds, get information, and sit at the negotiating table with the city and with other development agencies, this is progress, this is inclusion, and this is the real politics of change in a city. If poor people remain hidden and isolated and have no involvement with the city agenda, except as protesters, they will remain vulnerable to somebody else's idea of what they need, or what they should do.

BUILDING A NATIONAL CHANGE PROCESS BY LINKING CITIES : In each country, ACCA-supported projects are being implemented in three to twenty cities. The project budget isn't enough to make an impact on all the poor communities or all the cities in a country, so an important part of the ACCA process is linking these active cities with other cities and other development processes in the country into a larger, country-wide learning process, to demonstrate the power of *development by people* and to expand it. Through these national links, the city-wide processes are also helping nudge these scattered development initiatives in closer sync with this new people-driven development model.



Sometimes the most effective and most immediate way to build partnerships and change policies is to bring communities and their city governments together to collaborate on real housing, land and infrastructure projects on the ground.

Urban poor housing is an investment, not a social expense

Governments tend to think that any support it gives to poor people's housing as a social welfare program and complain that their budgets are just too small to share with the poor, who are anyway just trying to get something for free! But more and more governments are realizing that decent, secure housing for the poor is both a social and an economic investment in their societies - an investment that pays back handsome returns many times over.

Thailand makes a very good example of this, where the government's subsidy for urban poor housing development (through CODI's "Baan Mankong" Slum Upgrading Program) is about US\$2,000 per household. That subsidy then gets topped-up by another \$4,500 average investment from each household for the land and housing loan and another \$1,000 in contributions from the community and other local stakeholders, bringing the total investment to an average of \$7,500 per family.

But once that house is finished, that \$7,500 investment generates employment and taxes and yields an economic asset which is worth three or four times that amount - an economic asset which belongs to that newly-secure poor family and factors in to the larger economic base of the country. And that's to say nothing of the added value of other non-monetary assets like legitimacy, security, social cohesion and improved health and welfare of that family.

Instead of being the victims of development or waiting passively for someone else to do something for them, ACCA provides poor communities tools which allow them to take concrete action, to become visible, to become doers. This is important because in the process, cities are also finding it difficult to ignore them. When people start doing, moving and determining things, they are shedding that passivity and changing the way things work in their cities. The savings, surveying, network-building and project implementing are all negotiations in which power to determine change for the poor can shift. And because all this activity is taking place not in just one community but in many, at the same time, there is a new vibration. As a result, governments are coming into a new and more positive perception about the poor communities in their cities, as being creative and capable of solving serious problems. And in the ACCA program, we are seeing local governments and other urban stakeholders increasingly finding ways to become partners in this newly active community-driven and city-wide process.

HOW CITIES ARE CONTRIBUTING IN DIFFERENT WAYS :

When people begin showing their local governments that community-led change is something that is possible and that it works (in a friendly way!) then little by little, they begin to unlock resources which are lying hidden and unused in their cities and bring those resources into an active process. This is the people-led politics of change, and this change doesn't come from talk but from doing actual projects together. In 102 out of the 110 big projects, there is some form of partnership between communities and the government. What form does this partnership take and how are cities contributing to the projects people are doing?

- **COLLABORATIVE COMMITTEES:** The joint city development committees that are being set up, as part of the ACCA intervention, are becoming important new structural platforms which allow poor communities to work as equals with their local governments and other urban partners. The process of jointly planning and implementing real projects together, like this, is one of the most immediate ways to begin changing power relations in a city. 139 cities (out of 167) now have some kind of committee which formalizes this city-community partnership. National-level collaborative mechanisms are also working now in eight countries (Cambodia, Nepal, Vietnam, Sri Lanka, Mongolia, Fiji, Thailand, Lao PDR, Philippines)
- **LAND:** In 51 out of the 110 cities with big ACCA projects, the government has provided the land for housing (either free, on long-term nominal lease or on a rent-to-own basis), and 14,557 poor squatter households have gotten secure land tenure as a result. Several communities which did small ACCA projects in Cambodia, Indonesia, Nepal and Sri Lanka have also gotten secure land tenure from the government after implementing small upgrading projects in their communities.
- **INFRASTRUCTURE:** In several cities in Cambodia, Indonesia, Nepal, Philippines, Vietnam, Sri Lanka, Fiji, Thailand and Lao PDR, the local governments have provided some infrastructure (such as paved access roads, drains, sewers, electric and water connections) in the big ACCA projects, and many have provided the communities with technical help, building materials and the loan of heavy construction equipment.
- **MONEY FOR CITY FUNDS:** So far, 98 city-based development funds have been set up, and local governments have contributed to 55 of these city funds, in 8 countries. The total \$595,000 they have invested in these funds works out to only 11% of the total US\$5.8 million capital in all 98 city funds so far, but it represents an important step forward for these city governments, who are committing themselves to supporting an ongoing funding mechanism for the poor in their cities.
- **BRIDGING WITH OTHER PROJECTS:** In many of the cities in Cambodia, Indonesia, Nepal, Philippines, Vietnam, Fiji, India and Lao PDR, the successful implementation of the ACCA big projects (even unfinished ones!) have led local governments to initiate or agree to partner with the community networks and their support NGOs to implement subsequent housing projects and to link with other ongoing housing schemes and development projects in their cities.
- **PERMISSIONS AND POLICY CHANGES:** Another way governments are contributing is by adjusting existing planning standards to make them more realistic, cheaper and easier for the poor to make housing which matches their needs. This is happening in several cities, but a striking example is in Vinh (Vietnam), where the planning standards for redeveloping old social housing have been changed from an expensive, contractor-driven model to a more appropriate people-driven model.
- **MONEY FOR PROJECTS:** Perhaps the most direct way governments can contribute is by adding funds to the projects communities undertake, which is happening with increasing frequency and scale (see table below).

CONTRIBUTIONS TO SMALL & BIG ACCA PROJECTS : (second year figures as of December 31, 2010)

	Number of projects (actuals, not approved)	Number of households directly benefiting	BUDGET CONTRIBUTIONS TO THE PROJECTS (all figures US\$)				
			Budget from ACCA	Budget from community	Budget from government	Budget from others	Total Budget
SMALL Projects	433 projects (in 92 cities, in 15 countries)	65,744	1,022,939 (53% of the total budget)	541,748 (28% of the total budget)	261,632 (14% of the total budget)	92,095 (5% of the total budget)	1,918,414 (100% of total budget)
BIG Projects	65 projects (in 65 cities, in 15 countries)	6,838	2,307,067 (6% of the total budget)	1,868,772 (4% of the total budget)	35,677,110 (86% of the total budget)	1,594,572 (4% of the total budget)	41,447,521 (100% of total budget)
TOTAL	498 projects	72,582 households	\$3,330,006 (8% of the total budget)	\$2,410,520 (5% of the total budget)	\$35,938,742 (83% of the total budget)	\$1,686,667 (4% of the total budget)	\$43,365,935 (100% of total budget)



“When we build our city fund, we are building a financial system for the future, for our families, for our children and for every poor person in the city. We are building a financial system to change our lives.”

Thongsuk Phumsanguan (“Waad”),
community leader from Chum Phae,
Thailand

98 CITY DEVELOPMENT FUNDS AND 274,228 ACTIVE SAVERS

One of the most important objectives of the ACCA Program is to develop new financial systems for poor people (the group that is invariably excluded from accessing most available finance), that are friendly to the realities of their lives and that they can manage themselves. The most basic building block of a people's financial system is the community savings group, in which they build, use and manage their own resources. Community savings and credit is being practiced in 150 of the 167 ACCA cities. The program is helping strengthen and expand these savings groups, as the essential, communal organizing mechanism within poor communities, and the basic strategy for building people's capacity to manage finance collectively, effectively and equitably. In some of these cities, community-managed savings and credit is still quite new, but in the cities where the savings process is well-established, and especially in cities where the small project funds are being given as loans and revolved into the savings groups and city funds, the ACCA projects have given a huge boost to the savings process, pulling in new members, making sleepy members active and expanding the savings process to new areas.

Once these people-managed financial structures start developing within communities - and within networks of communities in a city - a little external finance can be an important tool to allow the people to think bigger. The small, flexible finance from ACCA helps groups do this by allowing things in a city to start right away, without much fuss or bureaucracy. If communities and their support organizations manage those small funds wisely, they can not only fund the first round of upgrading projects but can also seed new alternative financial systems in their cities: financial systems which belong to the poor and can go on to finance more projects and become magnets for funds from other sources. These alternative financial systems may start small, but they're visible, they're dynamic and they're already showing real results.

As the citywide upgrading process has gotten stronger, more groups have begun to think more seriously and more clearly about their systems of finance, so that the community-driven development process in their cities can keep growing, long after the ACCA support is over. Many city-level community development funds are emerging now, most seeded with capital from the ACCA project money. And these city funds are linking the community savings groups with the ACCA finance - and with other sources of finance - in new and creative ways, with the national, city and community-level funds interacting in different ways. Some of the countries started with national funds (Cambodia and Sri Lanka), some started with city-based funds (Nepal, Burma and Vietnam) and some started from strong savings groups on the ground (Mongolia and Lao PDR).

1 Some funds stay in the city, some revolve back into a national fund : Since the ACCA funds support projects in only some cities in a country, other cities may lose out on the opportunities the program offers. One way to spread around the benefits is to keep some of the ACCA funds in the national fund, so other cities can take part (as in Cambodia, Sri Lanka, Philippines and Mongolia). But the drawback of these systems with strong national funds is that the role of the city-based funds (and the local partnerships that go along with it) in sustaining the city-wide upgrading process may not be strong.

2 All the funds stay in the city and revolve in the city-based fund : In other countries, the ACCA funds are staying in the city and starting up or strengthening the city-based fund, which in turn is being used to strengthen the community process, the collaborative city process, the savings process, the city partnerships and the citywide upgrading.

COMMUNITY FINANCE (August 2012) Summary of community savings and community funds in ACCA cities (all figures in US\$)

	# ACCA cities	SAVINGS			CITY-BASED COMMUNITY FUNDS					
		# savings groups	# savings members	Total savings	# city funds	Funds from ACCA	Funds from communities	Funds from government	Funds from other sources	Total capital in funds
1. CAMBODIA	20	283	9,738	297,580	15 funds	410,000	120,291	25,100	11,200	566,591
2. INDONESIA	10	141	2,610	20,460	1 fund	3,100	4,500	0	0	7,600
3. NEPAL	11	300	6,804	638,767	4 funds	160,000	0	102,001	13,572	275,573
4. BURMA	7	72	1,919	56,730	4 funds	177,400	17,336	0	10,700	205,436
5. KOREA	4	7	212	51,600	0 funds	0	0	0	0	0
6. PHILIPPINES	20	1,270	23,741	414,464	11 funds	441,385	302,578	250	65,249	809,462
7. VIETNAM	16	1,823	29,265	1,465,616	14 funds	586,390	0	234,500	284,076	1,104,966
8. SRI LANKA	9	747	7,848	1,330,048	0 funds	0	0	0	0	0
9. MONGOLIA	17	189	3,333	53,824	12 funds	18,717	4,713	5,576	7,210	36,215
10. FIJI	7	985	9,840	97,760	5 funds	254,000	0	107,000	10,000	371,000
11. THAILAND	8	86	14,773	1,687,120	7 funds	160,000	1,333,552	120,332	0	1,613,884
12. INDIA	2	51	800	4,913	1 fund	40,000	840	0	1,600	42,440
13. LAO PDR	24	546	151,459	16,237,568	22 funds	482,000	37,504	500	169,757	689,761
14. PAKISTAN	5	23	743	21,000	1 fund	20,000	0	0	10,000	30,000
15. CHINA	1	0	0	0	0 funds	0	0	0	0	0
16. JAPAN	1	0	0	0	0 funds	0	0	0	0	0
17. BANGLADESH	2	321	10,154	116,295	1 fund	43,000	3,528	0	0	46,528
18. MALAYSIA	1	1	6	98	0 funds	0	0	0	0	0
19. AFGHANISTAN	2	27	989	2,257	0 funds	0	0	0	0	0
TOTAL	167 cities	6,872 groups	274,228 members	\$22,496,100 total savings	98 funds	\$2,795,992 (48%)	\$1,824,842 (31%)	\$595,259 (11%)	\$583,364 (10%)	\$5,799,457 (100%)



▲ During the housing design workshop in the Salyani community, in Bharatpur, Nepal, in May 2009.



▲ During the big regional gathering of community architects, at Chiang Mai, Thailand, in June 2010.



▲ Planning the new community with the Pan Thakhin savings group in Yangon, Myanmar, in August 2010.



▲ The bamboo construction workshop in the Matina Crossing Community in Davao, Philippines, in January 2011.

After years of hibernation, ACHR's regional program of support to young professionals has come back to life, thanks partly to an infusion of support from the Rockefeller Foundation, partly to the many new projects being implemented with ACCA support, and partly to the energy and enthusiasm of two young Thai architects, Chawanad Luansang ("Nad") and Supawut Boonmahathanakorn ("Tee"), who are now helping to coordinate the involvement of community architects in the housing and upgrading projects being implemented around Asia - both under the ACCA Program and otherwise. The Rockefeller grant is now finished, but ACHR is negotiating another year's support, and in the mean time, many of the regional community architects activities are being supported by ACCA. Here are some notes from Nad and Tee about the process :

TECHNICAL SUPPORT FOR A COMMUNITY-DRIVEN DESIGN PROCESS

When we talk about doing city-wide slum upgrading in the whole Asia region, we need lots of architects, para-architects and experienced community-based builders to work with people in hundreds of communities and to help them develop and implement their upgrading plans, in a big way. We have been trying in different ways to link with groups of young architects and professionals in various countries and to help them work with communities - on both the ACCA-supported upgrading and housing projects and on other community initiatives. The movement is becoming quite active now, and a lot of things have been happening over the past two years or so, as more and more countries open up this process. Of the 15 Asian countries involved in the ACCA Program so far, twelve have active groups of community architects now: Thailand, Lao PDR, Cambodia, Vietnam, Myanmar, Indonesia, Philippines, Fiji, Nepal, Mongolia, India and China. So far, we have focused our work on four activities to support, strengthen and expand this community architecture movement in Asia :

1 Building groups of local architects to work with people, in each country. Many countries don't have groups of local community architects to work with the communities yet. So in some countries, we have assisted by organizing pilot community-upgrading and housing design workshops that are tied to actual projects, with support from the local NGOs (in Nepal, Lao PDR, Myanmar, Fiji and Penang). An important part of these projects is linking with faculties of architecture and young professional people in that place, and inviting them to participate in these projects and to learn how to work with communities. After that, we try to support the young people to keep working with the communities.

2 Organizing training seminars and lectures : In several countries, we have given lectures at architecture faculties (in Vietnam, Mongolia, Lao PDR) and organized hands-on training seminars with students, young professionals and community people about how to work with communities, to support a community-driven housing design process (in Lao PDR, Cambodia, Myanmar, Nepal, Fiji and the Philippines). This is not just to develop technical support skills, but to show these young people how to make communities become the designers and technicians of a design process which belongs to people (community design workshops in Vientiane, Phnom Penh and Yangon; earth-block making workshops in Vinh, Phnom Penh and Ulaanbaatar; a community mapping workshop in Fiji, a bamboo construction workshop in Davao and a slum-upgrading architectural competition in Surabaya. We're now planning a big regional mapping workshop in Karachi.).

3 Building a regional network of community architects in Asia, to share their experiences, share their knowledge and assist each other in different ways. In June 2010, we organized a 5-day regional gathering of 100 community architects and community builders in Chiang Mai, which gave a chance for all these groups to meet, present their work, compare notes and begin to set joint plans as a regional network of community architects. (Full transcripts of the interesting presentations at this meeting can be downloaded from the ACHR website.) Many of these groups also travel to join in the design workshops and training seminars in other countries. One of the first activities of this new regional network (which was officially inaugurated in Chiang Mai) has been to support fledgling community architect groups in each country with small seed funds of \$5,000 per country. So far, community architecture groups in nine countries have received this support and are using it in a variety of ways to initiate pilot projects with communities or to build their own national community architects networks. In some countries, these groups already existed (as in the Philippines, Cambodia, Pakistan, Indonesia and Vietnam) and in some countries they are just getting started (as in Lao PDR, Myanmar, Fiji and Mongolia). These groups can include young architects, architecture students and professors, engineers, planners and community builders.

4 Sharing experiences : We are also working to document the work of community architects around Asia and to help disseminate their stories, experiences and ideas through various media, including publications (a book on community architecture work by key groups around the region and a series of handbooks on mapping and community planning have already been published, and another handbook on the poor in historical cities is now in process), documentary films about the work of community architects, and the setting up of a regional community architects blog / website.

“ I think it is very important for community people to have a space to share their ideas and to exchange the knowledge about houses and settlement planning which they already possess, and to visualize what can happen in the future when they think and plan together - as a community rather than only as separate households. The question for architects is what kind of design process can bring people in a community into this kind of dialogue and can create consensus about what form they would like their community to take? And how can professionals like us facilitate this kind of discussion? ” (Chawanad Luansang)



SMALL UPGRADING PROJECTS



SMALL ACCA Projects :

(as of August, 2012)

Total number of projects approved in the first three years : 949 projects

Total small project budget approved US\$ 2,189,300

Number of households who directly benefit from these projects : 350,000 households

What kind of projects have these 949 communities decided to build?

- road-building projects
- drainage projects
- water supply projects
- electricity and street lights
- toilet building projects
- bridge-building projects
- community centers
- playgrounds and parks
- community market
- rice bank projects
- clinics and health centers
- children's library projects
- fire protection project
- tree planting projects
- solid waste and composting
- retaining wall projects
- mosque and temple repairs



By the end of July 2012, a total of 949 small upgrading projects in 950 communities in 165 cities in 19 countries had been approved, and about three-quarters of them are finished now. These small projects are all being planned and carried out by community people themselves, with huge numbers of both direct and indirect beneficiaries.

The first and most obvious purpose of these small projects is to allow communities to make a few much-needed improvements in their settlements. In a wacky development world where donors are often lavish with funds for "software" like capacity-building, training and meetings, it's almost impossible to get funds to support any real, concrete housing and community improvement projects by poor communities - the "hardware." So as much as they keep getting trained and capacitated, poor communities are seldom able to put those capacities into change-making action which takes some concrete form. The ACCA Program starts with the "hardware", allowing a lot of small but concrete projects to be implemented by people.

But carrying out these small projects is just a starting point for the real transformation which the small ACCA projects have been explicitly conceived as a tool to ignite: a transformation in which poor and marginalized communities in a city wake up and find their own power to analyze their situation, determine what they need, design a solution and succeed in carrying out that solution, with their own hands. That kind of power has not been given to the poor very much, and for most of the communities implementing these small projects, this is their first taste of it.

Turning waiters into doers : So besides solving some immediate problems, the communities wake up and get into the active mode through the projects. These projects get community people into a lively, collective process in which they are changing from being the ones who wait for someone else to bring them development, to the ones who do things themselves, determine their own needs and resolve them right away. The small projects bring people in a community to work together and allow them to start with something that is small and "do-able". After deciding what they want to do and planning their project, most communities use the small project funds from ACCA to buy materials, and contribute by putting in all the labor themselves, and adding cash, food or additional materials to extend the small budgets. When people in a slum plan and carry out projects which resolve their immediate needs and bring immediate and tangible benefits to the community as a whole, it works as a powerful antidote to hopelessness and dependency. It is a confidence-builder which almost invariably leads people into other projects and other activities like saving, land negotiations with the local authority and new partnerships.

The POLITICS of small projects :

When the ACCA program was just getting started, some groups in Mongolia and the Philippines proposed using the small project funds for income generation projects, along conventional micro-credit lines. We were quite strong, though, in insisting that no, the small projects have to make *physical improvements* to the community that are common, not individual. Small loans which help make banana fritters or buy a sewing machine may certainly help a few people individually, but they lack a political or collective dimension: nobody's toes get stepped on, no power relations are challenged. But when a community constructs the kind of public amenity that is usually supposed to be provided by the city, red lights will go off in the local authority: *somebody is building something unauthorized in an illegal settlement!*



The physical changes that poor people make in these small projects - even very modest ones - are highly visible, and this visibility manifests a new political agenda by a group which has otherwise been invisible and abandoned by their cities. This sudden visibility and this doing of things creates tension and that tension leads to dialogue - and what is politics if not tension and dialogue?

The politics of the small projects work on several levels. Within communities, the implementation of the projects, and all the savings, planning and organizing activities that go along with them, are a way for communities to wake up, start preparing themselves and rallying their forces for the negotiations they ahead. Once a community builds a walkway or a communal toilet, they invariably start thinking *what next?* It's quite powerful that way, and even more so when it's not just one single community alone, but several communities in the city, making this breakthrough together.

The small projects also act as a chess pieces in a community's game of negotiation with their cities and with the larger development forces. But political contexts vary, and communities plan their game in different ways and for different ends. Many communities may prefer to plan and construct their small improvement projects without asking anybody's permission, and use the project as part of their negotiation strategy. When the Matina Crossing community in Davao (Philippines) decided to build a bamboo bridge over the tidal creek which separates their settlement from the city, they were facing eviction, but decided to go ahead and build their bridge, to physically bolster their negotiations to stay there.

But many use the small projects as an opportunity to open a dialogue with their local governments, as a kind of "soft start" to build a longer-term relationship. If people really need these improvements and want to make them, the authorities will usually be obliged to give their agreement and support. And if community people negotiate well, they can often get help from the local authority in the form of a funding contribution, building materials, technical assistance or construction equipment. Once communities finish their project, they often organize a festival and invite the mayor to cut the ribbon, see their achievement and talk. *"Now we have a very good walkway, what about municipal water supply? What about land?"* With this soft link established, it's a short step to land negotiations, and in many cases already (in Cambodia, Nepal and Sri Lanka), communities have been able to negotiate for secure land soon after implementing small projects.



The Lanku community in Bharatpur built an earth drain, a community center and a biogas plant with their \$3,000 grant.



One of the 41 playgrounds that savings groups in Mongolia have decided to create with their ACCA grants.



The gravity-flow water supply system which the Masawarag community in Albay is building, with bamboo pipes.



One of the many small ACCA projects to make paved roads - this one in the Wailoku community in Suva, Fiji.

Using the small project opportunities in different ways :

- 1 Multiple projects in one community :** In Nepal, five communities are chosen, through some city process, and then each of the five communities gets the full budget ceiling of \$3,000, or whatever amount is agreed to for each community. But then the communities are free to discuss what they need and what kind of projects they would like to do, and then use that budget to do as much as they can. So a lot of the communities actually do three or four projects for that amount - a drain and a community center and a market, for example.
- 2 One or two BIG small projects :** In some cities, groups have used the small project funds to do one or two bigger small projects, instead of lots of small ones. In Albay, for example, the Homeless People's Federation used the full city budget for small projects, and added more from the national budget, to construct a big water supply system in a resettlement colony. The water supply project in Muntinlupa, and drains project in Baseco are similar.
- 3 Small projects with a theme :** In Mongolia, there is a "theme" for the small projects, where parks and playgrounds outnumber other kinds of small projects (73 out of 116 small projects are playgrounds: 63%). But these playgrounds serve an important function: they link community members and bring them out from behind their fences, utilize under-used roads, empty lots and garbage dumping areas, provide space for kids to play and old folks to gather and affect much larger areas than only the savings groups who make them.
- 4 A lot of roads :** A striking majority of the small projects (35% of the total) involve building paved roads and pathways. Why are so many communities building roads? A road not only provides access, but it functions as a playground, meeting point, market, workshop and festival venue in crowded communities. A good paved road is also a potent symbol of legitimacy, since it physically and symbolically connects a slum with the formal world. By linking shabby and hiding-away communities with the rest of the world, a good road gives the community the legitimacy that comes with being connected - no need to get your feet muddy to visit that place! And because roads and pathways touch everyone and everyone uses them, they are truly a communal improvement.
- 5 Trying out new technologies :** Usually the poor can't afford to try out new technologies that are untested or unknown, and most of the small projects answer fairly standard needs. But a few groups have used the small project funds to experiment with some more unusual and innovative improvements, like bio-composting toilets in Mongolia, biogas in Nepal, gravity-water supply in the Philippines and bamboo bridge construction in Davao.
- 6 Small projects as GRANTS :** Many groups have decided that it's reasonable to use the small project money as grants to communities, since the improvements they finance are things the whole community needs and the whole community benefits from. In this system, the poor may not repay in financial terms, but grants are investments in the community's social capital: they pull people together, energize them, get them working and saving together and bring them into an active process. All these changes and activities represent a new dynamic in the community and add up to a considerable return on that extremely modest investment of only \$3,000.
- 7 Small projects as LOANS :** Many groups have decided to give the small project funds to communities as loans (usually at a low interest of 1% or 2%, or no interest at all), which the people then repay into some kind of revolving loan fund. For some, this decision comes out of a thrifty impulse to stretch these scarce funds further by revolving them so they can finance projects in other communities. For others, it is a strategy to combat the deadly hand-out mentality. In some cases, the funds revolve within the community savings group (as in Indonesia), but in most it revolves within the network or the city-level CDF (as in Vietnam, Lao PDR and the Philippines). In the Vietnam disaster-affected communities, the networks make very fine calibrations of need and then decide accordingly whether to give the small project funds as grants, low-interest loans or loans with no interest at all. In Cambodia, they have a rule that if the small project is for the community's common good, the funds go as a grant, and if it is for individual families (like individual toilets), it goes as a loan - but most projects are common.



KHEMARA PHOUMIN in CAMBODIA :

This small project to bring street-lighting and municipal electric meters to 100 poor coastal squatter families in the Samsom Prak community (using an ACCA grant of just \$875, plus another \$215 from the people), is just one of 10 small projects that have been implemented by poor communities in that city so far. And they still have another \$6,000 left in their ACCA budget for more small projects!

The SPREAD OUT effect :

All too often, development interventions pick up only one or two projects in a couple of really super miserable (or super organized) communities in a city, through some kind of survey and prioritizing process, and then forget about the rest. The small ACCA projects are a way to NOT forget about all those other communities in the city, but to spread out the opportunity to allow as many of them as possible to start doing something very concrete. This brings another layer of scale. When a few poor communities in a city start doing their savings, their surveys, their networking and their first small improvement projects, those activities alone may not bring about any big change. But when those activities are conceived and carried out in a city-wide scale, that flurry of activity that is spread out around the city can stir things up enough that the city starts noticing. And in most cases, the city starts linking with this flurry of community activity and moving along with it - maybe in small ways at first, but gradually in more significant ways, as it recognizes the benefits in doing so. It's like warming up the machine of collaboration. This is one of the main functions of the small projects, and it can't be one single change by itself, but many small changes, which are coming from many different points and different forces, and which are all very open and visible in the city.

Cambodia is one of the best examples of using this "spread out effect", where by lowering the grant amounts considerably (sometimes to only \$500 or \$1,000, instead of the full \$3,000) they have been able to give upgrading grants to many more communities in the cities - *in one case to all 17 communities in the city!* They have also added their own resources from the city funds and the UPDF to stretch the small project opportunities even further. In this way, they use the small projects to wake up as many communities in the city as possible and get them into the active mode together: everyone can start, everyone can go ahead and fix their problems, nobody is left out or left "un-chosen". At first, most groups did strictly five small projects of \$3,000 each in their cities, but in the second year of ACCA, we are seeing this "spread out" idea catching on, and more and more groups are using the \$15,000 per-city budget to implement six or seven or even ten small projects.

CAMBODIA ▶

This beautiful 180m paved road, in a sprawling seafront slum in Khemara Phoumin, in Koh Kong Province. The project was managed entirely by young women in the savings group, who used a grant of only \$1,075 from ACCA to leverage another \$50 from the community, \$115 in materials from the local government, \$138 from private donors and a strip of donated land for the road from a shop-keeper in the community. It used to be an obstacle course through muck and garbage for school children, vendors and fishermen to get home, but now their road links them properly to a city in which they are proud citizens.



INDONESIA ▶

Ledok Gajah is a river-side settlement of 45 families, tucked between a river and a drainage canal in central Yogyakarta. Their road-paving project came out of an organizing process that started with ACCA, with support from a group of local architects. After mapping and surveying their settlement, setting up a women's savings group and linking with other river-side slums, they planned and built this 135m paved road, with side drains, which links all the houses. A \$500 grant from ACCA was topped up by another \$600 from community members, who did all the work themselves, working together one day a week.



NEPAL ▶

Lanku is a small community of 17 households who were relocated here after being evicted from nearby land for a bus-park. They stretched a \$3,000 grant from ACCA as far as they could (adding another \$250 from their savings group), to fix several big infrastructure problems. To solve some flooding problems, they built an earth-and-stone drain along the front of all the houses, constructed a little community center for the children and repaired a broken-down biogas plant, which now supplies cooking gas to most of the houses. After all this work, the city finally gave them their long-promised secure land tenure.



BURMA ▶

After losing everything in Cyclone Nargis in May 2008, a lot of communities are reviving old systems of collective support to rebuild their villages and make their farms productive again. Many communities in Kunchankone and Kahwmu Townships have used small project grants from ACCA to build village rice banks, like this one in Kyaung Kone (left). They use these rice banks like village funds, making withdrawals and deposits and repaying loans in rice. Besides a rice bank, the 81 families in Ingapur used part of their ACCA grant to build this little children's library (right) in the village they had to completely rebuild.



KOREA ▶

The insecurity and lack of services in Korea's "vinyl house" squatter settlements are as bad as in any Asian slum. The 120 families in the Honeybee Community, in Gwacheon, added \$6,500 of their own cash to a \$3,000 ACCA grant, and leveraged another \$5,000 outside to establish an upgrading fund of \$14,500. Which doesn't go as far in Korea as it might elsewhere, but they managed to construct a drainage line (left), build a community library for children (right), set up a recycling center, install fire extinguishers and a community water tap and help families repair their houses after a season of flooding.



PHILIPPINES ▶

The stone sea-wall that the SAJUSSA community built in Davao (right), with only \$750 support from ACCA, has created a new community amenity in place of what was a dangerously eroding seafront (left). The Municipality has taken up the baton and is now continuing the project, which people in this vulnerable squatter community initiated and built, along the rest of the seafront. Like all the small ACCA projects of the HPFP, they manage the funds as revolving loans to the savings groups, at 6% interest, of which 3% stays in the community and 3% goes into the city fund, repaid collectively by the savings group.



Vietnam ▶

Before and after shots of the paved alley-way which links 150 poor households in Block 3, Ward 5 in the city of Ben Tre. Like all Vietnamese ACCA cities, the communities in Ben Tre use ACCA small project funds as loans (at 4-6% annual interest) through their CDF, rather than as grants, so the money can revolve and help more communities. And like most other small projects in Vietnam, this community used the ACCA loan (\$3,369) to leverage much bigger money from community members (\$3,190) and from their Ward Office (\$5,199) to replace a muddy and perpetually flooded walkway with a paved road they built themselves.



SRI LANKA ▶

The Dova Community, in the picturesque highlands town of Nuwara Eliya, is one of 32 squatter settlements in a town which has ample room for golf links, racecourses and tea gardens, but little room for the poor workers whose cheap labor keep all those enterprises going. Dova's women's savings group used a \$3,000 grant from ACCA to pave their road and build a concrete drain, as part of their project to rebuild their 32-household settlement. Their upgrading efforts have won the full support of the mayor and municipal council and are being used in their negotiations to persuade the central government to give them tenure rights.



MONGOLIA ▶

41 out of 74 of the small ACCA projects implemented by savings groups in Mongolia so far have been playgrounds and parks. In a country where living in isolation is still the rule - either out in the vast open spaces or behind high fences in the city - these playgrounds represent an important move towards coming together and developing a common amenity. But this savings group in Ulaanbaatar's Khan-Uul District used their small ACCA grant of \$3,000 to set up a cement paving-blocks manufacturing operation. They're using the paving blocks to lay sidewalks along the muddy, unpaved and often-flooded roads in their ger area.



FIJI ▶

A fifth of the population of Lautoka, Fiji's second largest city, live in squalor and insecurity in 34 informal settlements. The People's Community Network is using the small projects to organize these communities around activities which directly improve their living conditions and strengthen their negotiations for secure land. The Natabua community (left) used a \$3,000 ACCA grant (matched by another \$1,000 from the community and \$3,000 from the local government) to improve their drains and roads. The Navoata community (right) used their ACCA grant to build a stone sea-wall along their fast-eroding coastline.



INDIA ▶

More than half the population of Bhuj live in slums, and water supply is at the top of every poor community's list of urgent problems in this city, in the parched desert region of Kutch, in western Gujarat State. The network of women's savings groups have stretched the ACCA small project budget to help six of these communities to develop their own decentralized water supply systems. In Bipa Diyal Nagar (235 households) for example, the women used a \$3,700 grant from ACCA to renovate a natural pond and construct a well, a recharge pit and a hand-pump to go with it. The work was all done by community members.



LAO PDR ▶

In Muang Kong District in southern Lao PDR, people live along shores of the Mekong River and on tiny islands in the river. There's water everywhere, but most of it is too polluted to drink, so the five ACCA small projects have involved developing underground drinking water supply systems. So far, they've built 141 artesian wells and electric pumps (like this one at Baan Beungngam, which cost just \$175) which serve several houses. All the ACCA small project funds in Lao are managed as no-interest loans (repayable in 6 months) to the women's savings groups, through their district-level community funds.



Big Project STRATEGY

The big project should be identified with the agreement of other communities in the city, so they can learn and feel like it's their pilot project too. That way, the project acts as a training course for the whole city.

This is a way of convincing people that they can do it together, and of guiding them through all the steps. The power of implementation is with the people on the ground, but it is also important to get the other power bases in the city to agree and to be part of that achievement, so that they can feel proud and can change along with the people. All this negotiation is in itself a changing of relationships, a changing of the power equations in a city.

In Asian cities today, decent people by the millions are being made illegal by the absence of housing they can afford. Decent housing is the thing which most sharply separates the poor from everyone else in the city, and the thing which most powerfully ensures a person's security, dignity, legitimacy and citizenship. That's why the big housing projects are such an important part of the ACCA Program. In different ways, these first projects are demonstrating new, comprehensive and people-driven housing alternatives, and poor people are the key actors in every stage of their planning and implementation. The \$40,000 ceiling for ACCA support is not enough for most housing projects, which require five to ten times that much, but it's interesting to see how many creative ways groups around Asia are using that small budget to make change in their lives and cities.

- 1 Leveraging land from the government.** The good news is that in more than half of the big projects so far, communities have been able to leverage land from the government (both *in-situ* and relocation), and most of it is free.
- 2 Starting the country's first-ever community-driven housing projects,** where these projects are historic milestones for these countries (as with the big projects in Lao PDR, Burma, Mongolia, Nepal and Vietnam).
- 3 Unlocking resources for housing from other sources.** In the big projects so far, the \$3.98 million investment from ACCA (only 6% of total) has helped leverage another \$7.7 million from the communities, \$51.2 million from government (in land, infrastructure, cash and materials) and \$1.2 million from other sources. That is some *serious* leveraging.
- 4 Blending with other resources to develop housing,** as in Mandaue, where the ACCA funds go with a package of other resources which include people's savings, CLIFF loans, SDI Fund loans and free government land.
- 5 Negotiating more appropriate building laws and regulations.** The big projects in Vietnam, Cambodia and Lao PDR are becoming models for new, more realistic and more people-driven housing policies at national level.
- 6 Rehabilitating disaster-hit communities,** where the projects are being used to link disaster survivors together, help them work together and develop their own housing and rehabilitation, as active doers and not helpless beneficiaries. In these ways, the recovery can be an opportunity to transform a desperate situation into secure housing and community.
- 7 Renovating housing in historic neighborhoods.** In Mongolia, the ACCA funds are being used to help remote communities rebuild dilapidated workers housing, and in Yushu, the funds are helping restore traditional Tibetan houses as part of a delicate negotiation to maintain their culture and land rights in the face of Chinese redevelopment.

110 BIG PROJECTS NOW FINISHED OR WELL UNDERWAY :

	Number of projects	Number of households directly benefitting	Number of households got secure land tenure	BUDGET CONTRIBUTIONS TO THE PROJECTS <small>(All figures in US\$)</small>				
				Budget from ACCA	Budget from community	Budget from government	Budget from others	Total Budget
1. CAMBODIA	10 projects	660	1,093	410,000	444,700	3,263,435	308,435	4,426,570
2. INDONESIA	7 projects	375	1,719	245,000	117,097	3,655,760	10,000	4,027,857
3. NEPAL	11 projects	245	1,989	359,800	359,926	4,600,000	199,840	5,519,566
4. BURMA	7 projects	917	90	271,200	30,500	0	0	301,700
5. KOREA	1 project	0	0	40,000	0	0	0	40,000
6. PHILIPPINES	18 projects	1,862	3,162	666,000	1,471,526	29,282,681	613,449	32,033,766
7. VIETNAM	10 projects	336	777	365,000	1,074,266	4,902,074	0	6,341,240
8. SRI LANKA	11 projects	572	504	450,000	176,750	217,392	29,477	873,619
9. MONGOLIA	5 projects	149	26	150,767	38,905	207,780	7,900	405,352
10. FIJI	5 projects	1,500	2,160	200,000	50,000	700,000	0	950,000
11. THAILAND	8 projects	1,148	596	180,000	3,742,347	984,665	0	4,907,012
12. INDIA	2 projects	58	831	80,000	10,000	10,000	0	100,000
13. LAO PDR	9 projects	330	864	333,000	100,000	3,000,000	0	3,433,000
14. PAKISTAN	3 project	11,184	400	110,000	10,500	0	14,500	135,000
15. CHINA	1 project	3	0	40,000	10,000	5,000	40,000	94,000
16. JAPAN	0 projects	0	0	0	0	0	0	0
17. BANGLADESH	1 project	50	346	40,000	30,000	419,715	22,800	512,515
18. MALAYSIA	0 projects	0	0	0	0	0	0	0
19. AFGHANISTAN	0 projects	0	0	0	0	0	0	0
TOTAL	110 projects	19,389 households directly benefitting	14,557 households got secure land tenure	\$3,979,767	\$7,666,517	\$51,248,502	\$1,246,401	\$64,141,187
<small>(land provided by government in 51 of these projects, either free, on long-term lease or for sale in installments)</small>				<small>(6% of the total project budget)</small>	<small>(12% of the total project budget)</small>	<small>(80% of the total project budget)</small>	<small>(2% of the total project budget)</small>	<small>(100% of the total project budget)</small>

51 Big housing projects on **GOVERNMENT LAND** :

1

FREE LAND WITH TITLE (COLLECTIVE)
EXAMPLE : SEREY SOPHOAN, CAMBODIA

After city-wide surveying, prioritizing and negotiating, the community network and municipality agreed on the communities in most urgent need of more secure housing, which included the small riverside squatter settlement at Monorom. A good piece of land for relocation was identified just 1.5kms away, which the provincial government agreed to buy and give to the 33 households free, under a community land title (the first in Cambodia!). The 30,000m² of farmland cost \$150,000, and the provincial government bought it using its "Social Land Concession" Program, which is a kind of social cross-subsidy which channels a portion of funds from private sector developers doing larger real-estate projects in the city (mostly on government land concessions) into buying land for housing the poor in the city.



2

FREE LAND WITH TITLE (INDIVIDUAL)
EXAMPLE : MANDAUE, PHILIPPINES

In the Philippines, the sad fact of most poor people's housing projects - even those run by the government - is that the people have to pay for everything themselves: the land, the infrastructure and the houses, without much help from anyone. That's why the MMVHAI project in Mandaue, which is being implemented by the Homeless People's Federation, is so important. This is one of the first cases in the country of public land being given free to the squatters who occupy it (1,600 households, divided into 11 communities). But since this valuable inner-city land was granted in 1992, subsequent mayors keep trying to snatch it back. And so the ACCA-supported project to develop a legal subdivision plan and rebuild one of those communities (on 10,500 m²) is an important step in the people's push for their long overdue land titles.



3

FREE LAND WITH TITLE (STILL UNDER NEGOTIATION)
EXAMPLE : STREN KALI NETWORK, SURABAYA, INDONESIA

The riverside communities in Surabaya have been campaigning for years for the right to stay on the land where they had been living for generations (some paying land rent to the city and some squatting). In 2007, their negotiations with the city, provincial and national governments finally persuaded the city council to pass a by-law which grants long-term user rights to these communities, as long as they upgrade their settlements within five years (which they are doing, with ACCA support). The 6 communities in the network (total 1,106 households) occupy 43,770 sq. mts. of public land right in the heart of Surabaya, worth \$1.57 million at current market rates. But there are still forces in the city trying to nix the bylaw and evict them, so their struggle for more secure land tenure rights is not over yet.



4

LONG-TERM NOMINAL LAND LEASE (COLLECTIVE)
EXAMPLE : NONG DUANG THUNG, VIENTIANE, LAO PDR

Nong Duang Thung is a vulnerable squatter community in the center of Vientiane, on government land, in an area that is very quickly being leased out and developed by foreign investors with apartment blocks and commercial developments. The upgrading project at Nong Duang Thung (84 households) is a very important breakthrough for the country, because it is the first case in Lao PDR of an urban poor community being able to negotiate with the government to secure their land on a long-term lease (at nominal rent) and then implement their own project to upgrade *in-situ* (on 6,400m² of land, worth \$640,000). The project demonstrates that upgrading the poor's housing and infrastructure on the same site is possible and is a reasonable alternative to eviction and relocation outside the city.



5

LONG-TERM NOMINAL LAND LEASE (INDIVIDUAL)
EXAMPLE : RANGSIT, THAILAND

In Thailand, huge amounts of vacant land in cities falls under the control of many different departments, some more open than others about leasing it to poor communities for housing projects. But after 8 years of the Baan Mankong community upgrading program, more public land-owners are now allowing communities to develop housing projects on their land, mostly on long-term leases (usually 30 years, renewable) to either community cooperatives or to individual households, most at a nominal rent of about 2 Baht per square meter per month (which works out to about \$3 or \$4 per unit). With just \$20,000 from ACCA for their new Rangsit City Development Fund, 30 families in the Famai Sivalee Community were able to negotiate 1,500 sq. mt. of public land worth \$875,500 for their housing, on long-term lease (individual).



6

FREE LAND WITH LONG-TERM USER RIGHTS (INDIVIDUAL)
EXAMPLE : BHARATPUR, NEPAL

Salyani is the first-ever community-led housing and settlement upgrading project in Bharatpur, and the city's first case of a squatter community getting secure land tenure *in-situ*. The project has been an important breakthrough and a learning opportunity for the whole city. The 31 families in Salyani, mostly very poor laborers, were originally resettled on this strip of public land (3,108m²) by the government in 2004, after being evicted from other settlements near municipal drains and the river. But they got no formal tenure documents, and the possibility of eviction still loomed. But once the ACCA project started here and things got going in Bharatpur, the people were able to negotiate long-term user rights to the land (worth \$266,400) from the Forestry Department, with help from their supportive CEO-mayor.



7

PEOPLE BUY LAND AT A SUBSIDIZED RATE
EXAMPLE : BASECO in MANILA, PHILIPPINES

Baseco is a huge slum of 8,700 households on 49 hectares of public land in Manila. In 2002, Baseco was "proclaimed" by the President as a social housing project, clearing the way for its residents to purchase the land they now occupy. But first they have to form homeowners associations, survey the land, subdivide the land according to NHA minimum norms and reblock according to those plans. Only then can they contract to buy the land, on installments over 10 years, at affordable, below-market rates. It's a long process and most communities on "proclamation" land never get that far. So the UPA's project to help 500 families in a burned-down area of Baseco to survey, subdivide, reblock their land and build new houses is a big step towards towards being able to buy their land, which is worth \$4 million.



8

GOVERNMENT NEGOTIATES FREE PRIVATE LAND
EXAMPLE : MAKASSAR, INDONESIA

The big project in Makassar makes a good illustration of another way governments can help the poor get land for their housing, even if it's not actually on government land (and so not included in our list). The 40 poor families in Kampong Pisang were threatened with eviction from the 3.7 hectares of swampy marginal land they'd been squatting on, after the municipality declared the area a "business development zone" and land values skyrocketed. But with some strategic mediation by the mayor, a land-sharing deal was reached in which the people returned most of the land to the owner to develop commercially, but kept 7,000m² (which the land-owner has agreed to give them free and is worth US\$ 1-2 million) for their housing. The ACCA funds provide housing loans and the municipality is providing the infrastructure.



The big question is always how to translate real action in city-wide upgrading by communities on the ground into changes in policy? Policies which allow this kind of people-driven slum upgrading to be sustained, scaled-up and institutionalized, as part of a larger structural change process in these countries? In the ACCA Program's second year, we already began seeing some changes at the policy level in several countries to make room for this new alternative people-driven model. Here are some brief notes on some of these :



VIETNAM : Collective housing redevelopment standards are changed.

Thousands of poor families living in ramshackle old social housing in Vietnamese cities are being pushed out of their houses as their neighborhoods are redeveloped to make them more "modern". But the ACCA housing project in Vinh has demonstrated a powerful new people-driven redevelopment model in which nobody gets evicted.

As a direct result of this project, the local government has changed its policy on redeveloping the city's run-down collective housing. Before, the people were mostly evicted and redevelopment was done by contractors, to a set of standards which even those who remained couldn't afford. Now the communities can rebuild their own housing and infrastructure themselves and get land title. And everything is much cheaper - *and the houses are beautiful.*

Now in that same city, two similar housing projects are underway and more are planned. With ACVN acting as intermediary and bringing this knowledge into a larger platform of cities, other cities are seeing this innovation and realizing that they don't have to evict people! Now the same thing is happening in Hai Duong.

1 CAMBODIA : New national housing policy and free land for the poor. Evictions are still happening, but there have been some big policy breakthroughs, at national and city levels, which are bringing about important change for the urban poor. In all of the ACCA cities, the municipal or provincial governments are providing free land for the big housing projects (both relocation and on-site), and this is becoming the norm now. At the national level, the "Circular No. 3" policy directive (which was approved in May 2010 and is very closely based on the city-wide community upgrading strategies and procedures that have been developed by the UPDF and the National Community Savings Network), and the new national housing policy. These two policies provide a framework for making city-wide upgrading plans for housing all the poor in the city (on-site if possible and relocation only when necessary, to land the government provides for free, with full land title) in which the municipality and the local community networks survey and work out the plans together.

2 INDONESIA : Political support for people-driven housing in two cities. In Makassar, the urban poor network made a "political contract" with the new mayor they helped to get elected two years ago, and he is now delivering on promises made in the contract, including helping to negotiate free land for the big ACCA housing project (an on-site land-sharing project). In Surabaya, the network of riverside squatters has won the right to upgrade their settlements *in-situ*, as an alternative to eviction and resettlement to costly state-built apartment blocks.

3 NEPAL : Political support for city funds. The joint city development fund concept, which was piloted in Kathmandu (with matching funds from ACHR, SDI and the Kathmandu Municipality), is spreading to other cities where funds are now up and running (in Bharatpur, Birgunj and Dharan), with local governments contributing money. There are also increasing cases where squatter settlements which have done small upgrading projects are successfully negotiating for secure land tenure.

4 KOREA : Vinyl house communities win right to house registration. People living in vinyl house communities have won the right to register their addresses (which is necessary to access various government entitlements like schools, health-care and basic services), even if they are considered squatters. This breakthrough came after the work of building the new network of vinyl house communities had begun.

5 PHILIPPINES : Free land to squatters, for the first time. In Mandaue, the first case ever of public land being given free to the communities who had been squatting on that land (9.2 hectares). This is different than central government's "Proclamation" sites (which the people have to buy, on installments, to get their titles) because this time it was the mayor who donated the municipal land. In the country where the poor almost always have to buy everything: land, housing, infrastructure (even in government housing and relocation projects), this free land is an important breakthrough.

6 PHILIPPINES : First housing board set up in Quezon City. FDUP used support from ACCA to survey all the poor settlements in Quezon City's District 2 and to organize a series of forums to help them to develop a common city agenda to actively participate in city budgeting, urban development and land use planning. This culminated in January 2010 with the launch of Quezon City's first local housing board, on which representatives from the urban poor alliance now sit.

7 PHILIPPINES : City Shelter Code in Iligan City. Since 2006, the NGO SMMI has been working to draft a Shelter Code for the city of Iligan, which provides a legal framework for the urban poor to take part in city government decisions on issues of housing and land tenure, and creates a provision for housing and resettlement allocation in the local government budget. SMMI and the city's urban poor federations were successful in getting the City Code passed in December 2009, and a representative from the community federation now sits on the local housing board.

8 PHILIPPINES : The poor help write Kidapawan's City Shelter Plan. The Homeless People's Federation in Kidapawan has actively engaged with the city since 2000, and sat on the committee to draft the city's 2004-2018 (15 year) shelter plan. In this process, the HPFP successfully negotiated for the city to allocate a portion of its annual budget to support self-help land acquisition, site development and housing projects of the urban poor - especially prioritizing housing projects involving hundreds of families living in high-risk areas where many of the ACCA projects are being implemented.

9 FIJI : National MOU to do city-wide upgrading in 15 cities. ACHR has signed an MOU with the Ministry of Local Government and Housing and the People's Community Network (PCN) to jointly do citywide upgrading in 15 cities in Fiji. In a situation which had gotten badly stuck, the MOU signing has unleashed a storm of progress: city-wide surveying and mapping, housing planning, land negotiations - all with good support from the city governments and the ministry. And the government is giving free land to squatters in several large projects in the three ACCA cities so far.

10 THAILAND : The city fund movement takes off. The ACCA projects which helped to pilot new city-based development funds in a few cities (which are managed by the community networks, in collaboration with their local governments) has helped to ignite a city-fund movement in the whole country, where there were never any city funds before, only the national CODI fund. There are now city funds in some 200 cities, and the number is growing fast.

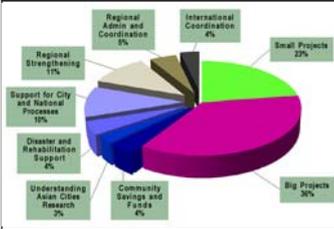
11 LAO PDR : First government land lease to urban squatters. In a country with no history of any kind of community housing projects and no alternatives to the growing number of evictions, the first two ACCA big projects have set a new alternative to eviction, in which on-site upgrading is done by the communities themselves, and the government provides the secure land. These projects are the first two cases in the country of the government giving squatter communities long-term leases to the public land they already occupy - and both projects are in areas where the private sector is moving in a big way, and there are lots of evictions as the city rushes to modernize!

ACCA Budget :

Total budget approved for the ACCA Program (2009 - 2011) :

- Original budget approved in November 2008 :
US\$ 7 Million
(for Nov. 2008 - Oct. 2011)
- Additional budget approved in November 2009 :
US\$ 4 million
(for Nov. 2009 - Oct. 2011)
- Total ACCA Program Budget :
US\$ 11 million

ACCA Total budget elements (2008 - 2011)



More than 72% of the ACCA budget goes directly into the hands of poor people, enabling them to do real housing and upgrading projects on the ground. Another 20% of the budget goes to capacity-building activities, and only 9% goes to administration and coordination. We have maintained these proportions throughout the program.

The ACCA program is all about finance and how that finance can be used to allow poor communities around the region to start moving right away, with as little fuss or bureaucracy as possible. In order to make the systems for managing the ACCA finances as simple and clear and open as possible to everyone, a few important strategies have been adopted in how the program's finances are managed :

1 THE MONEY GOES DIRECTLY TO THE PEOPLE. Most of the ACCA budget is for community activities, and most of those activities are "hardware" - big housing projects and small infrastructure upgrading projects. This is among the rare development finance that goes directly into the hands of the poor. It may seem like small money, but for communities it's big, because in most cases, they've never before been given the chance to manage - or even to touch! - money for their own development. This modest budget allows communities in a city to wake up, to come together, to survey and map their communities, to understand their problems, to plan together and to strategize how to stretch that money to do as much as possible. That small amount of money from ACCA (maximum \$58,000 per city) is leading all these important developments, and by doing so, it is pulling poor people out of the trap of isolated projects in isolated communities and into the real politics of change in their cities.

2 THE MONEY STAYS IN THE CITY AND KEEPS GROWING. The big project funds from ACCA come with the condition that the money be used as a loan to the community, so the repayments help to seed a new urban poor fund in the city, or add power and lending capital to whatever community fund already exists in that city. So the project budgets help build a communal asset which belongs to all the poor communities in the city - an asset which does not go away when the project is finished, but keeps growing, keeps on revolving and keeps on helping communities.

3 USING EASY MONEY TO LOOSEN DIFFICULT PROCESSES ON THE GROUND. The budget allocations from ACCA are fixed by low ceilings, but groups are free to manage these modest funds with a great deal of flexibility and creativity. The idea is that these small grants to support a community's needs should be used strategically to trigger bigger things within the city (where things are much more difficult): to build up poor people's confidence and wake up their "sleeping army" into an active force, to unlock difficult local money and land resources that have been unavailable, and to transform difficult relationships into working partnerships.

4 MOST OF THE MONEY GOES TO PROJECTS ON THE GROUND, NOT TO ADMINISTRATION. The ACCA Program is a tool designed to add to a group's existing process and help it change, but its emphasis on community activities means there isn't much potential for program funds to be used to cover the local group's administrative costs. But the program does provide a budget of \$3,000 per city for city-level activities (surveys, promoting savings, meetings, exchanges) and \$10,000 per country for national activities (national meetings, coordination, exchanges, small workshops, linking with government, advocacy). These lump sum amounts give the implementing groups more freedom to decide what they would like to do with that money.

Summary of ACCA country project budgets approved (as of August 2012)

(all figures in US\$)

Country	Cities	Big Projects		Small Projects		City Support		Disaster Projects		National Support		Other city & nat. proc. + Asian cities + Com. S & funds	TOTAL
		Total budget	#	Total budget	#	Total budget	#	Total budget	#	Total budget	#		
1. Cambodia	20	410,000	10	280,000	156	57,000	20	5,000	1	40,000	3	54,943	846,943
2. Indonesia	10	245,000	7	122,000	38	29,000	10	37,000	2	32,000	3	133,497	598,497
3. Nepal	11	359,380	11	140,000	47	27,000	11	10,000	1	37,000	3	40,377	614,177
4. Burma	7	271,200	7	99,500	32	32,706	7	92,800	3	14,900	3	25,157	536,263
5. Korea	4	80,000	2	60,000	20	12,000	4	0		22,800	3	0	174,800
6. Philippines	20	666,000	18	252,000	82	55,000	20	118,000	8	32,000	3	68,000	1,191,000
7. Viet Nam	16	365,000	10	245,000	84	48,000	16	36,990	3	55,500	3	148,477	898,967
8. Sri Lanka	9	450,000	11	165,000	55	27,000	9	20,000	1	23,800	3	0	685,800
9. Mongolia	17	150,767	5	259,500	116	53,000	17	0		40,141	3	82,990	586,398
10. Fiji	7	200,000	5	95,000	30	15,000	7	0		40,000	3	35,085	385,085
11. Thailand	8	180,000	8	52,000	20	20,500	8	15,334	1	25,600	3	20,000	313,434
12. India	2	80,000	2	40,000	13	6,000	2	0		0		14,000	140,000
13. Lao PDR	24	333,000	9	169,000	85	31,000	24	0		44,000	3	146,514	723,514
14. Pakistan	5	110,000	3	129,300	127	3,000	1	25,000	1	15,000	3	73,474	355,774
15. China	1	39,000	1	18,000	2	10,000	1	0		2,100	3	16,732	85,832
16. Japan	1	0	0	0	0	0	0	40,700	1	700	1	0	41,400
17. Bangladesh	2	40,000	1	15,000	8	6,000	2	0		1,400	1	0	62,400
18. Malaysia	1	0	0	15,000	5	3,000	1	0		0		0	18,000
19. Afghanistan	2	0	0	33,000	11	11,800	2	0		2,000	1	26,500	73,300
Totals	167	3,979,767	110	2,189,300	951	447,006	162	439,868	22	428,941	3	885,746	8,331,584



A last word on community upgrading :

The kind of upgrading that changes only physical conditions or the kind of upgrading that changes people, changes relationships and changes the cities those communities are a legitimate part of?

Sonia Cardornigara is one of the leaders of the Homeless People's Federation in the city of Iloilo, Philippines. In the last several years, the federation in Iloilo - and the larger coalition of urban poor groups they are part of - have been working closely with the municipal government to tackle the city's serious problems of land, housing, infrastructure, livelihood and disaster rehabilitation in ways that are unusually collaborative, unusually comprehensive in their scope and advance planning, and unusually rich in the central involvement of the communities who experience these problems directly.

When we started the citywide upgrading in Iloilo, I totally didn't understand the whole people's process, even though we were doing it on the ground already! In the Philippines, we always think that the "real" people's process is what happens when communities want to do things themselves, without the outside world telling them, "Do this, do that! Don't do this, don't do that!" In desperate times, like after a big typhoon or mud-slide, people in poor communities may follow all these outside orders, and it may look like the process is moving very fast. But in the federation, we see that kind of process as being only "half-cooked," and we believe it can't make any real change within the people.

It was only after we began implementing the first upgrading projects in Iloilo that we realized that this time, nobody was pushing us from outside to do this or that. This time it was a real people's process of communities being able to decide what improvements they really needed and then making those improvements, using a very little bit of money and all the resources of their own energy and ingenuity and togetherness. Then when they looked back at what they had done, they realized how much they had accomplished, how much they had disproved the city's impression of their being poor and helpless and dirty and lazy, how much they had been able to show their peers in other poor communities that they can do the same thing.

It's hard to explain this transformation in words, but you can see it and feel it in the real action that is happening on the ground, and when the community people tell you the stories of all the mistakes they made and the conflicts they worked through to

make this small project happen. It is learning by action, not by words.

We poor people also have the right to make mistakes, to do wrong things, and to learn from those mistakes. In fact, some of the best learning comes not from smooth successes, but from the mistakes that communities make in the process of doing things themselves.



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A number of reports, video films, scholarly journal articles and special publications have been produced which document the lively meetings, exchange visits and city-wide upgrading processes being supported by the ACCA program in various cities and countries, and most of these materials can be downloaded from the ACHR website.

**Asian
Coalition
for Housing
Rights**