107 Cities in Asia

A city-wide slum upgrading movement by the poor takes off in Asia

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 city-wide 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, helps them grow and helps them make change in their cities around Asia.

The ACCA Program has now completed its second year. The program has so far supported activities in 107 cities, in 15 countries. This very wide reach in such a short period of time has been a kind of experiment, and the experiment has proved already that urban poor communities and their development partners in all these cities are ready to address city-wide problems and city-wide development together. The program is demonstrating 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 city-wide upgrading at scale. In all these 107 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 65 big housing projects approved so far have helped 8,055 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 543 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. With a modest support of only $3,000 per city, a variety of joint development processes are being undertaken, such as surveys, networking, partnership building, dealing with eviction problems and strengthening community savings.

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

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

Contents :

"We are the force that can solve 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)

These big problems can be solved:

After two years of implementing the ACCA Program, in 107 cities, we are finding plenty of evidence that it's not so difficult to solve these problems of land and housing as we thought, when people have the right tools and when they can work together with their city governments.

Solving Asia's serious housing problems using Asia's greatest resource: **PEOPLE**

The ACHR network is now in its 22nd year. ACHR is like an Asian family, a coalition of Asian people and groups who are struggling to find ways of making change in the countries where their work is rooted - change that goes with the particular realities of their own cultures, their own politics and their own ways of thinking and doing things. As these people and groups began linking together and exploring ways of joining forces and supporting each other, they began to undertake several initiatives together, including housing rights campaigns and fact-finding missions, training and advisory programs, exchange visits, workshops, promotion of community savings and community development funds and city-wide slum upgrading. And as we went along trying to use these joint activities to help bring about change in the region, we found that we had one crucial thing in common: a belief that poor community people themselves are an important development force, a development force which is the real wealth of Asia.

This is important because so many of the development theories, the planning paradigms and the urban development models which determine what happens here in Asia come from somewhere else. And even though we may not always be able to understand those theories very well, we are often obliged to follow them. And sometimes in our rush to grow and to develop, the wisdom and practices that have sustained Asian societies for centuries get lost, and we forget our own people, our own considerable human wealth. The skyscrapers and the shopping malls may be going up fast and furiously, and our "tiger" economies may be booming, but the gap between rich and poor is getting wider, and slums and squatter settlements are still spreading faster than solutions from the government or the market sector can keep up with.

Now the coalition's work has come to a new stage of action, with the ACCA Program, which brings together many of the elements these groups have developed over the years. The ACCA Program is supporting groups in 15 Asian countries (so far) to take action in different ways to show visible change by people, to show that poor people themselves can make this change, and to show this change happening at scale, in as many cities as possible.

Through all this work over so many years in Asia, many of us have come to the conclusion that the key resource to solve our enormous problems of poverty and housing is the people who experience those problems directly, who are the most urgently wanting change and most vitally motivated to resolve those problems. Instead of accusing the poor of being illegal spongers or looking at them as a burden on their cities, the ACCA Program has been designed to tap this huge people's problem-solving force. The program allows people to come together, think together, look at their problems together and take action right away to start fixing them, using the simple tools the program offers them. And as this action by people grows in scale and strength around the Asia region, it becomes a new, proactive political process also, in which the poor are winning support for their initiatives from their local governments and other local stakeholders and becoming vital and accepted development actors in their cities.

ACCA projects are now being implemented in 107 cities, by groups with a track record of committed, successful and large scale work on urban poverty in Asian cities. The history of their involvement and the reach of their work might be different, but the common thread is a belief in poor people and in their power to solve the problems they face. The collective experiences of all these different groups represents a huge quantum of understanding and possibilities - Asia's own home-grown development wisdom. The program allows these groups to link, to meet often, to share, to compare notes, and to work together in new ways and with a new intensity, to bring the region's community-driven and city-wide development processes up to a new level, through ACCA-supported projects they use to strengthen their initiatives. In this way, the ACCA Program is becoming a new learning platform in the region - a platform which allows community groups, professionals and local government officials to see, to learn, to share, to grow and to develop a common direction - a common direction that is community-driven and city-wide and rooted in Asia's own politics, its own cultures, its own social realities and its own history.

HOW THE ACCA PROGRAM WORKS

In each country, the ACCA projects are being implemented by the key groups that are already working on issues of urban poverty and housing. 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 60% 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.

ACCA 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.

ACCA COORDINATION :

The ACCA Program is a little unusual in the way it is being implemented: not by one single organization but by a regional coalition of experienced groups in Asia that are all finding ways to make best use of the program, according to the changing situation in their own contexts. Such a vast and lively field of activity requires some serious coordination, though, and the ACHR Secretariat in Bangkok has been facilitating the process in several ways:

■ **Facilitating the ACCA process in various countries :** Since the program began, the ACHR secretariat has provided extensive support, advocacy and coordination assistance to the process in all the countries in the program, through constant correspondence, advisory visits, participation in meetings and negotiations and help organizing exchanges.

■ **Producing program documents and reports :** The ACHR secretariat has documented the ongoing ACCA process through a variety of reports, publications, newsletters and media tools (*detailed list on page 23*), all of which have been distributed widely and can be downloaded from the ACHR website.

■ **Linking with broader sources of support :** The secretariat also continues to collaborate with and work to influence other funding institutions and regional development agencies to support activities and policy changes which are in line with the community-driven, city-wide and community-city partnership strategies of the ACCA Program (*more on these broader linkages on page 18*).

KEEPING THE FINANCE SIMPLE WITH SMALL 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 startegy 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 informed the design of the ACCA Program and which guide its implementation did not come out of the blue, but represent a continuation, an intensification and a scaling up of ideas which have been seminal aspects of ACHR's work and its learning over the past twenty years. Here is a short list of some of the key ideas:

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 dynamics or the real scale of the problems of poverty, land and housing 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 people-led, community-driven development works. By opening up as big a space as possible 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, to educate them, to empower them, to "conscientize" them and to 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, which is the obvious next step after all that *capacity building*. The ACCA Program works on the premise that the best capacity building is the capacity-building 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*. So instead of training workshops and endless seminars, the program provides funds which allow people to take action right now: paving that street, negotiating to get that land, building that drain. And communities can deliver the goods faster, cheaper, better and more appropriately.

3 CITY-WIDE THINKING, CITY-WIDE ACTION, CITY-WIDE 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 city-wide 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. And the process of change begins from day one with a city-wide perspective, with city-wide information gathering to get the bigger picture, city-wide community network-building to break the isolation of individual communities and build a poor people's movement with the strength of numbers, city-wide savings and community funds to build the poor's financial strength and links with other resources, and city-wide partnership-building to bring all the key stakeholders together to meet, develop a common understanding of their city-wide problems, and set a common direction for solving them together. These things help build a new momentum for change, adjust relationships between poor communities and the city, build partnerships which can then take on other city development activities and make the city's management more effective, more inclusive and more equitable.

4 USING THE RESOURCES STRATEGICALLY : The ACCA intervention is not intended to be simply a channeling resources into poor communities to fund a few community-driven drainage or housing projects. The idea is to use those modest resources more strategically to make a greater impact on the city, by creating new structural platforms at city (and national) 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 can help mainstream community-driven development and large-scale change by urban poor communities. So the way by which the upgrading and housing projects are selected, planned, implemented, visited, learned from and repeated in other places are all planned explicitly and strategically to become opportunities to build the negotiating power of the poor, to strengthen working partnerships between the poor, their local governments and other stakeholders in the city, and to create a city-wide problem-solving mechanism with roots in the city that are deeper than any short-term development activities.

5 EVERY CITY CAN SOLVE ITS OWN PROBLEMS, TOGETHER WITH THE PEOPLE : It is our belief that every city can solve its own problems of land, housing and poverty, if it works together with the people. Confronted with growing problems they cannot respond to, city governments tend to complain that they don't have power, they don't have land, they don't have budget, they don't have the right policies and it's not their job! But most city governments do have funds and programs, but they're still not responding to the real needs. In fact they can solve these problems within their own constituency, with the power and resources they have already have - if they work with the people. 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. When organized poor communities work with their city governments, the city also learns a new way to support the development process by communities, outside of their strict, conventional, government-controlled way of doing things.

6 THE GOAL IS STRUCTURAL CHANGE : Most problems the poor face today are the direct product of the powerful, underlying structures which produce poverty and inequity in our societies in the first place: the structures which determine land ownership and land use, the finance and governance structures, the economic development and resource allocation structures. Besides being full of injustices, these structures leave little room for poor people to realize their most basic human rights or to change their situation for the better. These problems in the larger system are bringing more and more people into poverty, in both urban and rural areas. By working at scale, and by focusing not on nice little projects which resolve poverty only in small pockets, but on building city-wide 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. It's a tall order, of course, but that is the important way of thinking that infuses the program.

"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)

The idea is to put all these good things together - these projects, these networks, these partnerships and these savings - to make something that is bigger, stronger and larger in scale, to match the large scale of the problems and the large scale of the realities. In this way, scale becomes the force that pulls all these elements together.

7   BUILDING ON WHAT IS ALREADY THERE : Each city and each country has its own history of development work, its own struggles, its own political culture, its own set of development interventions and stakeholders and its own milestones and breakthroughs. While the ACCA program comes with some very clear points (like people-driven, city-wide, partnership and community finance), it begins with respect for that local process, and uses that local process as the starting point. The ACCA intervention offers these groups modest funds for implementing very concrete development projects which follow this clear strategic direction, but which make use of whatever potentials already exist and help those existing groups to make their work stronger, more people-driven and more city-wide in concept and scope. And it turns out that difference can be a very good thing, and makes for more learning, more innovation, more options.

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 replicating them. After decades of this, Asia is littered with pilot projects that never scaled up and "best practices" that never got replicated, while thousands of poor communities continue to live in squalor and insecurity. Yet unbelievably, that model remains the norm in most development practice. It's clear that change requires scale, because the reality is scale: the huge scale of the problems, 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:

- **Scale in UNDERSTANDING THE CITY :** The first step is getting a picture of the whole city, through city-wide slum surveys, mapping vacant land, looking at groups already working and projects already done to see what can built on.
- **Scale in COMMUNITY PROCESSES :** Then getting community groups around the city to meet, discuss, link into networks and start saving - all to get as many poor people as possible into an active process, from the beginning - *not later!*
- **Scale in COLLABORATION and PARTNERSHIP :** Then getting the local government and other stakeholders in the city involved in this process, in different ways.
- **Scale in IMPLEMENTING ACCA :** If it's done in a horizontal way, under the eyes of this city-wide process, the selection and implementation of the ACCA projects can be something that the whole city learns from and the whole city owns.

9   THE PRINCIPAL OF INSUFFICIENCY : The $3,000 for small upgrading projects and $40,000 for big housing projects which the ACCA Program offers community groups is pretty small money, but it is available money and it's big enough to allow communities to think big and to start doing something actual right away: the drainage line, the paved walkway, the first 50 new houses. But it will not be sufficient to resolve all the needs or to reach everyone, and after the new walkway, the people in that community will still be living in conditions that are filled with all kinds of "insufficiencies" - insufficient basic services, insufficient houses, insufficient tenure security and insufficient money. When the resources are not enough for everybody, when they are insufficient like this, people have to think harder: they have to summon all their own resourcefulness to negotiate, to seek out partners and to forge collaborations to get the other things they need, to fill in that insufficiency gap. Nobody needs to think like this when they have enough money to do everything for everyone! It is in that gap between insufficiency and sufficiency that the real development happens. Insufficiency is also important when we start designing for SCALE, because there simply isn't enough development money in the whole world to fund sufficiently all the projects that need doing! This concept goes against almost all of conventional development practice, which keeps pouring huge funds and huge professional inputs into pilot projects where everything is paid for and everything is covered.

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. Driven by real demands in that place and not by priorities set by some outside agenda. Once communities have the tools to do something right away, even if the resources are very modest, they invariably zoom ahead like a jet. That's why most of the small upgrading projects being supported by ACCA go so fast - usually it takes no more than one or two months to complete a project, and in some cases less than three days! This is what we mean when we talk about *"demand-driven"* projects, which arise from what people decide they really need and want to do, as opposed to *"supply-driven"* projects, which impose some outsider's idea of what people need and should do.

Three informal communities in the Philippines city of Davao, at Matina Crossing, can only be reached by crossing a deep ravine, which frequently floods. They used a small project loan from ACCA to address their most urgent need: for a solid bridge which provides everyone safe access to their houses and links their settlements to the real world beyond.

Comparing the "supply-driven" and "demand-driven" approaches

SUPPLY-DRIVEN	DEMAND-DRIVEN
Government or developers plan and implement the projects and select the beneficiaries, buyers	Urban poor communities or needy target groups plan and implement the projects together
Government or developers control the finance and the implementation process	Communities implement the process and manage the finance themselves
Beneficiaries or buyers purchase and own (or lease) the housing units individually	Communities as a whole own and manage the housing projects collectively
Maintenance is by hired companies	Maintenance is by the communities

3

SMALL PROJECTS

By the end of December 2010, a total of 549 small upgrading projects in 549 communities in 102 cities in 15 countries have been approved, and about half 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.

SMALL ACCA Projects :
(as of December 30, 2010)

Total number of projects approved in the first two years : 543 projects

- Number of projects completed : 253 projects *(47%)*
- Number of projects in process : 143 projects *(26%)*
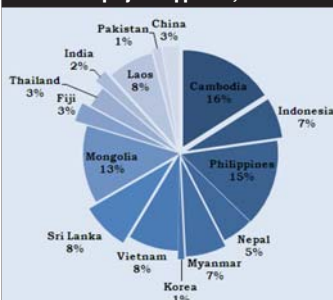- Number of projects not started : 147 projects *(27%)*

Total small project budget approved US$ 1,407,000

Number of households who directly benefit from these projects : 185,000 households

What have people built?
(some projects have several parts)

- 126 road-building projects
- 68 drainage projects
- 103 water supply projects
- 30 electricity and street lights
- 98 toilet building projects
- 13 bridge-building projects
- 46 community centers
- 48 playgrounds and parks
- 1 community market
- 9 rice bank projects
- 2 clinics and health centers
- 4 children's library projects
- 1 fire protection project
- 4 tree planting projects
- 8 solid waste and composting
- 10 retaining wall projects
- 5 mosque and temple repairs

ACCA Small projects approved, to Jan 2011

China 3%
Pakistan 1%
India 2%
Thailand 3%
Laos 8%
Fiji 3%
Cambodia 16%
Indonesia 7%
Mongolia 13%
Philippines 15%
Sri Lanka 8%
Vietnam 8%
Nepal 5%
Myanmar 7%
Korea 1%

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 the 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.

Using the small project opportunities in different ways :

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

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.

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

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 (41 out of 74 small projects are playgrounds: 55%). 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 (23% 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.

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

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 theses 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.

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

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.

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 xand 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.

3

A SMALL PROJECTS ALBUM

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.

4

BIG PROJECTS

In Asian cities today, decent people by the millions are being made illegal by the absense of housing they can afford. Decent housing is the thing which most sharply separates the poor from everyone else in their cities, 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 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.

STATUS OF THE BIG PROJECTS :

31% of these projects are now finished (20 projects). Most of these finished projects were done very quickly, in the second year, and they make a good argument for the speed and effectiveness of delivery by people. Another 50% of the projects are now well under way (11 projects more than 50% done, and 18 projects less than 50% done), which means 81% of the 64 projects are either finished or well underway. Another 24% of the projects (15 projects) haven't started yet, mostly because of difficulties sorting out the land tenure.

TYPES OF BIG PROJECTS :

Only 22% of the big projects (14 projects) so far involve the relocation of whole communities, while more than 51% (35 projects) have been able to upgrade or reconstruct in the same place. This is extremely important, because it shows that city-wide slum upgrading doesn't mean all the existing communities have to move. If groups in these cities can start their negotiations today, at city-wide scale, with each community negotiating for land and secure housing, it is likely that at least 51% of those communities will be able to stay and upgrade in the same place, with a little adjustment. (In Thailand's Baan Mankong Upgrading Program, more than 60% of slums have been able to stay and upgrade in the same place, and another 20% have been able to relocate to land that is very close by - within 2 kms.) 16% of the projects (10 projects) follow different models, with loans to secure or insecure households for housing improvements, and another 11% (7 projects) are creating new communities of scattered squatters on new land.

WHO GAVE THE LAND :

In 57% of the big projects so far, the land has been provided by the government (in 37 projects out of the total 65), under a variety of tenure arrangements (*more details about government land in ACCA projects on pages 12-13*). But there are also 25 big projects where people already owned the land or had to purchase it (36%). Purchasing land is not an ideal solution, given the ever-widening gap between land costs in most Asian cities and poor people's ability to afford to buy any of it. But sometimes the communities have no other option. In Myanmar, for example, if the communities waited for the current military government to give them land for their housing, there would be no housing projects in their lifetimes! So for strategic reasons, two groups of poor squatters living in townships on the periphery of Yangon decided to invest in buying some vacant farmland now, while it is still affordable, show this new collective people-driven housing possibility, and then later go to the government to negotiate for more land for other communities.

LAND TENURE IN THE BIG PROJECTS :

Most of the big projects are implemented in settlements which are facing the immediate or potential threat of eviction, and so it's no surprise that communities have opted for the relatively new option of collective tenure (leasehold or ownership) in only 17 of the big projects (27%).

What is the status of the BIG projects?
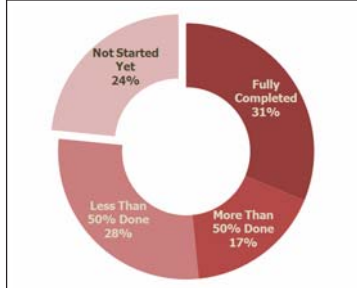
Types of ACCA BIG projects

- Relocation of whole communities to new land
- Relocation of scattered squatters to new land
- On-site upgrading / reconstruction reblocking / land-sharing
- Loans to various members
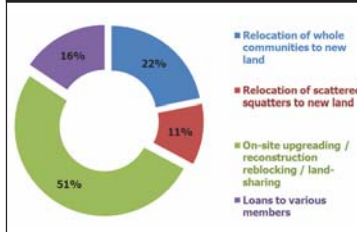
Who gave the land in the BIG projects?

What type of land tenure?

LAND TENURE : Collective or individual? In about 62% of the projects, the communities have chosen individual tenure (leasehold or ownership). Individual ownership is the de-facto tenure arrangement, but it can create serious problems in poor communities in the longer term. Once any slum gets developed and a squatter in that slum gets secure tenure, suddenly the price of that house and land will go up, the market will come to the area, and stronger economic forces will come and start trying to buy off that poor squatter. Some may not feel there's anything wrong with a poor family deciding to sell off its rights and move back to another slum - at least they'll have a little money in their pockets. But collective land tenure is a way to ensure that a housing project for the poor continues to be a vital and sustaining support system - *a real community* - for its members, who don't necessarily stop being poor and vulnerable once they get land and a house. Once the land is collective, it becomes much easier for those living within that collective to discuss, to agree, to set their systems and support each other.

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.

USING THE BIG PROJECT FUNDS IN DIFFERENT WAYS :

We know that the $40,000 ceiling for ACCA support isn't enough for most housing projects, which require five to ten times that much to complete! But this is another case of the "principle of insufficiency" coming into play, and it is interesting to see how many creative ways the groups around Asia are using this small budget from to ACCA to do big things in their cities.

1 **Leveraging land from the government.** The good news is that in 37 of the 65 big projects so far, communities have been able to leverage 287 hectares of land from the government (both *in-situ* and relocation), worth $35 million, and most of it is free. In Cambodia, for example, the networks have been able to leverage f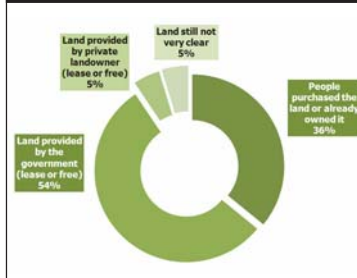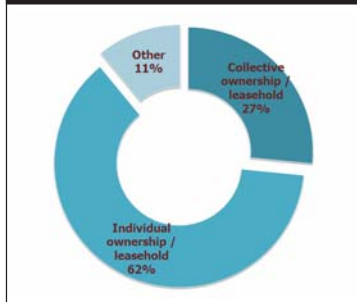ree government land in most of the big project cities, and then use the ACCA to fund a first batch of 30 or 40 housing loans, with a clear longer term plan and perhaps a second batch of housing loans coming from UPDF. *(more on next 2 pages)*

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 and Nepal.)

3 **Leveraging funds for housing from other sources.** In the 65 big projects so far, the $2.3 million investment from ACCA has helped leverage another $1.9 million from the communities, $35.7 million from government (in the form of land, infrastructure, cash and materials) and $1.6 million from other sources. That means that the ACCA funds account for only about 6% of the total project budgets, so it's clear there is some *serious leveraging* going on!

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 land from the local government.

5 **Negotiating more appropriate building laws and regulations.** In Vinh, for example, the community and the mayor worked closely together, from the beginning, to develop the big project, which was a first test of a new system of doing housing redevelopment by people, with more realistic standards. With this closeness, they were able to bridge the gap between poor people's systems and the formal policy, and to build a new housing delivery system in the process which is now being applied in another round of projects. The big projects in other Vietnamese cities, and in Cambodia and Lao are also becoming models for new, people-driven housing policies and practices at national level.

6 **Rehabilitating disaster-hit communities,** where people are still very vulnerable and the projects are being used to link disaster survivors together, help them start working together and developing their own housing and rehabilitation solutions - as active doers and not helpless beneficiaries.

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 and Lhasa, 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.

8 **Creating city-level revolving loan funds for housing**, to strengthen their negotiations to secure the land they already occupy, as in Surabaya, Leh, Quezon City and most of the cities in Sri Lanka.

65 BIG PROJECTS NOW UNDERWAY :

	Number of projects	Number of households directly benefitting	Number of households got secure land tenure	BUDGET CONTRIBUTIONS TO THE PROJECTS *(All figures in US$)*				
				Budget from ACCA	Budget from community	Budget from government	Budget from others	Total Budget
1. CAMBODIA	8 projects	499	600	320,000	47,700	2,464,625	130,320	2,962,645
2. INDONESIA	3 projects	698	1,146	100,000	105,000	1,573,950	1,000,000	2,778,950
3. NEPAL	6 projects	188	703	217,300	111,571	2,612,734	199,840	3,141,445
4. BURMA	4 projects	827	55	160,000	10,000	0	0	170,000
5. KOREA	1 project	40	0	40,000	0	0	0	40,000
6. PHILIPPINES	10 projects	1,459	1,892	390,000	78,026	4,383,435	102,857	4,954,318
7. VIETNAM	5 projects	160	98	165,000	569,459	4,396,400	0	5,130,859
8. SRI LANKA	7 projects	311	618	280,000	192,500	3,981,740	128,655	4,582,895
9. MONGOLIA	5 projects	151	78	150,767	49,947	115,280	32,900	348,894
10. FIJI	1 project	42	1,500	40,000	5,000	1,900,000	0	1,945,000
11. THAILAND	8 projects	532	597	180,000	609,569	3,566,746	0	4,356,315
12. INDIA	2 projects	23	622	80,000	39,000	9,002,200	0	9,121,200
13. LAO PDR	2 projects	66	139	80,000	15,000	1,680,000	0	1,775,000
14. PAKISTAN	1 project	1,835	0	40,000	20,000	0	0	60,000
15. CHINA	2 projects	7	7	64,000	16,000	0	0	80,000
TOTAL (land provided by government in 37 of these projects, either free, on long-term lease or for sale in installments)	65 projects	6,838 households directly benefitted	8,055 households (in 45 projects) got secure land tenure	$2,307,067 (**6%** of the total project budget)	$1,868,772 (**4%** of the total project budget)	$35,677,110 (**86%** of the total project budget)	$1,594,572 (**4%** of the total project budget)	$41,447,521 (**100%** of the total project budget)

4 BIG PROJECTS ON GOVERNMENT LAND

LAND FROM THE GOVERNMENT IN 37 BIG PROJECTS and these 37 ACCA-supported housing projects are providing secure land to 7,381 poor households (1,948 of which are directly getting ACCA housing loans). This shows that if we can find the right way to negotiate, it is very often possible to get land from the government, on lease or for sale at nominal rates - or sometimes even for free (in 25 of the projects!). The truth is that governments almost always have a lot of land, despite the complaints they invariably offer: *"There's no land left!"* or *"This land is too expensive for the people!"* For housing the poor, the public land strategy should be the rule of the game, as much as possible. On these two pages we take a more detailed look at these big projects on government land, how much the land is worth and how the tenure deals work :

ACCA BIG PROJECTS ON GOVERNMENT LAND :

Tenure terms	City / Country	# households got ACCA loans directly for the project	# households got secure land through the project	GOVERNMENT LAND / BUDGET CONTRIBUTIONS (US$)			
				Total area of the project land (m2)	Total value of the project land	Other gov. contributions to project	Total gov. contribution to project
1 Free land with title (collective)	Serey Sophoan, Cambodia	33	33	30,000	150,000	23,325	172,325
	Biratnagar, Nepal	51	51	5,418	25,542	—	25,542
	Erdenet, Mongolia	12	12	70,000	20,000	—	20,000
	Darkhan, Mongolia	10	10	1,008	35,280	—	35,280
	SUB TOTAL - 4 CITIES	**106 HH**	**106 HH**	**106,426 m2**	**230,822**	**23,325**	**254,147**
2 Free land with title (individual)	Samrong, Cambodia	30	288	1,400,000	1,400,000	7,500	1,407,500
	Sihanouk, Cambodia	29	52	5,000	100,000	220,800	320,800
	Peam Ro Dist, Cambodia	33	33	1,014	50,000	—	50,000
	Kampong Cham, Cambodia	42	194	21,000	510,000	—	510,000
	Koshi, Nepal	19	235	198,537	167,388	—	167,388
	Mandaue, MMVHAI, Phil	311	311	10,500	62,465	685	63,150
	Uvorkhangai, Mongolia	73	86	2,900	58,000	—	58,000
	SUB TOTAL - 7 CITIES	**537 HH**	**1,199 HH**	**1,638,951 m2**	**2,347,835**	**228,985**	**2,576,820**
3 Free land with title (still negotiating)	Surabaya, Indonesia	60	1,106	43,770	1,573,950	—	1,573,950
	Bhuj, India (4 communities)	22	622	221,837	9,000,000	2,200	9,002,200
	SUB TOTAL - 2 CITIES	**82 HH**	**1,728 HH**	**265,607 m2**	**10,573,950**	**2,200**	**10,576,150**
4 Free land with long-term user rights (individual)	Bharatpur, Nepal	31	31	3,108	266,400	2,357	268,757
	Kohalpur, Nepal	30	320	74,880	1,895,362	—	1,895,362
	Ratnanagar, Nepal	35	35	1,776	249,756	—	249,756
	Nuwara Eliya, Sri Lanka	32	32	4,665	167,940	1,000	168,940
	Kalutara, Sri Lanka	40	140	20,000	1,800,000	—	1,800,000
	Matale, Sri Lanka	32	55	64,400	450,800	—	450,800
	Batticaloa, Sri Lanka	45	121	16,875	118,125	—	118,125
	Galle, Sri Lanka	47	85	6,400	683,325	—	683,325
	Moratuwa, Sri Lanka	65	135	6,690	635,550	—	635,550
	Vinh, Vietnam	29	29	1,678	2,684,800	—	2,684,800
	Hai Duong, Vietnam	29	29	990	1,188,000	—	1,188,000
	Viet Tri, Vietnam	12	200	1,496	523,600	—	523,600
	SUB TOTAL - 12 CITIES	**427 HH**	**1,212 HH**	**202,958 m2**	**10,663,658**	**3,357**	**10,667,015**
5 Long-term nominal lease (collective)	Lami, Fiji	42	1,500	514,350	1,900,000	—	1,900,000
	Bang Khen Dist., Thailand	26	26	1,326	783,666	—	783,666
	Hua Hin, Thailand	41	378	3,116	1,687,314	—	1,687,314
	Seekotabong Dist. Lao PDR	32	84	6,400	640,000	—	640,000
	Chantaburi Dist. Lao PDR	34	65	10,400	1,040,000	--	1,040,000
	SUB TOTAL - 5 CITIES	**175 HH**	**2,053 HH**	**535,592 m2**	**6,050,980**	**0**	**6,050,980**
6 Long-term nominal lease (individual)	Rangsit, Thailand	30	30	1,500	874,500	0	874,500
	SUB TOTAL - 1 CITY	**30**	**30**	**1,500 m2**	**874,500**	**0**	**874,500**
7 People buy the land at subsidized, below-market rates, on installments	Digos, Phil	22	162	20,000	27,906	—	27,906
	Kidapawan, Phil	135	135	20,000	116,279	—	116,279
	Rodriguez, Phil	27	97	10,600	39,750	5,000	44,750
	Sorsogon, Phil	17	109	10,300	128,750	—	128,750
	Baseco fire area, Manila, Phil	340	500	29,077	4,000,000	2,600	4,002,600
	Kiilinochchi, Sri Lanka	50	50	25,000	125,000	—	125,000
	SUB TOTAL 6 CITIES	**591 HH**	**1,053 HH**	**114,977 m2**	**4,437,685**	**7,600**	**4,445,285**
TOTAL 37 CITIES (37 ACCA big projects on government land)		**1,948 HH**	**7,381 HH**	**2,866,011 m2 (286.6 ha)**	**$35,179,430**	**$256,467**	**$35,444,897**

TENURE DEALS : How governments give land for housing

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 it's "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.

5

COMMUNITY FINANCE

70 CITY DEVELOPMENT FUNDS AND 213,365 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 101 of the 107 ACCA cities so far. 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.

In the first year of ACCA, most groups concentrated on the implementation of their first projects. But as that implementation has gotten stronger, more groups are beginning 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 have started with national funds (like UPDF in Cambodia and CLAF-Net in Sri Lanka), some have started with city-based funds (like Nepal, Burma and Vietnam), some have started from strong savings groups on the ground (like Mongolia and Lao PDR), and one has not even started savings yet (China).

1 **Some funds stay in the city and some revolve back into the national fund :** Since the ACCA funds support projects in only some of the cities in a country, other cities may lose out on the opportunities the program offers. So 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 get diminished.

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 being used to strengthen the community process, the collaborative city process, the city fund's role, the savings process and city partnerships (as in Vietnam and Nepal).

"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

COMMUNITY FINANCE (January 2011) Summary of community savings and community funds in ACCA cities *(all figures in US$)*

	# ACCA cities	SAVINGS			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	15	265	8,905	314,850	15 funds	320,000	152,000	32,500	25,000	530,000
2. INDONESIA	6	128	1,607	9,666	1 fund	3,100	4,500	0	0	7,600
3. NEPAL	6	199	3,785	257,084	2 funds	80,000	0	83,429	11,429	174,858
4. BURMA	6	53	3,419	37,533	3 funds	80,000	0	0	10,000	90,000
5. KOREA	1	4	54	5,000	0 funds	0	0	0	0	0
6. PHILIPPINES	16	1,235	22,909	201,413	9 funds	189,988	35,138	10,000	71,076	306,172
7. VIETNAM	10	1,228	29,138	1,443,680	6 funds	116,022	0	32,500	241,676	390,198
8. SRI LANKA	7	589	5,951	615,437	6 funds	280,000	605,169	25,200	128,655	1,039,024
9. MONGOLIA	12	162	1,770	39,391	10 funds	4,000	5,120	1,438	1,752	12,400
10. FIJI	3	144	18,500	92,888	0 funds	0	0	0	0	0
11. THAILAND	8	86	14,773	1,687,120	7 funds	116,000	838,843	13,833	0	968,676
12. INDIA	2	20	323	7,825	0 funds	0	0	0	0	0
13. LAO PDR	11	487	102,204	10,762,965	11 funds	95,000	101,115	0	7,625	203,740
14. PAKISTAN	2	0	0	0	0 funds	0	0	0	0	0
15. CHINA	2	0	0	0	0 funds	0	0	0	0	0
TOTAL	107 cities	4,600 groups	213,365 members	$15,474,852 total savings	70 funds	$1,284,110 (34%)	$1,742,475 (47%)	$198,900 (5%)	$497,183 (14%)	$3,722,668 (100%)

6 COMMUNITIES AND DISASTERS

A disaster can be a vital opportunity to bring about change in the deeper, more structural problems and inequities which the disaster opens up.

Of all the poor and vulnerable groups in Asian cities, those hit by disasters are often the poorest and most vulnerable of all. Besides losing family members, houses and belongings, many also lose their livelihoods and support systems and find themselves facing eviction from their land. As the frequency and severity of storms, floods, fires, land-slides and earthquakes increases, so too are the numbers of poor communities facing these disasters increasing. Community networks in several countries are using ACCA support to try to turn these calamities into development opportunities, in which the disaster-affected communities themselves become the main actors in planning, managing and implementing their own relief and rehabilitation, as much as possible. By the end of December 2010, a total of 17 community-driven disaster rehabilitation projects had been approved, in 6 countries: Cambodia (1 project), Burma (3 projects), Philippines (7 projects), Vietnam (3 projects), Pakistan (1 project) and Indonesia (2 projects). These 17 projects - which are all quite different - tell us something crucial about the role of the ACCA Program, and show how many interesting and creative solutions are possible when groups who believe in the power of people have access to flexible funds - even if they are very modest! - to do something. Here are a few examples:

Cyclone Nargis in BURMA

▲ After the storm, the big aid agencies sent in specialists to design standard typhoon-resistant houses of about 15m2, with 6 posts and a tin roof, which they reproduced by the hundreds and gave to people. In two of the ACCA projects in Myanmar, the funds went straight into the hands of the villagers, who built 750 houses for the same amount the international experts built only 100! And these people-built houses were all different, all beautiful, all full of whimsy and innovation. And because this housing process brought people together, instead of isolating them, it led communities naturally to do many other things together.

Typhoon Mirinae in VIETNAM

▲ After the typhoon hit Quinhon in Nov 2009, formal relief efforts were slow and so the women's savings groups used a $25,000 grant from ACCA to set up a special fund to support a people-managed rehabilitation process in the city's worst-hit ward. After surveying the damage and needs, they worked out a very delicate system of support for house repairs, livelihood revival and emergency needs, with the funds going as grants, as no-interest loans or as low-interest loans, according to the family's situation. The whole process was managed by the women's savings groups, who later helped communities in Vinh and Ha Tinh to do the same thing, when those cities were hit by subsequent typhoons.

Earthquake in YUSHU

▲ The Tibet Heritage Fund group is using ACCA support to help several residents in Yushu to repair and earthquake-proof their slightly-damaged multi-family buildings in the town's historic Tibetan center, to demonstrate an alternative to the Chinese government's plans to relocate all the residents, raze the city and replace it with high-rises, shopping malls and phony up-market "Tibetan style" villas.

Typhoon Ketsana in METRO MANILA

▼ In the Homeless People's Federation's Typhoon Ketsana project, they gave house repair loans only to communities, not to individuals. The communities survey the affected households and determine who needs what and then buy the materials together, in bulk, and manage the construction somewhat collectively, and then manage the loan repayment to the federation's special Ketsana house repair loan fund. These small loans have been repaid so quickly that the funds have revolved three times already, so the original $20,000 from ACCA has allowed 351 affected households (so far) to receive house repair loans totaling US$ 52,725.

Floods in PAKISTAN

▼ The terrible 2010 floods along the Indus River drove 20 million poor villagers into deeper poverty, when they destroyed houses and washed away crops and cattle. The OPP-RTI used ACCA support to design a simple, cheap and efficient process to help as many families as possible to build a one-room house with a proper roof over it, so they will have a sturdy place to live as they begin to rebuild their villages. The project channels the funds through a network of local partner organizations, and provides kits of materials to help families to build strong roofs over the rooms which people build themselves, using mud and bricks salvaged from their ruined houses. The program has assisted 4,000 families so far, and is being expanded to cover 7,000 more families.

Fire in BASECO

▼ After a fire destroyed a big swath of the sprawling Baseco slum in Manila, the Urban Poor Associates NGO used ACCA support to survey and map the whole area, and develop a new layout plan with the people, with regular plots and access roads, as part of their ongoing struggle to get secure land tenure. The 500 affected families are now building their "starter" houses on the plots.

PARTNERSHIP

Instead of being the victims of development or waiting passively for someone else to do something for them, ACCA gives 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 relations in the city can now be changed. 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 perception about the poor communities in their cities, as being creative and capable of solving serious problems. And in the second year of ACCA, 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.

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.

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 we are seeing it much more in the second year. In 63 out of the total 66 big projects so far, 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. 91 cities (out of total 107) 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 and Lao PDR)

- **LAND :** In 37 out of the 65 cities with big ACCA projects (57%), the government has provided the land for housing (either free, on long-term nominal lease or on a rent-to-own basis), and 7,381 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, 70 city-based development funds have been set up, and local governments have contributed to 21 of these city funds, in 8 countries. The total $200,000 they have invested in these funds works out to only 5% of the total US$3.7 million capital in all 70 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 the most 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 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*).

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.

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

	Number of projects (actuals, not approved)	Number of households directly benefitting	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 budet)
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)

8

POLICY CHANGE

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 are starting to see 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 (which ACHR is helping to draft). 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 People's Community Network and the Minister of Local Government and Housing to jointly do city-wide 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 50 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!

9

COLLABORATION WITH KEY AGENCIES

The ACHR secretariat has continued to work to influence funding institutions and regional development agencies to support activities and policy changes which are in line with the community-driven, city-wide and community-city-partnership strategies of the ACCA Program. This kind of collaborative and advocacy work is one way for us to bring Asia's growing, thriving community processes up from the basement and onto the top floor, and to translate real action in city-wide upgrading by communities on the ground into changes in how the larger urban development process is governed, funded and facilitated.

MOUs :
Collaborating with government bodies

In places where the process is very new, it may be helpful to have an outside organization to act as facilitator between the local community groups, the local government and other local support agencies, as the working partnership between these local groups is formed and begins to mature. ACHR, as a regional coalition, has played this role, where necessary, by signing formal agreements (usually in the form of "Memorandums of Understanding") to work jointly with local groups to help promote and scale up the kind of city-wide and community-driven slum upgrading which ACCA supports.

- **CAMBODIA :** The UPDF in Cambodia, which supports all the ACCA projects, has been operating under an MOU between ACHR, the community savings network and the Municipality of Phnom Penh since 1998.

- **LAO PDR :** The national women's savings movement has been supported by an MOU between ACHR, CODI, the Lao Women's Union and the local NGO WCEP since 2002.

- **VIETNAM :** Since 2007, the national savings and CDF movement has been supported by an MOU between ACHR, ACVN, ENDA, the Women's Union and the CDF Community Network.

- **FIJI :** An MOU signed in October 2010 between ACHR, the People's Community Network and the Minister for Local Government and Housing is facilitating the expansion of the ACCA-supported city-wide upgrading by people to 15 cities in Fiji.

1 **ROCKEFELLER FOUNDATION :** In the past two years, the Rockefeller Foundation has supported ACHR's community architecture and public media activities and helped broaden them into region-wide programs. It has also partially supported the national women's savings and credit process in Lao PDR. Both of these support programs have given a big boost to the ACCA projects around Asia in different ways. We are now negotiating to continue this partnership, especially to support the ongoing community architecture and public media work in the regional ACCA / ACHR process.

2 **UN-ESCAP - APUF MEETING :** ACHR has a long history of friendly collaboration with UN-ESCAP on several fronts. Most recently, we have been working with ESCAP to help organize panel discussions, field visits and sub-group discussions on community-driven upgrading during the upcoming Asia-Pacific Urban Forum (APUF) in Bangkok, in June 2011. ACHR is also working with CODI and the Thai Government to bring a more community-driven and people-centered development perspective to the Ministerial Conference of Asian Ministers, which is being organized along with the APUF meeting, by organizing a one-day ministerial workshop on community-driven and city-wide slum upgrading, with field visits to Baan Mankong community upgrading projects in Bangkok. We hope that this important event will inspire ministers from different Asian countries to support city-wide upgrading in their countries and to build a regional network of policy-makers on this issue. On the day before the APUF meeting, ACHR is also organizing a regional forum of Asian community leaders, to sit, share and then make a good plan how to bring this group and this voice into various workshops that are part of APUF, to bring the community perspective and community agenda into those events at this regional forum.

3 **CDIA :** ACHR continues to explore the possibility of linking the ACCA Program with the ongoing CDIA-financed urban infrastructure projects in several Asian cities, to help the CDIA program support the infrastructure needs of the very poor also, to bring organized groups of poor into those cities' larger infrastructure and planning processes, to make them more equitable, more pro-poor and more city-wide - perhaps with some participatory infrastructure development involving poor communities as part of the process. In a meeting with CDIA in Manila, in Feb 2011, we planned a joint workshop at the end of 2011, and discussed possibility of some initial collaborations in Ulaanbaatar, Naga City and Suva.

4 **UN-HABITAT "300 CITIES PROGRAM" :** ACHR is also in the process of developing a joint project with UN-HABITAT to scale up the ACCA program to 300 cities in Asia, with the added elements of seed capital for larger city development funds in each city and the status of the UN to boost the program's capacity to support projects and to bridge the informal people's process on the ground with the formal government system in those 300 cities. This collaborative initiative is being developed with the UN-Habitat's regional office in Fukuoka, to support and scale up the kind of city-wide and community-driven slum upgrading (with savings and community finance as the main tools) that has already begun in many cities, and to make it into a regional program of change which is large-scale, people-driven, demand-driven and partnership-oriented, to solve the slum issue at city-wide scale across the Asia region. We are calling this the "300 Cities Program."

5 **SELAVIP FOUNDATION :** The Selavip Foundation, which has had a very long and very close collaboration with ACHR, is funding several country-level projects with ACHR partner organizations in Asia. From January 2011, Selavip will be co-funding a special new ACHR program to assist some of Asia's poorest community members and help make sure they can take part in the housing and upgrading projects being implemented by communities themselves, with support from the ACCA Program (and otherwise). The "Decent Poor Program" (which has been modeled on a similar program in Thailand, which was also funded partly by Selavip) will initially help community networks in nine countries to provide grants to about 200 of their very poorest households, at US$500 per household, with a maximum of 20 households per country. This is not a program to solve all the problems of poverty, which are of course far too great for this tiny intervention, but it is a strategic program which works like a challenge to the poor communiy organizations we work with to look at their own poorest members and find creative ways to make sure they are included in the upgrading process.

6 **CITYNET :** The secretariat of Citynet is now in Yokohama, and when that city's term ends in two years, the Seoul Municipality is keen to host the new secretariat. To win this honor, the city will want to present itself as a progressive, respectable and pro-poor city. But the reality is that Seoul is a city where massive evictions continue to happen in the name of Korea's contractor-driven style of urban redevelopment. So we see the Citynet link as a strategic opportunity to open up a dialogue on the issues of eviction, redevelopment and urban poor housing in this difficult city. As a first step, ACHR has been working with Citynet to plan a regional workshop, in which the Seoul Municipality, Citynet, ACHR and many groups from around the region will take part, to show alternatives, to link with the local Korean groups and communities on the ground, and to move this issue forward in a more proactive manner. We are calling this workshop *"Inclusive Cities: Developing Asia's Urban Future with People"*. The workshop will be organized some time in the later half of 2011.

7 **CITIES ALLIANCE IN VIETNAM :** The Cities Alliance's Land, Security of Tenure and Citizenship (LSC) Project has chosen Vietnam as their pilot country in Asia, and ACHR has negotiated an agreement to link this LSC Project with ACCA, and to use the program's US$1.3 million budget for Vietnam to directly support the work of the Associated Cities of Vietnam (ACVN) to expand the ACCA city-wide upgrading process to cover 100 cities in 3 years, in a process in which the city and the communities are the key actors in doing the slum upgrading together.

10 COMMUNITY ARCHITECTS

▲ *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 or 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 community mapping handbook have already been published, and another handbook on community upgrading 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)*

ACCA BUDGET & FINANCES

The total budget for the three-year ACCA Program is US$ 11 million ($7 million under the original contract and another $4 million under an additional contract). The budget for the ACCA Program's activities is transferred to ACHR from IIED (which has agreed to act as a conduit for the funds from the Bill & Melinda Gates Foundation) every 6 months, after submitting six-monthly financial reports. A total of five budget transfers were made to ACHR between November 2008 and November 2010, bringing the total amount transferred to ACHR to US$ 5,209,370.03. Within that two-year period, a total amount of $6,279,420 had been approved for various program elements, and $4,421,418 had been disbursed to groups in 15 countries.

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 :

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 bu-reaucracy as possible.

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 project and small 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, plan together and strategize how to stretch that money to do as much as possible. And more important than the amount is the city-wide and people-driven direction of that money: poor communities have to come together, they have to sit with the city, they have to survey and get information about their settlements, they have to start saving, they have to develop plans, they have to make a city fund. 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. In some countries (Vietnam, Cambodia, Philippines and Indonesia), thrifty groups have decided to use the small project funds as loans also, and revolve that money in order to further build up their city funds, to support more upgrading projects. In these ways, the big and small 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 the groups are free to manage them 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, to transform difficult relationships into working partnerships. The ACCA money is fairly easy, but that easiness can make all that difficult stuff start moving.

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 core 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. In only a few cases are ACCA funds being used to cover some extra national coordination costs (in Vietnam, Mongolia, Lao PDR and Cambodia).

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 Program's overall budget breakdown (2008 - 2011) *(all figures in US$)*

ACCA Project elements	1st contract	2nd contract	Total budget	% of total program budget	
1. Small projects	1,500,000	1,000,000	2.5 million	22.7%	59.1%
2. Big projects	2,000,000	2,000,000	4 million	36.4%	
3. Community savings and funds	400,000	0	0.4 million	3.6%	10.8%
4. Understanding cities	300,000	0	0.3 million	2.7%	
5. Disaster rehabilitation	300,000	200,000	0.5 million	4.5%	
6. City and national processes	1,150,000	700,000	1.85 million	16.8%	21.3%
7. Regional strengthening	500,000	0	0.5 millio	4.5%	
8. ACHR admin and coordination	500,000	50,000	0.55 million	5 %	
9. International coordination (IIED)	350,000	50,000	0.4 million	3.6%	
TOTAL	**7,000,000**	**4,000,000**	**11 million**	**100%**	
Total budget managed by ACHR	6,650,000	3,950,000	10.6 million	96%	

Total ACCA approvals and expenses (Nov 2008 - Jan 1, 2011)

| ACCA Project elements	Budget approved (US$)	Budget actually disbursed (US$)	Budget still available (US$)
1. Small projects (543 projects approved so far)	1,407,000	877,436	1,093,000
2. Big projects (65 projects approved so far)	2,307,067	1,485,787	1,692,933
3. Support for community savings and funds	120,803	120,803	279,197
4. Support for understanding cities	148,500	67,904	151,500
5. Support for disaster rehabilitation	304,790	343,410	195,210
6. Support for city and national processes	881,921	416,739	752,686
7. Regional strengthening	715,393	715,393	
8. ACHR admin. and coordination	393,946	393,946	156,054
TOTAL	**6,279,420** (57% of the total ACCA budget)	**4,421,418** (70% of the approved budget)	**4,320,580** (39% of the total ACCA budget)

"More than 70% of the ACCA budget goes directly into the hands of people in poor communities, and enables them to do real projects on the ground which resolve their immediate needs."

ACCA Total budget elements (2008 - 2011)
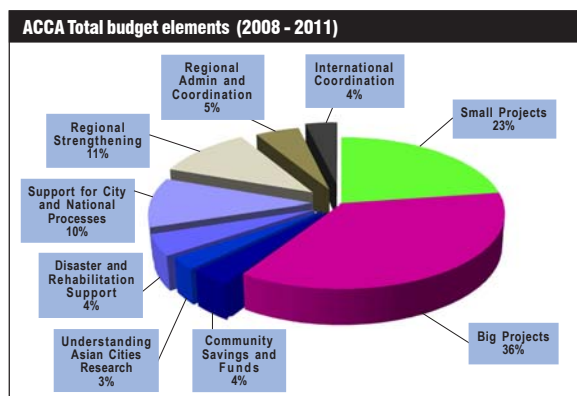
▲ The diagram above shows how the ACCA Program budget has been spent so far, with more than 70% of the budget going directly into the hands of poor people, enabling them to do real housing and upgrading projects on the ground. Another 20% of the budget goes to capacity-building activities, and only 9% goes to administration and coordination (5% for ACHR's regional and 4% for IIED's international admin. and coordination). These figures are in sharp contrast to the budgets of most expensive and top-heavy international development projects, where management and overhead costs eat up 30% to 50% of project budgets, and only a pittance actually makes its way into the hands of the poor. We have maintained these proportions throughout the implementation of the first two years and intend to continue.

ACCA Budget approved, up to January 2011
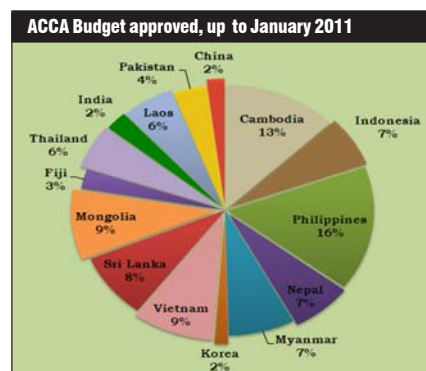
▲ The diagram above shows how the ACCA budget has been used in different countries. It's clear that energetic groups in some countries are incorporating the tools the ACCA Program offers into their active change processes and taking full and swift advantage of the program, with lots of projects. Others are slower to start. It all depends on how ready the groups are to recognize the program's opportunities and to make use of them in their own creative ways. The program has been open to the whole Asia region from day one: any groups which understand how to make use of it can propose activities to ACCA and move ahead.

Summary of ACCA project budgets approved (as of Jan 2011)   (all figures in US$)

Country	Cities	Big Projects Total budget	#	Small Projects Total budget	#	City Support Total budget	#	Disaster Projects Total budget	#	National Support Total budget	#	Other city & nat. proc. + Asian cities + Com. S & funds	TOTAL
1. Cambodia	15	320,000	8	230,000	136	42,000	14	5,000	1	30,000	3	30,000	657,000
2. Indonesia	6	100,000	3	97,000	30	12,000	4	37,000	2	22,000	2	71,497	339,497
3. Nepal	6	217,300	6	75,000	26	15,000	5	0		20,000	2	31,000	358,300
4. Burma	6	160,000	4	82,000	25	12,000	4	92,800	3	12,000	1	5,000	363,800
5. Korea	1	40,000	1	15,000	5	3,000	1	0		20,000	2	0	78,000
6. Philippines	16	390,000	10	209,000	67	46,000	15	108,000	7	22,000	2	50,000	825,000
7. Viet Nam	10	165,000	5	120,000	41	30,000	9	36,990	3	42,000	2	113,067	507,057
8. Sri Lanka	7	280,000	7	115,000	36	21,000	7	0		17,500	2	0	433,500
9. Mongolia	12	150,767	5	187,000	74	38,000	12	0		22,500	2	70,490	468,757
10. Fiji	3	40,000	1	45,000	15	9,000	3	0		10,000	2	25,000	129,000
11. Thailand	8	180,000	8	50,000	19	19,000	8	0		20,000	2	20,000	289,000
12. India	2	80,000	2	30,000	12	6,000	2	0		0		10,000	126,000
13. Lao PDR	11	80,000	2	109,000	41	17,000	11	0		34,000	3	61,570	301,570
14. Pakistan	2	40,000	1	20,000	10	0		25,000	1	10,000	1	100,600	195,600
15. China	2	64,000	2	23,000	6	11,000	2	0		0		0	98,000
Totals	**107**	**2,307,067**	**65**	**1,407,000**	**543**	**281,000**	**97**	**304,790**	**17**	**282,000**	**26**	**588,224**	**5,170,081**

11 TWO YEARS PROJECT APPROVALS

BUDGET : Summary of ACCA project budgets approved, as of December 30, 2010 (all figures in US$)

City / District	Total budget approved	Big projects (max. $40,000)	Small projects (max $3,000 per project)	City process (max $3,000 per city)	Under-standing cities	Other city and national process	Disaster	Com-unity savings and funds
1. CAMBODIA								
Serey Sophoan	58,000	40,000	15,000 (12)	3,000				
Samrong	58,000	40,000	15,000 (11)	3,000				
Preah Sihanouk	58,000	40,000	15,000 (8)	3,000				
Peam Ro Dist., Prey Veng	58,000	40,000	15,000 (8)	3,000				
Bavet	58,000	40,000	15,000 (13)	3,000				
Khemera Phoumin	18,000	–	15,000 (11)	3,000				
Kampong Cham	58,000	40,000	15,000 (6)	3,000				
Pailin	18,000	–	15,000 (6)	3,000				
Sen Monorom	18,000	–	15,000 (9)	3,000				
Siem Reap	58,000	40,000	15,000 (8)	3,000				
Phnom Penh Fire	55,000	40,000	10,000 (1)				5,000	
Community Builders Center	20,000		10,000 (1)			10,000		
Daun Keo, Takeo Province	18,000	–	15,000 (8)	3,000				
Steung Treng Municipality	18,000	–	15,000 (10)	3,000				
Banlung, Ratanakiri	18,000	–	15,000 (17)	3,000				
Pursat	18,000	–	15,000 (7)	3,000				
Country slum survey	10,000					10,000		
National process (x3)	40,000					40,000		
2. INDONESIA								
Surabaya	58,000	40,000	15,000 (5)	3,000				
Makassar	55,000	40,000	12,000 (4)	3,000				
Jakarta	18,000	–	15,000 (3)	3,000				
Tasikmalaya District	10,000	–	10,000 (1)					
Yogyakarta	23,000	–	15,000 (5)	3,000		5,000		
Merapi Volcano (UPC)	75,000	20,000	30,000 (10)				25,000	
Merapi Volcano (Yuli)	12,000						12,000	
National process + activities	58,497					58,497		
Comm. Architects Network	30,000					30,000		
3. NEPAL								
Bharatpur	58,000	40,000	15,000 (5)	3,000				
Biratnagar	58,000	40,000	15,000 (6)	3,000				
Birgunj	58,000	40,000	15,000 (5)	3,000				
Kohalpur	58,000	40,000	15,000 (5)	3,000				
Ratnanagar	58,000	40,000	15,000 (5)	3,000				
Koshi	17,300	17,300						
Country survey	16,100					16,100		
Federat. building + activities	10,000					10,000		
National process (x2)	20,000					20,000		
4. BURMA								
Khawmu Township	130,800	40,000	30,000 (10)	3,000			54,800	3,000
Kunchankone Townsnip	65,000	40,000	12,000 (4)	3,000			8,000	2,000
Dadeye Township	30,000	–	–	–			30,000	
Gangaw Township	10,000		10,000 (1)					
North Ukkalapa Township	58,000	40,000	15,000 (5)	3,000				
Hlaing Tar Yar Township	58,000	40,000	15,000 (5)	3,000				
National process	12,000					12,000		
5. KOREA								
Seoul	58,000	40,000	15,000 (5)	3,000				
National process (x2)	20,000					20,000		
6. PHILIPPINES								
Quezon City, District 2	64,000	40,000	15,000 (5)	4,000	5,000			
Manila (Baseco)	85,500	60,000	6,000 (3)	3,000		6,500	10,000	
Navotas	65,500	40,000	15,000 (5)	3,000	7,500			
Iligan	46,000	40,000	3,000 (1)	3,000				
Quezon City Dist 1 & 2	18,000	—	15,000 (5)	3,000				
Mandaue	43,000	40,000	–	3,000				
Davao	18,400	—	10,000 (4)	3,000	1,700		1,700	2,000
Digos	58,400	40,000	10,000 (4)	3,000	1,700		1,700	2,000
Kidapawan	58,200	40,000	10,000 (4)	3,000	1,600		1,600	2,000
Albay Province, Bicol	36,000	–	25,000 (6)	3,000			8,000	
Talisay	18,000	–	15,000 (5)	3,000				
Muntinlupa	18,000	–	15,000 (5)	3,000				
Bulacan Province	33,000	–	30,000 (10)	3,000				
Rodriguez	58,000	40,000	15,000 (5)	3,000				
Sorsogon City	58,000	40,000	15,000 (5)	3,000				
Quezon City, Sama Sama	20,000	–	–			20,000		
National Disaster project	35,000	–					35,000	
Typhoon Ketsana project	70,000	40,000	–				30,000	
National process (x2)	22,000					22,000		

	City / District	Total budget approved	Big projects (max. $40,000)	Small projects (max $3,000 per project)	City process (max $3,000)	Under-standing cities	Other city and national process	Disaster	Com-unity savings and funds
7. VIET NAM	Viet Tri	61,000	40,000	15,000 (5)	4,000				2,000
	Vinh	86,300	40,000	15,000 (5)	4,000			25,300	2,000
	Lang Son	21,000	—	15,000 (5)	4,000				2,000
	Ben Tre	18,000	–	15,000 (6)	3,000				
	Hung Yen	18,000	–	15,000 (5)	3,000				
	Thai Nguyen	18,000	–	15,000 (5)	3,000				
	Hai Duong	58,000	40,000	15,000 (5)	3,000				
	Ha Tinh	45,300	25,000	15,000 (5)	3,000			2,300	
	Ca Mau	3,000	–	–	3,000				
	Quinhon	29,390	15,000					14,390	
	National process (x2)	42,000				42,000			
	National activities	107,067				15,000	22,464		69,603
8. SRI LANKA	Nuwara Eliya	58,000	40,000	15,000 (5)	3,000				
	Kalutara	58,000	40,000	15,000 (5)	3,000				
	Matale	58,000	40,000	15,000 (5)	3,000				
	Batticaloa	58,000	40,000	15,000 (5)	3,000				
	Galle	58,000	40,000	15,000 (5)	3,000				
	Killinochchi	58,000	40,000	15,000 (5)	3,000				
	Moratuwa	58,000	40,000	15,000 (5)	3,000				
	WB Information Center	10,000		10,000 (1)					
	National process (x2)	17,500					17,500		
9. MONGOLIA	Erdenet City	60,000	40,000	15,000 (5)	3,000				2,000
	Tunkhel Village	60,000	40,000	15,000 (5)	3,000				2,000
	Bayanchandmani Dist.	60,120	25,120	20,000 (6)	3,000	10,000			2,000
	Khan-Uul District, UB	20,000	–	15,000 (5)	3,000				2,000
	Darkhan	43,000	20,000	17,800 (8)	4,000				2,000
	Ovorkhangai	44,647	25,647	15,000 (5)	4,000				
	Baganuur Dist, UB	20,000	–	15,000 (8)	3,000				2,000
	Sukhbaatar District, UB	20,000	–	15,000 (5)	3,000				2,000
	Bulgan District	20,000	–	15,000 (6)	3,000				2,000
	Baruun Urt Dist, Sukhbaatar	18,000	–	15,000 (8)	3,000				
	Tsenkher Mandal District	18,000	–	15,000 (5)	3,000				
	Bayandalai, Gobi	18,000	–	15,000 (8)	3,000				
	Pollution study (UDRC)	15,000				15,000			
	National process (x2)	22,500					22,500		
	National Savings support	5,000							5,000
	National activities	24,490					24,490		
10. FIJI	Suva	18,000	–	15,000 (5)	3,000				
	Lautoka	18,000	–	15,000 (5)	3,000				
	Lami	58,000	40,000	15,000 (5)	3,000				
	National process	10,000					10,000		
	Survey, Planning activities	25,000					25,000		
11. THAILAND	Chum Phae	33,000	30,000	–	3,000				
	Bang Ken Dist. (Bangkok)	43,000	30,000	10,000 (4)	3,000				
	Chiang Mai Learning Cent.	20,000				20,000			
	Prachuab Kirikan Province	38,000	20,000	15,000 (5)	3,000				
	Ubon Ratchatani	27,000	20,000	5,000 (2)	2,000				
	Rangsit	27,000	20,000	5,000 (2)	2,000				
	Hua Hin	27,000	20,000	5,000 (2)	2,000				
	Nakhon Sawan	27,000	20,000	5,000 (2)	2,000				
	Koh Khwang	27,000	20,000	5,000 (2)	2,000				
	National process (x2)	20,000					20,000		
12. INDIA	Bhuj, Gujarat	58,000	40,000	15,000 (7)	3,000				
	Leh, Ladakh	63,000	40,000	15,000 (5)	3,000	5,000			
	PROUD in Mumbai	5,000				5,000			
13. LAO PDR	Vientiane Prefecture -7 cities	136,000	80,000 (2)	49,000 (20)	7,000				
	Muang Khong	16,000	–	15,000 (5)	1,000				
	Pongsali Province	18,000	–	15,000 (5)	3,000				
	Bokeo Province	18,000	–	15,000 (6)	3,000				
	Luang Prabang Province	18,000	–	15,000 (4)	3,000				
	Community savings support	21,570					8,370		13,200
	National process + activities	74,000					74,000		
14. PAKISTAN	Rawalpindi	14,600					14,600		
	Karachi Goths OPP	15,000				15,000			
	OPP in 4 new towns	20,000					20,000		
	Floods in Sindh and Punjab	85,000	40,000	20,000 (10)				25,000	
	Lahore housing research	6,000				6,000			
	Arif 4 research projects	25,000				25,000			
	National support + activities	30,000				30,000			
15. CHINA	Lhasa, Tibet	58,000	40,000	15,000 (5)	3,000				
	Yushu Prefecture	40,000	32,000	–	8,000				
TOTAL (15 countries)	**107 Cities / Districts**	5,170,081	2,307,067 (65 projects)	1,407,000 (543 projects)	281,000 (97 cities)	148,500 (16 projects)	600,921	304,790 (17 projects)	120,803

12

ASSESSING ACCA

A NEW KIND OF HORIZONTAL, PEOPLE-DRIVEN ASSESSMENT :

A striking part of the ACCA Program's second year has been the assessment process, in which we are trying to build a new, intense and horizontal system for comparing, assessing, learning from and refining the ACCA projects in different countries. All the participants in these assessment visits are actively involved in their own ACCA projects, and they come with all kinds of questions, doubts, problems and ideas. Suddenly they're in another country, seeing other poor community people doing projects also - some similar, some different. Some of the things they see they may be critical about, and other things they will learn from and be so inspired by they'll take the idea back home. In these ways, besides helping adjust and correct problems in the implementation process in various cities, the assessment trips are opening up a big new space for learning and sharing across Asia, and helping to expand the range of what community people see is possible. This is not an assessment process that comes only at the end of projects, but happens constantly, and most of the projects being visited are still messily *in process!* The objective is not to assess the neatly finished project, but to bring a rich element of communal learning and communal adjusting and sharing into the process of implementation - as it happens.

two-way learning . . .

In the modern world of development, projects are usually assessed by high-level professionals or academics from outside, who are hired to fly in for a couple of days, put you through their x-ray to measure the worthiness of the work you are doing, according to all the prevailing development theories, pronounce judgment on that work and then fly home again. Most of the time, that kind of external x-ray of an internal process ends up missing most of the real substance and the real qualities of a complex, community-driven development process, which these high-flyers from far away usually can't understand.

We're trying to change that model of assessment, and turn it into a more horizontal process, in which it is community people, their partner NGOs and sometimes even a few supportive government officials (all of whom are actively involved in implementing their own ACCA projects back home - none of them are armchair observers!) who take on the task of assessing the work of their peers in the region.

As they visit each other, see each other's projects, talk with each other and travel together, they advise each other, learn from each other's mistakes and breakthroughs and help each other to make their process stronger. And what actually happens is that in the process of assessing others, these active groups are assessing themselves too. So the ACCA assessment process works in two-ways, with lots of learning on both sides.

1 **PHILIPPINES (January 24 - 29, 2010)** On this first assessment trip, we visited eight projects being implemented by five different groups in six cities around the country, traveling variously by van, bus, airplane and even overnight ferry! We visited projects in Manila, Navotas, Quezon City, Iligan, Mandaue, and ended up in the city of Iloilo, where the group visited the exciting ongoing city-wide community upgrading process that was one of the inspirations for the ACCA Program. 17 participants from Cambodia, Vietnam and Thailand were joined by 18 community leaders and their supporters from all the groups doing ACCA projects in the Philippines.

2 **VIETNAM (April 2-6, 2010)** On this second assessment trip, we visited ACCA projects in four cities in northern Vietnam (Viet Tri, Vinh, Hai Duong and Lang Son). All those projects are being implemented by the community savings/CDF networks in those cities, with support from the Associated Cities of Vietnam (ACVN), the National Women's Union and the NGO ENDA-Vietnam. 22 participants from Nepal, Sri Lanka, Mongolia, Lao PDR, Cambodia, the Philippines and Thailand were joined on the trip by a big team of 20 Vietnamese community leaders, ACVN officers, Women's Union staff and community architects.

3 **MONGOLIA (July 24-29, 2010)** This was the third assessment trip, and we visited big and small ACCA projects being implemented in four cities (Ulaanbaatar, Tunkhel Village, Dharkan and Bayanchandmani District). These ACCA projects are all being implemented by small savings groups in the informal "ger areas", with support from two Mongolian NGOs (the Urban Development Resource Center and the Center for Housing Rights and Development). There were 13 participants from Thailand and Korea in the visiting team, and they were joined by a big group of 30 community leaders, NGO staff and community architects from Mongolia.

4 **CAMBODIA (September 14-17, 2010)** Our hosts in Cambodia (the National Community Savings Network and the UPDF) organized this fourth assessment trip a little differently, dividing the large group of visitors from six countries into three groups. One group visited ACCA projects in the northern cities of Serey Sophoan, Samrong and Siem Reap, and another group visited projects in the southern coastal cities of Khemara Phoumin and Preah Sihanouk. The third group visited the Southwestern cities of Bavet, Peam Ro District and Kampong Cham. All three groups then converged in Phnom Penh at the end, for a few more project visits and a day-long presentation and reflection session by the three groups.

5 **NEPAL (November 22-25, 2010)** During this fifth assessment trip, we visited ACCA projects in only two cities - Bharatpur and Birgunj, and returned to Kathmandu afterwards for a reflection session. The ACCA projects in Nepal are all being implemented by community federations and Women's Savings Cooperatives in those cities, with support from the NGO Lumanti. The very big visiting team included community leaders and NGO supporters from Indonesia, Cambodia, Sri Lanka, Vietnam, Mongolia, Philippines and Thailand, and they were joined by a team of 15 Nepali community leaders, NGO staff from various cities and two municipal officers.

13 DOCUMENTING ACCA

ACCA Reports

The ACHR secretariat has continued to document the ongoing ACCA process through a variety of reports, field project booklets, publications, newsletters, videos and media tools, all of which have been distributed as widely as possible.

MEETING REPORTS

Reports have been prepared on all of the ACCA committee meetings and ACCA-related gatherings held so far. These reports summarize the key points, discussions and agreements present detailed information about the projects already underway and the new projects being proposed.

- **First ACCA Committee meeting in Nepal, February 2009**
- **Regional Community Forum in the Philippines, March 2009**
- **Second ACCA Committee meeting in Rayong, Thailand, April 2009**
- **Third ACCA Committee meeting in Surabaya, Indonesia, October 2009**
- **Fourth ACCA Committee meeting in Lang Son, Vietnam, April 2010**
- **Fifth ACCA Committee meeting in Phnom Penh, September 2010**
- **Sixth ACCA Committee meeting in Kathmandu, Nepal, November 2010**
- **E-mail ACCA Committee meetings in Aug 2009, Feb 2010 and July 2010**

FIELD VISIT REPORTS

Reports have also been prepared which provide detailed accounts of the exposure visits to community-driven, city-wide upgrading projects that are in process in the cities and countries where ACCA meetings have been held.

- **City-wide upgrading in Bharatpur, Nepal, February 2009**
- **City-wide upgrading in Iloilo, Philippines, March 2009**
- **City-Wide upgrading in Chantaburi, Thailand, April 2009**
- **Korea after 20 years, June 2009**
- **City-wide upgrading in 11 Cambodian cities, September 2010**

ASSESSMENT TRIP REPORTS

Reports have also been prepared with detailed accounts of the discussions, findings, ideas and suggestions that came out of the joint assessment trips to visit ACCA projects in five countries so far.

- **Philippines assessment trip, January 24-29, 2010**
- **Vietnam assessment trip, April 2-6, 2010**
- **Mongolia assessment trip, July 24-29, 2010**
- **Cambodia assessment trip, September 14-17, 2010**
- **Nepal assessment trip, November 22-25, 2010**

COMMUNITY ARCHITECTS REPORTS

- **Community Architects Meeting in Bali, October 2009**
- **Regional Community Architects Meeting in Chiang Mai, June 2010**
- **Special book on the work of community architects in Asia, June 2010**
- **Handbook on Community Mapping, December 2010**
- **Website and blogs (ongoing)**

OTHER ACCA REPORTS

- **ACCA 6-Monthly Progress Report, May 2009**
- **Information brochure about ACCA, with profiles of 6 cities where ACCA projects are underway, June 2009**
- **ACCA First-Year Progress Report ("64 Cities"), December 2009**
- **ACCA Calendars for 2010 and 2011 / E-News Bulletins / Updates / Posters**

VIDEO FILMS

ACHR has produced a DVD compilation of new video films that were produced by groups around Asia, with support from the Rockefeller Foundation and ACCA. These video films about urban poor initiatives in Asia are for learning by communities, NGOs and professionals, for public education, advocacy and screening on national TV. Most of the films document city-wide upgrading projects being supported by ACCA. The compilation includes films from nine countries :

- **From South Korea:** *"Vinyl House Communities"* by Asian Bridge NGO
- **From Vietnam:** *"Upgrading for the Poor"* by ACVN and VTV
- **From Cambodia:** *"Shaping their own future"* by Peter Swan, Paijong Laisakul
- **From Nepal:** *"Together we can build"* by Bishal Shrestha, from Lumanti
- **From India:** *"Slum upgrading in Pune"*, by Indu Agarwal, from SPARC
- **From Pakistan:** *"Why Upgrading?"* by Abid Hasan, OPP and URC Karachi
- **From Mongolia:** 4 films about community-driven upgrading, by UDRC
- **From the Philippines:** 2 films on community upgrading by the HPFP
- **From Thailand:** 3 community upgrading projects by the Open Space group

All these reports can be downloaded from the ACHR website: **www.achr.net** *for copies of the video films, please contact ACHR*

DOCUMENTATION PLANS FOR 2011

- **Special issue of Environment and Urbanization on the ACCA Program.** A special issue of IIED's Journal E&U on ACCA is being planned for 2012 (in collaboration with Diana Mitlin and David Satterthwaite at IIED), with scholarly articles on the program's ideas and performance, as well as articles about the city-wide upgrading processes in various countries - particularly Thailand, Cambodia, Sri Lanka, Vietnam, Philippines, Pakistan and Myanmar.

- **Third year report on the ACCA Program :** To include an overall summary report (prepared by ACHR with inputs from implementing groups) and also individual reports for each city and country, prepared by local groups, with a finer grain of details, stories, figures and program performance at the end of three years of implementation.

- **Press releases** for second and third year ACCA reports, nationally and internationally, with support from IIED's public relations team.

- **Documentation on the ACCA peer assessment process in three ways:** a detailed report on the assessment trips so far and analysis of the methodology and outcomes; a more analytical, academic-style article on the assessment process for publication and ; a more accessible newsletter-style report on the assessment process, with small articles, boxes, photos and anecdotes, for publication and translation into local languages.

- **Issue-based studies :** Encourage academic professionals and architects to write and publish articles on issues of architecture, planning, engineering, economics, land markets and governance, with support from ACHR.

- **Handbook on community-driven upgrading**, to be prepared by the community architects team, in collaboration with YP groups around the region, with stories from the ACCA housing projects.

14 PLANS FOR THE COMING YEAR
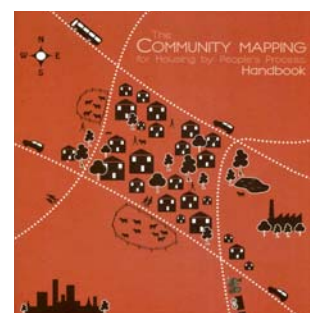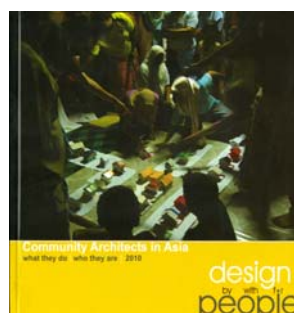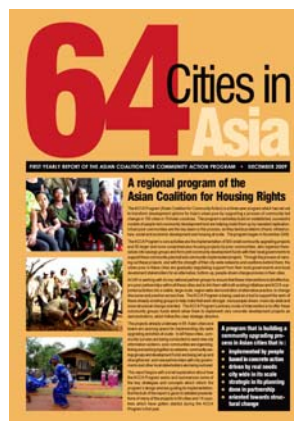
"The ACCA committee meetings, which are held in different countries each time and are often attached to assessment trips or other events, are like portable classrooms which make space for another layer of regional learning."

1 **Extending the ACCA Program :** After reviewing the ACCA Program's progress in its first two years, the ACCA / ACHR committee has in several meetings discussed several aspects of the program, including whether or not to continue, once the current three-year period of funding expires. The committee has been unanimous and enthusiastic in its agreement to continue the ACCA Program in two ways :

- **By extending the existing program for an additional six months :** The existing ACCA Program is scheduled to end in October 2011. But since 42% of the project budget remains unspent at the end of two years, we will propose to IIED to extend the program by an extra six months, so it will end in May 2012 and we needn't be too rushed to spend the remaining money.
- **By drafting a new 3-year funding proposal**, to continue the program and implement a second phase of ACCA (2012 - 2015). Instead of waiting for the money to finish, we should start drafting a new program proposal right away. Maybe three more years, to make a total of six years of implementation. In this second proposal, some elements may continue and some new ones can be added. *(See "300 Cities Program" note on page 18)*

2 **Reformulating the ACCA / ACHR Committee :** When the current ACCA/ACHR committee was first formed, according to a structure that was discussed and agreed upon by the larger regional network (in the last ACHR regional meeting in January 2009), it was agreed that the committee would function for a year or two, and then we'd review and see if it should be changed. The question two years later was whether to reformulate the ACCA committee or leave it the way it is? After some discussion, the following new ACCA / ACHR committee structure has been agreed upon by the committee and presented to the larger ACHR coalition for agreement. The representatives on this new 13-member ACCA / ACHR committee will be determined by the groups in each sub-region, and the representatives will not be fixed, but will rotate, according to a system for rotation each sub-region collectively determines.

- **2 representatives from South Asian countries**
- **2 representatives from East Asian countries**
- **3 representatives from Southeast Asian countries**
- **2 senior people**
- **3 community representatives**
- **1 representative from the ACHR secretariat**

3 **Planning for ACCA in 2011 :** *The committee has also agreed to the following plan for implementing ACCA in the coming year, which will end in December 2012 (unless we are able to extend the program by the extra six months, in which case the year will end in May 2012).*

- **Support city-wide upgrading process in 70 - 80 more cities**, with these elements :
  - **Big projects :** The total remaining big project budget of US$ 1,738,933 should be enough to support about 35 more housing and land projects, at a maximum of $40,000 for each project.
  - **Regional revolving loan fund:** The new ACCA regional revolving loan fund has $400,000 in lending capital (taken from the big project budget) to provide housing and land loans of up to $50,000 per project, at 4% annual interest, repayable in 5 years in 6-monthly installments to ACHR, with repayment pegged to the local currency at the time of disbursement. This new regional fund is an experiment and should support about ten projects by giving loans to urgent housing projects, providing a guarantee fund to unlock other local finance sources, leveraging joint funding or any other possibilities - it's up to the creativity of the groups.
  - **Small projects:** The total remaining small project budget of US$ 1,062,000 should support at least 350 more small projects, in 70 more cities (with max. $15,000 per city and $3,000 per project). It's not enough to solve all the problems, of course, but it's enough to start the engine, if we use the principal of insufficiency!
  - **City development process and coordination:** For surveys, mapping, networking, savings, city funds, information, workshops, meetings, joint committees and coordination, with max. support of $3,000 per city.

- **Support disaster rehabilitation in affected communities** (Total remaining budget $156,590) This is only enough for a few more projects, but this budget can be combined with small and big projects in disaster areas.

- **Support for community savings and city development funds,** according to the proposals from groups.

- **Support for research studies in the area of understanding Asian cities**, according to proposals.

- **Support for national processes :** For in-country exchanges, national workshops, national committees, policy change-making and coordination, with a total of about $12,000 per country.

- **Support for regional workshops, meetings and exchanges,** including these already-planned events :
  - Advisory trip to Fiji with SDI and community architects (March, 2011)
  - Assessment trip to visit ACCA projects in Sri Lanka (April, 2011)
  - Workshop during the Asia Pacific Urban Forum in Bangkok (June, 2011)
  - Regional workshop on community-based disaster rehabilitation (date not set yet)
  - Regional workshop on community finance and community funds (date not yet set)

▲ *A street in Penang's historic Georgetown, where the World Heritage Status means these kinds of old shop-houses are likely to be preserved. But the people who live in them and the rich history and culture manifest in these streets and these buildings are in immediate danger of disappearing.*

Shedule of upcoming activities in 2011

● **January 2011 : Regional ACHR meeting in Bangkok.** This 4-day gathering will bring together about 130 community leaders, activists, NGO workers, government officials, architects, academics and professionals who are part of the ACHR network (from 18 countries), for the first big regional gathering in two years. Besides catching up on who's doing what in the region and what's happening where, the meeting will be an occasion for reflecting on the first two years of ACCA and for setting plans for future work in the region - both with ACCA and with ACHR in general.

● **January 2011 : Bamboo construction workshop in the Philippines,** to be held in the Matina Crossing Community, in Davao City. This training workshop is part of the Homeless People's Federation's search for cheaper building materials which communities can manage themselves. As part of the workshop, a large bamboo bridge will be constructed over a deep canal that runs beside the community, which is now being threatened with eviction. About 25 participants (community builders and architects) will join the workshop, from Indonesia, Philippines, Vietnam, Thailand, Cambodia.

● **February - September 2011 : Implementation of the ACHR / Selavip Decent Poor Program.** Groups within countries will be getting together and discussing how to use the resourses from the new regional Decent Poor Fund to reach the poorest families and help them to join the housing projects, and prepare their joint proposals.

● **March 2011 : Fiji trip with SDI and community architects.** A team from ACHR and the Philippines will visit Fiji to support the expansion of the People's Community Network's (PCN) savings and upgrading activities into new cities, in collaboration with the Minister for Housing and Urban Development. Hugo, Anna and Nad (community architects) will also travel to Fiji, a week before the rest of the team, and will hopefully be able to conduct a series of community mapping and housing planning workshops with the PCN on two big new pieces of free land from the government, in Lautoka.

● **April 2011 : ACCA assessment trip to Sri Lanka + ACCA Committee meeting.** This will be the 6th assessment trip to visit countries with active ACCA processes, and the Women's Co-op and Sevanatha will work out a program of visits to three ACCA cities. An ACCA committee meeting will be organized at the end of the assessment trip, in Colombo.

● **June 2011 : Asia-Pacific Urban Forum in Bangkok.** ACHR is working with UN-ESCAP to organize workshop discussions and field visits on community-driven city-wide upgrading during the Asia Pacific Urban Forum. ACHR is also working with the Thai government to organize field visits to community upgrading projects and community-minister dialogue on people-centered development during the ministerial conference that will be organized in parallel with the APUF. ACHR is also organizing a one-day Regional Community Forum the day before the APUF meeting begins.

● **September and November 2011 : Two more ACCA / ACHR Committee meetings.** Possible venues that have been discussed are Penang (to go along with the regional heritage workshop), Bhuj (along with a community development design workshop there), Seoul (along with the Citynet meeting on "Inclusive City Development"), Lao PDR and Karachi (to coincide with a long-postponed regional workshop on community mapping, to be hosted by OPP-RTI and URC).

● **September 2011 : Heritage and People Workshop in Penang.** The upgrading of historic shop houses in Penang's World Heritage Site in Georgetown usually means only restoring the facades, and evicting the merchant families who rent those houses. The workshop we have long been trying to organize with groups in Penang (as well as groups dealing with the heritage issue in other Asian cities) is likely to happen in September. And the idea of the workshop will be to see how the preservation of historic neighborhoods in Asian cities can include the people who live there, and not just the structures!

● **October or November 2011 : "Inclusive Urban Development" workshlp in Seoul.** This workshop is being organized in collaboration with Citynet, whose secretariat will be moving from Yokohama to Seoul in a couple of years. The workshop is being organized to open up a dialogue on the serious problems of eviction and displacement of poor and low-income neighborhoods in Seoul. One idea is to organize an ACCA Committee meeting along with the workshop, to give a chance to the committee members to present the work that is happening around the region, which is showing new ways to bring together these two levels of the larger urban development and the poor community development.

● **Regional workshop on community-driven disaster rehabilitation,** in Philippines or Indonesia. No dates set yet.

● **Community mapping workshop for community leaders, NGOs and community architects.** Possible venue in Karachi, hosted by OPP-RTI. No dates set yet.

● **City-wide upgrading and housing planning workshop in Sri Lanka,** to help communities and community architects to improve the quality of their housing process and reduce the cost of constructing the houses. No dates yet.

This university is **ALWAYS** in session . . .

All through the first two years of the program, we have continued to follow the principal of the "moving meeting" for the ACCA committee meetings, which are organized in a different country every three months or so. Besides the actual meeting, we always have a chance to spend two or three days participating in the local process in some way and visiting projects. We open up these meetings to a lot of representatives from different countries, in addition to the ACCA committee members, so more people can learn, share and see different things which may inspire them to readjust their work back home. In this way, the ACCA committee meetings have been used consciously and fully as big regional learning opportunities.

In the same way, the many country-specific workshops that are being organized all the time (on community layout planning, housing construction, alternative construction materials and savings, for example) are almost always turned into training opportunities for the whole region. Whenever these kinds of activities are scheduled, we invite people from several other countries to join the process, to learn, to give their inputs and to work together. That is what the regional process is all about and a tight coalition of linked groups - it's not just one city doing its own thing in isolation. We're opening that up, so now each city has a lot of friends, a lot of experiences to borrow from and a lot of knowledge to make use of.

CAMBODIA

A difficult country which keeps showing us new ideas and new ways . . .

The ACCA Program came at a difficult time in Cambodia, with lots of development and lots of evictions happening across the country. But ACCA projects are now being implemented in 15 cities, where they are bringing new tools and new strength to community-driven alternatives to eviction, in which the communities and their local authorities work together to survey all the slums in the city, find possible pieces of empty land, and negotiate to upgrade the communities that don't need to move, and relocate those who do need to move to free land from the government. All this is being shown as something practical and possible through the ACCA projects. And now this process is being institutionalized *(see box below)*. After two years of ACCA, the Cambodian groups are already close to achieving their three-year target of demonstrating this city-wide and people-driven community development model in 15 cities (including cities with well-established community processes and new cities where things are still quite raw). In 2009, at the start of the ACCA program, the national community savings network and UPDF conducted a national survey of poor settlements in 26 towns and cities around the country, and this survey has opened the way for many new cities to join the ACCA process and the national savings network.

THE "SPREAD-OUT" EFFECT : Cambodia is the country which has pushed the "spread out effect" the farthest in its implementation of ACCA. By giving smaller grants to larger numbers of communities, they have been able to stretch the $15,000 small project budget ceiling to allow as many communities as possible in each city to join the process, to get active, to start planning and so start implementing their own small upgrading projects. In the town of Banlung, for example, all 17 communities in the city are implementing small projects, with budgets of between $500 and $2,000.

FREE GOVERNMENT LAND FOR HOUSING : After two years, it's clear that the ACCA Program works like a bridge between the poor communities and the local authorities in a city. Before, they invariably said no, there is no land for the poor. But after starting a few ACCA big projects, local authorities are now helping to give land for housing the poor in most of the cities in the national network - both ACCA cities and others. In five of the eight big housing projects approved so far, the government has provided the land for people's housing for free, and negotiations are now on for free land in the other three projects. Another interesting aspect of the Cambodian big projects is that they have blended resources from ACCA and UPDF to make larger, more city-wide and longer-term housing plans. Preah Sihanouk is a good example - a difficult coastal city where private-sector high-rises are going up all over and evictions were the rule. But the community network has used ACCA support to pave roads and lay drains and water supply systems, and by demonstrating a people-driven and on-site upgrading alternative to eviction, several poor communities have secured tenure on the land they already occupy.

Other ACCA-supported projects in Cambodia include the construction of a community construction training center in Phnom Penh (a collaboration with local universities and the new network of community builders), and a special disaster project in some of the riverside communities in Phnom Penh's Roessei Keo District, where the communities used loan funds from ACCA and UPDF, managed by their very strong district-level community network, to implement a massive house rebuilding and infrastructure repair project after a fire destroyed the settlements.

ACCA in CAMBODIA :

PROJECT CITIES (total 15)
- Serey Sophoan
- Samrong
- Preah Sihanouk
- Peam Ro District
- Bavet
- Khemara Phoumin
- Kampong Cham
- Pailin
- Sen Monorom
- Siem Reap
- Roessei Keo Dist, Phnom Penh
- Daun Keo
- Steung Treng
- Banlung
- Pursat

SMALL PROJECTS
Small projects approved :	136
In number of cities :	15
Total budget approved :	$230,000

BIG PROJECTS
Big projects approved :	8
In number of cities :	8
Total budget approved :	$320,000

SPECIAL PROJECTS
One disaster-rehabilitation project in Phnom Penh ($5,000) and one national survey in 27 cities ($10,000).

SAVINGS *(only in 15 ACCA cities)*
Savings groups :	265
Savings members :	8,905
Total savings :	$314,850

CITY DEVELOPMENT FUNDS
CDFs active in :		15 cities
Total capital in 7 CDFs :		$530,000
• from ACCA	$320,000	(60%)
• from coms.	$152,000	(29%)
• from gov.	$32,500	(6%)
• from others	$25,000	(5%)

IMPLEMENTING GROUPS
All the ACCA projects are being implemented the national Community Savings Network and its partner the Urban Poor Development Fund (UPDF).

Two housing **POLICY** breakthroughs :

These two policies are helping to institutionalize the kind of city-wide, people-driven and partnership-based slum upgrading which has been on the bubble for 15 years . . .

1 **CIRCULAR NUMBER 3** is a central government policy directive that was approved in May 2010 and is closely based on the city-wide community upgrading strategies that have been developed by UPDF and the National Community Savings Network and are being strengthened and applied with ACCA. The policy focuses on improving the housing, living conditions and land security of informal settlements in Cambodian towns and cities, through a flexible, pragmatic and participatory approach. The policy calls for a full survey and mapping of all the settlements in each city, to be carried out by local communities and NGOs, in collaboration with the local authorities, to develop an accurate settlement database. The next step is to determine whether or not the land each settlement occupies is required for other genuine development purposes. The policy then suggests three possible solutions :

- **on-site upgrading** as the first redevelopment option, where no other public development purpose makes a conflict.
- **relocation within the city** to land provided free by the government, only where upgrading *in-situ* is not possible.
- **other solutions,** as appropriate, like land-sharing or alternative housing provided by private-sector developers.

Whatever the solution, the policy makes clear the necessity for extensive discussions between all the key stakeholders (the communities, their networks, local authorities, NGOs and other actors), to develop plans which ensure that the poor's land and housing needs and the city's infrastructure needs are both met. The growing number of UPDF and ACCA supported housing projects (both on-site upgrading and relocation to free government land), are supplying a fast-expanding repertoire of demonstrations of how this new collaborative and city-wide upgrading policy can actually be put into practice, how the projects can be financed, how the land can be acquired, and how the communities and their cities can become development partners in finding secure housing solutions that are truly city-wide.

2 **NATIONAL HOUSING POLICY :** ACHR has been asked by the Ministry of Land Management to help draft a new national housing policy for Cambodia, and the concept note draft currently under discussion follows very closely the kind of city-wide, community-driven and partnership-based concepts we have been implementing in the ACCA Program, with the added element of community development funds to be set up or strengthened in each city, and the establishment of a national institution to support housing development around the country. In this draft policy, which builds on the strength of the community processes and the community-city partnerships which already exist in many cities, the role of the central government is very small, and it opens up a big space to cities to work with the urban poor communities in their cities to work out city-wide solutions to their problems of land and housing and basic infrastructure.

Good news on the **ASSETS** front in Cambodia :

ACCA big project funds have unlocked land, infrastructure and other contributions worth 12 times the original ACCA investment in the first 6 projects now underway

Of the eight big ACCA housing projects approved so far in Cambodia, six are now finished or well underway. The finance figures about these first five projects, which UPDF has just sent, are a revelation about what is possible when community networks play their politics with their local governments cleverly and are able to leverage support for their community-driven housing projects in their cities. Here are the figures for the six big projects that are underway:

- **$ 240,000**   Total funds from ACCA (6 projects x $40,000 each). These funds used mostly for housing loans.
- **$ 2,464,625**   Total funds from government, mostly in the form of free land (5 projects) and infrastructure (4 projects).
- **$ 47,700**   Total contributions from the communities. This does not include all the community labor, and this figure will go up sharply, because people ultimately pay for their own houses, whether by loan or savings.
- **$ 130,320**   Total funds from others, mostly UPDF housing loans + some NGO support. This figure will also go up a lot, since many more UPDF housing loans for families in these 6 projects are still in the pipeline.

$ 2,882,345   Total asset value of the six big housing projects (only so far!)

- ACCA's contribution amounts to only **8%** of the total asset value of these 6 projects.
- the government has contributed **86%** of the value of these 6 projects, mostly in free urban land and infrastructure.
- the communities have contributed **2%** of the value of these projects.
- other actors (mostly UPDF) have contributed **13%** of the value of these 6 projects.

So an investment of $240,000 from ACCA has unlocked AT LEAST twelve times as much funds ($ 2.9 million), mostly from the government, and these unlocked resources will probably go up to 15 or 20 times the ACCA investment by the time the projects are all completed, and will likely double again once the asset value of these newly-secure and newly-legitimate communities enter the formal world - *all assets in the hands of the poor!* And that doesn't include the 600 poor households which got secure land tenure through these projects - one of the most important assets of all.

FREE LAND from the government = secure tenure for 600 poor families in 5 ACCA projects

1   **Free land for 33 households in SEREY SOPHOAN :** After surveying all the slums in the city, two settlements (both facing eviction) were prioritized as having the most urgent housing problems: Poun Lea Meanchey (a big riverside settlement of 387 households) and Monorom (a smaller settlement of 30 households across the river). After long negotiations, the city agreed to a land-sharing plan for the larger settlement, in which the people would get free land title in exchange for reblocking and giving back part of the land for a park. Meanwhile, the Monorom settlement, which faced flooding every year, negotiated a piece of free government land (with infrastructure) for resettlement, 1.5 kms away (purchased under the Provincial Authority's "Social Land Concession"), where they have now built their new houses, on a collective title.

2   **Free land for 288 households in SAMRONG :** In Samrong, the government acquired a huge tract of land for settling decommissioned soldiers, at Pha Ong, on the outskirts of the city. After lengthy negotiations, the CDF and community network persuaded the government to cut 140 hectares from this large development (under the provincial government's "Social Land Concession" program) for resettling 288 poor families evicted from slums around Samrong (as identified through the network's city-wide survey), with large "self-sufficiency" plots big enough for people to build houses, raise animals and have small gardens, fish-ponds and fruit trees. The ACCA funds will support the first batch of 30 housing loans.

3   **Free land for 52 households in PREAH SIHANOUK :** 700 poor families live in Sihanouk's largest squatter area, on public land owned partly by the National Railways and partly by the Port. Big private sector and ADB-funded projects are on to expand the port and revive the railways, and eviction has been in the air for years. In 2009, the Prime Minister announced a land-sharing compromise, in which a large portion of the land would be granted to the community to redevelop their housing, in exchange for returning part to the government for its projects. But while negotiations around this larger project continue, 52 of these families, living on land urgently needed for the project, have negotiated relocation to free land, with full infrastructure and compensation of $400 per family. ACCA will support housing loans to the first 29 families.

4   **Free land for 33 households in PEAM RO DISTRICT :** Pro Lay Toek is a small community of 33 extremely poor households (evicted from other areas), living in thatched huts on stilts on a long strip of flood-prone land along a canal. They used support from ACCA to plan a full on-site upgrading project, with land filling, infrastructure and new 2-story concrete-row houses. Because the land tenure was not clear, they used their planning as a bargaining chip to persuade the Commune Council authorities to give them the land free, on a collective land title. The people used a $4,500 loan from UPDF to buy an extra 1.5m strip of land to slightly widen the individual house plots and make room for an access road.

5   **Free land for 194 households in KAMPONG CHAM :** The ACCA project is supporting two housing projects for very poor evictees, both on relocation sites provided free by the government, after long negotiations by the CDF and community network. Sesib Pir Knong (42 households) was the first slum in the city to negotiate a relocation agreement when the city wanted to evict them for a bridge project, and they are now building new housing on free land 6 kms away, on the outskirts of the city. Beung Snay is another relocation site which was carved out of (and cross-subsidezed by) a larger commercial development in the center of town, and the network has negotiated to resettle 152 families from 4 roadside squatter settlements (identified in the city-wide survey) here, with free land and full infrastructure provided by the government.

INDONESIA

ACCA in INDONESIA :

PROJECT CITIES (total 7)
- Surabaya
- Makassar
- Jakarta
- Tasikmalaya District
- Yogyakarta
- Mount Merapi area (2 projects)

SMALL PROJECTS
Small projects approved :	28
In number of cities :	6
Total budget approved :	$97,000

BIG PROJECTS
Big projects approved :	3
In number of cities :	3
Total budget approved :	$100,000

SPECIAL PROJECTS
2 disaster-rehabilitation projects in the volcano-hit Mount Merapi area, budget approved $37,000

SAVINGS (only in 6 ACCA cities)
Savings groups :	128
Savings members :	1,607
Total savings :	$9,666

CITY DEVELOPMENT FUNDS
CDFs active in: 1 city (Yogyakarta)
Total capital in CDF :		$7,600
• from ACCA	$3,100	(41%)
• from coms.	$4,500	(59%)
• from gov.	$ 0	(0%)
• from others	$ 0	(0%)

IMPLEMENTING GROUPS
The ACCA projects are being implemented by two groups: Arkom Jogja Community Architects (Yogyakarta and one of the Merapi projects) and Uplink-UPC (all the other cities).

▲ The UPC's project in the Mount Merapi volcano area is being supported by a respected local artist named Tanto, who is using myths and classical performance techniques to help a network of devastated villages revive the cultural practices which tie them to the land and to the mountain they have always lived beside.

YOGYAKARTA :
This beautiful 135-meter paved walkway was built with only a $500 ACCA small project grant, by community members in the Ledok Gajah Wong Kampung, one of the city's vulnerable river-side settlements. It took them just a few weekends to finish it, with everyone chipping in and topping off the ACCA grant with another $420 in materials. The whole process was organized by the new women's savings group and supported by the Arkom-Jogja group of young architects.

ACCA in five cities plus one volcano :

Using ACCA to show a people-driven and on-site redevelopment model where eviction and relocation to top-down, contractor-built projects still the rule . . .

In Jakarta, small ACCA projects to pave lanes and build community centers and communal toilets have helped vulnerable communities to organize themselves, solve immediate problems and expand their networks, while building their relationships with the local government and strengthening their negotiations to stay. In Yogyakarta, a group of young architects is helping slum communities (especially those vulnerable settlements along the city's rivers and canals) to map their settlements and implement small projects to pave lanes, lay drains and build low-cost bamboo community centers.

In Surabaya, the Stren Kali network of riverside squatter communities has used small and big ACCA projects to build embankments, pave lanes, install street lights and move river-fronting houses back from the riverbanks to create space for beautiful new landscaped riverside walkways, as part of their long campaign to win the right to stay and upgrade their settlements *in-situ*. They have also used a special grant from ACCA to organize a high-profile architectural competition to boost the national community architects process, to showcase a variety of settlement upgrading options, and to lobby with the government for on-site upgrading and secure land tenure, which is still only provisionally assured.

The ACCA process in Makassar began with a political contract to support the needs and initiatives of the urban poor, signed by the new mayor and the urban poor network which mobilized 65,000 votes to get him elected. Despite this breakthrough, the ACCA process has been slow getting started, but in recent months several community centers have been built, using ACCA small project funds as loans to the community, to be repaid into revolving loan funds which stay in the community. And a big project is now underway at Kampung Pisang, where 40 poor households were threatened with eviction from the 3.7 hectares of private land they had been squatting on. After mediation by the mayor, a land-sharing agreement was reached in which the people will rebuild their community on a small part of the land and give the rest back to the land owner to develop. The ACCA funds will be used to provide housing loans, and the municipality will provide the infrastructure, with the community providing all the labor.

In a country stricken with all kinds of natural disasters, two ACCA projects are being implemented in areas that were severely affected by the November 2010 eruption of the Mount Merapi volcano in central Java. Both of these projects draw directly on the experience of helping 25 villages in the Udeep Beusaree Network to rebuild their totally destroyed villages after the 2004 tsunami in Banda Aceh. Both these Merapi projects are supporting communities in extremely difficult circumstances, who have decided to return and rebuild their devastated villages and reestablish their farms in their own way, despite the presence of aid agencies offering their version of what people need, and despite government bans on rebuilding in certain areas and some transparent attempts to grab their land for "community forests," in the name of safety.

▲ In this riverside kampung in Surabaya, the people have built this landscaped walkway.

▲ Planning the new land-sharing housing project for 40 families at Kampung Pisang, in Makassar.

▲ Arkom's project in Mount Merapi started with the construction of temporary houses and latrines.

30 **ACCA** Second Year Report, December 2010   Asian Coalition for Housing Rights

KOREA

Searching for alternatives to policies causing eviction in the name of "redevelopment" . . .

Korea is considered one of Asia's most highly-developed countries, but in the capitol city of Seoul, "development" means demolishing the affordable housing which already exists, evicting the poor tenants and turning over the land to big contractors to redevelop as high-rise real estate developments, with super-highways running between them. This is government policy, and every area of the city can be demolished and rebuilt this way - even nice old neighborhoods that seem to have nothing wrong with them. All this redevelopment generates a very high GDP, but the poor are really suffering, because those new condo blocks are far too expensive for the poor and low-income renters who used to live there. Growing numbers of poor tenants evicted from housing redevelopment areas in Korean cities are being forced to live in crowded, far-away and sub-standard rental accommodation or to make their own dwellings in informal "vinyl house" squatter settlements, named for the flimsy and flammable materials the houses are made from - some sheltering under the tunnel-like plastic greenhouses intended for raising flowers and vegetables. About 50,000 households are living in these informal communities in Korea (more than half of them in Seoul), built on leftover bits of public and private land, on low-lying and flood prone areas. Only 40% of the houses in these settlements have toilets, and many are vulnerable to floods and fires and poorly protected against Korea's harsh winters.

ACCA in SOUTH KOREA :

PROJECT CITIES (total 1)
● Seoul

SMALL PROJECTS
Small projects approved :	5
In number of cities :	1
Total budget approved :	$15,000

BIG PROJECT
Big projects approved :	1
In number of cities :	1
Total budget approved :	$40,000

SAVINGS (only in Seoul)
Savings groups :	4
Savings members :	54
Total savings :	$5,000
CDFs active in :	0 cities

IMPLEMENTING GROUPS
The ACCA project in Korea is being implemented by the Asian Bridge, a Seoul-based NGO that was set up in 2003 to support evictees and poor tenants with housing problems and to work with them to find sustainable solutions to Korea's urban poor housing problems. Asian Bridge works in close collaboration with the network of "vinyl house" communities in Seoul and surrounding cities.

The one ACCA project in Korea so far, which is being implemented by the Seoul-based NGO Asian Bridge, is being used to bring these informal vinyl house communities together, help them build a network, start savings, start undertaking small upgrading projects and use their "group power" to gradually begin to develop their own solutions to the serious land, housing and infrastructure problems they face. The network is now expanding to the neighboring cities of Gwacheon, Busan and Daejean, and more ACCA projects are in the pipeline.
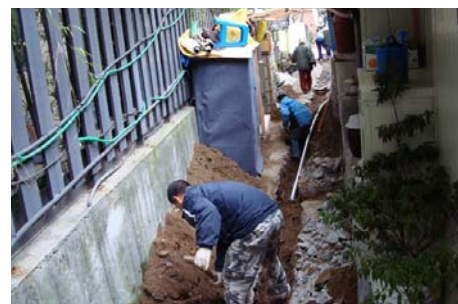
Five of these vinyl house communities in Seoul have used the $3,000 grants from ACCA to implement small projects in their settlements to lay drains and water pipes, pave lanes, install briquette boilers for heating, repair flood-damaged houses and build community centers and recycling stations. The communities have also taken part in international exchange visits to other Asian countries, through the ACHR/ACCA process, where they have learned more about the importance of community savings and the potential for even the most poor and marginalized communities to bring about change in their lives.

Their dream is to eventually build their own housing, rather than move into box-like units in the faceless high-rise apartment blocks which are increasingly the form which both public rental housing and market-sector housing in Korea takes. But the astronomical price of land is a major obstacle, and few want to move to remote sites far from the city, where land might be more affordable. In the mean time, the network is looking at the possibility of using the ACCA big project funds to set up a revolving loan fund to finance housing improvements where the people live now.

The network scored a considerable triumph in June 2009, when their 2-year court case against the government resulted in a Supreme Court judgment which allows them to register their vinyl house communities as legal addresses - an important pre-requisite for getting legal water and electricity connections and accessing public entitlements like education and health care. The network has also begun organizing dialogues with local government about the various problems they face and have been successful in negotiating government subsidies for flood relief and private-sector fuel and cash donations.

▲ Two vinyl house dwellers proudly flash the legal address registration cards they fought so long for.

▲ The people at Sancheong laid a water supply system in their community, with ACCA support.

▲ The 35 families in the Jopsi community installed fuel briquette burners to heat their houses in winter.

Reopening the DIALOGUE on eviction and redevelopment :

The secretariat of Citynet is now in Yokohama, and when that city's term ends in two years, the Seoul Municipality is keen to host the new secretariat. To win this honor, the city will want to present itself as a progressive, respectable and pro-poor city. But the reality is that Seoul is a city where massive evictions continue to happen in the name of Korea's contractor-driven style of urban redevelopment. So the Citynet link presents a strategic opportunity to open up a dialogue on the issues of eviction, redevelopment and urban poor housing in this difficult city. ACHR has been working with Citynet to plan a regional workshop, in which the Seoul Municipality, Citynet, ACHR and many groups from around the region can take part, to show alternatives, to link with the local Korean groups and communities on the ground, and to move this issue forward in a more proactive manner. The workshop *"Inclusive Cities: Developing Asia's Urban Future with People"* will be organized some time in the later half of 2011.

▲ The Joenwon community used a $3,000 ACCA small project grant to build a new community center.

NEPAL

ACCA in NEPAL :

PROJECT CITIES (total 6)
- Bharatpur
- Biratnagar
- Birgunj
- Kohalpur
- Ratnanagar
- Koshi

SMALL PROJECTS
Small projects approved :	26
In number of cities :	5
Total budget approved :	$75,000

BIG PROJECTS
Big projects approved :	6
In number of cities :	6
Total budget approved :	$217,300

SPECIAL PROJECTS
National slum survey ($16,100)

SAVINGS (only in 6 ACCA cities)
Savings groups :	199
Savings members :	3,785
Total savings :	$257,084

CITY DEVELOPMENT FUNDS
CDFs active in :		2 cities
Total capital in 2 CDFs :		$174,858
• from ACCA	$80,000	(46%)
• from coms.	$ 0	(0%)
• from gov.	$83,429	(48%)
• from others	$11,429	(6%)

IMPLEMENTING GROUPS
The ACCA projects in all six cities are being implemented as a collaboration of Lumanti (NGO), the National Women's Savings Cooperative Network and the National Federation of Squatter Communities.

BIRGUNJ :

In Shanti Tole, one of the poorest communities in Birgunj, the people who had been living on privately-owned land for 90 years were able to negotiate to buy their land and are now building the country's second ACCA-supported housing project. The Minister of Local Development was there for the first stone-laying ceremony, with full media coverage. The city-wide slum upgrading process in Birgunj has been supported all along by a network of slum youths (UPES), as well as Lumanti's growing team of community architects.

ACCA brings new tools to an already-active national community movement in Nepal :

The ACCA process in Nepal is building on an already very active national community savings and credit process, and is embedded in a well-established and close collaboration between two national people's federations (the National Women's Savings Cooperative Network and the National Federation of Squatter Communities) and the NGO Lumanti. These community federations are playing a lead role in managing the ACCA program. All the project funds are managed by the Women's Savings Cooperatives (which link all the community savings groups in the city).

The ACCA process is being used to strengthen the collaboration between poor communities within the city, and between the communities and their local governments, to create long-term systems in each city for solving problems of land, housing and poverty, long after the ACCA projects are finished. This is happening in an extremely difficult context where political instability persists even years after Nepal's civil war ended, and where central control over local government functions means key municipal officials are frequently changed. Even so, the relationship between the municipality, federations and communities in several cities has dramatically improved over the last two years of ACCA. Local governments in Bharatpur and Biratnagar have given free land for housing the poor (in both small and big project communities) and in Birgunj, Bharatpur and Kohalpur, the municipalities have allocated budget for a variety of infrastructure improvements (land filling, biogas plants, solid waste systems) as well as seed capital for new city development funds (*see box opposite*).

Multiple small projects in one community : Many of the communities in the Nepal ACCA process get the full small project 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 use that budget to do as much as they can. A lot of the communities are very thrifty with these funds and do several small projects for that amount - a drain and a community center and a market, for example, or a few communal toilets and a water tank and pipe distribution system. Many of these small projects have also led to successful negotiations for secure land tenure and other housing and infrastructural improvements.

Nepal's first ACCA big project in Bharatpur: The ACCA big project at the Salyani community is the first-ever community-led housing and upgrading project in Bharatpur, and the city's first case of a squatter community being given secure rights to the public land they occupy. The project has been an important breakthrough and a learning opportunity for the whole city. In May 2009, Nad, a young Thai architect, spent a few weeks working with the people in Salyani, Lumanti and municipal staff to help develop low-cost plans to rebuild their 31 mud and thatch houses and upgrade the community infrastructure, in a series of workshops which included people from other communities who came to learn. The people negotiated with the Forestry Department, which owns the land, to get subsidized timber, which many used to construct their new houses, and women were involved at every stage of the process. The project is now finished, is much visited by communities and municipal officers from other cities, and has inspired several similar housing projects in other cities.

Some reflections on the housing project at SALYANI :

"For 22 years we have been fighting for the housing rights of poor squatters, but nothing has happened; our struggle hasn't achieved a single success, not a single real change on the ground to show for all our work! Nobody ever got any land and nobody ever got one single house! But now, in Bharatpur, the poorest community in the city, which everyone wanted to evict, has been given their land by the government, they've built new houses for themselves with loans from ACCA, through the new Urban Community Support Fund, and the Municipality has given 5 million Rupees to add to that fund! Now that is real progress! This ACCA housing project at Salyani has helped to show a real alternative path to secure tenure and decent housing, and has really made it happen!"

(Leader of the National Squatters Federation, speaking during the ACCA assessment trip to Nepal in Nov. 2010)
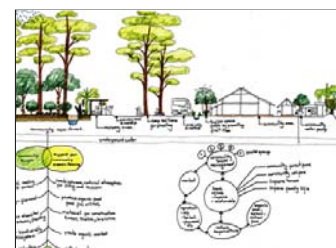
A primer on **ATTITUDE CHANGE** in Nepal :

In several cities in Nepal now, we are seeing striking changes in how local governments perceive the poor communities within their constitiencies. And we are seeing these attitude changes being manifested in contributions to city funds, help promoting community savings, inviting other cities to join and even giving land tenure in both big and small ACCA project communities. Bharatpur makes one of the most dramatic examples of this transformation. During our first visit to Bharatpur in February 2009, we met the city's CEO-Mayor, Ramji Prasasad Baral, who had had no experience at all with these issues and had never once gone to see the poor communities in his city. But in the coming year, as the ACCA process in Bharatpur became very active, he watched, learned, discussed and ended up becoming an active participant in and supporter of that city-wide upgrading process. His support came a little at first, but more strongly later, as the problems in 30 - 40% of the city's slums began to be resolved. And he even eventually found some municipal funds that had been locked away to grant to the new community development fund. Here are his own words about the process :

The urban poor in Bharatpur are our development partners! We have to accept them as development partners, because it is something so natural for them to deal with all these difficult issues. And the local government needs to address issues of the urban poor. In Bharatpur, the Municipality just started working with the urban poor a few years ago, and the Municipality is now a partner of the ACCA project in Bharatpur, along with Lumanti, the squatter community network and the women's savings cooperatives. I am totally convinced about the approach being promoted by the ACCA program, in which people are the key actors in resolving their problems of land, housing and basic services, on a city-wide scale, in partnership with their local governments. And I am working to educate my peers in other cities, and in the national government, to adopt and support this new approach. But that's not so easy, because the government keeps changing in Nepal! In the Salayani community, the government has agreed to give the land to the people, and the city has promised not to evict them, but still no documents have been signed or given. Now, the municipality is coordinating with the Forestry Department to provide the *lal purja* (land title) to the people.

Besides the five million Rupees we have found in the municpal budgets to invest in the new urban poor fund in Bharatpur, we have also agreed that 20% of the budget we get from the Ministry of Local Development will be allocated for development of the urban poor communities in the city. That works out to another US$80,000 and $100,000 per year, which we can use to do more upgrading and more housing projects here! The Municipality already had a small fund for the urban poor, of about 5 million Rupees ($75,000), but that fund was not used very well and the loans weren't repaid, so the city stopped using that fund. But the housing loans to Salyani are already being repaid. So it's clear that a people-managed housing process works better than a municipal-managed housing process. If the people manage the money, it comes back into the fund, but if the city manages it, the money disappears!

An epidemic of **CITY FUNDS** :

Years before ACCA began in Nepal, the Kathmandu municipality donated funds to set up the country's first city-based Urban Community Support Fund. After the ACCA projects began, the mayors in three more cities in Nepal have demonstrated their growing confidence in poor communities with cash donations to set up similar community-managed development funds in their cities, and the idea is catching on :

1 **KATHMANDU :** The Urban Community Support Fund was launched in Kathmandu in 2002, as a collaboration between the Kathmandu Municipality (whose mayor chipped in the fund's $100,000 seed capital), ACHR and SDI (who jointly matched this amount with another $100,000) Lumanti and the local community federations and women's savings cooperatives. The fund's first loan went to 44 evicted riverside squatters to develop the country's very first community housing relocation project at Kirtipur.

2 **BHARATPUR :** The new Urban Community Support Fund (UCSF) in Bharatpur was launched on Nov 23, 2010, with 5 million Rupees (US$ 75,000) seed capital from the Municipality. The new fund will support projects conceived and implemented by the urban poor in Bharatpur, by providing loans (for land, housing and income generation) and grants (for sanitation and infrastructure projects). The local chapter of the national Basobas Squatter Community Federation will act as the secretariat of the new fund, the disbursements and loan repayments will be managed by the women's savings cooperative, and the mayor (CEO) will act as honorary chairman of the fund's board.

3 **BIRGUNJ :** The Urban Community Support Fund (UCSF) in Birgunj was set up in 2009, with seed capital of 1.6 million Rupees (US$ 23,000), of which the Birgunj Municipality contributed 800,000 Rupees ($11,500) and Lumanti matched that amount. The fund is jointly managed by the community network and the municipality (the mayor is chairman), and has already given loans to community savings groups for their members to start small businesses, buy cycle rickshaws, buy land and build hand pumps. A total of 99 "honorable toilets" in 15 communities have been built by poor families with loans from the UCSF. TheACCA big project housing loans in Shanti Tole will go through this city fund.

4 **DHARAN :** A social development official from the Dharan Municipality joined us on the ACCA assessment trip in Nepal in November 2010, and during the trip, he was in constant communication with his CEO mayor by phone, telling him about what he was seeing in Bharatpur, Birgunj and Kathmandu. At the end of the assessment trip, he announced that the Dharan Municipality had pledged to contribute Rs 4 million (US$ 57,000) to the urban poor community fund in Dharan, which like the other city-based funds will be jointly managed by the city's urban poor communities and the municipality.

BURMA

ACCA in BURMA :

PROJECT CITIES (total 6)
- Khamu Township
- Kunchankone Township
- Dadeye Township
- Gangaw Township
- North Ukkalapa Township
- Hlaing Tar Yar Township

SMALL PROJECTS
Small projects approved :   25
In number of cities :   5
Total budget approved : $82,000

BIG PROJECTS
Big projects approved :   4
In number of cities :   4
Total budget approved : $160,000

SPECIAL PROJECTS
Disaster-rehabilitation projects in 3 cyclone-hit townships (Khawmu, Kunchankone and Dadeye), budget approved $92,800.

SAVINGS (only in 6 ACCA cities)
Savings groups :   53
Savings members :   3,419
Total savings : $37,533

CITY DEVELOPMENT FUNDS
CDFs active in :   3 cities
Total capital in 3 CDFs : $90,000
- from ACCA $80,000   (87%)
- from coms. $ 0   (0%)
- from gov. $ 0   (0%)
- from others $10,000   (13%)

IMPLEMENTING GROUPS
The ACCA projects are being implemented by four local groups: Aungzabu Foundation (Khawmu), Bedar Development Trust (Dadeye), Buddhist Youth Group (Gangaw) and Women for the World Myanmar (Kunchankone, North Ukkalapa and Hlaing Tar Yar).

Cyclone Nargis brings big development opportunities along with the devastation . . .

The community-driven development process in Burma (Myanmar) - one of Asia's poorest countries - got a very big boost through the intense process of relief and rehabilitation after Cyclone Nargis ripped across Burma in May 2008, killing 140,000 people and affecting a majority of the country's already-poor, already-traumatized population. The ACCA projects in Burma are being implemented by four small, local groups who all became active in the post-cyclone relief activities: Women for the World, the Aungzabu Foundation, the Bedar Group and the Buddhist Youth Group. Four of the five ACCA-supported project townships are in the Yangon region, and all were badly affected by the cyclone. These townships and the community groups within them all have their own activities, but they all have in common several key elements :
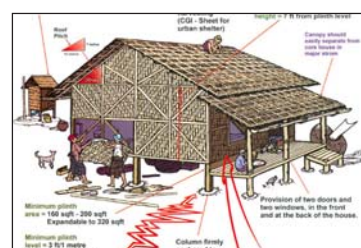
- **SAVINGS :** setting up active community savings and credit groups (mostly run by women).
- **RICE BANKS :** setting up communal rice banks as primary communal and self-sustaining projects in almost all of the villages - which is a new thing after Nargis, with a lot support from ACCA.
- **NETWORKS :** linking together into networks of learning, sharing, mutual support and mutual management of development funds - within and between the various townships ("townships" are the Burmese equivalent of "districts").
- **COLLECTIVE REBUILDING :** using the post-cyclone reconstruction as as a tool to help them rebuild their communities together - and by doing so many things together to revive fast-disappearing systems of collective village development.
- **COLLECTIVE FINANCIAL MANAGMENENT :** showing how simple, fast and efficient the rehabilitation process can be when communities work together and manage the funds themselves- *even very small funds!* (with many spin-offs)

IN KAWMU TOWNSHIP, a network of 18 villages organized around the Aung Zabu Buddhist Monastery used ACCA funds to rebuild their totally destroyed villages. They started by using the ACCA big project funds to repair and rebuild some 750 houses within less than a year, through an extraordinary collective construction process that was managed entirely by the village savings groups. They used the small project funds (and some additional disaster support) to repair roads and drains, rebuild community halls, set up rice banks, plant trees, restore wells and water ponds and rebuild bridges that had been washed away in the cyclone. They also set up a special fund for education and the elderly, and planted vegetable gardens, as part of a longer-term sustainable development program.

Most of the UN and big aid agencies working in Burma got their engineers to develop standard house models and then reproduced those models hundreds of times, in long straight rows, with all good intentions. But in this ACCA project, where the people sat together and planned their own house reconstruction, they were able to repair and reconstruct 750 houses (all of them beautiful, all of them different and full of whimsy) for the same amount the big relief agencies could build less than 100 houses. Some houses needed only a little bit of repair, while others had to be totally rebuilt, but the important thing was that they did both repairs and reconstruction *together*. So the house reconstruction wasn't a charity hand-out, but became a tool by which these communities rebuilt themselves, after the cyclone.

This "core house" designed and built by the relief agencies (above) costs $800 to build, while this house built collectively by the villagers in Khawmu (below) cost just $180.

IN KUNCHANKONE TOWNSHIP, a small Yangon-based NGO, Women for the World Myanmar (WWM), has used ACCA support to help another fast-expanding network of cyclone-devastated villages to rehabilitate their houses, farms and communal facilities and build new self-support systems in the process. Besides setting up savings groups, establishing rice banks and rebuilding destroyed houses and roads, they have used ACCA project funds to build children's libraries and set up special revolving loan funds to support experimental farming cooperatives for landless families (a huge problem in Burma) that are managed by the whole village and that are testing mixed cropping and organic farming techniques as an alternative to the conventional chemical farming practices which have bankrupted so many farmers.

After reconstructing 37 houses in Ingapur Village, families repay their loans in rice.

IN YANGON : Most visitors to Yangon see only a nice, clean, colonial city, with wide, tree-lined streets, beautiful old buildings and few cars. But outside of this picturesque center lie vast swaths of informal settlements, where the city's poor live, without basic services, in thatch and bamboo shacks, on swampy land - some plots rented from farmers who have subdivided their rice paddies and many squatted on informally. The two ACCA projects in Yangon, also supported by WWM, are focusing on these peripheral areas of the city, with surveys, forming networks and setting up women's savings groups, which are growing fast and implementing small projects to set up biogas plants, lay drainage lines and develop communal water supply systems. But the most striking breakthroughs in Yangon have been in the two big ACCA housing projects that are being implemented so far: one completely finished in the Hlaing Tar Yar Township (*see opposite page*), and another in North Ukkalappa Township, which is now in process.

Many poor families in Yangon's periphery raise pigs for food and income, and some used small ACCA grants to set up biogas plants to turn animal dung into cooking fuel.

Typical conditions in the squatter and land-rent settlements in Yangon's Hlaing Tar Yar Township.

A big milestone for BURMA :

This is the country's first-ever community-planned, community-built and collectively-owned urban poor housing project . . .

A group of women in one of the savings groups in Hlaing Tar Yar Township had been trying for some time to purchase some government land to relocate, since many were facing the possibility of being evicted from the land they were squatting on. But nothing came of their efforts, so they decided to find an inexpensive piece of agricultural land nearby (just 6,600 square feet) to collectively purchase and then do a housing project there, with support from WWM and ACCA.

This small housing project (for 30 households initially, but now being expanded to add another 20 families on adjacent land) is being supported by the Yangon-based NGO Women for the World Myanmar (WWM), with design support from the ACHR community architects. This is Burma's first-ever community-planned and community-built urban poor housing project, so it's a real milestone. The project demonstrates a new model of collective secure housing for the poorest landless squatters in Yangon's peripheral slums - in a situation where no solution exists yet and where the possibility of free government land for housing is still a long way off.

In August 2010, two young Thai architects from ACHR, Nad and Tee, spent three days with the women in the Pan Thakhin savings group, helping them to develop plans for building a new community for some of their poorest members, on the new land they had purchased. Besides the community members, the site planning and house design workshops that Nad and Tee organized were attended by community representatives from other slums and villages in Yangon, some local architects and engineers, and some support professionals from other NGOs working with poor and cyclone-affected communities in Burma.

The group worked in collaboration with the government's Housing Cooperative Department, which means this cooperative will be able to provide a proper legal status to the cooperative these 50 households set up, to buy their land and develop their housing collectively. The $40,000 ACCA big project funds were channeled through the women's saving group to the new cooperative, in the form of loans of about $800 per family (for both land and house), which the women will repay in 5 years, in monthly installments of about $15 to the new city-wide community development fund.

Here are some notes and photos from Nad on the Pan Thakhin women's remarkable housing design and construction process.

▲ **Affordability is the starting point :** The process began with letting them tell us about who they are, where they live, how much they earn and save. We start from that important reality: how much people can afford to invest in their house and how much loan funds are available. We designed the houses only after making a financial system to support houses people can really afford.

▲ **Designing the houses :** We started by letting the people explore their housing ideas in paper models, with some simple scale tools. People are almost always extremely practical and realistic when they draw their dream houses, which showed a simple house on stilts, a toilet, a shelter for the pig, a water pump and a big tree. From there, we moved into the design of the real houses, at scale.

▲ **A new community built in just 3 months :** The people staked out the plots, constructred the infrastructure (with water pumps, toilets, shared septic tanks and simple raised earth lanes) and built the houses themselves, in sub-groups, very simply and well. They figure that these simple houses will last about 7 years, when they'll be better-off and be able to upgrade them.

▲ **But there is still room for dreaming :** After that, we let them dream on paper about the kind of community and houses they'd like to have. Then we prepared some tools to help them work out a scale map of the new land and design a layout of roads, houses and services on it. Leaders from other communities facing similar land problems also joined, to learn from the design process.

▲ **The role of professionals :** We architects just helped them with a few details, like proposing shared septic tanks to save money on toilets. All the households have at least two pigs, so we suggested they could do biogas. And when the people's house and community layout designs were more-less finished, we helped to draw them up and showed them in 3-dimensional model form.

▲ **Super cheap $300 model house :** Another thing we did was to build a sample house which showed what kind of house you can build for US$300, which was about how much people could afford to borrow, so we focused on options which fit within that budget, gathering all the ides from carpenters and the women in the community on how to make the house well but cheaply.

Five groups are using the ACCA tools in five different ways to tackle the same problems :

The ACCA projects in the Philippines are being implemented by six different groups which approach the country's staggering urban poor housing and land problems from quite different perspectives. So an interesting aspect of the ACCA process there is seeing how these groups are using the tools ACCA offers in different ways, to achieve similar ends: secure land and housing for the urban poor and space for the urban poor to participate in the city planning decisions which affect their lives. Here is a brief summary of what five of the groups are doing, with a few highlights from their projects.

PHILIPPINES

ACCA in PHILIPPINES :

PROJECT CITIES (total 16)
- Quezon City, District 2
- Manila (Baseco)
- Navotas
- Iligan
- Quezon City, District 1 & 2
- Mandaue
- Davao
- Digos
- Kidapawan
- Albay Province, Bicol Region
- Talisay
- Muntinlupa
- Bulacan Province
- Rodriguez
- Sorsogon City
- Quezon City, Sama Sama

SMALL PROJECTS
Small projects approved :	67
In number of cities :	14
Total budget approved :	$199,000

BIG PROJECTS
Big projects approved :	10
In number of cities :	10
Total budget approved :	$420,000

SPECIAL PROJECTS
7 disaster-rehabilitation projects in (including a national disaster survey and planning), budget approved $88,000

SAVINGS (only in 16 ACCA cities)
Savings groups :	1,235
Savings members :	22,909
Total savings :	$201,403

CITY DEVELOPMENT FUNDS
CDFs active in :		9 cities
Total capital in 9 CDFs :		$306,172
• from ACCA	$189,988	(62%)
• from coms.	$35,138	(12%)
• from gov.	$10,000	(3%)
• from others	$71,076	(23%)

IMPLEMENTING GROUPS
The ACCA projects are being implemented by 6 groups: HPFP (12 projects), UPA (1), FDUP (1), TAO (1), SMMI (1) and Sama-Sama (1).

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1 FDUP in QUEZON CITY DISTRICT 2 : The Foundation for the Development of the Urban Poor (FDUP) has a long history of helping poor communities to purchase land through the government's Community Mortgage Program (CMP). The ACCA project in Quezon City's District 2 (the most slum-rich district in the country's most slum-rich city) focused first on helping set up a new city-wide coalition of urban poor groups, QC UP-ALL, and then establishing a new district-wide urban poor fund for housing and upgrading assistance, which is managed by the coalition. All the ACCA big and small funds go through the fund and have so far supported several small projects and housing loans to about 120 families in six communities in the process of reblocking and buying their land, through CMP or on "Proclamation" sites. They used the $49,000 seed capital from ACCA to leverage matching funds from DFID and are now negotiating for another $50,000 from the mayor for their city fund.

The UP-ALL coalition decided to take part in the recent national election and signed a covenant with their candidate (who actually won!) to support their urban poor agenda, leading to new possibilities.

2 UPA in MANILA : The sprawling slum of Baseco has been the focus of the ACCA project in Manila. With some 10,000 families, it is like a city in itself, and the Urban Poor Associates NGO has for many years been helping its residents to organize and resist attempts to evict them from the valuable public land they occupy. In 2002, Baseco was "proclaimed" by the President as a social housing site, clearing the way for residents to form homeowners associations, survey, subdivide and reblock their settlements according to NHA norms and eventually purchase their land. The ACCA process began with a small project to build drains along two lanes in the "New Site" area of Baseco (100 households). After a fire destroyed another large part of the slum (242 households), the UPA used ACCA big project funds and some special disaster funds to help the residents survey and map the area, develop a new subdivision plan and start building simple "starter" houses there, as a big step towards formally acquiring their land.

In the new subdivision plan, the area occupied by 242 houses, before the fire, has been reblocked to provide house plots of 24.5 square meters for 500 families, who are now building their own starter houses.

3 SMMI in ILIGAN : SMMI is a local NGO that was started by a Catholic nun and promotes livelihood and housing projects for the urban poor and for families displaced by Mindanao's long separatist conflict. The city has set up 26 resettlement colonies for war migrants and evictees from inner-city slums, but most of them are almost empty, because they are too far from jobs and the infrastructure is inadequate. SMMI is developing three alternative resettlement colonies of its own, and the ACCA big project funds have been used partly to construct houses and build a road in one of these new colonies. SMMI has used ACCA support to help the various urban poor groups in Iligan to come together, set up a new city-wide federation and help get a City Shelter Code passed, which provides a framework for the urban poor to take part in city government decisions on budget-making and on housing and land issues. A representative from the newly-established UP-All federation now sits on the local housing board.

Some ACCA big project funds (as loans) have also been used to rebuild houses and pave a road in Takuby - an old Christian fishing village that was burned down by the MLA during the conflict.

4 TAO in NAVOTAS : The ACCA project in Navotas, which is being implemented by TAO, a women-led NGO of architects, planners and engineers, has been helping to form a new network of community organizations, start savings groups, implement some small water supply and toilet building projects and conduct a variety of training workshops in Navotas, in Metro Manila. The first idea was to use the ACCA big project funds to upgrade the Masagana community (159 households), but with serious problems of permanent flooding and land payment crises, the project stalled. Eventually, a group of about 75 families from Masagana decided to relocate to land they found in faraway Santa Maria, in Bulacan Province, and worked with TAO to develop a subdivision plan. The ACCA funds will be used as a loan to the community to buy the land, and some funds from Selavip will help them to build simple houses at the new site.

The savings group in Chungkang, a large slum near the sea in Navotas, has used small project funds as loans to members to pay for legal water connections.

Asian Coalition for Housing Rights

100%
people-managed
ACCA projects :

The Philippines Homeless People's Federation is implementing ACCA projects in 11 cities so far

The Homeless People's Federation Philippines (HPFP) is a national federation of urban poor communities which was established in 1995 within the communities of scavengers who live around Metro Manila's mountainous garbage dump at Payatas. The federation is now active in 33 cities, using community-managed savings as the core strategy of a community-led development process which includes land acquisition, community upgrading, house construction, disaster management, city-fund management and partnership with government. Over the past two years, the HPFP has taken up the tools the ACCA Program offers and used them to refine, expand and add to their movement. The following comments on the HPFP's ACCA process come from Ruby Papeleras, one of the federation's national leaders :

The Homeless People's Federation is more mature now, because of ACCA. We think not only of our savings groups now, but of city-wide community federations in the cities where we work. And the decision-making processes that we have developed for selecting and implementing small and big ACCA projects have made our communities and our federation stronger. All the elements of how the federation implements the ACCA program have been discussed, agreed upon and absorbed by communities all over the country (how to repay the loans, how to set up the city funds), and because of that it really works. This all may have taken a bit of time, and we may seem to be moving very slowly to outsiders. But this kind of development takes time, and then it will be sustained. So we are making not only physical changes with the ACCA projects but social changes among our federation members.

32 of the federation's small upgrading projects have been completed or are well underway, to construct paved walkways, develop water supply systems, drainage lines, seafront embankments and communal toilets. We all know these ACCA funds for small projects can be used as grants, but we have decided to use the small project funds from ACCA as low-interest loans to the savings groups, which have a year to repay the loans to the city fund. That is our way of countering the dole-out mentality that is so strong in the Philippines, and stretching these scarce resources further, to revove and help more communities.

We are also implementing several big housing projects, including one in Mandaue, on the 9.2 hectare land that has been given free by the local government to the communities who were squatting on it. This project in Mandaue is an important breakthrough, not only for the free land (in a country where the poor get nothing for free!), but for the way the HPFP has been able to negotiate loans and grants to support these project (and others in the 9.2 hectare area) from many different sources like CLIFF and the SDI Fund.

In the HPFP's Typhoon Ketsana project, we give the house repair loans only to communities, not to individuals. The communities survey the affected households and determine who needs what and then they buy the materials together, in bulk, and manage the construction somewhat collectively, and then manage the loan repayment to the federation's special Ketsana house repair loan fund. These small loans have been repaid so quickly that the funds have revolved three times already, so that original $20,000 from ACCA has allowed 450 households to received house repair loans totalling US$ 61,303 in 23 communities in the three worst-hit areas (Quezon City, Muntinlupa and Bulacan).

All these ACCA projects have motivated other communities to start saving, by showing them real physical and social results, and they also have helped open doors for partnership with the local governments in several cities. There are still problems, though. Communities who don't save can't appreciate the process of getting loans and paying for projects, and they're still demanding that the government solve their problems, like drainage, and then just wait and wait, when the government hasn't any funds and nothing happens. On the other side, local governments in some cities are not always ready to understand a community-led process.

▲ **MANDAUE :** *The big project at Mandaue was used by the MMVHAI community (311 households) to fill their 1.6 hectares of land, as part of their ongoing process of developing housing and infrastructure in-situ on this free land which was donated by the city.*

▲ **TALISAY :** *The SALUPA community (150 households) used a $3,300 loan from ACCA and $300 worth of building materials from the local government to build this new communal toilet block with hand pumps, to replace a broken-down municipal toilet nobody could use.*

▲ **DAVAO :** *This sea-front embankment built by the SAJUSSA community (106 households) with only a $750 small project loan from ACCA, has helped to stop some serious coastal erosion. The city has taken up the idea and is continuing the embankment along the shoreline.*

▲ **DAVAO :** *This amazing 23m bamboo bridge provides storm and flood-proof access to three poor communities in the Matina Crossing Federation, who built it with a $7,000 small project loan, and lots of help from some enthusiastic community architects from around Asia.*

VIETNAM

ACCA in VIETNAM :

PROJECT CITIES (total 10)
- Viet Tri
- Vinh
- Lang Son
- Ben Tre
- Hung Yen
- Thai Nguyen
- Hai Duong
- Ha Tinh
- Ca Mao
- Quy Nhon

SMALL PROJECTS
Small projects approved :   45
In number of cities :   8
Total budget approved : $120,000

BIG PROJECTS
Big projects approved :   5
In number of cities :   5
Total budget approved : $165,000

SPECIAL PROJECTS
Disaster-rehabilitation projects in 3 typhoon-hit cities (Qui Nhon, Vinh and Ha Tinh), budget approved $36,990

SAVINGS (only in 10 ACCA cities)
Savings groups :   1,228
Savings members :   29,138
Total savings : $1.44 million

CITY DEVELOPMENT FUNDS
CDFs active in :   7 cities
Total capital in 7 CDFs : $390,198
- from ACCA $116,002   (30%)
- from coms. $ 0   (0%)
- from gov. $32,500   (8%)
- from others $241,676   (62%)

IMPLEMENTING GROUPS
The ACCA projects in all ten Vietnamese cities are being implemented by a close collaboration between the Associated Cities of Vietnam (ACVN), the National Community Development Fund (CDF) savings network, the National Women's Union and the NGO ENDA-Vietnam.

COMMUNITIES RESPOND TO A TYPHOON : *After a devastating typhoon hit Quinhon in Nov 2009, the women's savings groups used a $25,000 grant from ACCA to set up a special fund to support a people-managed rehabilitation process in the city's worst-hit ward. After surveying the damage and needs, they worked out a very delicate system of support for house repairs, livelihood revival and emergency needs, with the funds going as grants, as no-interest loans or as low-interest loans, according to the family's situation. The whole process was managed by the women's savings groups, who later helped communities in Vinh and Ha Tinh to do the same thing, when those cities were hit by typhoons.*

Vietnam makes an interesting study in how to triple and quadruple the ACCA investment

Over the past 12 years, ACHR and ENDA-Vietnam have been collaborating with the National Women's Union to support a process of strengthening community savings groups and setting up city-level community development funds (CDFs) to link these savings groups in a growing number of cities. The CDF Network started in five cities and has now spread to 28. Initially, the networks focused mainly on livelihood activities and some very small upgrading projects in the communities, but the ACCA Program is helping them to begin tackling the more complex and more urgent issues of land and housing. In 2007, the network forged an important new partnership with the Associated Cities of Vietnam (ACVN), a national union of 92 towns and cities, which is helping facilitate the sharing of ideas between cities and promoting community savings and community-driven upgrading as key aspects of its work in its member cities. Here are some brief notes on ACCA in Vietnam from Le Dieu Anh, who has been helping to coordinate the process there :

Vietnam faces many of the same problems as other Asian countries of fast urban growth and increasing numbers of urban poor households without secure land or decent housing. The government has many projects and programs in poverty reduction, but they are so scattered and loosely coordinated that they have not been very effective. The ACCA approach provides an alternative and more comprehensive program of community-driven slum redevelopment in urban areas. The funding from ACCA leverages community savings through big and small projects, and in turn community savings in CDFs can leverage other sources of finance, particularly from the local governments, which have contributed upwards of 40% of the cost of the 45 small ACCA projects in the country, most of which are already finished. The ACCA Program has given a big boost to the national community savings and CDF process in Vietnam, helping add more cities to the network, supporting national savings and fund workshops, supporting community architect workshops and young professional activities, a Habitat Day event in Vinh and a community forum in December 2010.

The process in Vietnam has led to real and perceivable changes already. After just two years, people in the communities clearly have more confidence in their ability to solve problems, manage their own development and negotiate with their local government agencies for resources and support. The city and provincial authorities in ACCA cities have opened up planning information and investment plans to communities affected by them. The government authorities are also more appreciative of community people's capacity to solve serious urban infrastructure problems and redevelop their own communities, more willing to partner with communities and contribute funds to their projects and more able to listen to the needs of communities and to alter the planning and building regulations to make them more flexible and more appropriate to the realities of the urban poor. There is still room, however, to strengthen the community savings process, which is sometimes considered by community members as a kind of membership fee to get loans.

Small projects as loans from the CDF : In all the cities so far, the $15,000 small project funds from ACCA go into the city fund, which then passes it on to different communities, according to needs, as loans at low-interest (0.3 - 0.5% monthly). So far, we have been able to implement between 8 and 10 small projects in each city. And because the money revolves, it is now funding the second round of small projects.

Small project seed money leverages big resources : Another interesting aspect of the small ACCA projects in Vietnam is the large amount of additional funding they have been able to leverage, from the community members themselves and from the local governments. In many of the small projects, the ACCA contribution amounts to only 20 - 30% of the total project cost. So the obvious question is, why didn't those communities build those roads before, since they don't seem to need this tiny resource from ACCA at all? But this budget input from ACCA has worked like a key to unlock that huge 80% of other resources. The chart below shows how this is happening. It's also interesting to note that eight of the 45 projects below have been financed by the second round of small project loans from the city CDF.

SMALL PROJECTS in VIETNAM (as of January 2011)							*(all figures in US$)*
		Number of households benefit	**BUDGET CONTRIBUTIONS TO THE PROJECTS**				
Type of small projects	*Number of projects*		*from ACCA*	*from community*	*from government*	*from others*	*Total project budget*
Roads	19	1,295	44,393	79,695	87,566	162	211,816
Sewers / drains	18	920	43,127	88,802	22,453	0	154,382
Water supply	2	100	5,228	8,139	15,687	0	29,054
Lights / electricity	1	200	600	863	263	0	1,726
Community centers	5	828	15,000	46,681	7,037	6,744	75,462
TOTAL	**45 projects**	**3,143 households**	**$108,348 (23%)**	**$224,180 (47%)**	**$133,006 (28%)**	**$6,906 (2%)**	**$472,440 (100%)**

Big project in VINH :

A little housing project makes a big impact on housing policy in Vietnam

The 29 poor families in Cua Nam Ward's Block 6A were living in one of Vinh's dilapidated collective workers' housing areas. In 2007, the provincial authority announced plans to redevelop all of these areas by demolishing and replacing them with lower-density "social housing", with plots and houses of more than double the size. Many families would be relocated to newly developed housing elsewhere. For both the *in-situ* and relocation parts, the redevelopment process was to be a conventional top-down, state-planned, contractor-built housing process with no participation of the communities and for which the people would be expected to pay for everything: land-use rights, infrastructure and expensive new houses built to a very high standard. The families in Cua Nam Ward were tightly-knit and wanted to stay, but they could never afford units in the new scheme. So they decided to propose to redevelop their housing themselves. The plans they developed, with help from the community architects, included widening the lanes, laying drains and rebuilding their small houses in an efficient layout of 2-story row-houses on 45m2 plots. They used this redevelopment plan, and the availability of housing loans from ACCA, to negotiate with the city and provincial governments, which finally agreed to the people's proposal.

The beautiful housing project that they built, in just six months, has set an important new precedent in Vietnam. This is the first case in the country where urban poor people living in collective housing have won the right to design and rebuild their own housing on the same site, with the support of both the municipal and provincial governments. And it was the first case of a collective housing community getting permission to build houses that are considerably smaller and more affordable than the provincial government's minimum social housing standards. This *people's standard* has now been officially sanctioned by the municipal government, which has agreed to replicate this model, in which the communities develop their own rebuilding plans and build their houses together, in 140 other dilapidated collective housing areas in Vinh. Five of those projects are now underway.

BEFORE and AFTER : *The community at Block 6A, Cua Nam Ward, before and after the people reblocked and redeveloped it themselves.*

TWO WAYS TO MAKE SOCIAL HOUSING IN VIETNAM :

The small project at Cua Nam Ward in Vinh has been an important breakthrough, because in cities all over Vietnam, municipal governments keen on modernizing their cities are now setting plans to demolish and redevelop their stock of run-down collective housing, which is seen as an eyesore. When the redevelopment is planned by the government and implemented by for-profit developers, as it usually is, it creates a "social housing" process which breaks up communities, evicts and impoverishes people and prevents the poorest from getting secure land and decent houses. Here are some eloquent figures from a study which compares the ACCA project at Cua Nam Ward with a more conventional collective housing redevelopment project by the government :

		TOP-DOWN & INDIVIDUAL The city does the redevelopment planning, contractors do the infrastructure and each family is left to design, build and finance its own house *(example of Block 7, Ben Thuy Ward, in Vinh)*	**COMMUNITY-DRIVEN & COLLECTIVE** The community works together to design their own layout plan and then constructs the new houses and infrastructure together *(example of Block 6A, Cua Nam Ward, in Vinh)*
1	Numbers of families who got land plots in the same place	**69 families out of 114 (60%)**	**29 families out of 29 (100%)**
2	Number of families who were evicted and forced to relocate	**45 families out of 114 (40%)** (only 11 of these families got alternative land)	**0 families**
3	Average size of each family's house plot before and after redevelopment	**Before : 28 square meters** **After : 89 square meters**	**Before : 30 square meters** **After : 47 square meters**
4	Number of families using redeveloped land for non-housing purposes	**23 families (33%)**	**0 families**
5	Number of families who sold off their land rights and moved elsewhere	**19 families (28%)**	**0 families**
6	Number of families who could not afford to construct new houses	**27 families (39%)**	**0 families** (the community helped the one very poor family to build a simple one-story house)
7	Government compensation costs for families that were forced to relocate	**$415 per family** x 45 families = **US$ 18,675**	**0 costs**
8	Cost of dismantling old houses, filling land and allocating new plots	**$395 per family**	**$103 per family**
9	Cost of installing infrastructure facilities and basic services	**$1,166 per family** (done by contractors, covers only drainage, no paving or services)	**$303 per family** (done by people, includes drains, paving, electricity and water supply)
10	Cost of constructing the new houses	**$141 per square meter** (for a 2-story concrete frame house)	**$72 per square meter** (for a 2-story concrete frame house of about the same size)

SRI LANKA

ACCA in SRI LANKA :

PROJECT CITIES (total 7)
- Nuwara Eliya
- Kalutara
- Matale
- Batticaloa
- Galle
- Killinochchi
- Moratuwa

SMALL PROJECTS
Small projects approved : 36
In number of cities : 8
Total budget approved : $115,000

BIG PROJECTS
Big projects approved : 7
In number of cities : 7
Total budget approved : $280,000

SAVINGS (only in 7 ACCA cities)
Savings groups : 589
Savings members : 5,951
Total savings : 615,437

CITY DEVELOPMENT FUNDS
CDFs active in : 6 cities
Total capital in 6 CDFs: $1,039,024
- from ACCA $280,000 (27%)
- from coms. $605,169 (58%)
- from gov. $25,200 (3%)
- from others $128,655 (12%)

IMPLEMENTING GROUPS
The ACCA projects in 6 cities are being implemented by the Women's Co-op, in close collaboration with Sevanatha (NGO) and the CLAF-Net Fund. The project in Galle is being implemented by the NGO Help-o, in collaboration with the People's Company Community Network and the CLAF-Net Fund.

MORE CITY-WIDE THINKING :
"ACCA has helped us to broaden our NGO's approach from focusing on individual projects to thinking more city-wide. All city surveys and mapping are now done by communities, and the city accepts their figures and makes their data the city's official data. Then the prioritizing of which settlements to upgrade is done by the people, who now have a more city-wide understanding and more city-wide networks." (Ranjith from Sevanatha)

ACCA adds new tools to an already strong national women's savings movement :

The ACCA projects in Sri Lanka are being implemented by a country-wide network of women's savings groups, Women's Co-op (formerly called Women's Bank), in close partnership with the Colombo-based NGO Sevanatha. They have used the ACCA resources to help create, test and standardize a city-wide slum upgrading procedure, which they call the Urban Settlement Upgrading Program (USUP), and which they are now replicating in all the ACCA cities. This USUP process has several clear steps, including surveying and mapping the city's slums, identifying potential vacant land, presenting the survey data to the municipality for approval, setting up savings groups, establishing a joint city development committee (usually chaired by the mayor), preparing city-wide upgrading action plans and then implementing actual upgrading and housing projects, according to the jointly agreed-upon action plan.

Because Women's Co-op has 70,000 members, in 22 of the country's 25 districts, with collective savings of some US$ 14 million, this is an organization with the scale and clout to really make this kind of community-driven and city-wide slum upgrading into a national process. The ACCA Program, in turn, has helped Women's Co-op to add the elements of housing, land tenure and settlement upgrading into their already very large and sophisticated and almost entirely women-run programs for saving, livelihood, welfare, health, culture, disaster relief and skills training.

HOW THE ACCA MONEY WORKS : The ACCA funds all go through CLAF-Net, a national fund which was set up after the tsunami, with ACHR support, and which is jointly managed by Sevanatha, Women's Co-op and several other groups. In each city, the joint city development committee (comprising local branches of Women's Co-op, the municipal government and Sevanatha) make decisions about how the ACCA funds earmarked for that city will be used, for which projects and in which communities. CLAF-Net then disburses the loans for housing (in big ACCA projects) and grants for small upgrading projects, according to each city's proposed plans. All the disbursements and repayments are managed by the Women's Co-op branches and groups. So far, the big project housing loans in each city (which are given only to Women's Co-op members, as an incentive for others to join the savings groups) are all repaid back into the national CLAF-Net fund, where they are earmarked for revolving in more loans to that same city. This system of earmarking certain funds for each city's use, within the national CLAF-Net fund, is a first step towards eventually establishing truly city-based funds.

Rupa Manel, one of the Women's Co-op's national leaders: "ACCA has helped us to reach out to new cities and into war-torn areas where we could never go before, and more than 7,000 new families have become part of our women's savings movement. ACCA has persuaded us to lower our interest rates for housing loans and to relax our requirements so that women can get housing loans very soon after joining savings groups. Because of ACCA, we have stronger social recognition, stronger strength to bargain. We have made many more good links with local governments in the ACCA cities. The ACCA program has also helped us to build trust and good leadership among our members."

New kinds of city-wide collaborations

The situation for the urban poor in Sri Lanka remains extremely tough. The gap between the need for housing and livelihood loans and the small capital available to the poor gets wider and wider. Poor communities are also increasingly affected by natural disasters and by a lack of policies to improve access to secure tenure and services. All the same, there have already been some striking breakthroughs as a result of this ACCA-supported process.

▲ **MORATUWA :** *In the city of Moratuwa, just south of Colombo, 488 households in 8 poor settlements have been given freehold titles to their land, and the supportive mayor has provided land for the Women's Co-op to build a city-wide community center.*

▲ **NUWARA ELIYA :** *Since the ACCA process began in this town in the tea-growing highlands, another supportive mayor has taken the communities' side in helping to negotiate with national land-owning agencies for secure tenure in several settlements.*

▲ **GALLE :** *In this historic port city on the southern coast, the ACCA process has grown out of the post-tsunami reconstruction, and is being implemented by the "People's Company" community network, with support from the local NGO Help-O.*

MONGOLIA

ACCA in MONGOLIA :

PROJECT CITIES (total 12)

- Erdenet
- Tunkhel Village
- Bayanchandmani District
- Khan-Uul District, Ulaanbaatar
- Dharkan
- Ovorkhangai
- Baganuur District, Ulaanbaatar
- Sukhbaatar District, Ulaanbaatar
- Bulgan District
- Baruun Urt District
- Tsenkher Mandal District
- Bayandalai District, Gobi

SMALL PROJECTS

Small projects approved : 66
In number of cities : 12
Total budget approved : $187,800

BIG PROJECTS

Big projects approved : 5
In number of cities : 5
Total budget approved : $150,767

SPECIAL PROJECTS

One study of alternative heating systems in the pollution-choked city of Ulaanbaatar ($15,000).

SAVINGS (only in 12 ACCA cities)

Savings groups : 162
Savings members : 1,770
Total savings : 92,888

CITY DEVELOPMENT FUNDS

CDFs active in : 10 cities
Total capital in 10 CDFs : $12,400

- from ACCA $4,000 (32%)
- from coms. $5,120 (42%)
- from gov. $1,438 (12%)
- from others $1,752 (14%)

IMPLEMENTING GROUPS

The ACCA projects are beng implemented by two NGOs based in Ulaanbaatar: the Urban Development Resource Center (UDRC) and the Center for Housing Rights and Development (CHRD).

Asian Coalition for Housing Rights

A country where the scale of problems is small enough to be actually SOLVEABLE :

ACCA is being implemented in 12 cities and districts in Mongolia so far, and is bringing new resources and new energy to the country's still-young community-driven savings and upgrading process. The program is being facilitated by two NGOs based in Ulaanbaatar - the Urban Development Resource Center (UDRC) and the Center for Human Rights and Development (CHRD). Since 2005, these organizations have been supporting the setting up of community savings and credit groups in informal "ger areas" in towns and cities around the country, with the idea of providing a financial resource within these communities that belongs to people themselves, that can pull people to work together to improve their living environments, make decisions and develop solutions to the various problems they face. The savings process has now spread to thirteen cities, with more than 1,900 savings members and collective savings of over $46,000, and small CDFs have been established in ten cities. A country-wide network of these community savings groups came together for their first national meeting in November 2006, in the provincial city of Darkhan, and in June 2009, a national joint committee was set up to coordinate the country-wide ACCA program.

Mongolia is a country of only 2.7 million people - fewer people than are in many of the cities undertaking ACCA projects around Asia. With more than half of these people now living in informal "ger areas" in urban areas, the strategic question for ACCA has been how to link up all the different groups in the twelve cities in the program into some kind of unified force, so that the whole country's problems can be solved? Mongolia is a special country, because the scale of its problems are small enough to be actually *solvable*, and the ACCA program has a chance to make a significant impact in the country, rather than just starting lots of small projects which somehow don't add up to any significant change.

The ACCA program has given a big boost to the savings groups, enabling them to plan and carry out both small and big projects which answer real needs in their ger areas. The small projects showcase what people can do, and now the government officials visit the ACCA projects in ger areas. Even the president of Mongolia visited the ger areas and made a resolution to scale up the kind of people-driven ger area improvement projects he saw there. There is increasing understanding and trust between community members within communities, and between communities and their local government officials within cities. The savings groups in Mongolia remain very small and scattered, though, and the challenge now is to expand these savings groups and link them across the city into community networks that are truly city-wide in their scale and in the vision of their upgrading activities.

Coming out from behind their FENCES . . .

In Mongolia, there has been a definite "theme" for the small projects, where parks and playgrounds dramatically outnumber other kinds of small projects (41 out of 74 of the small projects implemented so far in the country are playgrounds - 55%). But these playgrounds serve an important function: they link community members and bring them out from behind their fences, utilize under-used roads 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. In a country of fiercely independent people, who have lived for centuries as nomadic herdspeople in the isolation of vast open spaces, this is something quite important.

But besides all those playgrounds and parks, there have also been small projects to put up street lights, to build community centers, to set up operations to make fuel cells from cow-dung and sawdust, to build see-through fences, to install regular pit latrines and composting "bio-toilets" which require no water, to develop water supply systems and water kiosks, and to lay paved walkways and drainage lines and floodways in flood-prone ger areas.

FIJI

Fiji's young community network uses ACCA to expand their work into new cities :

The People's Community Network (PCN) in the Pacific island nation of Fiji was just launched in 2006, but it already links together more than 140 slum communities in the cities of Suva, Lami and Lautoka, all with active savings groups, with about 8,500 members. The network is expanding quickly into other cities, and is using ACCA as a tool to help design and test alternatives to eviction in which the poor themselves take the lead in securing land and building better housing for their families - on land where they are already staying or else very close by.

The network's first on-site housing upgrading project (before ACCA) was at the Lagilagi community, which is part of Suva's largest squatter settlement with over 2,000 households. With support the PCN, 100 families in Lagilagi negotiated to collectively lease the 2.8 hectares of government land they had been squatting on, for a nominal rent of US$235 per year, for 99 years. The families own their houses, but the land belongs collectively to the whole community. This project was a first-ever partnership between the government, the community and the community network. The PCN has also completed the construction of a paved access road which links nine poor communities in the Wailoku area of Suva. This project, which was supported by a small project grant from ACCA, involved more carefully-nurtured partnerships and cost-sharing agreements between the community members, the PCN Network, the government and other donors. That project has been followed by many other small projects - mostly road building - in other settlements in Suva, Lami and Lautoka.

ACCA in FIJI :

PROJECT CITIES (total 3)
- Suva
- Lautoka
- Lami

SMALL PROJECTS
Small projects approved :   15
In number of cities :   3
Total budget approved : $45,000

BIG PROJECTS
Big projects approved :   1
In number of cities :   1
Total budget approved : $40,000

SAVINGS (only in 3 ACCA cities)
Savings groups :   144
Savings members :   8,500
Total savings : $92,888
No CDFs set up yet

IMPLEMENTING GROUPS
The ACCA projects in Fiji are all being implemented by the People's Community Network (PCN).

Besides getting support from exchange visits to and from savings groups in other Asian countries, the PCN's community initiatives have gotten a big shot in the arm from an MOU, which was signed in October 2010, between the PCN, the Ministry of Local Government, Urban Development, Housing and Environment and ACHR, to work together to adopt a city-wide and people-driven upgrading approach on a national level, in cities around Fiji. The city-wide upgrading approach, in which the poor are they key actors in resolving their own problems of land, housing and basic services, starts with the process of surveying and gathering key information about the land status and housing needs in all the slum communities in each city. Under the terms of the MOU, this process will be piloted in 15 cities in Fiji over a 3-year period. These pilot cities

will act as demonstration cities, so that other cities in Fiji can also start to follow the process of people-driven, partnership-based, city-wide upgrading, and the goal is to create a new approach to housing in Fiji. The MOU provides a framework for an enormous expansion of the PCN's work, and the ACCA Program is supporting this process with funds for surveys and mapping, coordination, small upgrading projects and big housing projects (in three cities so far).

LAND BREAKTHROUGHS : Fiji's supportive Minister of Local Government, Urban Development, Housing and Environment (all under one ministry!) came to Bangkok for the MOU signing, and while he was in Bangkok, ACHR arranged for him to visit some community-driven housing projects being implemented under the Baan Mankong Program. He returned to Fiji with new ideas and new energy, and has since been working closely with the community network not only to change the mindsets of people in government and city councils, but to help unlock public land resources for several housing projects in Lami, Suva and Lautoka, which are now in the pipeline - some of which may be supported by ACCA.

COMMUNITY ARCHITECTS
support the new process in Fiji :

This 15-city MOU will involve the implementation of a considerable number of actual housing and community upgrading projects, as the process expands into more communities and more cities. Over the past two years, a team of young community architects from Australia, New Zealand and Thailand (Hugo Moline, Heidi Axelsen, Anna Russell and Chawanad Luansang) have been making frequent trips to Fiji to support the city-wide upgrading process, in collaboration with the PCN and with some local architects and students. So far, they've helped to survey and map settlements in three cities, set up savings groups in new settlements and planned several small upgrading projects and developed schematic plans for some housing projects. As Nad says, "Mapping works like a catalyzing process in new communities. When we talk about mapping, it means not only marking the existing houses and settlement boundaries, but getting all the people to come together, to participate and to start talking about what they need to fix in their communities (the services, the houses, the land tenure security) as they begin to develop their upgrading plans. In Fiji, we find that this mapping process can actually give a big boost to get people to start saving, also."

The municipal government in Lautoka has offered two pieces of government land for relocating coastal fishing communities they wants to evict. So the architects organized a 2-day site planning workshop for the people who might be moving to these areas, to explore how can they can design a site plan. One of the sites (10 hectares) is right in the middle of the town and has room for about 400 houses. The other site (27 hectares) is a 20-minute drive north of town and has enough room for about 260 households, with room for people to do some farming.

THAILAND

ACCA in THAILAND :

PROJECT CITIES (total 8)
- Chum Phae
- Bang Khen District, Bangkok
- Prachuab Kirikan
- Ubon Ratchatani
- Rangsit
- Hua Hin
- Nakhon Sawan
- Koh Khwang

SMALL PROJECTS

Small projects approved :	19
In number of cities :	7
Total budget approved :	$50,000

BIG PROJECTS

Big projects approved :	8
In number of cities :	8
Total budget approved :	$180,000

SAVINGS *(only in 8 ACCA cities)*

Savings groups :	86
Savings members :	14,773
Total savings :	$1.68 million

CITY DEVELOPMENT FUNDS

CDFs active in :		8 cities
Total capital in 8 CDFs :		$968,676
• from ACCA	$116,000	(12%)
• from coms.	$838,843	(87%)
• from gov.	$13,833	(1%)
• from others	$ 0	(0%)

IMPLEMENTING GROUPS

The ACCA projects are all being implemented by the city-wide community networks in those 8 cities / districts.

Using ACCA to seed a new city-based development fund movement in Thailand :

The ACCA projects in Thailand are using ACCA funds a little differently, to support the setting up and strengthening of some of Thailand's first city-based development funds. These city funds are managed and owned by poor community networks, in collaboration with their local governments and other development stakeholders. The growth of these city-based funds is an important development for the urban poor movement in Thailand. The presence of a large national government fund for the urban poor (CODI) has allowed many good things to happen in Thailand, but it has also hindered the establishment of strong, independent local finance mechanisms that the poor in each city control, to support their own development initiatives and strengthen their collaborations. As progressive as CODI may be, it's still a government institution and still as vulnerable to changing political winds as any public sector agency, as recent budget shortfalls and board changes have shown.

Since the community networks in Thailand already have access to a variety of loans and support from CODI, the national urban community network has decided collectively to propose only ten cities to ACCA, and that each of those cities will propose only $20,000 for big projects and $2,000 for city process support, as a way of sharing these scarce ACCA resources with other countries which don't have such housing finance available. Then ACCA passes these funds directly to city-based community networks - in 8 cities so far - to seed their own city funds, from which communities can then take loans to address a variety of needs, to finance a variety of projects and to reach everyone in the city - even those who the CODI loans can't reach, for various reasons. These new city funds are not only providing housing loans, but are also being used to support livelihood, welfare and disaster projects and to support stateless persons. The city funds are also helping to strengthen the relationship and collaboration between the people and the local authorities, leading to a more city-wide, locally-driven, partnership-based and longer term process of solving problems of urban poverty in these cities. As one of the community leaders put it, "These funds make us more independent, more strong. The government can't reject our proposals, because they are being financed by our own funds!"

(Paa Chan, community leader from Bangkok adds) If we use our little money to come together and join forces in our cities, it is making our links among community people very strong. This strength that we have when we come together is a kind of freedom, it opens our minds together. Today in Thailand, it's not only one place or the other cities, it's 250 cities and all 71 provinces, that we have these links with each other, and we have these funds as a tool to make these links visible and to work together. This is such a huge link across the country, no government can stop us! We can make the government go in whatever possible way, as benefits the poor. So I urge all my brothers and sisters in other countries to look into this aspect: how to find a way that the poor are linking together. And the small finance is a very good tool to link us together, to think together, to work together, and build our power together. In this way, the government will come and work with us. It's not like we are a small part of the government.

The two pioneering CITY FUNDS :

Bang Khen District and Chum Phae are the first two cities in which the community networks have built their own new city funds, with the municipality and with ACCA support. Both funds link all the savings groups together, and have been financing housing, land-purchases, infrastructure and other projects in their consituencies. The city fund experiments in these two cities have opened up a new chapter of city funds in Thailand, where almost 90 city funds are now in operation.

1 **CHUM PHAE :** In Chum Phae, the network added $52,709 of their own savings to the $30,000 from ACCA to start their fund, which gives loans primarily for land and house construction and repair, and can be used as bridge financing by communities waiting for CODI loans. They charge 4% interest on the loans, of which 1% goes into their network welfare fund, 1% is used to cover management costs, and 2% goes back into the city fund capital. The first loan of $52,000 went to a squatter community of 293 households to buy new land. The fund also gives grants to subsidize the housing of extremely poor families, to enable them to join Baan Mankong upgrading projects in their communities.

2 **BANG KHEN DISTRICT :** In Bangkok's Bang Khen District, this very active community network added $81,667 of their own savings to the $30,000 from ACCA to start their fund with a capital of $111,667. The fund gives loans primarily for house construction and repair (especially in canal-side communities), and can be used as bridge financing by communities waiting for CODI loans. They charge 4% interest on the loans, of which 1% goes into their district welfare fund, 1% is used to cover management costs, and 2% goes back into the city fund's capital.

INDIA

Groups in two Indian cities are using the ACCA tools in different ways :

ACCA in INDIA :

PROJECT CITIES (total 2)
- Bhuj (in Kutch)
- Leh (in Ladakh)

SMALL PROJECTS

Small projects approved :	12
In number of cities :	2
Total budget approved :	$30,000

BIG PROJECTS

Big projects approved :	2
In number of cities :	2
Total budget approved :	$80,000

SAVINGS *(only in 2 ACCA cities)*

Savings groups :	20
Savings members :	323
Total savings :	$7,825
No CDFs set up yet	

IMPLEMENTING GROUPS

The ACCA project in Leh is being implemented by the Tibet Heritage Fund (THF) and the project in Bhuj by the Hunnarshala Foundation.

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1 The ACCA process in LEH, in the Ladakh region of Jammu and Kashmir

The remote city of Leh, in the foothills of the Himalayan mountains, is the capital of India's Ladakh region. Because Leh was once part of Tibet, the city's inhabitants are mostly Tibetan Buddhists, with some Hindu migrants from other parts of India. Since 2003, the Tibet Heritage Fund (THF) group and its local partner LOTI have been working with communities in the thousand-year old town center of Leh to help restore some traditional Tibetan houses, neighborhoods and monasteries, using the restoration process to revive the traditional crafts and cultural practices which go into these beautiful buildings. Although their projects have focused on the physical restoration of historic structures, their work has always sought to find ways to that the mostly poor families who live in these historic buildings and neighborhoods can stay and be part of the architectural and cultural revival, rather than be evicted to make way for tourist boutiques.

Some of this upgrading work in Leh's old town has been supported by ACCA, but after the flash floods in 2010 damaged or destroyed many houses in the lower part of town, the THF has focused its work - and the ACCA process - on helping these residents rebuild their houses, especially by providing affected households with access to some skilled workers and some housing materials, and then they do the repair work mostly themselves. An especially harsh winter, with lots of snow, has slowed things down, however.

Besides upgrading the six pilot houses, the ACCA project in Leh is also helping neighborhood groups improve their broken down common walkways, drains, sewers and water points.

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2 The ACCA process in BHUJ, in the arid, earthquake-hit region of Kutch, in western India

The ACCA project in the city of Bhuj, in the western edge of India (in the drought-prone desert region of Kutch), is being implemented in a city which was almost totally destroyed by an earthquake in 2001 and has since been rebuilt on a new city development plan. 45% of the city's residents live in slums, most of which are very old, traditional settlements on land given to their castes by the king, but are now considered to be squatters on public land. The small and big projects are being implemented by *Sakhi Sangini* (*"Female friends together"*), a federation of women's savings and self-help groups in 30 slums around Bhuj (out of a total 60 slums in the city), in collaboration with the technical support NGO the Hunnarshala Foundation. After conducting a city-wide slum survey and setting up committees in many of these settlement clusters to discuss their problems and review the survey data, the women's federation identified drinking water supply and housing as the two most serious problems being faced by the city's poor communities. Five out of the six small ACCA projects which have been implemented in Bhuj so far involve developing or improving drinking water supply systems in these settlements, many in good collaboration with the municipality.

The women's federation has also formed a housing committee and worked with architects at Hunnarshala to develop inexpensive earthquake-resistant house designs which they can eventually build themselves, as part of their long-term settlement upgrading plans. Their plan is to use the big project funds from ACCA to seed a city-wide revolving loan fund for housing, to give low-interest housing loans to savings group members. Their idea, though, is not to use the fund simply to give loans to scattered members, but to use the housing fund strategically to strengthen the communities' negotiations for secure land tenure, and to leverage access to the various central government and local slum upgrading schemes - many of which are quite promising, but very difficult to access.

LAO PDR

ACCA in LAO PDR :

PROJECT CITIES (total 11)
- Chanthaburi District, Vientiane
- Pak Ngum District, Vientiane
- Naxaythong District, Vientiane
- Sungthong District, Vientiane
- Sikotthabong District, Vientiane
- Srisatthanat District, Vientiane
- Hadxayfong District, Vientiane
- Muang Kong Dist., Champasak
- Pongsali Province
- Bokeo Province
- Luang Prabang Province

SMALL PROJECTS

Small projects approved :	41
In number of cities :	11
Total budget approved :	$102,000

BIG PROJECTS

Big projects approved :	2
In number of cities :	2
Total budget approved :	$80,000

SAVINGS (only in 11 ACCA cities)

Savings groups :	487
Savings members :	102,204
Total savings :	$10.76 million

CITY DEVELOPMENT FUNDS

CDFs active in :	11 cities	
Total capital in 11 CDFs:	$203,740	
• from ACCA	$95,000	(47%)
• from coms.	$101,115	(50%)
• from gov.	$0	(0%)
• from others	$7,625	(3%)

IMPLEMENTING GROUPS

The ACCA projects in all the Lao cities are being implemented by the national network of women's savings groups, with support from the national Lao Women's Union and the Women and Communties Empowerment Project NGO (WCEP).

ACCA brings issues of land and housing into the national women's savings movement

Sommay Vongnakhone is one of the senior community leaders in Lao PDR, and a tough fighter from back in the days of Lao's nationalist war. She now works with the Women and Community Empowerment NGO, which is the local organization that is supporting the national women's savings process in Lao, as well as the ACCA program. Here are some notes from a presentation she made recently in Bangkok about the ACCA process in Lao PDR :

Over the last thirteen years, we've started our savings groups, built our networks at village, district, province and national levels and started our own network funds. We now have 532 savings groups in 22 cities and districts around the country, with 104,000 members and collective savings of US$13 million. Besides savings and credit, these savings groups work together on environmental and agricultural projects, community enterprises, markets, traditional crafts and mushroom growing. We also run our own welfare funds at the community level. These savings and development activities have strengthened the role of women in Lao society, and gotten poor women to pool their resources, work together, encourage each other and develop skills in financial management.

Before, the government may not recognize community organizations that were outside the government structure, and they thought that savings was just women's work! But when the ACCA program came and people started to build roads and toilets and new housing projects, the government began to see the real role of women, and now it is we women who are showing the government how to develop our country! Now we can negotiate with the government for land, because we negotiate as a network, with the strength of our network's 104,000 savings members and our collective savings. And we also negotiate with the strength of our partnership with the architects at the university behind us.

The ACCA process is now active in 11 of the 22 cities and districts that are part of our national women's savings movement, and it is bringing the new aspects of community upgrading and housing into our work and helping to strengthen our networks at community and city levels. The big housing project in the Nong Duang Thung squatter communities in Vientiane Prefecture's Sikotthabong District (*see box below*) is the country's first community-driven on-site slum upgrading project, and the first urban poor community to negotiate to rent the public land they have been squatting on. There are also many small projects being implemented with ACCA support, including wells and hand pumps in rural areas (built at a cost that is much lower cost than those installed by other organizations), communal toilets, road improvements, flood prevention and community savings centers.

BIG PROJECT at Nong Duang Thung makes history in Lao PDR :

When the Nong Duang Tung community faced eviction last year, from the government land they'd been squatting on, the people came together to propose an upgrading project to ACCA, as part of their negotiations to secure their land. With help from the community architects, they first surveyed and mapped the settlement, expanded the savings group to include all 84 households, divided themselves into sub-groups and then developed an on-site reblocking plan, which only slightly readjusted the lanes to bring water supply, drainage and electricity to all the houses. Once the people had a clear upgrading plan, they formed a district-level committee with the local Women's Union, which was eventually able to negotiate the country's first case of an urban poor community being given a long-term lease to the public land they already occupy.

The people started with the communal infrastructure improvements first. They decided to use $10,000 of the $40,000 ACCA budget for infrastructure (as a grant), and set aside the remaining $30,000 as a revolving fund for housing improvement loans. Instead of using up that $30,000 to give loans to to just 5 or 6 families to build full new houses and make everyone else wait a long time for their turn, they decided to give only small house repair loans (maximum $500) to 50 households, which are to be repaid within six months, at 8% interest, of which 3% stays in the community savings group and 2% goes into the district fund.

PAKISTAN

ACCA in PAKISTAN :

PROJECT CITIES (total 4)
- Rawalpindi
- Karachi
- OPP replication in 4 towns
- Floods in Sindh and Punjab

SMALL PROJECTS
Small projects approved :   10
In number of cities :   1
Total budget approved : $20,000

BIG PROJECTS
Big projects approved :   1
In number of cities :   1
Total budget approved : $40,000

SPECIAL PROJECTS
Disaster-rehabilitation project in Sindh and Punjab provinces ($25,000 approved) and 2 housing and land markets research projects in Lahore and Karachi ($31,000 approved).

SAVINGS (only the ACCA cities)
No savings groups yet in Pakistan
No CDFs set up yet

IMPLEMENTING GROUPS
The ACCA project in Rawalpindi is being implemented by the Akhtar Hameed Khan Memorial Trust (AHKMT); the project in Karachi by the Orangi Pilot Project Research and Training Institite (OPP-RTI) and the Technical Training Research Center (TTRC); the floods project by OPP-RTI in collaboration with 22 local partner organizations; the resarch projects by Rabia Ezdi and Arif Hasan.

ACCA is also supporting several research projects in Pakistan which look at land management systems in urban and rural areas, real-estate markets in Karachi and the effect of urbanization on poor communities in the periphery of cities.

The country which is using ACCA a little differently, but to bring about the same ends :

In Pakistan, 40% of the national budget goes into servicing its $97 billion debt, 40% goes to the military and 15% is used to run the government, leaving scarcely 5% of the budget for the whole country's physical and social development! It's no surprise that in a country where the government's contribution to development is almost invisible, self reliance is the default setting for the country's urban poor, who do everything themselves : land acquisition, town planning, housing, infrastructure, schools and clinics. The work of groups like the Karachi-based Orangi Pilot Project (OPP) and its many spin-offs have helped poor communities in cities across the country to systematize this self sufficiency to the point where it has become almost national policy. Several of these groups are using the ACCA Program in unusual ways, to support the processes which nurture and assist these self-reliant and self-financed community development initiatives.

ACCA is supporting the modest organizational costs of OPP partner organizations in six cities (under three projects), to replicate the OPP's "component-sharing" model in those cities, in which poor communities design, build and pay for their own low-cost sewers and toilets in their lanes, the partner organization provides technical and organizing assistance (including mapping the settlements, planning their infrastructure and designing low-cost houses) and the government provides the trunk sewers to drain the lane sewers. In these projects, the ACCA support in Pakistan is turned inside-out, to some extent: instead of funding the physical improvements, ACCA is giving extremely modest support to the technical support organizations and the people finance and construct the physical improvements themselves. But the end result is the same: improved infrastructure and housing for thousands of urban poor families.

The OPP's Research and Training Institute (OPP-RTI) has a new program, which is also getting support from ACCA, in the traditional "goth" settlements on the outskirts of Karachi. The pressures of development and global capital are putting these old settlements under threat of eviction, so the ACCA project is helping OPP-RTI to map these settlements, research the land ownership, set up savings groups, develop their infrastructure, improve their houses and advocate for secure tenure. These vulnerable settlements are in a stronger position than the government now, because the government has no information about these settlements, but the OPP-RTI does! Plans are now on to propose ACCA big project funds to provide housing loans for the first 100 houses in four groups.

"ONE ROOM WITH A ROOF"

OPP-RTI's housing project has helped provide basic shelter to 4,000 flood-affected families

The catastrophic 2010 floods along the Indus River killed 1,700 people and drove 20 million already poor rural villagers into deeper poverty, when the floods destroyed their houses, washed away their crops and cattle and submerged large swaths of the country for months. After the initial relief phase, the focus of the OPP-RTI's ACCA-support project has been to help families coming back to their ruined villages from the relief camps (most of whom are still living in donated tents on the rubble of their former houses) to build at least a one-room house with a proper roof over it, so they can have a sturdy place to live as they begin the long and arduous task of rebuilding their devastated villages.

Most families can build the walls themselves, using mud or bricks salvaged from their ruined houses and simple mud mortar. But the roofs are a little more difficult without materials. So the OPP-RTI decided to use the funds (which are channeled through 22 local partner organizations) to provide kits of materials to help families to cover these rooms with roofs. In Sindh and Punjab provinces, which are hot, arid places, standard tin-sheet roofs can turn a house into a furnace. So in the flood-hit areas, the OPP is instead helping families to put up the kind of flat roofs people in the area have built for centuries, which are strong, well-insulated, easy to repair and can be built with cheap, locally available materials.

In this layered roofing system, the exposed top is plastered with 3 inches of mud mixed with rice husk (for insulation and cooling), over a double layer of polythene sheeting, which rests on a single layer of "pattal" reeds, which lay across bamboo poles, which in turn rest on two or three steel girders which span the room below. The bamboo poles, steel girders, plastic sheets and bundles of "pattal" reeds can be delivered in a truck to each family, as a ready-made kit of parts, and all they have to do is assemble it on top of their four walls, and then plaster the top with mud. The whole thing can be finished in a day. The materials to cover a 4.5m x 4.5m room with this roof cost just 14,000 Rupees (US$ 165).

The OPP partner grups have already helped 4,000 families in different areas to build these roofs (with partial support from ACCA), and the group has plans to expand the "one-room-with-a-roof" project to 7,000 more families. The program also has also supported the distribution of medicines and the repairing of 500 damaged hand-pumps.

CHINA

The REAL and the FAKE

The Chinese Government's speedy and well-coordinated response to the Yushu earthquake was widely praised as a model of quick, efficient and effective disaster response. But it soon became clear that the motives behind this efficient response to a terrible disaster were anything but humanitarian. The Provincial Government is using the earthquake as an opportunity to turn this very old Tibetan town into a Tibetan theme park, with high-rise condo blocks and sprawling developments of "Tibet-theme" villas with 2-car garages, jacuzzis and fake plaster architecture details tacked on for show.

The Tibet Heritage Fund group is using the process of restoring traditional Tibetan houses, and the crafts that go into them, as a strategy to preserve the soul of these towns - and the people who live in them. Here's a photo which shows the REAL Tibet, where the families who live in that building in Lhasa are up on the rooftop celebrating the completion of their renovation of their beautiful old shared courtyard house, in the heart of the city.

Using the restoration of traditional houses to secure tenure and revive local cultures :

The Tibet Heritage Fund (THF) is an intrepid group of activists, scholars, architects and Tibet-lovers who have been working in Tibet (and in culturally Tibetan areas of India and Mongolia) for nearly 20 years to restore traditional Tibetan houses, neighborhoods and monasteries. They use the restoration process to revive the traditional crafts and cultural practices which go into these beautiful buildings, which continue to be under serious threat of demolition. Although their work has focused on the physical restoration of historic structures, the group has always sought to find ways that the mostly poor families who live in these historic buildings and neighborhoods can stay and be part of the architectural and cultural revival, rather than be evicted to make way for tourist boutiques. Two of the Tibet Heritage Fund's projects in China's Tibet Autonomous Region - in Lhasa and Yushu Prefecture - are getting support from ACCA. Both projects are using the historic building angle as an anti-eviction strategy in situations where these surviving Tibetan neighborhoods - and the ancient social cultures they contain - are in danger of vanishing under Chinese development plans.

1   ACCA support to earthquake rehabilitation in YUSHU

In the city of Yushu, a devastating earthquake in April 2010 is being used by the provincial Government as an opportunity to demolish this very old, traditional Tibetan town, and transform it into a "New Metropolis" of gleaming high-rises, shopping malls and vast new subdivisions of up-market villas. It's a boom for Chinese developers, but the low-income Tibetan families who have always lived in the old center of Yushu are facing the prospect of losing their land, houses, trades and ancient way of life and being forced to relocate to cheap, non-seismic cinder block boxes that are far outside town. There is already, however, strong opposition to these government relocation and reconstruction plans.

The Tibet Heritage Fund group is using the ACCA project in Yushu to help several residents repair and earthquake-proof their slightly-damaged historic multi-family buildings in the town center. The project is being used to demonstrate an alternative redevelopment model in which the people stay in their old neighborhoods and in their traditional communal housing - instead of relocating to the government's individualistic standard housing units outside of town. The project is also an indirect strategy to secure people's ancestral properties, prevent their eviction and preserve the soul of the town, since the government is reluctant to demolish historic buildings that survived the earthquake. And the group hopes it may succeed in modifying the official plans for redeveloping Yushu.

2   ACCA support to community upgrading LHASA

In similar ways, the ACCA project in Lhasa is helping upgrade traditional houses and community facilities in four poor Tibetan communities still living in their ancient farming settlements on the outskirts of Lhasa, where the land is now being aggressively bought up by Chinese property developers, threatening eviction. The project is being explicitly used to build links between the community people, the local administration and the NGOs, in a very difficult political context which has involved mostly confrontation and exploitation in the past. Because there is greater reluctance these days to bulldoze active historic temples, these small ACCA projects to improve traditional dwellings and historic places of workshop - done step-by-step and with the approval of the local government - is a politically "safe" way of preserving heritage, safeguarding against eviction and displacement, and softening difficult relationships.

All this was done by
people

This is where we stop going on about ACCA and remind ourselves that all this change and all these breakthroughs have been brought about by poor communities and their partner organizations.

One of the dangers in preparing a program report like this one is that in the process of putting in all the activities, elements and figures, you sometimes end up tooting your program's horn so loudly that you drown out the rest of the orchestra. In fact, the ACCA Program is a very modest little horn which has only just recently sat down in the middle of a very big and very experienced orchestra - an orchestra full of very good groups around Asia who have been working with passion and persistence for decades, to bring about change for the poor in their cities and countries.

So on this last page of our program report, we'd like to put away that blatting ACCA horn and come back to that marvelous big orchestra, with a very strong reminder that none of the accomplishments you've been reading about, none of the breakthroughs we've described, none of the projects and negotiations we've documented in this report were done by ACCA or by ACHR. They were all done by hard-working groups of poor community people, with support from their partner organizations and their local governments. And for all of these groups, the ACCA Program is a newish set of tools which is helping them to make their work stronger in several ways. It is to these groups that all these 107 projects really and truly belong.

And what extraordinary things all these poor community groups and their support organizations have accomplished, with some program funds that add up to scarcely $58,000 per city, when those modest funds go directly into the hands of poor people, with just a few conditions which nudge the process in a certain direction :

- **HOUSES :** Building 65 housing projects which are providing decent, secure shelter to 8,055 families.
- **SERVICES :** Building paved roads, water supply systems and other facilities which bring much-needed services to 185,000 families.
- **LAND :** Negotiating to get 287 hectares of government land, worth $35 million, for poor people's housing - most of it free.
- **PARTNERSHIPS :** Turning adversarial stand-offs into working partnerships between poor communities and their city governments in 91 cities.
- **SAVINGS :** Setting up 4,600 savings groups, with 213,000 members and collective savings of US$ 15 million - all in poor people's hands.
- **FUNDS :** Setting up community development funds in 70 cities, which provide $4 million worth of loan capital for those cities' poorest citizens.

CONTACT :

A number of reports, video films 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