

5th ACCA Program Committee Meeting

- **September 18, 2010**
- **Held in Phnom Penh, Cambodia**
- **Hosted by the UPDF / National Community Savings Network / Municipality of Phnom Penh**

ACHR's ACCA Program (Asian Coalition for Community Action) will be entering its third year in November 2010. The fifth ACHR / ACCA Committee meeting was held in Phnom Penh, on September 18, 2010, and hosted by the UPDF, the National Community Savings Network and the Municipality of Phnom Penh. This one-day meeting (which was the shortest and most efficient yet!), was held in the Municipality, and observed by a large number of community members from Cambodia, as well as many of the community members, NGO workers and local government officers (a record-breaking total of 110 people!) from eight other countries who had come to join the ACCA assessment trip (participant list at end of this report). Besides brief reports on the ACCA process already underway in various countries, and the consideration of several new project proposals, there were a number of items on the meeting agenda. This report presents a summary of the discussions, the activity reports, the decisions taken, the new project proposals presented and budget approvals made during this fifth ACCA / ACHR committee meeting.



13 GOVERNORS! A striking feature of this meeting - and of the lively country-wide ACCA process in Cambodia in general - was the fact that 11 Municipal and District Governors and 2 Provincial governors joined both the assessment trip and the day-long ACCA meeting. All these governors have become key supporters of the people-driven development processes and ACCA projects within their constituencies.

Cambodia assessment trip September 14-17 : This ACCA committee meeting in Phnom Penh came at the end of a 3-day assessment visit to the country's very active ACCA process. This was the fourth ACCA assessment trip (after the Philippines, Vietnam and Mongolia). Instead of everyone going together in one big group, as before, the assessment participants (50 community, NGO and local government visitors from 8 other countries + about 100 Cambodians from 14 cities) were divided into three groups, and each group visited cities in different parts of the country, so the whole assessment process could visit a total of 8 cities :

- **The Northern group** visited ACCA projects in Serey Sophoan, Samrong and Siem Reap.
- **The Southern coastal group** visited projects in Koh Kong and Preah Sihanouk.
- **The Eastern group** visited projects in Preveing and Kampong Cham.

On the last day, all three groups converged in Phnom Penh for a day spent reflecting together on what they'd seen and learned in the different cities. In the evening, the whole group was given a presentation about the very strong community savings and ACCA project in Phnom Penh's Roessei Keo District, with a dinner afterwards hosted by the riverside slum communities there. Many of the participating groups from neighboring countries came overland, packed together in vans, and the logistics of gathering all these different groups together in three parts of the country, shepherding them around for three days, and then delivering them all to Phnom Penh at the end for a half-day's reflecting together on the assessment, was no small feat of grace, efficiency and good humor by the Cambodian hosts from the community networks, UPDF and local governments in the cities that were visited.

- **PART 1 :** Brief report on the overall ACCA Program implementation so far
- **PART 2 :** Summary of key points of discussion and decisions made in the meeting
- **PART 3 :** Chart summary of new ACCA budget approved on September 18, 2010
- **PART 4 :** Chart summary of all approved ACCA budget, as of November 1, 2010
- **PART 5 :** Brief review of the ACCA process so far in various countries
- **PART 6 :** Brief summaries of the new ACCA proposals + committee's remarks
- **PART 7 :** Who attended?

PART 1 : Brief report on the overall ACCA Program performance so far

This is the 5th ACCA / ACHR committee meeting. November 2010 will mark the end of the second year of the program's implementation, which up to now includes :

- Activities approved in 80 cities / towns / districts, in 15 countries
- 48 big housing projects (Total big project budget approved: US\$ 1,805,767)
- 392 small upgrading projects (Total small project budget approved US\$ 1,013,000)
- Community-driven disaster rehabilitation projects in 4 countries : Cambodia (1 project), Burma (4 projects), Philippines (6 projects), Vietnam (1 project)
- National surveys in 7 countries, finished or in process (most recently Fiji)
- 4 Assessment trips completed (Philippines, Vietnam, Mongolia and now Cambodia) + several important exchange visits have been organized.

Summary of key activities organized since the ACCA meeting in Lang Son Vietnam in April 2010 :

- **June 3** : Community architects workshop in Vietnam
- **June 5-10** : ACHR participates in meeting on disasters organized by IIED in London.
- **June 12-16** : Regional community architects meeting in Chiang Mai, attended by about 100 participants.
- **June 20-21** : Support process in Cambodia
- **June 27-28** : Support process in Myanmar
- **July 1** : ACHR participates in UN-ESCAP Cities Summit and meeting to prepare Asia Pacific Ministerial Meeting in Kazakhstan
- **July 8** : Meeting with Joan MacDonald from SELAVIP to discuss collaboration with ACHR/ACCA, and to talk about a new regional proposal to Selavip : "Secure housing for Asia's Poorest." (*see next section of report*)
- **July 7-14** : Indochina Network exchange and learning program organized in Lao PDR, with participating community groups from Myanmar, Cambodia, Vietnam, Thailand, and all the key network cities in Lao PDR.
- **July 7-20** : Special round of ACCA project consideration and approvals (by e-mail!) in which 67 small projects, 8 big projects and 2 disaster projects in 18 cities, in 7 countries, were approved, for a total amount of US\$ 641,729. (*report available with ACHR, and on website*)
- **July 24 - 28** : Assessment trip to Mongolia (*report available on ACHR website*)
- **August 10 - 12** : Meeting with ENDA and visit to Ben Tre City in Vietnam
- **August 13 - 24** : Community planning workshop in Yangon, Myanmar
- **August 20 - 23** : ACHR participates in SDI Global Urban Poor Fund meeting in Sweden
- **August 31 - Sept 4** : Architects Nad and Tee visit Penang to discuss plans for the upcoming "Heritage by people" meeting, to be organized in Penang in February 2011 (tentatively).
- **August 15 - October 10** : Support 3 community architects from Australia and New Zealand to work with the community network in Fiji - focus on the new city of Lautoka. An MOU will be signed on October 13, 2010 in Bangkok between the People's Community Network in Fiji, the Minister of Housing and Environment and Local Government and ACHR, to work together to expand the community-driven development process in Fiji in 15 cities over the next three years.
- **September 6 - 8** : Nad and Tee support the community architect process in Lao PDR.
- **September 14 - 17** : ACCA Assessment trip in Cambodia
- **September 18** : ACCA / ACHR Committee meeting in Phnom Penh
- **October 13, 2010** : MOU signing in Bangkok between the People's Community Network in Fiji, the Minister of Housing and Environment and Local Government and ACHR, to work together to expand the community-driven development process in Fiji in 15 cities over the next three years.

PART 2 : Summary of key discussions and decisions made in the meeting

AGENDA 1 : Review of ACCA Assessment activities :

(First, Maurice shows video footage of the Mongolia assessment trip in July 2010) So far, four assessment trips have been completed to look at the country-wide ACCA process in four countries :

- Philippines (January 2010)
- Vietnam (April 2010)
- Mongolia (July 2010)
- Cambodia (September 2010)

Discussion: How to make this assessment process stronger?

- **Ruby** : Suggests fewer cities or project visits, and more time for real deep discussions about how communities are doing.
- **Wardah** : Asks whether these trips are assessing the change in government policies and the mainstream attitudes in those countries? Can we see any of these ACCA country processes as creating an alternative movement? Need to create an alternative people's development system, and it would be good if the assessment trips could include more discussion on that aspect - more emphasis on the *impact* of these ACCA projects, more than just looking at the projects.
- **Lajana** : In Nepal, it's all big talk and big ideas, but nothing happening in the communities! So we focus on activities by the communities, and use ACCA that way. And out of these activities - and the local relationships they change - come real changes in attitudes and real action on the meaningful issues for the poor.
- **Somsook** : These ACCA projects are tools to link people together, to work together and to learn from each other, and the city works with the people. In itself, this process is a structural change, but it may not be enough. So do not lose sight of the larger context! But by making real change, we are changing the larger scene at the same time.
- **Norberto** : We have to move beyond projects. Urban development as it happens today is a disaster, with high costs in human lives! How do the poor adapt to this disaster we call "development"? And what is the price of this "development"? The small ACCA projects are, in fact, a way to help communities adapt, to lessen the impact of the disaster that is urbanization.
- **Anna Oliveros** : When we look at the projects, it is important to understand better the context of those projects (political, cultural) in order to assess what change these projects are bringing about. On the assessment trips, we need more understanding of this larger context in the cities in which these projects are being implemented, before we plunge into the fine details of the projects - this is so important! Also, I feel it would be useful if we had more space for reflection, perhaps at the end of each day.

AGENDA 2 : Review the new Gates Foundation budget and Regional Revolving Fund

In the ACCA meeting in Lang Son in April 2010, we agreed on several things about how to use the additional \$4 million budget from the Gates Foundation to expand the ACCA Program's reach :

- **Max. 15 cities per country** (including the big and small projects together).
- **Max. 8 big projects per country**, with same ceiling of \$40,000 per project (*some cities will have no big project, so countries have to be strategic in their choice of big projects!*)
- **Same ceiling of \$15,000 per city for small projects** (to cover 5-15 projects), but additional amount of **max \$30,000 per country per year**, can be proposed, to strengthen, broaden, more creative to new possible change, more deepen the process of some existing cities and the budget per project can be more flexible (with good reasons)
- **Budget of \$1,000 per city for city coordination and development** in already-approved cities, to be added to existing cities' budget and transferred directly to the network or city committee (But still max. \$3,000 for new cities)
- **Budget of max \$12,000 per country, per year, for national coordination** (workshops, sharing, linking things within the country)
- **Budget of max. \$10,000 per country for national exchanges** (groups still need to propose plan and budget)
- **Budget of max. \$10,000 per country for national workshop** bringing communities and city development actors from all projects to meet and assess and plan related activities for 2010 - 2011 together, plan to strengthen and support community savings and fund, etc.
- **Additional budget to support the city or national savings and city fund process.** To strengthen, broaden, build capacity for city or national development funds, community savings activities. (amount of support depends on proposal)

New regional revolving loan fund : It was also agreed in the Lang Son meeting to use \$400,000 of that additional Gates budget (to be taken from the new \$2 million BIG project budget) as seed capital to set up a new regional revolving fund, to provide additional loan support to some projects in existing needy cases, cities, or existing city CDFs. The fund will be very flexible and can be used in different ways: to help speed up implementing housing projects or to broaden possibilities to include more projects (to achieve city-wide objectives), or to use to leverage other funds or use as a guarantee fund.

- **Loan ceiling of \$50,000 per project**, repayable within 5 years, with currency exchange rates set according to the local currency (*to respect the local currency!*), so groups repay in their local currency.
- **The fund will be located at the ACHR secretariat**, for the time being, and country groups can propose to borrow from the fund in ACCA committee meetings, as part of their usual round of proposals. We will start this new fund, see how it works, and adjust the terms and process according to how things really go.
- This is a way to use the regional process to support the city process, to show a new system.

AGREEMENTS reached about this new fund at this meeting in Phnom Penh :

- **Annual interest rate of 4%** on loans from this regional fund

- **Repayment to the fund will be in 5 years**, in at least 6-monthly or once-yearly installments, to give the borrowing groups the most freedom to manage their finance internally.
- The loans will be made from the regional fund into the city CDFs requesting the loan.

AGENDA 3 : Regional community architecture and media activities

Several activities have been supported by the budget from the Rockefeller Foundation (now finished), including :

- **Regional Community Architects Meeting organized in Chiang Mai (June 12-16, 2010)**, with about 100 participants.
- **A DVD compilation of more than ten new video films by local groups** has been put together by ACHR, with films on community-driven upgrading processes in 9 countries (South Korea, Vietnam, Cambodia, Nepal, India, Pakistan, Mongolia, Philippines and Thailand). Now available from ACHR.
- **Community Architects Book Published** : A book on community architecture work by key groups around the region has been prepared by Nad and Tee and published.
- **Community architecture newsletter in process** : A special issue of the ACHR newsletter on community architects in Asia (drawn largely from the presentations made in Chiang Mai) is being prepared by the ACHR secretariat now.
- **\$5,000-per-country "warm up" support for community architects activities** : One of the agreements reached in the Chiang Mai meeting was that while a larger and longer-term plan for supporting the region's community architecture movement was being developed, a short-term, quick assistance of \$5,000 per country would be made available right away, to community architect groups who propose activities. (groups so far tapping this fund include THF's team in earthquake-affected Yushu Prefecture in China, Myanmar community planning, Marco's project in Indonesia and a few others). Other countries can send their simple one or two-page proposals - no big bureaucracy!
- **Proposed to maybe have another community architects meeting next year.**

AGENDA 4 : New Proposal to the Rockefeller Foundation now being prepared

The former Rockefeller-supported regional project is now over (which covered the regional community architects and media activities + the process in Lao PDR). The ACHR secretariat is in the process of preparing a new one-year proposal to submit to the Rockefeller Foundation to continue these activities and add some others. The new proposal for about US\$ 4.6 million includes :

- Regional support for the community architects, media and exchange activities (US\$ 2.5 million)
- Support for the community process in Lao PDR (US\$ 1.1 million)
- Support for the community process in Myanmar (US\$ 1 million)

AGENDA 5 : New SELAVIP Proposal - "Secure housing for Asia's Poorest"

On July 8, we had a meeting at the ACHR secretariat with Joan MacDonald, from the SELAVIP foundation, to discuss the possibility of collaborating to develop a new regional project which focuses on "Secure housing for Asia's Poorest." We've submitted a proposal and it looks likely that the project will be approved.

- **This is a proposal to focus on the very poorest.** But instead of looking at the poorest as pitiful or helpless, the project looks at ways to ensure even the poorest community members can be part of the community upgrading and housing projects.

IN THAILAND, we started this idea with another SELAVIP-supported project we called "The Decent Poor" last year. In Thailand, the community networks developed their own criteria and they selected the beneficiaries of the program. That new project was a tool to strengthen the awareness of the needs of the community's poorest members, and to ensure that they are as much a part of the secure housing process as those with more income. Many times in Thailand, when a community housing project is developed and the community organizes as a group and takes a loan to build new houses, the very poor get left out because they cannot afford to repay the loans. This is not the objective of our projects! Everybody has to be on board - this is the key idea. And the groups implementing the projects have to think hard about how to include everybody - even the super-poor! So the \$600 per family grant, which the SELAVIP project provided, could make a bridge between the poorest and the system. And it worked out very well, and the communities were very creative in how they used this small grant to help ensure the poorest can be part of the upgrading projects, and get decent houses also.

- **So we proposed to SELAVIP to do the same thing in the Asia Region** : This project will help all of you to stretch the projects you are already doing to reach the very poorest community members. The project will provide a grant of about \$600 per person - so it's not a campaign or a talk shop, but some actual budget, to help

link the poorest (who might otherwise be excluded) into the housing process. And all of you will have to find creative ways to make this possible.

- **The project will provide \$600 grants to max. 20 families per country** (roughly). The project's total proposed budget from SELAVIP is \$100,000, which will be matched by an additional \$20,000 from ACCA. The project will support a total of about 200 very poor families across the region. Could be in an ACCA-supported project, or others.
- **But the most important part of this is the process by which the community networks discuss this issue**, survey and make themselves aware who are the poorest, and discuss and think of the solution together. So it's just like a kind of training, or boosting communities' awareness of how they have to regard the very poorest as essential parts of the community, family members, through the real working process. *The important moral position of making sure everyone is included!*

AGREEMENT : ACCA Committee agrees to use \$20,000 ACCA funds to support this program!

AGENDA 6 : Planning upcoming ACCA assessment trips and regional activities

- **Assessment trip to NEPAL (planned for November 22-27, 2010).** This trip will end with an ACCA Committee meeting on November 26th. Participating groups from Mongolia, Indonesia, Sri Lanka and Cambodia + ACCA committee members. Whole assessment team will visit Bharatpur, Kathmandu and Birgunj.
- **Assessment trip to SRI LANKA (postponed until February or March 2011),** after the elections are over. It was proposed that groups from Mongolia, Vietnam, Philippines and Lao PDR will join this assessment trip, which will also include a day set aside for an exposure to the Women's Bank's savings and credit activities.
- **Bamboo construction workshop in Davao (set for December 12 - 18, 2010 tentatively!)** "*Bamboo as an alternative building technology and livelihood opportunity*" training workshop, to be held in the Matina Crossing Community, in Davao City, in the Philippines. As part of the workshop, a quite large bamboo bridge will be constructed over a deep canal that runs through the community. Participants from Indonesia, Philippines, etc.
- **Regional workshop on the poor in historic cities (planned for late February 2011),** to be held in Penang Malaysia, in the historic Georgetown area. It is a very beautiful World Heritage site, but since the rent control laws were repealed, people who live there being forced out by market forces. How to make the people who live in these kinds of historic cities and neighborhoods key actors in determining how their areas are restored, preserved and developed, instead of being evicted and victimized by the preservation process.

AGENDA 7 : ACCA Program's last year / planning the ACHR regional meeting

ACHR Regional Meeting in Bangkok (some time in late January 2011) This larger meeting, in which groups from all the countries will come, we will pay more attention to the context and the change process in different countries - assessing the change, the development direction, what groups are doing, etc. We will probably also spend a day during this meeting to give each country a chance to report on what is happening with their ACCA projects, and let the larger regional group listen to the performance of ACCA, country-by-country. Then we will spend one or two more days on ACCA, and discuss what we think should be the important direction of our work in the region, and how ACCA could be a part of that. We also need to let the larger meeting decide about the ACCA committee structure - whether to continue with the existing or adjust it. Also, we may organize different workshops during this meeting (on topics like building links between communities in the region, or finance or cities, or media)

- **Idea : Linking the ACHR meeting with the ESCAP Asia Ministerial Conference in Bangkok at the same time :** One idea is to link our ACHR regional meeting with the ministerial conference. So that the things we are doing could be pushed into the agenda of that ministerial conference, and what the direction we feel should be in the region.
- **Participants in the ACHR regional Meeting : about 6 - 10 people per country.**
- **The results of this meeting with help add concrete proposals to the next ACHR Proposal** (to Misereor and Rockefeller)

Discussion on the ACHR regional meeting :

- **Wardah :** Proposes idea of organizing an exhibition in which each country has a booth to showcase their community-driven work. Also, the idea of having a special session with the ministers, and getting the media to cover it.
- **Norberto :** Proposes idea of focusing on the role of communities in the region. A lot of examples now of ACCA projects done by community people. We can also let the community representatives talk to their own ministers!
- **Somsook :** And we may use the Thai setting to bring the ministers to see the Baan Mankong upgrading projects, to show what people can do.

PART 3 : SUMMARY of new ACCA projects approved at this meeting

(All figures in US\$)

New ACCA Projects approved in 17 new cities : During this ACCA committee meeting in Phnom Penh, new projects were approved in 17 cities in 10 countries, and additional small and big projects were added to several already-approved cities, bringing the list of new projects approved at this meeting to :

- 11 big projects (total budget \$312,000)
- 99 small projects (total budget \$254,000)
- two special disaster projects (in flood-hit Pakistan and volcano-hit Albay in Philippines)
- four special projects (to restore a historic wooden building as a community center and savings office in Mongolia's Bayanchandmani District, to study the informal housing situation in Lahore Pakistan, to use a riverside slum planning competition in Surabaya as a catalyst for building a community architects network in Indonesia, and to establish a community-run alternative building training center in Phnom Penh).

Country	City / District	Total budget proposed	Big projects	Small projects	City process	Underst anding cities	Other city and national process	Disaster	Com- munity savings and fund
CAMBODIA	Community Builders Training center (PNH)	20,000		10,000 (1)			10,000		
	Siem Reap	40,000	40,000						
	Daun Keo Municipality, Takeo Province	18,000	--	15,000 (8)	3,000				
	Steung Treng Municipality	18,000	--	15,000 (10)	3,000				
INDONESIA	National community architects network	30,000					30,000		
	Yogyakarta	23,000	--	15,000 (5)	3,000		5,000		
PHILIPPINES	Albay Province	18,000		10,000 (1)				8,000	
SRI LANKA	Kilinochchi	58,000	40,000	15,000 (5)	3,000				
MONGOLIA	Bayandalai District, South Gobi Province (UDRC)	15,000		15,000 (8)					
	Bayanchandmani Dist.	15,000		5,000 (1)		10,000			
	Seed funds for 6 CDFs	12,000							12,000
FIJI	Lautoka	18,000	--	15,000 (5)	3,000				
THAILAND	Prachuab Kirikan Prov	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				
LAO PDR	Vientiane Prefecture (7 districts)	78,000	40,000	34,000 (15)	4,000				
	Pongsali Province	18,000	--	15,000 (5)	3,000				
	Bokeo Province	18,000	--	15,000 (6)	3,000				
	Luang Prabang Prov.	18,000	--	15,000 (4)	3,000				
PAKISTAN	Floods in Sindh and Punjab Provinces	85,000	40,000	20,000 (10)				25,000	
	Lahore Housing Research (1 year)	6,000				6,000			
CHINA	Yushu Prefecture, Tibet	40,000	32,000		8,000				
TOTAL	17 new cities	721,000	312,000 (11 proj)	254,000 (99 proj)	49,000	16,000	45,000	33,000 (2 proj)	12,000

PART 4 : TOTAL ACCA budget approved so far (as of Nov. 1, 2010)

(All figures in US\$)

Country	City / District	Total budget approved	Big projects	Small projects	City process	Understanding cities	Other city and national processes	Disaster	Community savings and fund
1. Cambodia (13 cities)	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 City	58,000	40,000	15,000 (13)	3,000				
	Khemara Phoumin	18,000	--	15,000 (11)	3,000				
	Kampong Cham	18,000	--	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 Training center (PNH)	20,000		10,000 (1)			10,000		
	Daun Keo, Takeo Prov.	18,000	--	15,000 (8)	3,000				
	Steung Treng Municipality	18,000	--	15,000 (10)	3,000				
Country slum survey	10,000					10,000			
Nat. process support (x2)	20,000					20,000			
2. Indonesia (5 cities)	Surabaya	58,000	40,000	15,000 (5)	3,000				
	Makassar	43,000	40,000	--	3,000				
	Jakarta	18,000	--	15,000 (5)	3,000				
	Tasikmalaya District	10,000	--	10,000 (1)					
	National survey and map	10,000					10,000		
	National community architects network	30,000					30,000		
	Yogyakarta	23,000	--	15,000 (5)	3,000		5,000		
	National process support	10,000					10,000		
	National activities	16,497					16,497		
3. Nepal (5 cities)	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				
	Country survey	16,100					16,100		
	Federation building	5,000					5,000		
	Nat. process support (x2)	20,000					20,000		
4. Burma (6 cities)	Khawmu Township (SEM)	130,800	40,000	30,000 (10)	3,000			54,800	3,000
	Kunchankone (WW)	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	
	North Ukkalapa Township, Yangon	58,000	40,000	15,000 (5)	3,000				
	Hlaing Tar Yar Township, Yangon	58,000	40,000	15,000 (5)	3,000				
	National process support	10,000							
5. Korea (1 city)	Seoul	58,000	40,000	15,000 (5)	3,000				
	Nat. process support (x2)	20,000					20,000		
6. Philippines (15 cities)	Quezon City Dist 2 (FDUP)	64,000	40,000	15,000 (5)	4,000	5,000			
	Manila (UPA)	65,500	40,000	6,000 (3)	3,000		6,500	10,000	
	Navotas (TAO)	65,500	40,000	15,000 (5)	3,000	7,500			
	Iligan (SMMI)	46,000	40,000	3,000 (1)	3,000				
	Quezon City Dist 1+2 (HPFP)	18,000	--	15,000 (5)	3,000				
	Typhone Ketsana (HPFP)	70,000	20,000	--	--			50,000	
	Mandaue (HPFP)	43,000	40,000	--	3,000				
	Davao (HPFP)	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, Bicol Region	36,000	--	25,000 (6)	3,000			8,000	

	Talisay (HPFP)	18,000	--	15,000 (5)	3,000				
	Muntinlupa (HPFP)	18,000	--	15,000 (5)	3,000				
	Bulacan Province (HPFP)	33,000	--	30,000 (10)	3,000				
	Rodriguez (HPFP)	58,000	40,000	15,000 (5)	3,000				
	Sorsogon City (HPFP)	58,000	40,000	15,000 (5)	3,000				
	National Disaster survey + mapping + workshop (HPFP)	35,000						35,000	
	National process support	22,000						22,000	
7. Viet Nam (10 cities)	Viet Tri	61,000	40,000	15,000 (5)	4,000				2,000
	Vinh	61,000	40,000	15,000 (5)	4,000				2,000
	Lang Son	21,000	--	15,000 (5)	4,000				2,000
	National processes	37,464	--	--		15,000		22,464	
	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	18,000	--	15,000 (5)	3,000				
	Ca Mau	3,000	--	not yet	3,000				
	Quinhon	29,390	15,000	not yet					14,390
	National process support	10,000						10,000	
	National CDF activities	37,164				15,000		22,464	32,139
8. Sri Lanka (6 cities)	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				
	WB Information Center	10,000						10,000	
	Kilinochchi	58,000	40,000	15,000 (5)	3,000				
	Nat. process support (x2)	17,500						17,500	
9. Mongolia (12 cities)	Erdenet City (UDRC)	60,000	40,000	15,000 (5)	3,000				2,000
	Tunkhel village (UDRC)	60,000	40,000	15,000 (5)	3,000				2,000
	Bayanchandmani Dist (UDRC)	60,120	25,120	20,000 (6)	3,000	10,000			2,000
	Ulaanbaatar, Khan-Uul, 5th Horoo (CHRD)	20,000	--	15,000 (5)	3,000				2,000
	Darkhan (CHRD + UDRC proposals combined)	43,000	20,000	17,000 (8)	4,000				2,000
	Arvaiheer District, Uvorkhangai Province (CHRD)	44,647	25,647	15,000 (5)	4,000				
	Ulaanbaatar, Baganuur District (UDRC)	20,000	--	15,000 (8)	3,000				2,000
	Bulgan Dist, Bulgan Province (UDRC)	20,000	--	15,000 (6)	3,000				2,000
	Ulaanbaatar, Sukhbaatar District (UDRC)	20,000	--	15,000 (5)	3,000				2,000
	Baruun Urt District, Sukhbaatar Prov (UDRC)	18,000	--	15,000 (8)	3,000				
	Tsenhermandal District, Khentii Province (UDRC)	18,000	--	15,000 (5)	3,000				
	Bayandalai, Gobi (UDRC)	18,000	--	15,000 (8)	3,000				
	Pollution study (UDRC)	15,000	--	--		15,000			
	Nat. process support x 2	22,500	--	--				22,500	
	National S&C process support to all groups	5,000							5,000
National activities	24,490						24,490		
10. Fiji (2 cities)	Suva	18,000	--	15,000 (5)	3,000				
	Lautoka	18,000	--	15,000 (5)	3,000				
	National process support	10,000							
	National comm. survey	15,000				5,000		10,000	
	Community planning	10,000				10,000			
11. Thailand (9 cities)	Chumpae City	33,000	30,000	--	3,000				
	Bang Ken Dist. (Bangkok)	43,000	30,000	10,000 (4)	3,000				
	Chiang Mai learning centr.	20,000				20,000			
	Prachuab Kirikan Prov.	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 support	10,000					10,000		
12. India (2 cities)	Bhuj	58,000	40,000	15,000 (7)	3,000				
	Leh City (Ladakh)	63,000	40,000	15,000 (5)	3,000	5,000			
13. Lao PDR (5 cities)	Vientiane Prefecture (7 districts)	136,000	80,000 (2)	49,000 (20)	7,000				
	Muang Kong, Champasak	16,000	--	15,000 (5)	1,000				
	Nat. process support (x2) + national exchange	32,000					32,000		
	Pongsali Province	18,000	--	15,000 (5)	3,000				
	Bokeo Province	18,000	--	15,000 (6)	3,000				
	Luang Prabang Prov.	18,000	--	15,000 (4)	3,000				
	Com. savings support	21,570					8,370		13,200
14. Pakistan (4 cities)	Rawalpindi (OPP)	5,000	--	--			5,000		
	Karachi	15,000				15,000			
	OPP in 4 new towns	20,000					20,000		
	Floods in Sindh and Punjab Provinces	85,000	40,000	20,000 (10)				25,000	
	Lahore Housing Research (1 year)	6,000				6,000			
15. China (2 cities)	Lhasa, Tibet	58,000	40,000	15,000 (5)	3,000				
	Yushu Prefecture, Tibet	40,000	32,000		8,000				
TOTAL (15 countries)	98 Cities / Districts	4,551,217	2,117,767 (60 proj)	1,267,000 (491 proj)	269,000	118,500	440,421	255,190 (14 proj)	83,339

ACCA Program Update : *(Cumulative figures, as of October 1, 2010, after the Phnom Penh meeting)*

- **Activities approved in 98 cities / towns / districts, in 15 countries.**
- **60 big housing projects approved** (Total big project budget approved: US\$ 2,117,767)
- **491 small upgrading projects approved** (Total small project budget approved US\$1,267,000)
- **Community-driven disaster rehabilitation projects approved in 5 countries :** Cambodia (1 project), Burma (4 projects), Philippines (7 projects), Vietnam (1 project), Pakistan (1 project)
- **National surveys in 6 countries, finished or in process**

PART 5 : Brief summaries of the ACCA process in some countries

ACCA in CAMBODIA

(Mr. Mann Chhoeurn, UPDF Chairman, presents a brief summary of the history of the community process, UPDF and ACCA in Cambodia) Savings first started in 1993 in poor communities in Phnom Penh, at a time of lots of evictions. Then city-wide surveys and mapping of slums in the city, and searching for alternative land for communities facing eviction. First affordable house design workshop and first housing relocation project in 1998, as a collaboration between the community, the savings network, ACHR, and the Municipality. For this project, the UPDF was set up to give housing loans to this project.

- **Gives a brief overview of the UPDF's achievements since it was set up in 1998**, in partnership with the Municipality: 207 communities in the city have now been upgraded, with UPDF support, under the "100 slums upgrading policy" announced by the Prime Minister during the UPDF's 10th anniversary celebrations. Reviews UPDF's "8 strategies".
- **Reports on the support by the Municipality and UPDF to fire-affected families in Roessei Keo District**, and on behalf of UPDF presents a check (housing improvement loans?) to the burned community (funds partly from ACCA and partly from UPDF).
- Announces that the Municipality of Phnom Penh is about to expand its boundaries, from 350 square kilometers to 750 kilometers.
- **Savings now very mature and many benefits :** welfare, upgraded roads, better houses, land-sharing, income generation, Selavip-supported upgrading projects, prahok-making loans, transport loans, etc. Now the UPDF has 5 very clear steps for communities to get loans for various purposes, with 9 different categories of loans, and very good payback rates.
- **In Phnom Penh now, 40 communities have gotten resettlement with secure housing.** In most of these cases, the government buys land for resettlement sites, but some are also with land purchased by the communities themselves (with UPDF loans), or with land provided by private sector developers who develop the old slum land.

- **Land-sharing**, like the project at Borei Keila (1,700 households), is a win-win strategy, with the private sector, and land swapping.
- **Community upgrading** : program began with the Prime Minister's support, during the UPDF's 10th anniversary celebrations. Started in Phnom Penh, but now spread to many provincial cities, with UPDF support.
- **The Prime Minister of Cambodia contributes 5 million Riels (US\$1,250) every month to the UPDF**, since April 2000. Now the total Prime Minister's contribution to the UPDF's capital is more than 1,000 million Riels (US\$ 250,000).
- **Link with National Committee for Population and Development (NCPD)** to expand the UPDF process into provincial cities around the country.
- **Now implementing ACCA projects in 11 cities.**

ACCA in INDONESIA

(Wardah presents) So far, we are implementing ACCA projects in four cities : Surabaya, Makassar, Jakarta and Tasikmalaya, and there are some interesting dynamics and progress there.

- **Surabaya** : In Surabaya, our idea about ACCA is we want to take the small projects, which work like a stimulant in the community to then tap the city budget. If there is something happening in the communities, then we can negotiate with the municipality for them to allocate the city budget - which is tax money - for further infrastructure. The main idea is for the urban poor to come up with alternative concepts or models for solutions to city problems, especially land and housing of the poor.
- **Community architects network - start with Surabaya** : The main aim of the new project is to strengthen the network of community architects. We have already an agreement with an organization of architects and planners - there are many planners and architects keen to work with grassroots groups, but their work is so far not very formal, and the links between them are also informal. We want to strengthen that and make it more formal, for them to focus and work with communities. That will start in Surabaya, but then it will also reach out to other cities in the UPC's network, and also hopefully other cities outside the UPC's network.
- **Makassar** : That's what we are aiming for in Makassar also, where there are evictions. But we are taking one community that is facing eviction, and the mayor becomes the mediator in the eviction crisis. The idea in this case is for a land-sharing agreement between the land owner and the squatters. We have \$40,000 big project funds approved for Makassar, and we're going to use this money for this land-sharing upgrading project. The idea is to invite the municipality and to chip in the city budget.
- **Jakarta** : The development in Jakarta is that we started in one community, and that attracted other communities to join in. Also to involve the local authorities. Before, these were illegal squatter communities, according to the municipality, but then with this small project, we could then involve the local authority. The idea was to use the ACCA small project support for a more intensive, participation and self-help of the community, but from there we can influence the city policy and involve the authorities.
- **Tasikmalaya** : (No discussion about this town, where the ACCA project is to support the construction of a bamboo community mosque, after an earthquake)

ACCA in NEPAL

(Lajana from the NGO Lumanti presents) The ACCA program in Nepal started in 2009, and is now being implemented in 5 cities (Bharatpur, Biratnagar, Birgunj, Kohalpur and Ratnanagar). In the first ACCA city - Bharatpur - all the small and big projects are now either finished or almost done. Other cities are still in the process, and projects are just getting started.

1. Progress in Bharatpur : The collaboration between the Municipality and the UCRC is better and further strengthened. Working jointly for ODF (Open Defecation Free Zone) in Bharatpur city with a focus in low income communities. Municipality contributed US\$ 13,500 for this purpose. The surplus budget from ACCA (about US\$ 1500 from small scale projects) will be merged for this purpose-contributing to City wide approach. UCRC 's partnership expanded with other organizations such as ENPHO and Practical Action. Practical Action developing housing project based on the concept of ACCA for more communities in Bharatpur.

- The Commission for the Resolution of the Squatters' Problem is in the process of providing land titles to the families in Salayani and a few other communities (**Lanku? WHICH OTHER COMMUNITIES? DETAILS?**) on the recommendation of the municipality.
- Regular meetings of the ACCA PMC to discuss and resolve problems developed during implementation of the projects. Communities are learning to solve, resolve their problems conflicts by themselves and came up with effective solutions. Municipality and other organizations now listen to issues and concerns of the poor in the city.
- The Municipality is planning to allocate budget to support the infrastructure development for poor communities.

SMALL Projects completed in Bharatpur :

1. **Gaikharka Siddhartha Tole** : 12 HH toilets were constructed and 67m long open drainage was covered with concrete slabs and soak pits were constructed. The pathway along the drain was also graveled. The community is now seeking funds from the Municipality to pave this walkway. All the activities planned are now

completed. With little management support from ACCA funds, the community is effectively managing the Open market two days a week. Has been a income source for the women there

2. **Lama Tole** : 25 HH toilets were constructed and a Child Learning Center for children is continuing. Construction of community building has been completed, but entirely with funds mobilized by the community members themselves. The community has established their own welfare fund with a monthly saving of Rupees 35-50 from each family.
3. **Naurange** : 25 HH toilets constructed -Around 10 still under construction. A low-cost water purification plant was installed at a local school. The management team of the school and community members negotiated with the government and local donors to contribute towards the construction of a new block. 90% of these planned activities are now complete.
4. **Lanku** : Construction of 105m long stone and earthen drain. Construction of low cost community building (\$2,700). Establishment of maintenance fund for community managed biogas. **All the members have received secure land titles!!!**
5. **Ganeshsthan** : This is a community of 600+ households. The community proposed the sanitation project to meet the toilet need of the poorest families to declare ODF. Construction of 45 toilets complete. 85% of the planned activities are complete.

BIG PROJECT at Salayani (31 households, on-site upgrading) : There are a total of 31 households in this squatter community (on Forest Department land), which is being upgraded on the same site. 75% of the house construction work is now complete. A total of 27 households are taking housing loans to build new houses, and the loan repayments are being made well and regularly. Construction of 21 new houses is now complete. The Municipality has provided land, supported the costs of filling the land, installed 2 hand pumps and allocated US\$7,000 for the construction of a community-managed school in Salayani. The Community Forest Department provided 6 cubic feet of timber for doors and windows - free! - and provided other needed timber at lower prices. The community is now seeking other contributions from district education department of the government.

- A new community committee was formed by the community comprising of young and energetic young people in the community.
- The upgrading of Salayani, which is the first project in Bharatpur, has been made into a learning process not only for the community itself, but for other communities, the city and for other municipalities. Sharing of the learning, and achievements. Local exchanges promoted. Groups from other cities where big projects are planned are visiting Salayani and other communities.

Mr. Ramji Prasad Baral, CEO of the Bharatpur Municipality, speaks :

The urban poor in Bharapur 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. So the local government needs to address issues of the urban poor. In Bharatpur, the Municipality just started working with the urban poor four or five years ago, and the Municipality is now a partner of the ACCA project in Bharatpur, along with Lumanti, the community network, the savings cooperative, etc.

- 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 it's not easy, because the government keeps changing in Nepal!
- In Salayani, the government has agreed to give the land to the people, and the city has promised not to evict the community, 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.
- We have 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 Bharatpur. That works out to between US\$80,000 and \$100,000 per year!
- We have no urban poor fund in Bharatpur yet. But after ACCA, the plan is to convert this municipal budget of \$80,000 - \$100,000 for the first year to add as the Municipality's contribution to set up a new city Urban Poor Development Fund in Bharatpur, into which the housing loan repayments from Salayani will be repaid.
- The Municipality already has a fund for the urban poor of about 5 million Rupees (\$80,000), but that fund has not been used very well - the loans have not been repaid) so the city stopped using that fund. But the housing loans to Salayani 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!
- So it's my idea to transfer this \$80,000 urban poor fund into the new UPDF. *Thank-you!*

2. Progress in BIRGUNJ : Since the ACCA project began in Birgunj, there have been some positive developments in the city. The communities and UPES (the community network) are active and eager to bring about positive change and collaboration. The community savings and network process is stronger. The Municipality and its board of political parties has been extremely supportive and committed to support the poor communities.

- The Municipality has allocated budget for construction of toilets, improvement of solid waste management, water supply facilities in various poor communities. So far, the municipality has committed to provide US\$27,000 - to match with ACCA funds - for the development of poor communities.

- The Municipality committed to continue work with the UPES Network and the women's cooperative for the development of poor communities, even after the completion of ACCA projects. The Municipality now supports the women's cooperative to meet their management costs and capacity building of UPES through trainings and workshops.
- The Urban Community Support Fund provided loans for income generating activities, toilet construction and purchasing land for Shanti Tole. UCSF has a total fund of US\$ 19,000. UPES was involved in transferring ownership of land to the people in Shanti Tole. The process was well negotiated.
- The networking between the communities further strengthened through the community mapping and social survey. There are frequent exchanges and sharing between the communities. Communities more aware of their rights and are capable to negotiate it with the government (for example, Bhagwati Tole was able to negotiate to get support for solid waste management.)
- MOU between UPES, Municipality and Lumanti, and an ACCA PMC chaired by the technical chief of the municipality. A working team has been formed in UPES to manage the ACCA projects.
- City mapping workshop with UPES identified 26 poor communities in the city.
- Saving groups further strengthened and expanded to new communities.
- Projects to be implemented by the saving groups at the community level

SMALL project progress in Birgunj : A lot of preparatory activities happening. Mapping workshop conducted in Bhagwati Tole with the community and UPES with support from technical team from Lumanti. Volunteer architects also involved in the process. Some of the projects proposed for ACCA has already been implement through this fund such as toilet construction in Bhedia, Shreepur, Sheetalpur. Some projects revised for example Ram Tole from drainage construction to renovation of public rest house to be used as community center. Exchanges, visits and meeting being conducted on the regular basis to learn from each other.

BIG PROJECT at Shanti Tole (28 households, on-site upgrading with free land being provided by private owner) An agreement has been reached between the land-owner and the community to transfer the land titles to the community members. About 23 families have already received their land titles. Average Plot size (3m x 17m) Approval granted by the concerned government agencies to straighten the existing road through the community.

- Of the total 28 families, 25 are taking the loan for housing construction.
- Community design process conducted with the support from a group of architects and UPES. Learning from the existing conditions/use of space/resources. Identification of constraints and opportunities in the community. Designs prepared on the basis of the information gathered through a series of workshop conducted in the community. Maximum participation of the community members, especially the women. Community design process conducted with the support from a group of YP architects and UPES. Community members learning to act together.

3. Progress in BIRATNAGAR : Exchange visits organized to Bharatpur and Birgunj. Regular meetings of the ACCA PMC. ACCA funds have been transferred to City level Management Committee. The municipality has committed to provide funds for improvement of poor communities in their development budget. ICDF gave orientation to the community leaders on the ACCA concept and process. Funds transferred to the communities and material for construction have been purchased. Pre-construction trainings were given to the user committees by ICDF. Negotiation between the municipality and the community on the selection of appropriate location for relocation continues. Process taking longer time than what was anticipated.

4. and 5. Progress in RATNANAGAR and KOHALPUR : Meetings were conducted with municipality, political representative, people's organizations and the community members to disseminate the concept of ACCA, in both the cities. The experiences from the other cities were shared and discussed. An exposure visit to Bharatpur was organized for the team from Ratnanagar where they exchange ideas and learnt about the process adapted in the city. Similarly, a meeting was organized in Kohalpur with the federation, Women's Saving and Credit cooperative, VDC and political representative. Meetings were aimed to strengthen collaboration between the government bodies and communities. Collaboration with udle/GTZ to support the software part of the process. ACCA PMC has been formed in Kohalpur with representatives from federation, cooperative, village development committee, political party and representatives from the communities. User committees have been formed in communities, who will be responsible for implementation of the projects. Agreements signed between the VDC, federation and Lumanti for execution of work. Joint collaboration between the key stakeholder

NATIONAL SLUM SURVEY, with community participation

- A total of 17 cities were surveyed (Bhimdatt, Biratnagar, Butwal, Damak, Dhankuta, Dharan, Enarwa, Gulariya, Hetauda, Itahari, Lahan, Nepalgunj, Rajbiraj, Ratnagar, Taulihawa, Tikapur, Tulsipur)
- Total 366 squatter settlements
- Total 30,701 households

ACCA in BURMA

(Presentation by women from the savings groups in Yangon - a process which is being supported by the small NGO Women for the World Myanmar) Women's savings groups are now active in five areas in the outskirts of Yangon.

They do savings and loaning from their own pooled savings, and also have a small revolving loan fund for income generation. They have regular meetings every month, in which all the savings members come together to meet and discuss.

- **First community land and housing project in Burma** : with ACCA support, by the Pan Thakhin Women's saving group, at Ale Yaw Ward, Hlaing Tar Yar Township (about 30 households), where we have bought land and have made our own subdivision plan, with help from community architects Nad and Tee from Thailand (who organized a 3-day community planning workshop in August 2010).
- **Now trying to get cheap government land for a second ACCA project in Yangon's** Ukkalapa Township.

ACCA in PHILIPPINES (HPFP)

(Ruby presents on the Homeless People's Federation's ACCA projects) The HPFP is implementing ACCA projects in 8 cities, and one special Typhoon Ketsana Disaster project (relief assistance and house repair). So far, 1 big project (in Mandaue) and 24 small projects have been completed. Here is a summary of the work in the various cities :

CITY 1 : Quezon City District 2 : **Small Upgrading Projects:**

- **Pathway paving at the Bethlehem Community (18 households).** Amount of loan = Php 50,000. 18 families participated in paying back the loan, but hundreds benefit. The project has encouraged other non-member families to save. (Project completed)
- **Pathway and drainage at the Talanay Creekside Neighborhood Association,** in Barangay Batasan Hills. Amount of loan = Php 144,000 (24 households) (Project completed)
- **Household electrification at Sitio Militar Dario Riverside Neighborhood Association,** in Barangay Bahay Toro. Proposed loan amount: Php 120, 000. (17 households) (Project in process)

CITY 2 : Guinobatan Municipality, Albay Province : **Small Upgrading Project :**

- **Water supply distribution system at the Masarawag Mayon Unit Neighborhood Association (MMUNAI),** a post-disaster community-planned relocation project. ACCA grant US\$ 15,000. Total cost estimate of the water supply system is Php 1.19 million. 83 families will participate in the loan, but 853 households will directly benefit. The project involves laying a pipe network from a nearby natural spring to distribute potable water to houses by way of natural gravity flow. The small upgrading budget was not enough to fund and finish the project.

CITY 3 : Muntinlupa : **Small Upgrading Project**

- **Purified water refilling station at the Southville 3 Community.** Proposed ACCA loan amount = Php 816,000 (30 households) The project involves construction of water refilling structure on lot within the area initially allocated by the National Housing Authority. However, the agency has been vacillating on its pledge. The community has already purchased materials for the refilling station and will meet on September 17, 2010 with NHA to finalize construction plans .

CITY 4 : Mandaue : **Big and small projects**

- **Big Project : Land-filling of a 1.6 Hectare land at the Malibu-Matimco Village Homeowners Association, Inc. (MMVHAI)** (311 households) ACCA grant US\$ 40,000. This project is now 100% completed. The people are hoping that a portion of the ACCA funds for the project may be used for the construction of a drainage system in the area.
- **Small project (1) Solar power electricity at the Sitio Aroma Community** (100 households)
- **Small project (2) Multi-purpose community center at the Sitio Mahayag Alliance of Structure Homeowners Association** (80 households)

CITY 5 : Talisay : **Small Upgrading Projects**

- **Communal Toilet and Hand Pumps at the Salvador Urban Poor Association** community (150 households) Estimated Project Cost: US\$ 3,000. The community is currently collaborating with the technical volunteers from the Cebu Institute of Technology University and conducting meetings to finalize plans for the construction of the toilet and pumps
- **Pathway upgrading at the Sambag Urban Poor Community** (60 households) (Proposed)
- **Multi-purpose community center at the Candaya Homeowners Association.** (180 households) (Proposed)
- **Water supply system at the Atisan Seaside Homeowners Association.** (130 households) (Proposed)
- **Multipurpose Hall for the Women Port Vendors Association in Cebu City** (120 households) (Proposed)

CITY 6 : Davao : **Small Upgrading Projects**

- **Electrification at the IKP Neighborhood Association (40 households).** ACCA Loan Amount = Php 140,000. This project, which is now completed, motivated other non-members to join the association and participate in community savings
- **Seawall construction at the San Juan Seaside Settlers Association, Inc. (SAJUSSA)** (70 households). ACCA loan amount = Php 32,000. Project completed.
- **Concrete Bridge at the Nalumville community (50 households).** Proposed ACCA loan amount Php 50,000
- **Bamboo Bridge at the Matina Crossing Community (100 households).** Proposed ACCA loan amount = Php 200,000. This community will be the site of a bamboo construction training workshop in December, in which

community architects from all over the Philippines, Indonesia, Vietnam and other countries will join to build the bridge and learn in the process.

CITY 7 : Digos : Small Upgrading Projects :

- **Communal toilets at the Purok Isla B and Purok Islam Coastal Settlers communities** (total 67 households in these two adjacent communities - one Muslim and one Christian). ACCA loan amount = Php 50,000. Project completed. The project helped build harmony between Christian and Muslim communities.
- **Land filling at the San Jose Balutakay Boundary Neighborhood Association, Inc.** (30 households) Project is still in process. Project cost = Php 135,000
- **Household electrification at the Doña Salud Ralota-Cagas Village Association, Inc.** (44 households).
- Project cost: Php 135,000. Project still in process.

CITY 8 : Kidapawan : Small projects :

- **Concrete footbridge at the Golden Age Association** (67 households) ACCA loan amount Php 46, 815. 168 households benefit from the project. Project finished.
- **Drainage at the Bangsamoro community (63 households)** Project costs still being estimated.
- **Drainage at the RUWMPC Community (70 households)** Project costs still being estimated.
- **Road access and dike along the river at the Viva Friendship Community** (30 households). Project costs still being estimated.

Typhoon Ketsana Disaster Project :

- **Relief assistance (Total ACCA grant \$20,000)**
 - 1) Bulacan: 1,300 families
 - 2) Muntinlupa: 920 families
- **Housing Materials Loan for house repair (Total ACCA grant to revolving loan fund \$30,000)**
 - 1) In Quezon City : 10 households (total loan amount Php 67,465)
 - 2) In Bulacan Province : 247 households (40 households loaned out from repayments) total loan amount: Php 1,693,599.80. Repayments already : Php 312,970
 - 3) In Muntinlupa : 122 households (11 households loaned out from repayments) Total loan amount: Php 465,719. Repayments: Php 146,663.97

Challenges faced by communities in ACCA project implementation :

- Some organizations are still immature and not prepared to take on the project
- Encountered difficulties in dealing with government partners
- A community backed out of the project because the local government eventually provided the same upgrading project
- Difficult for some members to accept that the support is in the form of a loan and not dole out
- The absence of technical support.

Some reflections in the implementation of ACCA projects :

- Projects have united community members who have to attend regular workshops, meetings and consultations
- Projects have promoted among the community members a sense of responsibility not only because they have to pay loans but also because they are given a chance to make decisions, manage funds, participate in project designs, manage the project construction, and deal with other stakeholders
- Potential leaders emerged while projects are being implemented having been given a chance to actively participate in activities
- Projects have promoted transparency among organizations because these provided a venue for all members to openly debate on issues pertaining to project implementation
- The need of technical support had identified during the project implementation and become a venue for partnership of the communities

ACCA in PHILIPPINES (FDUP)

(Ana Oliveros, from the Foundation for the Development of the Urban Poor - FDUP - presents) ACCA-supported Projects in Quezon City District 2 : All the ACCA-supported big and small projects in Quezon City District 2 are being channelled through the new District-wide urban poor fund that is being managed by the Quezon City UP-ALL Urban Poor Alliance.

Projects already underway :

- **Esbacona Homeowners Association reblocking :** So far housing materials loans (to assist rebuilding of houses affected by the reblocking process) have been given to 8 families. Total amount US\$ 6,796.
- **Pulong Gubat Homeowners Association :** So far housing materials loans (to assist rebuilding of houses affected by another reblocking process) have been given to 25 families. Total amount of loans US\$ 26,932. Work is 90% complete.
- **Gulod Urban Poor Alliance (affecting 1,000 families)** A loan of US\$ 273 has been given to the alliance to develop a "Takakura" style composting and livelihood project.

New Projects :

- **Faithville Homeowners Association** : Loans to 16 families (total amount US\$ 18,182) in the form of housing materials loans for house repairs to households affected by reblocking.
- **Nitang Traders Community** : Bridge financing for a CMP Land Acquisition loans to 19 families (total US\$ 19,655)
- **East United Homeowners Association** : Housing materials loans to 35 families (total US\$ 39,773) to help families affected by reblocking to rebuild their houses.
- **Ugnayan Homeowners Association** : Housing materials loans to 14 families (total US\$ 15,909) to help families affected by reblocking to rebuild their houses.

Sustainability Fund: The UP-ALL coalition has decided that 25% of the interest income earned on loans from their new city fund will be set aside as a "Sustainability Loan Fund" for QC UP-ALL. 25% of the fund will be put back into the main city fund for lending, and 50% will be used for operations. The coalition is now negotiating to get matching funds from the city.

Other city and national processes :

- **Local Housing Board Advocacy** : The Local Housing Board IRR signed January 25, 2010 by former city mayor Sonny Belmonte at the Amoranto Hall in the City Hall Building in an event organized by QC UP-ALL and UPAK.
- **Engagement in the local and national elections.** The UP-ALL coalition decided to take part in the Philippines national election by deciding which candidates to support, and then negotiating with their chosen candidates to sign a "Covenant" to support their urban poor agenda, in exchange for their agreeing to lobby their communities to give those candidates their votes. Noynoy Aquino was their chosen candidate, and he signed their covenant, and then he won the elections!
- **Meeting with President Aquino (August 2010)** : Noynoy has committed to hold regular consultations with UP-ALL and affirmed his commitment to the signed covenant.
- Meeting with DILG Secretary Jesse Robredo (Sep) : Sec. Robredo expressed support to UP-ALL agenda and willingness to partner with UP-ALL members in advocating social housing to LGUs
- Meeting with DSWD Secretary Dinky Soliman (Sep) BIG meeting with PNOY was discussed to report on Covenant update & UP-All problems & recommendation
- Appointments (Sep) As part of their covenant, the UP-ALL have drawn up a list of their own suggestions for which people should head various important government agencies which affect the urban poor. As part of this, UP-ALL's suggestion was that Ana Oliveros be made president of the Social Housing Finance Corporation, which administers the Community Mortgage Program. And the good news is that the President made good his promise and has nominated Ana for the job!
- **Courtesy call with the new Quezon City Mayor, August 23, 2010** : The QC UP-ALL Urban Poor Agenda was presented to Mayor Herbert Bautista. UP-ALL leaders inquired about the Local Housing Board's operationalization. A letter endorsing the QC UP-ALL nominees for the LHB Preparatory committee was submitted.

Courtesy call with the new Quezon City Vice-mayor (August 24, 2010) : Attended by 14 QC UP-All leaders and 5 NGO representatives representing. QC UP-ALL leaders presented their Urban Poor Agenda and also their programs and projects. Vice-Mayor Joy Belmonte-Alimurung expressed her interest to know more about QC UP-ALL's projects (especially post-disaster profiling and mapping and social housing revolving fund).

Somsook : The urban poor groups negotiated with the candidates and the man they chose to support actually got elected, and with the election he's kept on working with the alliance. All the ministers were proposed by the urban poor! So we can say who will be the minister they like! The Philippines style political process, quite interesting.

ACCA in LAO PDR

(Three women's savings group leaders present) The community women's savings process in Lao started in 2000 in one district of Vientiane Prefecture, and has now grown to 5 provinces, with thousands of families savings. In Champasak, we are making 160 wells, with partial support from ACCA, and we have already finished 50. The on-site community upgrading project at Nong Duang Tung, in Vientiane City, is now underway, with ACCA support. Other small projects in sanitation and water supply in Vientiane city are also underway. And we are planning for the next steps.

ACCA in THAILAND

(Somsook on the city-fund movement in Thailand) Bang Khen District and Chum Phae are the first two cities to use ACCA support to start their own city funds. In Thailand, these are the two pioneer cities - the first in which the community networks have built new city funds with the municipality, with the ACCA support, with the community savings groups, linking all the savings together. And both funds are now financing their first housing projects,

purchasing land, financing infrastructure improvement projects, etc. The city fund experiments in these two cities have opened up a new chapter of city funds in Thailand.

And many more city development funds have started after Bang Khen and Chum Phae. Today, there are already almost 90 city funds in Thailand. The five Thai cities which made ACCA proposals in October 2010 (all proposals coming from the city urban poor community networks) are leading cities in this new city fund movement, and will see how the support from ACCA can help them to use their new city funds to solve their housing problems of all the poorest families in their cities. Because the CODI loans cannot go to all the communities or to all the poor in the city (some may have land problems or unclear land, and some very poor families may not be able to repay the CODI loans properly). So these community networks will use this ACCA assistance to strengthen their city funds, and will use these city funds to reach everyone in the city - even those who the CODI loans can't reach, for various reasons. The city fund will become the main financial source at the city level to manage the housing activities of all the communities in the city.

As a national network of cities, they have collectively decided that for Thailand, they will propose a total of ten cities to ACCA, and that each of these cities will propose only \$20,000 per city, for big projects, and \$2,000 per city for city process support. Since they already have access to loans and support from CODI, they decided collectively to share these scarce ACCA resources with other countries which don't have such housing finance available. In this meeting today, they will propose another five cities. So the ceilings of the Thai proposals will be less than other countries.

Many of the housing projects already finished have a problem of insurance. The family's main bread-earner may get sick or die. Or they may face a disaster, a lost job, a medical illness. So how can they repay their housing loan? Usually, when a family has such a crisis, they would end up having to leave the project, since they can't repay the loan. So how can we guarantee how the repayments continue, even when people do face some kind of crisis?

CODI has started, in the whole country, a system of community insurance. In the system so far, each family pays about 2,000 Baht (US\$60) per year. Then, if any problem happens to the family member, this fund will guarantee and repay for that family. The key structure to organize this insurance program is the city fund. So people link together into a city fund.

PART 6 : DETAILS OF THE NEW PROJECTS PROPOSED in September 2010

1. CAMBODIA

- One special project : Community Builders Training Center in Phnom Penh
- BIG project added to one already-approved city (Siem Reap)
- Two new cities (Daun Keo Municipality and Steung Treng Municipality)

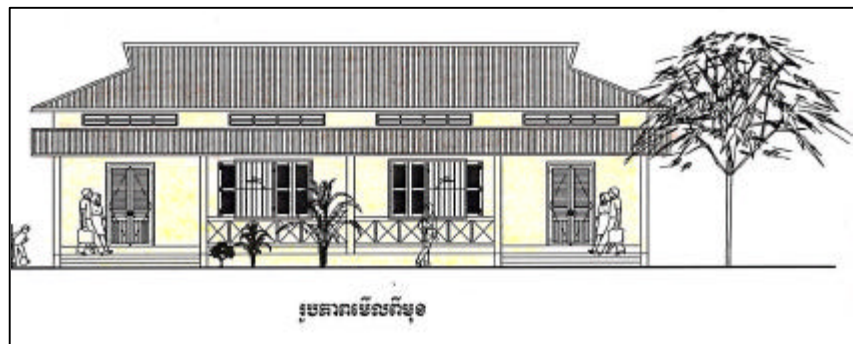
1. SPECIAL PROJECT : Training Center for Community Builders, in Phnom Penh (Proposal from UPDF)

Proposed special project budget from ACCA: US\$ 20,000

DECISION : Approved (with \$10,000 coming from the "Other city and national process" budget, and \$10,000 coming from the Cambodia \$30,000 ceiling for additional small projects.)

Training community builders to make construction materials :

This proposal comes from the Urban Poor Development Fund (UPDF), to build a Training center for community builders, on land which has been provided free (to UPDF to manage) by the Municipality in the Toul Chhngrok Village - a large new municipal relocation site in Sangkat Trobeng Krosang, in Phnom Penh's Dangkor District. The land is 7,728 square meters, with good road access, and the proposed training center will occupy only one small part of this site. The rest of the land will be used by poor families in the relocation site for income-generating agricultural projects to raise fish, poultry and livestock.



The UPDF is now providing loans and technical support to community-planned and community-built housing construction projects in some 15 cities around Cambodia - and the ACCA program is helping to increase this number rapidly. As the cost of conventional building materials like wood, bricks, cement, steel and concrete blocks keep going up, the houses which poor people can afford to build keep getting smaller and smaller. So in the past year or two, one of the subjects on everyone's minds has been how to make houses cheaper.

In November 2009, UPDF sent 10 community leaders (all of whom are involved in planning or implementing their own community housing projects in various Cambodian cities) to Chantaburi, Thailand, to attend a training workshop by the community network on how to manufacture cement blocks and other housing construction elements, with ACHR support. The idea was that if communities can manufacture their own building elements, they can bring down the cost of their housing considerably. The process is also a means of job creation and a powerful community strengthening activity. After that training, those community leaders went home and set up Cambodia's first community-managed cement-block manufacturing yard on the outskirts of Phnom Penh, with help from UPDF.



Later, during an exchange visit to the Philippines, a group from Cambodia saw the beautiful, golden-colored interlocking soil-cement blocks that the Homeless People's Federation in Iloilo were manufacturing themselves and using to build 2-story row houses at one of their housing projects, using equipment from Thailand and technical support from a local NGO. The idea caught on, and the Cambodians later negotiated to get a soil-cement block machine from Thailand and held their first training workshop in July 2010, in the northern Cambodian city of Samrong. 50 community builders from 4 cities (Kampong Cham, Serey Sophoan, Samrong and Phnom Penh) learned how to test the soil, formulate the right mix, make the blocks and use them in constructing one and two-story houses. All these community builders are from communities that are now in the process of planning and implementing their own housing projects, with

support from the UPDF and the ACCA Program.

This proposed training center will provide ongoing opportunities to help Cambodia's "Community Builders" to make better houses at lower cost, but training them in various alternative building technologies and to make building components themselves. The center will be a place for the poor from cities all over Cambodia to come and learn and share their different construction experiences and ideas with their peers. The center can also provide a venue for training workshops in other non-construction aspects of community development - whatever is needed - including things like "EM", agro-business, product production, etc.

BUDGET : The \$20,000 will be used entirely for the construction of the center, including :

- Filling the land (7,728 square meters) to bring it above flood levels
- Construct a 228m fence and gate around the enclosure
- Construct one office building 8m x 15m)
- Construct one shop and dining room for participant (4m x 10m)
- Construct a dormitory for participants from other cities (2 buildings - each one 5.4m x 9m)

2. ALREADY APPROVED CITY : Siem Reap

(Proposal from UPDF)

Budget already approved from ACCA for Siem Reap :

- **City Process Support :** US\$ 3,000
- **SMALL projects (8) :** US\$ 15,000
- **TOTAL:** US\$ 18,000

Proposed NEW budget from ACCA :

- **BIG Project :** US\$ 40,000

DECISION : Approved as proposed

The situation in Siem Reap : For tourists and visitors, the town of Siem Reap, is a pleasant stop on the way to Angkor Wat. But behind the cafes and hotels, there are some of Cambodia's poorest communities, many living along rivers and canals, on roadsides, on the temple sites and in the cracks behind big buildings. Besides bad problems of flooding, these settlements face the threat of eviction from their increasingly valuable land, as competition between the needs of the city's own citizens, and it's visiting tourists heats up. The community process began in 2 communities with savings groups and some pilot community toilet-building and settlement-upgrading projects, quickly spread to 8 communities and continues to be strong.

Although the community savings process in Siem Reap has been going on for many years, the city was among the 27 cities included in the 2009 national slum survey undertaken by the National Community Savings Network and UPDF. In Siem Reap, the surveying team spent three days doing the survey with the local savings groups, and found 68 urban poor settlements, with 6,216 houses and 6,519 households (30,291 people). UPDF-supported savings groups have been active in many of these settlements for years, and many small upgrading projects have already been undertaken, with support from the Selavip Project. A provincial Community Development Fund has already been established, as a joint effort of the community network, the Siem Reap Municipality, the Siem Reap Provincial Authority, the UPDF and the NCPD. The city-wide upgrading process in Siem Reap is being managed by the 12-member CDF-Siem Reap Committee, which comprises representatives from the local authority, community saving network, local NGOs and UPDF.



8 SMALL PROJECTS already underway : As in the other Cambodian cities with ACCA projects, the community network in Siem Reap is spreading out the modest \$15,000 small project funds from ACCA to support as many community projects as possible. The ACCA support is seen as a chance to add more ammunition to the community upgrading projects that have already been completed by poor communities in the city, over the past few years, with support from UPDF. The eight projects to build roads, toilets, drains and water supply systems were prioritized, agreed upon and planned together, based on the detailed list of who needs what small infrastructure improvements, that was part of the community network's most recent survey in Siem Reap.

PROPOSED NEW BIG PROJECT BUDGET (\$40,000) This project will not be implemented in one single community, as in most other ACCA cities, but will support housing initiatives in five poor communities (total 304 households) in the city which have been identified by the community network through the city-wide survey process as facing the most immediate and serious housing insecurity problems. The ACCA funds are being used very

strategically as a negotiating tool to leverage free land and support from the local government, and to demonstrate a people-driven alternative housing model in a city where the idea of evicting poor settlements and relocating them to remote resettlement sites is still being practiced.

1. **Kamroo Community - Wat Thmey (15 households)** This community was evicted from their roadside settlement and collectively purchased new land they found themselves, with a land loan from UPDF. The Provincial Governor intervened to help negotiate a below-market rate for the private land the people bought. Some of the families are now living on the site, and some are living in rental rooms in the city.
2. **Samaki 1 (83 households)** This squatter settlement is on government land, within the Angkor Wat Conservation Zone (which is administered under the special "Apsara Authority"). The local government has given permission for the people to upgrade the settlement on the same site, with some kind of provisional land use rights.
3. **Tamnob 1 Community, Phaek Kang Cheng (79 households)** This is another squatter settlement on government land, within the Angkor Wat Conservation Zone (administered under the special "Apsara Authority"). The local government has given permission for the people to upgrade the settlement on the same site, with provisional land use rights.
4. **Beung Bopha Community (14 households)** Another small squatter settlement on government land, within the Angkor Wat Conservation Zone (administered under the special "Apsara Authority"). The local government has given permission for the people to upgrade the settlement on the same site, with some kind of provisional land use rights.
5. **Spean Neak Kang Cheng Community, Mondol 3 (113 households)** This is a squatter community built on the banks of the Siem Reap River. The community has agreed to move to the government's relocation site which is about 30 kilometers from the city center. The trade off is that people get free land.

How the ACCA BIG project funds will be used. The \$40,000 ACCA funds will be combined with UPDF loans (total \$183,600) and community contributions (\$10,000) to give housing loans (maximum \$800 per house) to 150 of the poorest of these 304 households (not all the families need housing loans).

- Phase 1: 65 households will get housing loans (in Kamroo and Samaki 1)
- Phase 2: 35 households will get loans (Samaki 1 and Beung Bopha)
- Phase 3 : 50 households will get loans (Tamnob 1 Phaek Kang Cheng)

3. NEW CITY : Daun Keo Municipality, Takeo Province

(Proposal from UPDF)

Proposed new budget from ACCA:

- **City Process Support :** US\$ 3,000
- **SMALL projects :** US\$ 15,000 (at least 8 projects)
- **TOTAL:** US\$ 18,000

DECISION : Approved as proposed

Daun Keo is a newly-created municipality (2008), and is the provincial capitol of Takeo Province - the province which is known as the "Cradle of Khmer Civilization" This small town is just 89 kilometers south of Phnom Penh, on the National Road No. 2 and railway line linking Phnom Penh with the southern coastal provinces. This is one of the country's poorest provinces, but since it is sprinkled with many ancient pre-angkor period temples and ruins, the province has become a tourist destination for day-trips from Phnom Penh.

Slums in Daun Keo : A city-wide slum survey was carried out here in 2009 by the national community savings network and UPDF. The survey team found a total of 10 slum communities in the town's three sangkats (sub-districts) and in the town's periphery (with 1,112 households, 6,183 people). One of these settlements is on government land and is facing immediate eviction, while the other 9 settlements (which were settled in 1979 right after the end of the Pol Pot regime) are on private land which people feel belongs to them, but for which they have no papers, so all of them are fairly insecure. These settlements are located along roadsides and on the banks of the canals and the big lake which is beside the city. Most of the poor people who live in these settlements have migrated to Daun Keo Municipality from rural areas in Takeo province or nearby provinces looking for work in the city's hotels and restaurants, or as vendors, motorcycle taxi drivers and construction workers. The savings and network process in Takeo is just getting started.



SMALL PROJECTS : As in the other Cambodian ACCA cities, the maximum \$15,000 has been requested, but instead of funding just five small projects in the city, the \$15,000 will be used as a fund to support small upgrading projects up to a ceiling of 10 million Riels (\$2,500) per project, to maximize the benefits and spread out the

opportunity for small upgrading projects to as many communities as possible. The priority projects will be identified through surveys by the community savings network in Takeo, and most will cost much less than the ceiling. The goal is that communities should contribute at least 20% (in labor, cash and kind) and the local or provincial authority or other actors should contribute at least 20% of the total project cost, so that the ACCA Program funds just 50 - 60% of the project. They've also decided to use the ACCA small project funds as grants (when the improvements are communal, like roads or drains), but as loans (when the improvements are individual, like toilets, water or electricity connections). Small project loans will be repayable in 2 years at 2% annual interest.

SMALL Projects in Daun Keo Municipality (only 4 projects planned so far)					
Community name	Type of project	# households	Budget from ACCA (US\$)	Budget from community (US\$)	Total project cost (US\$)
Phum Thmey	Road improvement, well	110	2,376	187	2,563
Phsar Tamuk Hotel	Wells	62	180	30	210
Beung Krachab	Road improvement	160	3,000	1,600	4,600
Phe Kaphal	Road improvement	110	2,473	200	2,673
TOTAL 4 Projects so far		332 households	\$ 5,653	\$ 530	\$ 7,673

4. NEW CITY : **Steung Treng** (Proposal from UPDF)

Proposed new budget from ACCA:

- **City Process Support :** **US\$ 3,000**
- **SMALL projects (10) :** **US\$ 15,000**
- **TOTAL:** **US\$ 18,000**

DECISION : Approved as proposed

Steung Treng is a small municipality in northern part of Cambodia, built on the sandy banks of the Mekong River, at the point where the Mekong and the Sekong Rivers join. The town, which is 400 kms north of Phnom Penh and 40 kms south of the Lao border, was formally established as a municipality in 2008, and it is the provincial capitol of Steung Treng Province. The town has a population of about 100,000 people.

Slums in Steung Treng : Steung Treng was one of the cities covered in the UPDF/Community Network national survey of slums in 28 cities. Steung Treng was surveyed in September 2009. The survey team found a total of 24 slum communities in the town, with 5,344 households and a population of about 27,000 people. Which means about a quarter of Steung Treng's population lives in degraded and insecure housing conditions. **(no figures on land or tenure conditions)**

SMALL PROJECTS : As in the other Cambodian ACCA cities, the maximum \$15,000 has been requested, but instead of funding just five small projects in the city, the \$15,000 will be spread out to support at least 10 small upgrading projects, to maximize the benefits and spread out the opportunity for small upgrading projects to as many communities as possible. The 10 priority projects below have been identified through the July 2009 city-wide slum survey in Steung Treng. The ACCA small project funds will be given as grants (when the improvements are communal, like roads or drains), but as loans (when the improvements are individual, like toilets, water or electricity connections). Small project loans will be repayable in 2 years at 2% annual interest.



SMALL Projects in Steung Treng (only projects planned so far)					
Community name	Type of project	# households	Budget from ACCA (US\$)	Budget from community (US\$)	Total project cost (US\$)
Chamkadong	Road improvement	356	900	100	1,000
Kilo Poun	Road improvement	1,017	3,000	4,010	7,010
Kang Memay	Toilets, wells	836	650	100	750
Kang Dey Sor	Bridge, wells, toilets	55	709	50	759
Pa Chung	Toilets, road	57	959	50	1,059
Sangkat Sraas Russey	Toilets, well	25	350	20	370
Sre Phor	Road, toilets, well, bridge	47	1,650	100	1,750
Sangkat Samaki	Well, toilets	374	1,350	100	1,450
Dong Phlov Cheat	Toilets	289	1,209	109	1,318
Sangkat Sre Krasang	Bridge, toilets, well	209	1,829	150	1,979
TOTAL 10 Projects		3,265 households	\$ 12,606	\$ 4,789	\$ 17,395

DISCUSSION on the CAMBODIA proposals :

QUESTION : (*Somsook*) All the projects are being proposed by UPDF. What is the process by which these cities are being selected for ACCA? Do these proposals come from the center or from the cities?

COMMENT on the ACCA finance : The ACCA budget is too slow getting to the cities! As the system works now, the ACCA funds all go first into the UPDF account in the center, and then it depends on the UPDF and UPDF staff to work with the cities and the projects and see how and when the funds go to the city. Is this a supply-driven or demand-driven process? Who is determining how much money goes to the cities and when? In other ACCA countries, the big project funds all stay in the city and revolve in the city fund, but in Cambodia, the big project funds are being repaid to the UPDF, at the national level. How is this strengthening the city process? (*Mann Chhoeurn responds*) So far, we are trying to use the ACCA support to strengthen the process on the ground, not so much the city or the national process yet.

2. INDONESIA

1 new city (Yogyakarta) + 1 Special proposed project to strengthen a national Community Architects Network

1. NEW CITY : Yogyakarta (*Proposal from two young Indonesian community architects*)

Proposed new budget from ACCA:

- City Process Support : US\$ 3,000
- SMALL projects : US\$ 15,000
- Community architecture support : US\$ 5,000 (*from the "Other city and national process budget"*)
- TOTAL: US\$ 23,000

DECISION : Approved as proposed

This proposal comes from two young Indonesian community architects - Cak-Cak Fitrianto and Yuli Kusworo - who were both intensely involved in the large post-tsunami rebuilding project in Banda Aceh, and have since then been involved with several other important community housing, land, disaster rehabilitation and upgrading projects around the country - particularly the post-earthquake rebuilding process in Yogyakarta.

The ancient city of Yogyakarta (called "Yogya" for short), on Indonesia's main island of Java, is often called the cultural heartland of Javanese culture and remains a center of Javanese arts and batik-making. The city has a lively civil society and a rich variety of activism on several issues which affect the city's large poor population. There are active networks of street kids, of domestic workers, of Becak (pedicab) drivers, of street vendors, of informal waste pickers and of street singers. There are also many slums in the city, along the rivers and canals, and on open land under a variety of ownerships.

ACCA in Yogyakarta : The team in Yogyakarta are proposing to use the ACCA support to help set up women's community savings groups and organize collective projects by the communities to survey and map their own settlements and make small improvements to their infrastructure and houses, organizing workshops on participatory kampung planning. The two young architects who facilitate this process will also develop publications and booklets which describe the community-driven settlement improvement work and disseminate it to a larger circle of government agencies, local NGOs, academics and community groups in Yogyakarta and in other Indonesian cities.

- **Big project to be proposed later :** Later on, when the process gets going in Yogyakarta, a BIG ACCA project (possibly in one of the riverside slums along the Winogo River) will be identified and proposed for ACCA support, but not yet.



2. SPECIAL PROJECT : Strengthening the network of community architects in Indonesia

Proposed Special ACCA Project : US\$ US\$ 84,003 (*Under the "Other National Process" category*)

DECISION : Approved only \$30,000 - NOT the full proposed amount

This proposal comes from the architects and planners at the Rujak Center for Urban Studies (RCUS), and was prepared jointly by a team of people who worked closely together on the post-tsunami reconstruction project of the 24 villages of the Udeep Beusaree Network in Banda Aceh. The team includes Marco Kusumawijaya (an architect, director of RCUS), Cak-Cak Fitrianto and Yuli Kusworo (two independent community architects) and Wardah Hafidz (from the Urban Poor Consortium NGO in Jakarta).

Community architects in Indonesia : Indonesia has a rich history of community architects working with poor communities on a variety of housing and settlement improvement initiatives around the country. This history goes back into the early 1980s. But the post-tsunami reconstruction of Aceh was an important milestone for the community architecture movement, since it involved a big mobilization of community architects to help communities rebuild their villages, in participatory ways. But the need for community architects goes beyond post-disaster reconstruction, since millions of Indonesian families still cannot afford decent houses through market-driven schemes, while subsidized housing schemes are often so simplistic and top-down that they can't accommodate the complex reality of people's lives and livelihoods. Millions of people are also threatened with eviction by the state or private sector, for lack of care or capacity in conceiving better solutions. People's capacity to house themselves is a huge potential that has not yet been tapped seriously in Indonesia, yet it remains the only viable, large-scale mode for providing accessible housing for Indonesia's great variety of poor communities with different needs and contexts. And architects who can support and nurture and ally themselves with that great "people's force" are more urgently needed than ever.

The proposed project: Using a prominent, already-underway community upgrading project as the focal point of building a national community architects movement.

Based on the experiences of community architects in the post-tsunami rebuilding in Aceh (as well as other projects), this project seeks to regroup the country's community architects, and create a stronger network among them and with other partners, so they can contribute more effectively and more systematically in developing housing, with low-income communities as their key partners. This new program will use one prominent community upgrading project that is already underway (Stren Kali riverside settlements in Surabaya) as a focal point for building the network and basing the community architecture process in a real project.

- **The long-term goals of the project are** to build a network between the Indonesia's community architects, to strengthen their networking with partners (such as communities, governments, research centers and NGOs), to make better known the existence of community architects and the services they offer and to establish community-architecture as a well-organized professional resource that contributes to housing and settlement solutions in Indonesia.
- **This proposal covers only the first phase (one year) of the process.**

The strategy for this first year is to focus more on strengthening existing active groups of community architects rather than expanding membership. The project includes four elements :

1. Developing a master redevelopment plan for on-site upgrading of the Stren Kali riverside settlements in Surabaya : (TOTAL BUDGET : \$67,892, which amounts to 61% of the total proposed budget)

- **PART 1: Organizing a national competition for preparing the master upgrading plan for the Stren Kali riverside settlements in Surabaya** - an important ongoing pilot project being supported by UPC and ACCA, which has also been the subject of intense support from Indonesian professionals and ACHR's regional network over the past ten years, through many exchanges, meetings, seminars, architecture assistance, documentation, and mutual learning. The Stren Kali communities have already done considerable work to organize themselves, start saving, survey and map their settlements, undertake small upgrading and housing reconstruction projects, and developed schematic upgrading plans with UPC's community architects. The work that UPC has initiated in the Stren Kali riverside communities in Surabaya has come to the point where the communities and the provincial government have agreed to develop a master plan following a community-driven approach. The communities agreed to submit their concept-design proposal by October 2010 to the Provincial Government. RCUS and UPLINK have proposed the idea of organizing a national design competition among seven or eight prominent Indonesian architects to produce that master plan, as well as schematic designs for dwelling units, with participation of the communities. They feel this competition would be a good way to use the upgrading process in Surabaya to engage the larger public, get the attention of senior and junior architects on the issues of low-income



settlements, and to provide an opportunity for community architects to work with the winning architecture firm on the actual planning. (August - October 2010)

- **PART 2 : Preparing detailed designs based on the winning Stren Kali competition master plan :** The next step will be to prepare detailed designs for the upgrading master plan and dwelling designs, through collaboration between the winning architect and the community architects and the communities. (November - December, 2010).

2. Network-building between community architects in Indonesia. *Proposed activities include:* Forming a strong network of community architects in cities in Indonesia, especially around the process of learning to work with poor communities to plan kampung upgrading projects with people. Building a strong network between government agencies, community architects, universities and communities, who share the principles of community-driven settlement building. Presentation of community architects to Yogyakarta's Parliament, Planning Board, and Spatial Planning Department, and presenting the concept of community architecture to universities in Yogyakarta and Jakarta. Visits to and learning from other community architects in Asia.

3. Capacity building for community architects. *Proposed activities include :* Basic training for community-architects and community leaders. Collaboration with universities or/and other relevant organizations. Training workshops on participatory planning and design with senior architects, in collaboration with universities and other relevant organizations. Courses on principle and practices of participatory approach and local-based technologies for communities and community-architects, in collaboration with universities and other relevant organizations. Courses on spatial planning and area planning for community architects. Exchange visits to other community architects and their projects in Asia.



QUESTION : Why is a national design competition needed for upgrading the Stren Kali settlements, even though the people in Stren Kali have already developed their upgrading plans, started the work and gotten permission from the city to stay?

(Wardah explains the situation and their strategy) You're right that there is already a bylaw, issued by the Provincial level government, that gives legal right for the riverside communities to stay and do upgrading. But the municipality, the Office of City River and Clean Water Management, and the local government are not happy at all with that bylaw, and they've been trying in various ways to ignore it, undermine it and even change it in order to evict the riverside settlements and relocate them to 3-4 story public housing elsewhere. This irritation with the riverside communities and the eagerness of municipality to "normalize" the river is added to the national government's agenda of meeting its public housing targets in Surabaya. The Stren Kali case is not a finished story yet - which is the case of almost all social change - it is a constant struggle.

The argument for allowing the communities to stay and upgrade in-situ is no longer sufficient by itself. We need to devise a language that the government understands and accepts, without compromising our basic principles. The tangible output of the competition will be a comprehensive area plan which covers four main considerations - social, economic, spatial and ecological. And this plan will be formulated in a participatory way, so that it will be a two-way educational process in which both the grassroots and the professionals learn. The architects participating in the competition will spend two months intensively observing, discussing and formulating their plans, together with the riverside people. By inviting well-known and committed architects and by involving the national government departments, universities and academics, the competition is being used as a strategy to involve national-level civil society in the issue of the riverside communities. We believe this is a way to strengthen the struggle of the people and the struggle of the alternative paradigm, against the interests of the status quo. The final area plan which wins the competition will be submitted to the local and provincial governments, and hopefully will become the final agreed-upon document that binds all parties involved in how the Stren Kali communities are managed.

PROPOSED BUDGET : (TOTAL = US\$ 84,003)

1. **\$67,892 (61% of the total budget) To prepare a master redevelopment plan for Stren Kali in Surabaya, based on the competition-winning design.**
 - **\$15,258 - National competition** for planning the upgrading of Stren Kali riverside settlements in Surabaya (includes visits, materials, jury honorariums, seminar, press conference and publications)

- **\$52,644 - To prepare detailed designs for upgrading Stren Kali settlements** (including professional salaries, workshops, survey, models, printing, traveling)
2. **\$2,222 (2% of the total budget) To support network-building between community architects** in the Indonesia network.
 3. **\$13,889 (12% of the total budget) Capacity building for community architects** (including training courses, exchange visits to other Asian countries)

DISCUSSION on the Indonesia Proposal :

QUESTION : *(Norberto)* **How can the other ACCA cities link with this project - is it only Surabaya that gets the benefit from this process?** (Wardah answers that this project in Surabaya is being used to formulate a system for involving community architects in a community housing and upgrading process, and if it works in Surabaya, it can be replicated in the other cities.

QUESTION : *(Maurice)* **This is a lot of money for professionals to be involved.** Is this really a priority of the communities in Surabaya? Plus, a lot of resources have already gone into the Stren Kali process in Surabaya, and a lot of government funds have gone into the KIP program in Surabaya, which has a lot of very active community architects already.

- Wardah comments that she was also surprised to see the large amount being proposed - she understood that only \$5,000 was being proposed for Surabaya - not \$67,000! She suggests that we ask them to reduce the amount being proposed.
- Somsook comments that this is a project that is being used as part of a clear political strategy in Surabaya, to make the riverside communities and their on-site upgrading process acceptable to the larger government system - and in that sense is strong proposal. But the budget is a bit too high - this process shouldn't be so expensive.

QUESTION : *(Anh)* **How large is the area that will be included in the master plan?** Wardah answers that the area covers only the 5 communities that are part of the Stren Kali Network, along a 13-km stretch of the river. The process will not cover ALL the riverside slums (there are about 13 riverside slums along the Kali Mas River).

3. PHILIPPINES

ADDITIONS to 2 already-approved cities : Manila + Albay Province *(Proposals from UPA and HPFP)*

1. CITY IN PROCESS : Manila (Baseco) *(Proposal from Urban Poor Associates)*

- **This is not a new city, but a proposal for additional activities to be added to the already-approved project in Manila. This supplementary project seeks additional funds to support 240 families in the Baseco Community, whose houses were destroyed in a fire in January 2010.**

Proposed new budget from ACCA:

- **BIG housing project : US\$ 40,000**

ACCA budget already disbursed in Baseco : (TOTAL SO FAR \$65,500)

- **\$10,000 - BIG project to construct street drains in two lanes:** A Big Project grant from ACCA for \$10,000 has been used to finance the construction of drainage lines in two lanes, benefiting the 100 households living along those two lanes. This intervention, to which the people contributed some labor and 200 Pesos (US\$4), has helped get the people in these two lanes to make a concrete change together. This kind of intervention can actually maximize people's sense of ownership and participation to link with their more complex goals of secure land tenure, which usually seems too difficult for poor people to achieve only by themselves.
- **\$6,000 - SMALL projects (1 so far).** UPA originally proposed to implement 3 small projects, but so far, only one small project has been built, to partly construct a new community office for Kabalikat, in the "New Site" area of Baseco (ACCA Budget US\$ 1,875). This small 2-story building is the office and meeting space of the community-based organization in Baseco.
- **\$3,000 - City process support**
- **\$6,500 - Special City Process support to survey and map poor settlements in Manila,** and prepare "settlement profiles, as part of the city-wide network-building process.
- **\$30,000 - BIG project to provide building material loans to fire-affected families.** This money has been used to provide building materials loans (in the form of materials worth \$320, not cash) to individual fire-affected families, to begin the construction of their new houses. UPA was planning to ask the Mayor of Manila to match the ACCA resources and to contribute by constructing new roads and infrastructure in the burned-down area, according to the redevelopment plans the architects prepared with the people. UPA was also planning to ask the Catholic cardinal's office for US\$20,000 to support the project.
- **\$10,000 - Special Disaster budget to support other aspects of the after-fire rehabilitation in Baseco.** This amount included \$5,000 to set up a community welfare fund for fire victims, and \$5,000 to support the community housing planning, community process and coordination. ***(No report yet on these components)***

DECISION : NOT APPROVED, because several aspects of the project were not clear and the committee members had several serious questions about the project (*see discussion points below*)

Background on Baseco : Baseco is a sprawling squatter settlement of some 8,000 - 10,000 poor households, built on 56 hectares of reclaimed public land which projects out into the harbor in Manila. The community is vulnerable not only to typhoons and floods, but also to fires. Since it was first settled in the 1970s, several big fires have burned down large swaths of the Baseco community, leaving thousands homeless.

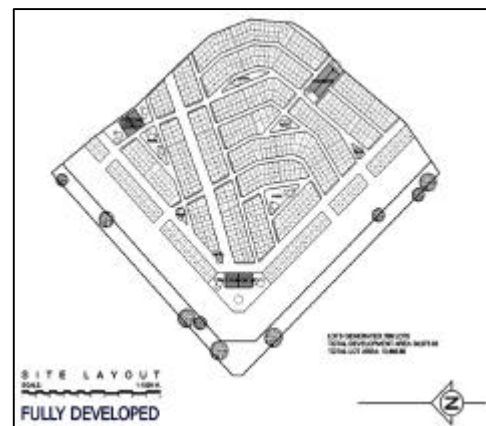
Fires as development opportunities : Jorgie Tenolet, who is the president of Kabalikat (the 9-year old people's organization in Baseco), says, "The disastrous fires in Baseco have destroyed people's homes and belongings, but they have also given people opportunities to negotiate for redevelopment in their burned areas. Each time there is a fire, Kabalikat does relief, but we also tell people, *"Don't leave! Rebuild and guard your land, so others don't come and take it from us!"* And in several cases, the fires have led to redevelopment and housing projects in the areas that were burned down.



Most recent fire in the northwest corner of Baseco affects 242 households. In late January 2010, another big fire destroyed 242 houses in the northwest corner of Baseco. At first, the people camped out in donated tents on the periphery of the ruined site. They were not allowed to rebuild their houses without first doing a reblocking, with standard plot sizes and road widths, according to NHA standards. UPA, which has been working in Baseco since 2001, mobilized architects and engineers to survey the burned area and develop a new subdivision plan with the affected families. It was UPA's idea to use this most recent fire as an opportunity to start a housing redevelopment process in the burned-down area, with good cooperation from the local Barangay (sub-district).

Mapping and surveying Baseco : During 2009, a volunteer architect from Colombia worked with UPA, the community, the Barangay and some local architecture students to survey and map the whole Baseco settlement. By the time of the January 2010 fire, the map was finished, all the houses were numbered, and each number corresponded with a family list. For this survey and mapping, the community was divided into blocks, and each block has its own organization. The short term purpose of this survey and mapping was to establish a proper ID system in Baseco, but the long term purpose was to help Baseco residents get land title, and to make a proper master plan for upgrading all of Baseco. After the January fire, this data was used by UPA and the local government to determine who lived in the area before, and who was genuinely entitled to be the beneficiaries of redevelopment assistance.

ACCA in Baseco : Over the past two years, the UPA has used funding support from the ACCA Program to help survey the community, strengthen the network of poor communities within Manila, prepare "city profiles" of some of Manila's large slums, and implement two upgrading projects in Baseco: drainage lines in two lanes of the "new Site" area (benefiting the 100 households living along those two lanes, all of whom contributed some labor and some cash to the project) and the construction of a new community office in the same area. The fire rebuilding process was assisted by an additional US\$ 40,000 grant from ACCA, which included \$10,000 to set up a community welfare fund for fire victims and to support the community housing planning, community process and coordination, and another \$30,000 to support the housing reconstruction. UPA used this budget to provide building materials loans (in the form of materials worth \$333, not cash) to individual fire-affected families, to begin the construction of their new houses.



Progress after eight months : With help from the Mapua Institute of Technology's College of Architecture, UPA worked with the people to survey the fire area and subdivide it into 599 house plots of 24.5 sq.m. The families who occupy these new plots already have a significantly higher level of land tenure security and so the subdivision process is a step forward for these families towards to goal of getting land title. The UPA's architects built a wooden model house so people would have a concrete example of how to build their houses, especially how to add a second floor, making sure people don't use concrete, since the soil is not very firm in that area.



- **120 houses built so far :** As of September 7, 2010, UPA, Kabalikat and the fire victims had built 120 houses (out of total 242) in the fire area, using a total of US\$ 40,000 (120 houses x \$333 per "starter" house = \$40,000). These are "starter-houses", which are enough to provide basic shelter and allow people to move onto their plots. The

house includes a foundation of hollow blocks and dirt filling (which raises the floor level above the ordinary flood line), wood posts, roofing beams and tin roofing sheets. The people build their own walls, doors, windows over for windows and other items needed. They have been able to do this. The idea is that a family can move in as soon as the foundation, beams and roofing are finished, provided they have some material for walls. This material can be from the shack where they were living after the fire destroyed their old homes. From Day 1 they know they have to complete the house, following steps that have been clearly outlined by the architects in a small booklet.

- Denis reports that the Mayor of Manila has promised to pave the roads in the burned area and take care of the drainage, according to plans developed by UPA and the community.



PROPOSED NEW BIG PROJECT : (\$40,000) UPA is requesting another big project budget of \$40,000 to finish the remaining 122 houses (at about \$333 per house). All the money will go to buying materials (except for \$194 for the foremen's monthly salary).

- **Assistance from other sources in the project :** The Barangay pays for two skilled workers. The mayor has promised to asphalt the streets and provide drainage. CO Multiversity (COM) has an agreement with the Spanish funding agency, FONDESOC, to build toilets in urban poor communities. COM has made the Baseco fire victims a target for their new funding, so they may receive toilets at minimal cost. UPA will also plant trees - they have been told the Talisay tree is most appropriate for the sandy low-lying soil in Baseco.

DISCUSSION about the Baseco Fire Proposal :

QUESTION : It's very sad that these people have suffered from the fire, but if there is no community process, no savings, no plan for revolving the loans, no fund, no leveraging, no city-wide thinking, no anything - if we give this extra money as a grant, how are we different from any other charity by giving this money to build more houses?

- *Ana clarifies (she was part of the technical group that was gathered to assist this project):* They did use the ACCA project to leverage the site development support from the government. And in a way, the people's completed houses (which they have to contribute to by completing the "starter" houses) could be seen as a form of individual "savings". The question of whether these \$330 core houses will be considered a loan or a grant hasn't actually been discussed yet, since people have been in such a desperate situation.
- *Somsook:* Which means the repayment will not happen! If you don't discuss this from the very beginning, you're never going to get the repayment! But anyway, this is one kind of approach in a disaster situation, to just give people some very simple, minimal structure to the fire victims, as a grant, and let them gradually finish the house, as they are able. But this proposal exceeds our ACCA city-wide ceiling of \$40,000 for big projects.

QUESTION : What will be the impact of this project on the larger Baseco community? It was not clear that there is a strategy for making this project a "city-wide" or "slum-wide" process, or that this project presents a slum redevelopment model that should or could be replicated?

QUESTION : Is this money all from ACCA? Was the money for the fire welfare fund and planning process also used for the houses? What about the matching funds from the Mayor and Church? The project funds from ACCA were supposed to have been used by UPA to construct only half the houses, and used to negotiate matching funds from the local government, Mayor and other sources to complete all 242 houses. But it seems only ACCA funds are being used to build houses. No details about partnership or cost-sharing, only seems to be mostly dependent on ACCA support.

QUESTION : The financing was also not clear. Is this \$330 per house a grant or a loan to the families? What are the terms of the loan? Repaid to UPA? No details are presented in the proposal about the repayment system, no details about the community savings or financial management process or community involvement in the project.

COMMENTS on the housing and planning : The units are VERY small - only 24 square meters (4m x 6m) - isn't the NHA's minimum allowable plot size for social housing sites 35 square meters? Why such small plots? Plus the houses are temporary in nature, with foundations that are not strong enough to support a second floor, as we can see in the photos. Is this really a reasonable and humane solution for the other 8,000 families in Baseco? The planning in the fire area is not clear - if 242 houses were burned down, why are there 599 units in the redevelopment plan? If there was so much space, why not plan decent plot sizes? Who will move into these extra 357 house plots?

2. CITY IN PROCESS : Albay Province (Proposal from HPFP)

- This is not a new city, but a proposal for additional **SMALL** project funds to be added to the already-approved project in Albay Province. This supplementary project seeks additional funds to support a water supply project in a 100-family community.

ACCA Budget already approved for Albay Province :

- City Process Support : US\$ 3,000
- SMALL projects : US\$ 15,000 (for 5 projects)
- No big housing project proposed yet

Proposed new budget from ACCA:

- SMALL project : An additional US\$ 18,000

DECISION : Approved as proposed (but \$10,000 will come from the Philippines' national \$30,000 ceiling for additional small projects and \$8,000 will come from the disaster budget line, since these families are all affected by the typhoon and volcano eruption.)

ACCA in Albay Province : The ACCA project in Albay covers a network of disaster-affected communities in three municipalities in Albay Province - all affected by the floods and landslides of the September and November 2006 "triple disasters" of Typhoons Xangsane and Durian and the eruption of the Mount Mayon volcano. The network includes 25 communities - all with very strong savings groups (1,812 members) which began saving in 2007. The people-driven relief and rehabilitation and housing relocation projects which the network has been implementing there (with support from the Homeless People's Federation Philippines) has helped to bring these traumatized people together and to develop their own new settlements and housing projects, as alternatives to the government's distant resettlement projects. The network planned to use the \$15,000 small project budget from ACCA to support at least five small projects in different communities. So far, only one small project has been completed :

- **Water supply system at the Masarawag Community**

(\$3,000 support from ACCA, in the form of an interest free loan from the UPDF).

This is a new community of 100 disaster-affected households who are living on a piece of land they collectively bought and subdivided themselves, after losing their land and houses to the volcano's lava flows. A natural spring near the Masarawag community had always been the primary source of drinking water supply for the whole Guinobatan Municipality, but the system had broken down and people had no potable water. The project involved laying a pipe network from a nearby natural spring to bring water to the community, so that residents will no longer have to carry heavy buckets of water from the spring. The water supply system was financed by a \$3,000 interest-free loan from the ACCA funds to the community savings group, all of which was used to buy construction materials - the labor was provided free by community members. Savings group members make collective monthly repayments (for 2 years), which go back into the new ACCA network-wide revolving loan fund for upgrading projects.



NEW ACCA PROPOSAL : (\$18,000 additional small project funds)

The new proposal from the Albay Province Network seeks an additional \$18,000 small project funds from ACCA to add to the small project funds they already have to construct another water supply system in the same Masarawag Community (100 households). Even after implementing the earlier ACCA-supported small project, water supply continues to be difficult in the area, because the community (and most of the Barangay) area is higher than the municipal source, which is two natural springs 18-meters downhill. There are a few privately-owned hand pumps, but most residents have to fetch water in buckets from the spring and carry it back up hill to their houses.

- **Proposed community-managed "Hydraulic Ram Pump" water supply system :** With help from Bicol University, the community was linked to a local water engineer who introduced them to the "Hydraulic Ram Pump" technology, which will enable the people to pump the water from the spring up to the community by means of pressure, using no electricity. After several meetings and workshops with the community and the engineer, the community has decided to build the system, which they will maintain and operate themselves, as a community.
- **The project will resolve an urgent infrastructure need, but also become an economic activity for the community.** The idea is that they will then sell the water - to both their own members and to their neighbors in the barangay, at fair prices, as a community income-generating enterprise.
- **The system will cost \$33,000 :** They estimate the cost of installing this water supply system will be 1.5 million Pesos (\$33,000), which they would like to finance as an interest-free community loan, from their new ACCA City Fund, and which the community members will repay in installments. After calculating possible repayment schemes and looking into the prospect of being able to sell to other residents, the community has decided they

want to go for the loan and build the system, using the funds they earn by selling water to the neighboring residents to repay the loan and to maintain and operate the facility.

- **Using all the ACCA small project resources on just one big project** : So the network is proposing to use the entire ACCA small project ceiling (\$15,000) plus an additional proposed \$18,000 (from either the extra SMALL project budget or from their own BIG project ceiling) to implement this one single project.
- **1,000 households in the Barangay will benefit** : The project will be implemented and managed by the Masarawag Community (100 households), but will benefit the whole Barangay (total 1,000 households)

Why haven't the other 25 communities in the Albay Network proposed small projects for ACCA support?

Jocie writes that in Albay, the barangay governments have been very active in providing small-scale infrastructure projects in the communities, and as a result, very few communities have expressed any interest in taking on loans from the ACCA City Fund for small scale upgrading. There has, however, been more interest expressed in larger-scale community projects such as housing and this water supply system.

DISCUSSION about the Albay Proposal :

QUESTION : (Anh) In Vietnam, most of the small projects are given as a grant. Why should the community have to repay all this money as a loan - especially when they are already making land loan and housing repayments and dealing with all the hardships that came from the typhoon and volcano eruption? (Ruby answers) The water supply project is actually being used by the community as an economic activity for everyone, so it's not the usual small infrastructure project. The repayment of the loan for the water system will be made by the fees the water users will pay - they've worked out a very good financial plan. So the burden will not be on the individual families, but the system will benefit the whole community and be self-supporting in the long run.

4. SRI LANKA

1 NEW CITY PROPOSED : Kilinochchi

NEW CITY : Kilinochchi (Proposal from Sevanatha)

Proposed new budget from ACCA:

- **City Process Support** : US\$ 3,000
- **SMALL projects** : US\$ 30,000
- **BIG housing project** : US\$ 60,000
- **TOTAL:** US\$ 93,000

DECISION : Approved only up to the usual ACCA ceilings : (can be added to with later proposals, if more funds are needed)

- **City Process Support** : US\$ 3,000
- **SMALL projects** : US\$ 15,000
- **BIG housing project** : US\$ 40,000
- **TOTAL:** US\$ 58,000

Project Summary : The war-ravaged Kilinochchi, which for two decades was at the epicenter of the country's long civil war, is a small town of about 50,000 people (mostly ethnic Tamils), in Kilinochchi District, in Sri Lanka's Northern Province, at the extreme northern tip of the country. For more than 15 years, the town was the headquarters of the LTTE (Tamil Tigers). During the last years of the war, fighting forced most people to flee the town and camp out in the surrounding jungles or make their way to refugee camps around the country. The area is still under military control, with no civil or elected administration.

- **People are now coming back to their ruined communities** : Since the war ended in January 2009, many of Kilinochchi's traumatized residents (30% of whom are war widows) have begun to move back into the ruins of their old communities or into new resettlement colonies that are being set up by the government. But in both new and old communities, conditions are very bad: no housing and no proper water supply, electricity, sanitation or drainage. About 60% of the towns residents (9,800 households) are living in these communities, of



which about 5,600 households (57%) are on land they already own. These people have endured unspeakable hardships because of the war - losing family members and friends, their property, their livelihoods and their support structures as they've been displaced again and again. There are many land conflicts, as old owners are returning to find new people living on their land and in their old houses. Many areas in the town are also still being de-mined and are extremely dangerous.

- **A new area for Women's Bank and Sevanatha :** In July 2010, the National Housing Development Authority (NHDA) asked Sevanatha to join a community workshop they organized to help build houses for returning families in Kilinochchi, and several of the communities asked for help to build much-needed toilets. Sevanatha and Women's Bank both feel that this is good an opportunity for both organizations to move into Sri Lanka's war-affected areas, where there are great needs now, to work with the people and build new linkages and areas of work - with support from ACCA.
- **Government still suspicious of NGOs** - they fear some might be LTTE sympathizers, and there is still a screening process by a Presidential Task Force, to either allow or forbid groups from working in the area.

City Process Support (\$3,000) This budget will be used in Kilinochchi for city-wide settlement mapping and land identification survey, organizing saving groups and monitoring progress, organizing meetings and workshops and exchange visits, doing detailed field surveys in communities chosen for pilot projects before granting loans. The funds will go through Clapnet and be managed by the joint city committee.

Small Projects (10 projects @ \$3,000 = \$30,000) : The preliminary selection of the 10 small projects listed below was made based on government data on low income settlements in Kilinochchi. After prioritizing the most needy settlements, a city consultation meeting was held to assess the selected community's needs and support on the projects. The choice of communities for small projects may probably change, however, once the city-wide survey and mapping is finished. All the small projects will be implemented as "Community Contracts" to the communities, and will be managed jointly by the communities, Sevanatha and local authority.

SMALL PROJECTS in KILINOCHCHI									
Community name	Type of project	Total # house holds in comm unity	# house-holds directly benefitin g from the project	BUDGET CONTRIBUTIONS to PROJECTS					Total Value of the project
				Budget from ACCA (US\$)	Contribution from the communities				
					in cash (US\$)	in labor (US\$)	in materi als	TOTAL (US\$)	
1 .Poonagar	Toilets	52	50	3,000	80	100	120	300	3,300
2. Silvanagar	Water supply	50	65	3,000	80	100	120	300	3,300
3. Thiruvayaru West	Drains	176	195	3,000	80	100	120	300	3,300
4. Kaneshapuram	Walkways	215	260	3,000	80	100	120	300	3,300
5. Thondamannagar	Toilets	200	200	3,000	80	100	120	300	3,300
6. Puthumurippu	Water supply	236	250	3,000	80	100	120	300	3,300
7. Oottupulam	Water supply	211	245	3,000	80	100	120	300	3,300
8. Pannankandy	Water supply	238	276	3,000	80	100	120	300	3,300
9. Thiruvaiyaru	Toilets	219	219	3,000	80	100	120	300	3,300
10. Rathinapuram	Walkways	267	310	3,000	80	100	120	300	3,300
10 communities		1,864	2,070	30,000	800	1,000	1,200	3,000	\$ 33,000

BIG Housing Project (50 households) : (Upgrading of a government relocation site for war refugees - IDPs - who already own their own land plots) The name of this community is Silvanagar, and it is a government relocation site for war refugees. As in the other ACCA cities in Sri Lanka so far, the decision to select this community as the ACCA pilot big project was made in a meeting held in the municipality (Pradeshiya Sabha) with the participation of Divisional Secretary of the P.S., Special Commissioner of the P.S, Sevanatha, Sri Lanka Women's Bank and community representatives. And as in the other ACCA cities, the Silvanagar settlement was selected on the basis of its already having secure land tenure, which was felt to be a required condition for implementing a project quickly, in the short term.

- **Each household will build a 550 sq. ft. detached, single-story house of 550 square feet (51m2)**, which will cost \$2,000, of which \$1,000 will come as a loan from ACCA, through the Clapnet Fund (50 houses x \$1,000 = \$50,000), at 5 - 8% annual interest (loan terms not set yet with WB), managed by the Women's Bank branch. The houses will be built by each family, using either self-help or mutual-help, with construction being partly collective and partly individual. The NHA will also contribute some grant to the families for the housing, which will help cover the remaining \$1,000 cost of each house.
- **QUESTION about the infrastructure :** In the proposal, \$10,000 was proposed from ACCA to support the infrastructure budget, to pay for a water supply system (\$5,000) + a community center (\$5,000). But in the list of small projects above, another small project to do a \$3,000 water supply system in Silvanagar was listed.

BIG PROJECT BUDGET					
Project element	Contribution from ACCA (US\$)	Contribution from community (US\$)	Contribution from government (US\$)	Contribution from Sevanatha (US\$)	TOTAL BUDGET (US\$)
1. Land	-	-	-	-	
2. housing construction	50,000	2,000 (??)	-	-	52,000
3. Infrastructure (water supply system + community center)	10,000	3,000	7,500	3,000 (??)	23,500
TOTAL	60,000.00	5,000	7,500	3,000	75,500

DISCUSSION about the Kilinochchi proposal :

Somsook : *What is the role of this intervention, in a situation where the government is quite strong and have a lot of caution?* If this ACCA assistance is just a part of the government's program, than it doesn't have a lot of meaning - in fact it will be part of the government's tools of control! But if this assistance could allow the people in Kilinochchi a new freedom, and if the finance would go directly to the community process and allow people to think, to plan, manage and to own the rebuilding process. If so, this housing process can become a new form of community-building which allows people the freedom and the new space. This is the key issue for this project.

- **Can the housing process - and housing finance process - be made more collective :** It would be good if this budget could be used to negotiate a real change in the way the NHA housing process works. We want their system to change, because the NHA housing approach in almost all Asian countries is oriented toward delivering housing units to the individual household, and then people repay by installments to the NHA as individual borrowers. So people will become very individualized. But with this ACCA budget, can we find a way to negotiate a process in which people can do things together, own things together, and manage the housing finance collectively - rather than the individual loan strategy? I feel we should try to change their system to fit our process, not to be a part of their process.

5. MONGOLIA

Additional activities added to 2 already-approved cities (Bayandalai District and Bayanchandmani) + seed funds for CDFs in 6 ACCA cities (all proposals from UDRC)

1. ALREADY APPROVED CITY : Bayandalai District, South Gobi Province (Proposal from UDRC)

ACCA Funds already approved in Bayandalai District :

- City process support - \$3,000

NEW PROPOSED ACTIVITIES for Bayandalai District :

- SMALL upgrading projects (8) - \$15,000

DECISION : Approved as proposed

Bayandalai District, in the South Gobi Province, is a small town in the southern part of Mongolia, which is a desert. Because of its remoteness and sparse population, infrastructure and social services are spotty here, and goods (most of which have to be trucked in) are much more expensive than in other parts of Mongolia. But Bayandalai District does have a beautiful natural landscape and a lot of wild animals whose habitat is the dry, treeless desert. The UDRC staff have been helping the communities to explore using the local soil to make earth blocks, as a building material. This proposal for \$15,000 to add small projects in Bayandalai District (8 projects).

SMALL projects in Bayandalai District, South Gobi Province (all figures in US\$)									
Community name	Type of project	Total # households in the community	# households benefitting from project	Budget from ACCA	COMMUNITY CONTRIBUTION			Contribution from local gov.	Total value of the project
					Cash	Labor	Total		
Gurban Bulag	Drains	20	81	2,500	50	1,200	3,750	100	3850
Yol	Community park	16	34	1,500	50	350	1,900	100	2,000
Arvijikh	Bridge	18	37	2,000	20	250	2,270	100	2,370
Debjikh	Street lights	33	44	2,500	40	500	3,040	100	3,140
Ogo Omor	Bridge	21	35	2,500	--	500	3,040	100	3,140
Bayan Burd	Street layout (?)	20	30	900	40	400	1,340	100	1,440
Gobiinels	Water supply	12	45	2,500	40	450	2,990	100	3,090
Bayan Zag	Playground	15	48	600	30	200	830	100	930
TOTAL	8 projects	91	327	\$ 15,000	\$ 270	\$ 3,850	\$ 19,120	\$ 800	\$ 19,920

2. ALREADY APPROVED CITY : Bayanchandmani District, Tov Province *(Proposal from UDRC)*

Budget already approved by ACCA in Bayanchandmani District :

- Small projects (5) : US\$ 15,000
- Big Project : US\$ 25,120
- City process support : US\$ 3,000

Proposed NEW ACCA activities in Bayanchandmani District :

- Restoration of historic wooden building as a community center and museum : US\$ 19,000

DECISION : Approved only \$15,000 (of which \$10,000 comes from the "Understanding Asian Cities" budget line, and \$5,000 comes from Mongolia's national \$30,000 budget for additional small projects.

Renovating historic building to become a community center and museum : This proposed project involves the restoration of large 2-story wooden building, built in the 1940s, to be a community center and local museum and savings group office. The project will be a joint undertaking of the local government and the community savings network. The Finnish-style wooden building, with 16 rooms (total 10m x 30m), was constructed in 1940 by Russian engineers. The building was first used as kindergarten, then as a secondary school, a government training college and most recently as a warehouse. In 1990, local administration transferred the building to a cooperative, with an agreement that the building would be used to create a local history museum on the first floor. But the cooperative folded in 1996, and since then, the building has been abandoned and has deteriorated a lot. The local government has now got the building back, is committed to using it for local purposes and has offered the building to the local savings groups to use as a community center, savings office and local museum, on the condition that they renovate it and maintain it.

- The idea of preserving this beautiful old building is not just a physical restoration project, but an opportunity to create a place in Bayanchandmani for community people to meet, to study, to learn about their local history, traditions and culture, with local government support. The building will be renovated by the local community groups, with technical assistance from students, engineers and local craftspersons, support from the local administration and labor provided by the communities.
- **The ACCA funds will be used entirely to renovate the building**, and will be matched by some assistance from the local savings groups and local government to develop the renovation plans, collect historic materials for the museum and clean up the building and grounds.

3. SPECIAL PROJECT : Seed funds for CDFs in 6 areas *(Proposal from UDRC)*

Supporting local community development funds in 6 cities (\$2,000 to each fund = total \$12,000)

DECISION : Approved as proposed

This special project from UDRC is proposing to inject \$2,000 seed capital into the just-started Community Development Funds (CDFs) in six of the cities where ACCA projects are underway (Tunkhel Village, Bayanchandmani District, Sukhbaatar District in Ulaanbaatar, Bulgan District, Baganuur District and Erdenet). These CDFs work to link the savings groups in those cities together, and are managed by the local community savings committees. Enhe writes that since the savings are still quite small in most of these cities, there is very little capital in the CDFs to lend to the savings groups. So the idea of injecting \$2,000 into these CDFs is to strengthen the role of this common fund, which will make loans to the member savings groups for whatever income generation and other projects the community decide.

6. FIJI

1 NEW CITY PROPOSED : Lautoka

NEW CITY : Lautoka *(Proposal from PCN + Community Architects)*

Proposed new budget from ACCA:

- City Process Support : US\$ 3,000
- SMALL projects : US\$ 15,000
- TOTAL: US\$ 18,000

DECISION : Approved as proposed

This proposed new ACCA project will be implemented by people from Lautoka's informal settlements, with support from the People's Community Network (PCN), The Western Division Government and the Pacific Community Architects Network (P-CAN).



The town of Lautoka : Lautoka is the second largest city in Fiji, after Suva. It is the commercial and political centre of the Western Division administrative area. Lautoka is also the center of sugar cane production, processing and export. The city's total population in 2007 was 52,220. There are about 30 poor and informal settlements in Latoka, with insecure land. The PCN is currently conducting a city-wide survey and mapping process, with all the communities, so there are not yet any final figures.

Lautoka is the first city in a planned expansion of PCN's work to 15 new cities : The work of the People's Community Network is getting a shot in the arm from an MOU, which is about to be signed 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 15 new cities around Fiji, over the coming three years. The MOU provides a framework for an enormous expansion of the PCN's work into more and more poor communities, where the poor will be they key actors in resolving their own problems of land tenure, housing and basic services. ACHR's ACCA Program will support this process with the usual city funds for surveys and mapping, coordination, small upgrading projects and big housing projects in these new cities.

Progress so far in Lautoka : Representatives of the PCN from Suva have spent the last 8 weeks in Lautoka meeting with many of the communities living in the informal settlements - ie living on land with no formal agreement or an insecure agreement with the landowner. The PCN has been working with these communities to gather detailed survey information and map each community in Lautoka. The communities have also begun to meet as a network to discuss common problems and to begin addressing them collectively. The discussions among the network so far suggest that apart from the major issue of land security, common issues such as community drainage and sea-wall projects will be high priority for ACCA-supported small scale upgrading. The Navutu, Nasoata and Nasinu communities have already begun to implement several small-scale upgrading projects.



Support from young architects : Over the past few weeks, a team of young community architects from Australia and New Zealand (Hugo Moline, Heidi Axelsen and Anna Russell), have been spending time working with the PCN and with some local architects, academics and students on surveying, mapping and setting up savings groups in new settlements, and beginning to plan small upgrading projects in Lautoka to get people in these settlements into an active process of bringing about tangible changes in their lives. This group, which they call the Pacific Community Architects Network (P-CAN), is committed to continuing their technical support to the PCN in Fiji.

Proposed ACCA support :

- **City process support (\$3,000)** to assist in developing the city-wide network, survey, mapping, starting savings.
- **SMALL Projects (\$15,000)** to develop at least five small upgrading projects in some of the 30 communities in Lautoka. As the city-wide survey, mapping and planning is still in process the network has not yet identified which projects will be funded. As these are discussed and identified the team will inform ACHR. The hope is that this proposal can recieve pre-approval so that when the people are ready to move the funds will be there to support them.

7. THAILAND

3 NEW CITIES + 1 SPECIAL PROJECT PROPOSED

The city-fund movement in Thailand : The ACCA Program has so far supported projects in two cities (Bang Khen District and Chumpae). Both these ACCA projects have been used very strategically to help the community networks in those cities to create their own independent, city-based urban poor development funds, which link together all the community-based savings groups in the city. The idea of city-based development funds, which community networks themselves control, is spreading fast, and community networks in some 50 other Thai cities now have some kind of city fund. Some of these city funds are still mostly being used as welfare funds, but some (including the two supported by ACCA) are also being used to finance housing and upgrading projects, as well as

income generation projects and community insurance schemes. CODI has also launched a program to provide some start-up capital to help set up more of these city-based funds.

- **Using these city funds to help the poorest community members :** One of the main ways these city funds are being used is to provide assistance to the poorest and most needy community members, who may not be able to afford to take part in the hundreds of community housing projects now being implemented around Thailand, with support from the Baan Mankong Upgrading Program - since they cannot meet the requirements to take CODI loans or haven't enough money to contribute to the purchase or rent of land. The five new Thai cities being proposed below are five more cases of using the ACCA funds to launch and strengthen these network-managed city development funds.

How the cities were chosen for ACCA support : Thailand's national network of urban poor communities (National Union of Low Income Communities - NULICO) offers a good example of how a community-driven process can ensure that the poorest and most needy are included in the housing upgrading projects. NULICO is active at many levels - city, provincial, and national - and there is a process of nomination and selection of projects which ensures those who are truly needy are prioritized in the ACCA proposal process. The selection criteria and rules for distribution of funds and projects have been established by the network members themselves. At the city level, each community will present its proposals to the city level network, which will vet the proposals and pass them on to the provincial network, and then finally to the national network. As the network is entirely composed of urban poor community members, they are best placed to assess which projects need funding support. NULICO members will also provide assistance to communities when drawing up project plans and proposals. The NULICO network demonstrates a real case of community members assessing and prioritizing the needs of their members.

Somsook adds : Bang Khen District and Chumpae are the first two cities to use ACCA support to start their own city funds. In Thailand, these are the two pioneer cities - the first in which the community networks have built new city funds with the municipality, with the ACCA support, with the community savings groups, linking all the savings together. And both funds are now financing their first housing projects, purchasing land, etc. The city fund experiments in these two cities has opened up a new chapter of city funds in Thailand.

Today, we already have almost 90 city funds in Thailand. The five Thai cities making ACCA proposals today (all proposals are coming from the city urban poor community networks) are leading cities in this new city fund movement, and will see how the support from ACCA can help them to use their new city funds to solve their housing problems of all the poorest families in their cities. Because the CODI loans cannot go to all the communities or to all the poor in the city (some may have land problems or unclear land, and some very poor families may not be able to repay the CODI loans properly). So these community networks will use this ACCA assistance to strengthen their city funds, and will use these city funds to reach everyone in the city - even those who the CODI loans can't reach, for various reasons. The city fund will become the main financial source at the city level to manage the housing activities of all the communities in the city.

As a national network of cities, they have collectively decided that for Thailand, they will propose a total of 10 cities to ACCA, and that each city will propose only up to \$20,000 per city for big project, and \$2,000 for city process support, since they already have access to loans and support from CODI, and so they can share these scarce ACCA resources with other countries which don't have such housing finance available. In this meeting today, they will propose another five cities. So the ceilings of the Thai proposals will be less than other countries.

QUESTION : *(Lajana) What is the role of CODI in helping build these city funds?*

Community man answers : **The money from CODI is a loan! We borrow and we repay to CODI. But the city fund is our own fund, it belongs to those of us who live in that city - we build it, we contribute to it, we decide how it will be use, and it stays here in our city, with us. We need to have our own dignity, to have our own fund, to manage the development process in our area, which is determined by us. It is a question of ownership. And you never can be sure about how long any government organization - even a good one like CODI - will last. We can't count on CODI.**

1. NEW CITY : Ubon Ratchatani *(Proposal from the Ubon Ratchatani Urban Community Network)*

Proposed new budget from ACCA:

- **City Process Support :** US\$ 2,000
- **SMALL projects :** US\$ 5,000
- **BIG Project :** US\$ 20,000
- **TOTAL:** US\$ 27,000

DECISION : Approved as proposed

The city of Ubon Ratchathani is located in the North Eastern part of Thailand - a poor city in one of the country's poorest provinces. The city is near the Lao border and many Lao migrants live in the city, though many are not officially recognized and have to live as stateless persons in informal settlements in buffer areas along the border, where they are tolerated but cannot access any government entitlements (like healthcare and education for their children) and cannot access any formal sources of credit. Since these people - many of whom are poor laborers or

vendors - have no citizen rights in Thailand, they face problems finding secure housing. Because the city is mostly on low-lying land and experiences serious flooding every year, there is another category of poor people who are repeatedly impoverished by the yearly floods, which destroy their houses.

Using ACCA to target the stateless, through a Provincial-level CDF : The community network in Ubon Ratchathani already has its own City Development Fund, and the proposed ACCA funds will be used specifically to target these stateless households who are members of the savings groups that are linked to the CDF. 21 poor communities in Ubon Ratchathani have already completed - or are in the process of completing - Baan Mankong upgrading projects. But there are still groups of people who have not been able to do Baan Mankong, especially 1,500 households of these stateless people, living in 10 communities, who are members of the Mekong River Community Network.



- **Using the new CDF to link many networks and use as a forum:** The CDF will link together the city's urban poor (total 8,071 households) who are members of savings groups, as well as some of the other key community networks in Ubon Ratchathani Province: the Ubon Ratchathani Community Network, the Disaster Network, the Baan Mankong Network of Ubon Ratchathani Province (21 communities, 6,571 households) and the Network of the Friends of the Mekong River (10 villages, 1,500 households).
- **Using the CDF as a tool for the poor to deal with a big variety of problems :** The city's large poor population experiences problems of insecure land and housing, eviction, flooding, poverty, lack of access to affordable credit and informal debt. In the short term, the CDF will focus on housing issues. However, in the longer term, it will also provide for welfare, income generation, and the development of community leaders.

Target groups : The community network has identified 8,071 very poor and most needy households who will be targeted for initial support from the CDF. These households are members of various networks: The Ubon Ratchathani Community Network, the Disaster Network, the Baan Mankong Network of Ubon Ratchathani Province (21 communities, 6,571 households) and the Network of the Friends of the Mekong River (10 villages, 1,500 households). The Ubon Ratchathani CDF aims to ensure that all these 8,071 poor households that are members of the CDF will see improvements in their living and housing conditions within five years, beginning by prioritizing those most in need. The CDF will meet the needs of the poorest by providing the following:

- **Loans for house repairs :** families can borrow up to 5 times their total savings (Max 20,000 Baht) (\$650) per household, at 3% interest, repayment in 5 years. (15% of total CDF funds will go to this)
- **Loans for building a new house :** Max 100,000 Baht (\$3,000) per household, at 2% for 15 years (70% of total CDF funds will go to this)
- **Loans for income generation :** at 5% interest, repayable within one year (10% of total CDF funds will go to this).
- **Grants for "decent poor" or disadvantaged groups,** such as stateless groups, as identified by community committees (5% of the total CDF funds for this)

Rationale : The CDF will help to solve the problems of land and housing of the poor in the province, and create linkages between community organizations and official. It will therefore help to improve the lives of the poor, and will also help to develop strong leaders through training. The CDF will be managed by a committee of 50 representatives, who will meet once a month. These representatives come from local communities, local organizations, CODI, NGOs, and other relevant stakeholders.

The CDF will help the city's poorest in the following ways:

- To create a fund to solve problems of housing and land of the urban poor in Ubon Ratchathani.
- To create a process of solving housing and land problems by the peoples organizations through an integrated process.
- To create linkages and cooperation between community members and other relevant parties.
- To improve the living conditions and all aspects of life of the urban poor: welfare, health, housing, income generation, culture and environment.
- To build strong leaders and efficient management of community projects

How will the CDF's 1.6 million Baht initial capital be used : The Ubon Ratchathani CDF will start with an initial capital of 1,621,000 Baht (\$52,290), which includes regular contributions from all the savings groups and the community networks that are members of the CDF, along with contributions from the local authority and ACCA. 30% of this capital will be used for housing loans (both with and without interest), 10% will be used for the welfare fund, 10% will be used for land management, 20% will be used for the CDF management, 5% will be used for social development projects, 15% will be used for the revolving fund loans, 5% will be used for education loans and 5% for income generation loans.

How the interest earned on loans from the CDF will be used : 5% will return to members as a dividend, 20% will be used for CDF management costs, 30% will go into the welfare fund, 25% will be used for development of training and skills, 15% will be used for information dissemination and media, and 5% will be used for social insurance.

2. NEW CITY : Rangsit

(Proposal from the Rangsit City Urban Poor Community Network)

Proposed new budget from ACCA:

- **City Process Support :** US\$ 2,000
- **SMALL projects :** US\$ 5,000
- **BIG Project :** US\$ 20,000
- **TOTAL:** US\$ 27,000

DECISION : Approved as proposed

Rangsit is an industrial city on the northern outskirts of Bangkok. For many of the poor workers who staff the city's hundreds of factories, the only housing option is to squat on the empty land. The city used to be a rich farming area, but since it is so close to Bangkok, a lot of that rich farmland has been bought up by private land speculators and left idle. This valuable-but-vacant land makes for prime squatting, and most of the city's many slums are squatter settlements on private land - most in danger of eviction. In the past few years, the community network in Rangsit has cultivated a very productive working partnership with the city, and has jointly developed several Baan Mankong housing projects on inexpensive private land, and one big project on public land. But there are still many scattered poor who haven't yet been reached by the Baan Mankong Program, and who still live in bad and insecure situations.

The proposed funds from ACCA will be used to set up a CDF in Rangsit, which will target the poorest families in some of these informal settlements, to help them participate in similar CODI-supported housing projects. In some communities wishing to upgrade with Baan Mankong support, there are still some problems of unclear land rights, and some communities are also facing problems with their internal management.

The Rangsit City Development Fund will be managed by a committee of 15 persons, representing the city's communities. The Rangsit CDF will be funded by annual contributions from the member communities, totaling 108,000 Baht (\$3,485) annually (\$16 per month per household), as well as other funds raised within the communities. From outside the communities there will be contributions from the provincial government. The ACCA BIG project funds of \$20,000 will also add to the fund, so the CDF will have a total capital of 708,000 Baht (\$22,900) to start with.



- **The first priority of the Rangsit CDF will be to solve housing and land problems.** The CDF will be used to target the poorer households within Rangsit's slum communities, by encouraging their participation in taking action to solve their problems. These people may have previously faced difficulties in repaying loans, and will benefit from the lower interest rates offered on loans from the CDF for housing purposes (lower than CODI loans).
- **Tapping people's collective force :** By getting the persons facing housing problems to collectively work together and save money as a collective, they can help to solve problems in the city of Rangsit, with the participation of representatives from each community. By working together to set up a CDF which is managed by the people and dedicated totally to the people, the Rangsit community network is demonstrating that they can solve their problems themselves.
- **Loan terms from the new CDF :** The CDF will provide loans at a low rate of interest (1% - 2% annually, or even no interest for the poorest) and prioritize those who are the most in need. The target group will need to have their requests for a CDF loan first approved by their community's management team before it is taken to the city level.
- **First CDF target groups :** The poorer households who may previously have faced difficulties repaying loans, will benefit from the lower interest rate being offered by this fund. 12 communities (with 1,953 households) will be the first target group for help from the CDF. There will also be a survey carried out to assess the extent of need and poverty.

3. NEW CITY : Hua Hin

(Proposal from the Hua Hin Network of Community Organizations)

Proposed new budget from ACCA:

- **City Process Support :** US\$ 2,000
- **SMALL projects :** US\$ 5,000
- **BIG Project :** US\$ 20,000
- **TOTAL:** US\$ 27,000

DECISION : Approved as proposed

The poor in Hua Hin : Hua Hin is a popular beachside resort town on the Gulf of Siam, just a few hours drive south of Bangkok. A lot of the city's poor are rural migrants who have come to Hua Hin to find work in the hotels, restaurants, massage studios and tourist business. Many of these workers cannot afford even the cheapest rental rooms and informal slums are growing in the city. A survey conducted by the Hua Hin Community Network found 35 slum communities, with a total of 37,012 households. Of these 35 communities, 20 settlements (with 1,878 households) are facing serious and immediate housing and land security problems. 18 of the communities are in long lines, along the railway tracks on State Railways land



(which is very difficult to negotiate) and 2 communities were squatter settlements on private land. In 2009, the 2 of these communities were upgraded, with the help of the Hua Hin Community Network, and in 2010 they are targeting 5 more communities for upgrading, and in 2011 they hope to solve problems of the remaining 13 communities. All of the communities have savings groups and are preparing to resolve their problems.

Using ACCA to help set up a Hua Hin City Development Fund : Hua Hin city is now in the process of setting up a City Development Fund. By forming a CDF, people will be active, rather than passive, in solving their housing problems. The CDF will strengthen the existing Hua Hin Community Network, as well as linkages between the poor and government officials and outside organizations. The poor will thus be more able to stand on their own two feet.

- **Management of the CDF :** The CDF will be managed by a committee of 15 representatives from communities in Hua Hin. The committee will meet monthly, to review proposals for loans which come from the community savings groups, and then go for a round of discussion with the 35-community Hua Hin network, which works closely with the national NULICO network, CODI, the municipality, and academics. The CDF committee will work closely with the City Committee. In the City Committee, there are representatives from the State Railway Authority, the Provincial Cooperative, CODI, NULICO, Hua Hin Municipality, local technical college, civil engineering, Sripatum University (Bangkok). This City Committee works with the Hua Hin Community network for a participatory housing process.
- **The CDF will provide loans and grants to help communities with four issues :** housing, welfare, a revolving fund for income generation, and insurance (i.e. when community members repaying their loans experience a disaster, lose their job, have an injury or illness and have difficulty repaying their land and housing loans).

The initial CDF capital will combine community funds grouped together, plus other sources. The housewives group and income generation groups will also be involved to help to make the CDF grow. While the CDF is still small, the loans will be limited in size. Initially, 850,730 Baht (\$27,440) of the fund will go towards the housing component; 37,875 Baht (\$1,220) towards the welfare fund, and 9,000 Baht (\$290) towards the housing and land insurance fund.

The ACCA budget will target 625 very poor families in 7 communities, via the CDF : The city of Hua Hin has 35 low-income communities total. The network has identified 625 households in 7 communities who are particularly in need of support, since they face problems of insecure housing, very low income, insecure jobs and lack of access to financial help. Some members also face problems of accumulated informal debts which need to be resolved. In selecting beneficiaries for the fund, only groups or communities that are linked with the City Development Fund will be eligible, as well as people who are truly needy and who have been approved by their own community to receive support. The ACCA budget will be used to support the target groups in the following ways:

- **Housing loans :** For households already leasing government land and have permission to build a new house, but have not yet received a housing loan, they can get a loan from the CDF. This loan is for two years, at 3% annual interest.
- **House repair loans :** Those needing to repair their houses can get 2-year loans from the CDF.
- **Land loans :** For households in communities which are collectively buying land, they can get a loan from the CDF for buying land, at 3% annual interest, repayable in 2 years.
- **Revolving fund loans** for income generation (6 months repayment at 12% interest)
- **Welfare fund loans for education** to support children's education (1 year repayment at 6% interest)

4. NEW CITY : Nakhon Sawan (Proposal from the Thai Urban Community Network)

Proposed new budget from ACCA:

- City Process Support : US\$ 2,000
- SMALL projects : US\$ 5,000
- BIG Project : US\$ 20,000
- TOTAL: US\$ 27,000

DECISION : Approved as proposed

There are 68 squatter settlements in the northern Thai city of Nakhon Sawan, making it one of the most slum-rich cities in Thailand. This city, which is the meeting point of four of Thailand's main rivers and a long-time trading and transport town, has a lot of public land, AND most of the city's poor settlements are on public land, under a variety of land arrangements. Some communities have already finished solving their housing problems, through upgrading on-site, reconstruction, or relocation, while there are still many others who haven't yet been able to start planning their upgrading projects and have been able to obtain loans for housing purposes. The ACCA funds will target these communities which have been so far left out of the city-wide community upgrading process in Nakhon Sawan.



New CDF in Nakhon Sawan established in March

2010 : The CDF started in March 2010 and currently has 63,000 Baht (\$2,000) in the fund. So far, there are 882 member households, from 13 communities, who will contribute 141,120 Baht (\$4,550) per year. The CDF will serve as a tool for solving the problem of the poor, by the poor. In this way, they will be able to act to solve their own problems. The CDF will be managed by a team of 24 community representatives (2 each from 12 communities) as well as 17 committee members from other organizations, such as CODI, the municipality, and other communities. Meetings will be held once a month. The CDF will be financed by contributions from its membership. As well as the CDF for housing support, there is also a welfare fund and an insurance fund.

- **The CDF will be a tool to solve a variety of problems faced by the city's poor :** housing, the environment, income generation, and informal debt. In the short term, its main role will be to support housing solutions, and the other goals will be addressed in the future.
- **Target groups :** 256 households in four communities have been identified as the target group, these were identified in a community survey to be the poorest, of a total 2,000 households identified as very poor. These 256 households cannot improve their housing without extra support. These people will be able to access loans for housing repair from the CDF, not exceed 55,000B Baht (\$1,770), at 2% annual interest. There may also be interest-free loans.

Possible SMALL upgrading project at the Ronachai

Community : The Ronachai Community was all lined up to start a Baan Mankong on-site upgrading project. They had negotiated with the government to get a long-term lease to the riverside land they had been squatting on for decades, had developed their upgrading plans and had moved to nearby land so that the land could be filled to above flood levels. But then from out of nowhere, a powerful lawyer in the city claimed that the land the Ronachai people were occupying was NOT public land, but belonged to him. For the past several years, the project has been on hold, while various court cases go on at a snail's pace. The government is taking the side of the community and standing by its claim that the land is indeed public land. But that doesn't stop the court cases from preventing people from doing their housing project, year after year. Since they are now living in very difficult conditions, on borrowed land in temporary shelters, where they were only planning to stay for a few months, the people are in need of some assistance to make small improvements to their temporary shelters and facilities. Some ACCA funds might be used for that.



5. NEW CITY : Koh Khwang (Proposal from the Thai Urban Community Network)

Proposed new budget from ACCA:

- City Process Support : US\$ 2,000
- SMALL projects : US\$ 5,000
- BIG Projects : US\$ 20,000
- TOTAL: US\$ 27,000

DECISION : Approved as proposed

The community network in the small city of Koh Kwang, in Chantaburi Province, comprises 13 communities and 1,525 households. The city faces problems of housing: community residents do not have their own land to live on; they have to live with relatives; or squat on land; or rent a house. These needy people gathered together to deal with housing problems, through the Baan Mankong program. Now there are 6 Baan Mankong projects, of which one is now complete, and the other five are in progress. There is a Koh Khwang city committee, including the Mayor, Provincial Land Bureau Chief, Provincial Cooperative, water and electricity officials, and academics.

- **Using the ACCA support to the CDF to buy some inexpensive land before the price becomes unaffordable to make a kind of "land bank"** : The land prices in Koh Khwang have been rising very fast, putting a lot of potential land for housing out of reach of the city's poor. This may partly because of speculation, but also partly the result of there being so many Baan Mankong projects which have brought development into backward areas of the city. So the community network would like to move as quickly as possible to buy a large piece of very inexpensive land now, before the price goes up. Because this land doesn't yet have a fully formal status, CODI cannot give a loan to buy it, so the people need another source of credit to buy the land, while the process of formalizing its tenure (which will take about 3 - 4 years) goes on.



How the CDF will work : The CDF will act as a financial organization which assists poor communities to address problems of land, housing, informal debt and livelihood. The network in Koh Khwang will divide the city fund into several smaller funds to cover particular issues :

- **a housing fund**, with 193,200 Baht (\$6,230) initially. Loans from the housing revolving fund will be given at 4% annual interest. Of this 4%, half will be used to support the management of the CDF and the other half will go into a special city-wide welfare fund to support education, the disabled and the elderly.
- **a welfare fund**, with 250,160 Baht (\$8,070) initially, and 1,068 people as contributing members
- **an insurance fund** for communities involved in repaying land and housing loans. This fund will require a 200 Baht (\$6.50) contribution per year per household.
- **a "Friends helping friends" fund**, with 96,500 Baht (\$3,113) initially.

The CDF's first loan target group : Cheap land for 150 families at the Petanee Community. One target group has already been identified as the CDF's first priority, since they are facing immediate housing eviction from their old settlement: the Petanee Community, which has 150 households and has identified a plot of land to purchase on which to relocate and build a new community. This land is currently being offered at a good price of 6 million Baht (\$193,548) but must be purchased soon or the deal's off. In just 18 months, the residents have been able to collectively save about \$167,800 towards the land purchase (each family saving \$50 per month), but they are still short about 800,000 Baht (\$25,800) and need a loan for this amount. Because of big municipal infrastructure upgrading projects in Koh Kwang, land process are rising rapidly and becoming increasingly unaffordable. So the ACCA funds will add to the money the Petanee residents have already saved, so they can not only buy the land but then build new houses. The ACCA funds will help ease the debt burden on those who are struggling to pay for the land and new houses.

6. SPECIAL PROJECT : Prachuob Kirikan Province - "Stateless" Thai Network (in 3 southern provinces) (This project is being proposed by the Network of Stateless Thais and the Chumchon Thai Foundation - a local NGO which has been supporting the stateless Thais for many years)

Proposed new budget from ACCA:

- City Process Support : US\$ 3,000
- SMALL projects : US\$ 30,000
- BIG housing project : US\$ 20,000
- TOTAL: US\$ 58,000

DECISION : Approved only up to the following ceilings :

- | | |
|---------------------------------|--------------------|
| • City process support : | US\$ 3,000 |
| • SMALL projects (5) | US\$ 15,000 |
| • BIG project | US\$ 20,000 |
| • TOTAL | \$38,000 |

Background on Thais with no nationality : One of the most troublesome inheritances from Asia's long colonial past, when the lines which separated countries were constantly being re-drawn by the giant colonial powers, as they battled and truced and negotiated with each other, is the problem of those who ended up on the wrong side of the line - so entire kingdoms and ethnic and linguistic groups were split in two. Wars have been fought, separatist insurgencies have smoldered and millions have lost their lives as a direct result of those badly-drawn colonial lines.

- **The three southern Thai provinces which share a border with Burma are a case in point.** When British-controlled Burma negotiated with the Thai Kingdom in 1868 to demarcate the border, Thailand agreed to give up a little of its own territory to keep the Brits at bay. And as a result, a lot of Thai villagers suddenly found themselves stuck in Burma, where they continued to speak Thai, cook Thai food, and marry among their own Thai people. The Burmese government has never accepted these ethnic Thai people to be Burmese citizens and their Thai-speaking descendents have faced perpetual persecution by the Burmese government.



- **Many of them have migrated to Thailand and lived with their relatives,** but the Thai Government doesn't recognize them as Thai citizens either, and they find persecution and discrimination on this side of the line as well. Some of these "stateless" Thais have lived here for 30 years, but still have no ID cards, which entitle them to public services like education and health care, and which guarantee them freedom of movement within the country. Their uncertain status makes them vulnerable to being tricked out of their wages by unscrupulous employers, who know they can't go to the police to complain. In these ways, the larger convulsions of history have consigned generation after generation of innocent people to a perpetual state of limbo, unable to lift themselves out of poverty or exclusion or improve their lives like everyone else.
- **It is estimated that there are 20,000 "stateless" Thais living in these 3 southern Thai provinces** (Ranong, Prachoub Kirikhan and Chumpon). In 2002, they linked into a network which has 5,073 members (1,275 families). 4,742 of the network members don't have ID cards. Many are living in special communities in a "buffer zone" close to the Burmese Border, where they are "tolerated" by the authorities, but restricted in their movements. In December 2004, when the tsunami hit the Andaman side of southern Thailand, Thai government relief assistance was denied to these stateless Thais because they had no ID cards - but international organizations and NGOs did support them.

The story of Thailand's Paper Plane Champion : The plight of Thailand's stateless people came into the national spotlight recently, when a 12-year old boy, Mong Thongdee, the child of two ethnic Thai construction laborers from Burma and a stateless Thai, won the national contest for paper planes last year. He was chosen later to represent Thailand at an origami plane competition in Japan, where he won the team event. Because of a 2005 cabinet resolution which ensured that stateless children receive basic education and access to health care, Mong had held a special identification card, which also allowed him to get a passport to travel to the competition in Japan. But once he became a national hero in all the newspapers, the Interior Ministry announced a controversial decision to revoke Mong's special ID, and replace it with the ID that is given to the children of foreign laborers. Because of this decision, which was endorsed by a high-level panel chaired by the Deputy Prime Minister, this budding aeronautical engineer may not be able to continue his education or to ever have a chance at engineering school. One of Thailand's bright young stars may end up being a poor construction laborer like his parents. The good news is that the Provincial Administration, which had been ordered to revoke Mong's ID, has come out on the boy's side, and is using the tactic of delay to try to find some way of resolving the problem that benefits Mong.

The "Stateless" Thai Network's activities : The Stateless Thai Network is administered by a committee of 40 members, which includes 5 representatives from each district. The network runs community saving groups and revolving funds for income generation, housing and environmental improvements, cultural conservation, youth programs and leaders capacity training and assistance in the application for Thai citizenship.

- **Savings :** There are now over 5,000 savings members, in 25 groups in 8 districts, with combined savings of 1.5 million Baht (\$50,000). The saving groups provide some money to set up welfare funds for the members, to care for the elderly and the sick, and to provide scholarships for students to go to school.
- **Advocacy :** At the policy level, the network advocates for amendments to the Nationality Act, to restore Thai citizenship to these stateless Thai people. The draft act is now in the legislative process in parliament. The

Stateless Thai network also joined with the network of Tsunami-affected communities as well as with the Community Network for Social and Political Change.

The ACCA Proposal : This project will support the Stateless Thai People's Network to undertake projects to solve problems of basic infrastructure and housing in their settlements, and to strengthen their capacity and human dignity for the Stateless Thai People's Network. The network would like to propose the following :

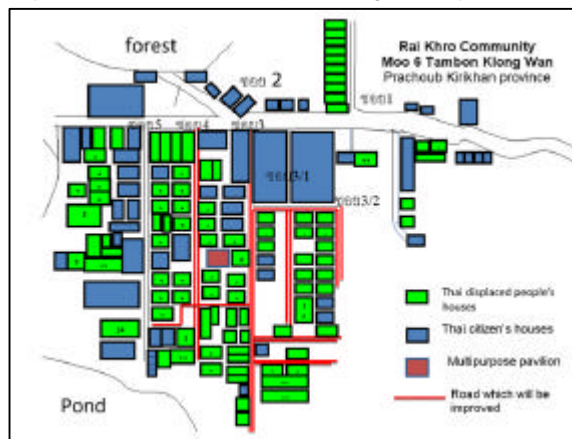
SMALL PROJECTS (\$15,000) 5 small projects have been proposed (all water supply projects). The budget will be used as a revolving fund and the projects (\$3,000 each) will be funded as community loans, to be paid back in one year. The communities will provide all the labor free, and the ACCA funds will be used for materials.

- Baan Bang Ben, Kaphur District, Ranong Province
- Baan Bang Lum Poo, Kaphur District, Ranong Province
- Baan Rai Tai, Sook Sam Lan District, Ranong Province
- Baan Thung Pud, Thub Sa Kae District, Prachoub Kirikhan Province
- Baan Hin Turn, Saphan Noi District, Prachoub Kirikhan Province

BIG PROJECT (\$20,000) On-site upgrading of the Rai Khro Community (95 stateless households will benefit)

The proposed big comprehensive upgrading project is at the Rai Khro Community, in Dan Sing Khon District, Prachuob Kirikan Province. This community is located in the buffer zone near the Thai-Burmese border. The Department of Agriculture's Land Reform program will issue land rights documents to the villagers in this community if they can get their Thai Nationality. The Rai Khro Community includes 95 stateless Thai families without ID and about 60 ordinary Thai citizen households with ID. The community will use the ACCA project budget partly for upgrading the community's infrastructure and partly to fund house improvements. The \$20,000 budget from ACCA will be used as follows :

- **Part for infrastructure :** Part of the funds will be used to construct a community road, a community center, and a playground and green areas in the settlement.
- **Part for housing :** Part of the funds will be used to support house improvements (the budget will be used as revolving fund which makes housing improvement loans at 5% or 6% annual interest. If the budget is approved, the network will discuss about what should be the loan ceiling, pay-back terms and interest rates at saving group and network levels). (80 houses will be improved and 15 houses will be totally reconstructed) All the construction work of infrastructure and house improvements will be done collectively, not individually.



8. LAO PDR

Additional activities added to the already-approved project in Vientiane + 3 NEW CITIES :

- Bokeo Province
- Phongsaly Province
- Luang Prabang Province

Some VERY serious savings in Lao PDR : The community savings and credit process in Lao PDR was initiated in 2002, as a collaboration between the National Lao Women's Union, CODI and ACHR, under the Women and Community Empowering Project.

- There are now savings groups in 492 villages and communities, in 22 districts, in 5 provinces, with 90,387 members (as of June 2010). These poorest women in the country have now collectively saved over US\$ 11 million - all of it in constant circulation in loans to savings members. So you can see why they call their savings groups "money trees" (ton ngun). From saving primarily for income generation, they have developed welfare, environmental activities, community enterprises and natural resource conservation projects and have set up district-level funds which link all the savings groups in each of the 20 districts so far.
- In some of these districts now, every single village has a savings group, and in many villages, every single family joins the savings process. A new MOU is about to be signed allowing this national self-managed savings movement to expand. So there is some really very serious saving going on in this country!
- **Starting ACCA in three new provinces :** Besides the additional proposals to add to the already-underway ACCA project in Vientiane Prefecture, the Lao team has sent proposals to add small project budget and city process support to the very active savings network process in three more provinces.

1. ALREADY APPROVED CITY : Vientiane Prefecture (Proposal from WCEP)

ACCA Budget already approved for Vientiane Prefecture :

• City Process Support :	US\$ 3,000
• SMALL projects :	US\$ 15,000 (for 5 projects)
• BIG Housing project	US\$ 40,000
• TOTAL	US\$ 58,000

NEW ACCA Budget being proposed :

• Additional SMALL project budget :	\$ 34,000
• Additional BIG project	\$ 40,000
• Additional City Process support :	\$ 4,000
• TOTAL	\$ 78,000

DECISION : Approved as proposed

WHAT IS VIENTIANE - a city or a province or a prefecture? Vientiane Prefecture was created in 1989 when the Lao government split off that area from the Vientiane Province. The Vientiane Prefecture contains 9 districts, of which five are part of the urban Vientiane City (which is the capital of Lao PDR), and 5 are rural provinces surrounding the city.

Using ACCA to support the savings process in Vientiane Prefecture's 9 Districts : The already-approved and already-underway ACCA project in Vientiane Prefecture has so far concentrated on the more urban districts in Vientiane City, and has been used to expand the savings process in these urban districts, form networks, set up a new district fund and plan and implement the city's (and the country's!) first on-site slum upgrading project at the Nong Duang Thung Community (which is in Vientiane City's Sikhottabong District). This new proposal seeks additional small project funds and city process support funds so that the other districts in Vientiane Prefecture can use the small projects to strengthen their savings and network process.

- **Treating Vientiane Prefecture as a special ACCA case :** Since the Vientiane Prefecture is so big, and contains so many communities (both rural and urban), and since the savings process in the Prefecture is so strong and large scale, the idea being proposed is to make additional ACCA funds available to these extremely active savings groups - in both the urban and the rural districts - to strengthen their process.

SMALL PROJECTS (\$34,000) This new proposal for small projects will cover 7 of the 9 districts in Vientiane Prefecture, and will treat each district as a separate constituency (sort of), but will provide only US\$ 7,000 to each district for their small projects. So the total funds needed will be \$7,000 X 7 districts = \$49,000. But since \$15,000 has already been approved, the amount requested with this round is only \$34,000.

- **All small project funds to be given as revolving fund loans :** This \$7,000 small project budget in each district will be managed by the savings group network in that district, and will be given to communities as no-interest loans, for their small projects, to be repaid in 1 - 2 years into the community savings group or the district fund. The small projects proposed so far are mostly to install water supply systems, build toilets, make paved community roads and drainage lines, and to set up collective units for manufacturing organic fertilizer.

SMALL Projects proposed in Vientiane Prefecture so far (7 districts)

Village	Project	Households benefiting	Total budget (US\$)	Budget from community	Budget from ACCA
1. Pak Ngum District					
Baan Dontay	Artesian well	73 (out of 73)	3,496	1,496	2,000
Baan Donneun	Artesian well	171 (out of 171)	5,649	3,149	2,500
Baan Sompasert	Artesian well	106 (out of 106)	5,413	2,900	2,500
2. Naxaythong District					
Baan Dongbong	Artesian well	35 (out of 253)	2,837	125	2,713
Baan Houma	6 community roads	87 (out of 87)	1,750	--	1,750
Baan Nadee	Artesian well	25 (out of 124)	3,588	876	2,712
3. Sungthong District					
Baan Huayhang	Artesian well	21 (out of 88)	3,187	105	3,082
Baan Napor	Artesian well	28 (out of 91)	3,187	105	3,082
Baan Raitay	Organic fertilizer production unit	8 (out of 132)	835	--	835
4. Chanthaburi District					
Baan Dongnang	Drainage channel	308 (out of 308)	45,209	?	?
Baan Hudsadytay	community road	175 (out of 175)	32,275	?	?
5. Sikhottabong District					
Baan Nonkeow	Community road + Drainage	21 (out of 88)	3,562	-	3,562
6. Srisatthanat District					
Baan Jomphettay	Community road	49 (out of 436)	18,582	15,071	3,500
Baan Phonesawang	Drainage channel	146 (out of 146)	54,145	50,645	3,500
7. Hadxayfong District					
Baan Somsanook	Community road	470 (out of 470)	6,700	-	6,700

A SECOND BIG PROJECT (\$40,000) at the Thungkhankham Community (70 households), in Vientiane City's Chantaburi District. The Thungkhankham Community is an old slum community of 70 households, in the center of Vientiane City, in Chantaburi District (one of the five urban districts that make up Vientiane City, in Vientiane Prefecture). Part of the community is on government land (41 households), and part is on private land (29 households). This is not a squatter settlement, but a land rental community, where each household pays rent for the land they occupy - some families pay rent to the government and some to the private land-owner.



- **Eviction and relocation for half the community :** The private land-owner has sold his part of the community's land to an investor, and he has negotiated a deal with the 29 tenant families living on his land to relocate to another piece of land he owns in nearby Sikhottabong District. This relocation site is now being prepared for the people and should be ready for them to occupy by October 2010. The infrastructure on the new site is being provided by the government.
- **QUESTION: What are the tenure terms at the new land? Purchase? Lease?**
- **Remaining families on government land are now feeling insecure :** As half their community gets evicted and land prices in the area keep going up, the remaining 41 households in Thungkhankham, on government land, are feeling more and more insecure, and may be evicted also.
- **Learning and sharing with the Nong Duang Thung Community, Vientiane City's other BIG ACCA project :** The WCEP have facilitated exchange visits for the community people at Thungkhankham and the local authority to visit and share experiences with the Nong Duang Thung Community (which is also on government land), where the on-site upgrading is now underway. The community leaders there are helping the people at Thungkhankham to develop ideas for how to secure their land and develop their community. The community architects then helped the community to survey and develop an on-site upgrading plan.



A two-part housing project: After many meetings and workshops, a 2-part solution has been developed, in which the 41 households on the original government land will do on site upgrading (repairing the roads, installing a drainage system and improving the houses) and the 29 families relocated to the new private land will develop a new community plan, form a savings group and develop their new housing on the new land.

- **Joint Housing Committee set up in Chantaburi District :** In August 2010, a joint housing development committee was set up in Chantaburi District. The committee is chaired by the Vice Mayor of Chanthaburi, and includes representatives from the land authority office, the city council, the city planning office and the district branch of the Lao Women's Union. This committee has agreed to support the project in Thungkhankham.

CITY PROCESS SUPPORT (US\$ 4,000) Since it would be difficult to divide up the already-approved \$3,000 city process support budget between these 7 districts (each of which has its own very active process, network and fund), the idea being proposed here is to top up that \$3,000 for Vientiane Prefecture with an additional \$4,000, to make a total of \$7,000 city process support budget for the whole Vientiane Prefecture. That \$7,000 will allow each district to have its own \$1,000 budget to work with.

2. NEW CITY : Bokeo Province (Proposal from Women and Community Empowering Project - WCEP)

NEW ACCA Budget being proposed :

- **City Process Support** \$ 3,000
- **SMALL projects** \$ 15,000 (5 projects)
- **TOTAL** \$ 18,000

DECISION : Approved as proposed

QUESTION : Details about the province? About savings groups? About the community process?

Village	Project	Households benefiting	Total budget (US\$)	Budget from community	Budget from ACCA
1. Huayxay District					
Baan Pakngaow	Mountainous water piping + pond	173 (out of 173)	10,375	7,375	3,000
Baan Pakngaowtay	Artesian well	183 (out of 183)	4,700	1,700	3,000
Baan Udom	Toilet	190 (out of 190)	3,700	700	3,000
Baan Donetoom	Mountainous water piping + pond	135 (out of 135)	12,000	9,000	3,000
Baan Phonethong	Artesian well	67 (out of 67)	10,000	7,000	3,000

3. NEW CITY : Phongsaly Province (Proposal from Women and Community Empowering Project - WCEP)

NEW ACCA Budget being proposed :

- City Process Support \$ 3,000
- SMALL projects \$ 15,000 (6 projects)
- TOTAL \$ 18,000

DECISION : Approved as proposed

QUESTION : Details about the province? About savings groups? About the community process?

Village	Project	Households benefiting	Total budget (US\$)	Budget from community	Budget from ACCA
1. Bounneun District					
Baan Dong	8 toilets	52 (out of 52)	3,000	500	2,500
Baan Puongchay	8 toilets	52 (out of 52)	3,000	500	2,500
Baan Thung	8 toilets	35 (out of 35)	3,000	500	2,500
Baan Mai	10 toilets	55 (out of 55)	3,750	1,250	2,500
Baan Puongdokkam	8 toilets	508 (out of 508)	3,000	1,250	2,500
Baan Nalae	10 toilets	175 (out of 175)	3,750	500	2,500

DISCUSSION on the Pongsaly Province proposals :

QUESTION : (Ruby) What contribution from the government? Kanthorn replies: the government has the policy to support poor communities, but no money! Somsook adds that the community savings groups in Lao PDR have all started out with no government support at all, but they've been able to negotiate support along the way. And now the savings groups have become stronger than the government in some ways, because they DO have money now!

QUESTION : (Jaya) Why community toilets, and not individual toilets? Kanthorn explains that the idea to start using the ACCA funds to build community toilets was the community's idea. And they already have their own revolving loan fund, from which families can borrow to build individual toilets if they'd like.

QUESTION : Why not use the saings for toilet construction loans? Kanthorn explains that most of the people living in these communities in Pongsaly are tea garden workers and very poor. They don't have enough money to build a private toilet, even if they have access to a loan. A toilet is a luxury in these communities, and not their first or second priority!

4. NEW CITY : Luang Prabang Province (Proposal from WCEP)

NEW ACCA Budget being proposed :

- City Process Support \$ 3,000
- SMALL projects \$ 15,000 (4 projects so far)
- TOTAL \$ 18,000

DECISION : Approved as proposed

QUESTION : Details about the province? About savings groups? About the community process?

Village	Project	Households benefiting	Total budget (US\$)	Budget from community	Budget from ACCA
1. Nkoy District					
Baan Nongkaow	25 toilets	25 (out of 389)	3,122	-	3,122
Baan Siproom	24 toilets	25 (out of 91)	2,997	-	2,997
2. Luang Prabang City					

Baan Nasangwen	Artesian well + 3 village roads	50 (out of 50)	9,750	-	9,750
3. Nam Bak District					
Baan Nasangwen	Artesian well + 3 village roads	50 (out of 50)	9,750	-	9,750

9. PAKISTAN

2 SPECIAL PROJECTS PROPOSED : Kilinochchi

1. SPECIAL PROJECT : Floods in Pakistan (Proposal from OPP-RTI)

Proposed new budget from ACCA:

- **SMALL projects :** US\$ 20,000
- **BIG housing project :** US\$ 40,000
- **Special disaster budget:** US\$ 25,000
- **TOTAL** US\$ 85,000

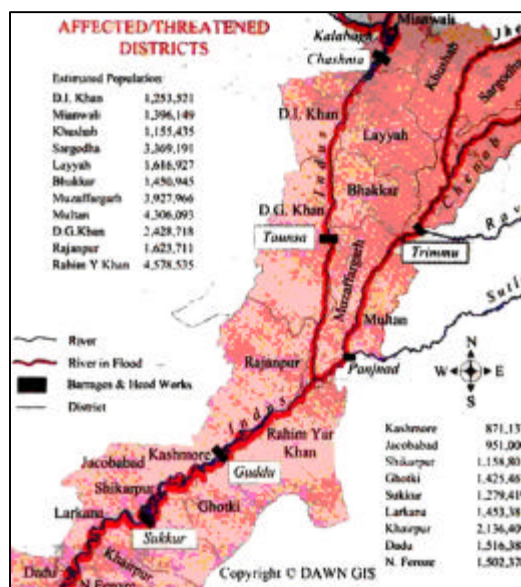
DECISION : Approved as proposed

Floods in Pakistan : It's been more than a month now since monsoons caused devastating floods throughout Pakistan at the end of July 2010. Some eight million people remain dependent on relief for their survival and surging flood waters continue to threaten towns in southern Sindh Province, where 19 of its 23 districts have been deluged and over a million people displaced. Perween Rahman, at OPP-RTI and OPP-OCT, continues to coordinate with several of their partner organizations to support flood-affected communities in Punjab and Sindh with emergency relief and help reconstructing damaged infrastructure and houses. Perween sent this ACCA proposal in mid-August, and the ACHR secretariat decided to send part of the proposed funds right away, given the extreme urgency of the situation, and then present the proposal to the ACCA committee in September for proper approval. Here are a few notes from Perween's brief proposal :



The situation as of August 15, 2010 : Since the last week of July, devastating floods caused by record-breaking heavy rains have flooded and damaged thousands of villages and towns located 4-7 kms on both sides of the River Indus, which spans North to South across Pakistan. So far, more than 16,000 people have been killed and more than 14 million have been displaced. This number is rising fast, as the floods spread south into to Sindh Province. Another threat is the second cycle of rains which have begun in the northern areas. Ripe crops of cotton, rice and sugarcane have been destroyed, as more than 17 million acres of agricultural land has been flooded, raising the prospect of famine. Houses have been washed away, livestock drowned, fish and poultry farms wiped out. People have taken shelter mostly in the open, on embankments and highways. Some are now reaching nearby towns and cities located at safe distances.

- Government relief efforts have so far reached only about 20% of the affected people, and so far, the lion's share of relief is being provided by local people. So people's immediate needs for food are being mostly taken care of by ordinary people in the nearby villages and towns that are still unaffected by the floods. Government and UN food supplies have just started reaching some of the affected areas. Medical camps are also being set up by active community members, local NGOs and volunteers.
- Medicines are urgently needed for the treatment of cholera, diarrhea, malaria, typhoid, skin diseases, snake bites and cases of pregnant women with miscarriages.
- Later, of course, as people can return to their flooded villages, the need for rehabilitation will arise.



Efforts of OPP and its partner organizations so far : OPP-RTI and OPP-OCT partners in many places are already providing relief supplies and assistance in their respective areas. Relief camps have been set up and are providing food and medicine, and where it is possible, temporary shelters are being set up in or near the affected villages, towns and cities across the country. OPP-RTI and OPP-OCT have already mobilized support for medicines from their own limited resources and sent them to partner organizations in the most affected areas of Punjab Province (especially Jampur, Kot Addu, D.G Khan, Dera Ghazi Khan and Muzaffargarh Districts). In Sindh Province, the situation is being assessed. Here the floods entered last week, more damages are expected as the water flows downstream towards the sea. Support for medicines have been initiated in Ghotki, one of the worst affected areas. As the water recedes and people start returning to their villages/towns, we will need to support our partners for provision of shelter. A preliminary assessment shows the need for essential structural components for housing, like girders, wooden beams, bamboo shafts and reed matting.

PROPOSED ACCA BUDGET : Total US\$ 85,000

- **\$ 20,000** - support for emergency work
- **\$ 20,000** - Support for small communal infrastructure repair projects as needed
- **\$ 40,000** - Support for housing repairs and shelter improvements (grant)
- **\$ 5,000** - Support for all coordination work

2. SPECIAL PROJECT : Housing study in Lahore (Proposal from Ms. Rabia Ezdi, in Lahore)

**Proposed new budget from ACCA:
Special Research Project : US\$ 6,000**

DECISION : Approved as proposed

Rabia Ezdi is an architect who has worked in the past with OPP-RTI. She now teaches in the Architecture Faculty of the National College of Arts in Lahore and has carried out independent research on the subject of urban development in Lahore and its effect on existing low income settlements. She is particularly interested in the issue of the traditional villages around Lahore which are getting absorbed as the city expands, where land of poor farmers and rural communities is being acquired by private developers for upper-income housing developments. She began this research a year ago, and would like to use this proposed support from ACCA to turn it into a more organized and longer-term research project.

We sent Rabia's proposal to Arif, Perween and Younus in Karachi for their comments, and this was the reply we got on 25 August from Arif : I have just glanced through Rabia's proposal. Rabia should be supported provided this research can be used for teaching purposes, awareness raising and/or advocacy. After all, it is knowledge, its promotion and use that ultimately brings about changes provided the knowledge is not esoteric in nature.

Housing for the poor in Lahore : Lahore is Pakistan's second largest city, with a population of about 9 million people. A majority of this population is poor, and, as in other Pakistani cities, this poor majority experiences inequitable and inadequate access to housing and basic urban services, and is excluded from participating in most of the top-down development decisions which affect their lives and city. As land and housing costs rise in the city, evictions are increasing and housing insecurity for the poor is also increasing.

- **There is no social housing program for the urban poor in Lahore,** and the existing public sector housing projects are inaccessible and unaffordable to most poor households. Private housing schemes, on the other hand, are developed for the upper and middle income groups, by powerful land developers who purchase land mostly found on the urban periphery. A lot of this peripheral land is being bought for speculative purposes and sold off once the land values have multiplied.
- **The only housing option - slums.** For lack of any other options, the majority of Lahore's urban poor have no choice but to live in informally developed *katchi abadis* (squatter settlements). A large number of lower and lower/middle income families also reside in Lahore's peripheral villages.



Grabbing and redeveloping Lahore's peripheral villages : Lahore is surrounded by centuries-old agricultural villages which are quickly being swallowed up by the city as it expands, especially to the south-west and south-east of the city. New development in these peripheral villages mostly takes the form of uncontrolled developer-built private housing schemes for the upper-middle group. A powerful nexus of politicians, developers and the military controls the majority of the privately owned land holdings in Lahore, and it is this nexus which is increasingly grabbing the land in these traditional villages, where people often have no legal proof that they own their ancestral

lands. Once village land is bought - often using coercion and forcible eviction - villages are eliminated entirely and quickly replaced with new speculative housing schemes. But some villages are resisting being bought out.



This destruction of Lahore's traditional villages is not only an issue of violation of housing rights, but brings up several other questions : Where do these villagers go after they've been forced off their ancestral land, and how do they survive? What happens to their families, their relationships with their community, their cultural practices? What are the government's policies with regard to these urban villages? Where will the city get its agricultural produce when Lahore's peripheral farming belt is lost to development? What about the historic importance of these villages - many of which are centuries old?

The One-Year Research project : The research that Rabia is proposing to do is based on a vision for the city in which the needs of the urban poor are represented in a planning and decision-making process that is transparent and

accountable. The research will use methods such as mapping, interviews with villagers, collecting information from government agencies and private sources and studying similar cases in other cities and countries. The research will examine this process in several ways :

- Looking at the current processes by which land in these villages is acquired and making case studies of several villages located in different developing areas.
- Understanding the legal rights of the villagers and the land acquiring authorities, and looking at the legal aspects of the land acquisition process.
- Looking at how village lands were acquired in the past (the 1960s) and compare that with current practices, looking at what has happened to people who lived in villages that were acquired for expansion of Lahore 40 or 50 years ago.
- Studying government policies and how they do or don't protect the rights of villagers or facilitate land developing authorities and urban sprawl.
- Looking at what happens to villagers after they sell their land and move away and finding out how they meet their housing and livelihood needs in the new locations.

Long-term objective: The hope is that this initial 1-year research project will gradually develop into a program or research unit which supports and advocates for a more equitable and humane development in the city of Lahore.

Budget : The project is ongoing, and this ACCA proposal will support the work for 12 months. (*Exchange rate: US\$ 1 = 86 PK Rupees*)

Item :	Total (US\$)
Salary of Senior Researcher (\$235 x 12 months)	\$2,790
Salary of Junior Research Assistant (\$93 x 12 months)	\$1,116
Salary of Research Associate (short-term) (\$235 x 4 months)	\$930
Communication, internet, documentation, stationary, transport	\$1,164
TOTAL	\$ 6,000

10. CHINA

1 NEW CITY PROPOSED : Yushu Prefecture, Tibet Autonomous Region

(Proposal from THF)

NEW CITY : Yushu Prefecture, Qinghai Province, Eastern Tibet, China

(Proposal from THF)

Proposed new budget from ACCA:

- City Process Support : US\$ 8,000
- BIG housing project : US\$ 32,000
- TOTAL: US\$ 40,000

DECISION : Approved as proposed

April 14 earthquake devastates the town of Yushu :

The Tibetan town of Yushu (called *Jiekundo* in Tibetan) is the administrative capitol of the Yushu Autonomous Prefecture, in Qinghai Province, in the eastern part of Tibet (which is now officially called the "Tibet Autonomous Region"). This beautiful town is nestled among mountains in the uppermost part of the basins of three of Asia's great rivers: the Yellow River, the Yangtze River and the Mekong. In the early morning of April 14, 2010, the town was devastated by a 7.1 magnitude earthquake, which toppled houses, temples, gas stations and electric poles, triggered landslides, damaged roads, cut power supplies and disrupted telecommunications.



- **10,000 people dead** : Chinese government figures put the death toll at 3,000 people and more than 10,000 injured - many trapped under collapsed buildings. But local people say the real number of deaths is closer to 10,000.
- **85% of the city's buildings damaged** : 90% of Yushu Prefecture's population of 77,000 people (16,300 households) were directly affected by the earthquake damage, 85% of the buildings were severely damaged, 70% of the schools were destroyed and about 100,000 people were made homeless. Many of these buildings were traditional Tibetan-style multi-family courtyard houses of two or three stories.
- **Relief efforts so far** : Local NGOs distributed tents, hygiene kits and food shortly after the disaster, and the government soon began clearing damaged buildings, setting up temporary structures for government services and starting to rebuild schools.



Using the earthquake as an opportunity to turn a real Tibetan town into a lucrative fake Tibetan Disneyland :

The Chinese Government's speedy and well-coordinated response to the Yushu earthquake has been widely praised as a model of quick, efficient and effective disaster response. But it quickly became clear to everyone that there were motives behind this efficient government response that were anything but humanitarian. The Provincial Government is using the earthquake as an opportunity to impose a new kind of city planning on this very old, traditional Tibetan town. Under China's centralized system of controlling land of land, even buildings that were not damaged by the earthquake are now being demolished in Yushu, and the land they occupied is being designated for different purposes in an ambitious plan for transforming Yushu into a "New Metropolis" of gleaming high-rises and shopping malls, with vast new subdivisions of up-market "Tibetan style" villas with 2-car garages, jacuzzis and fake polystyrene architectural details tacked on for show. For Han Chinese developers, the disaster has been a real boon, and they are flowing into Yushu like ants to sugar.



Evicting the Tibetans from the center of Yushu : The government has plans to relocate ordinary and low-income families that had always lived in the old center of Yushu to new housing colonies far outside of town, where they will

be forced to live in cheap concrete block houses (of a standard 80m², regardless of family size) that are neither earthquake-safe nor appropriate for the climate, and where residents will be forced to commute to town for work. This lucrative "replacement housing program" is being handled by huge government contractors, and neither NGOs nor residents are permitted to participate. In these ways, thousands of households are losing their land and houses, as well as their communities and way of life. There is already a very strong local opposition to these government relocation and reconstruction plans.

The ACCA Project in Yushu : This project, which is being proposed by the Tibet Heritage Fund (THF), is being used to work with residents to repair and restore four slightly-damaged historic multi-family domestic buildings in the center of town, to demonstrate an alternative post-earthquake redevelopment model in which the people continue to stay in their old neighborhoods in their traditional communal housing - instead of relocating to the government's individualistic standard housing units outside of town.

- **Using the historic building angle as an anti-eviction strategy :** Instead of trying to build new shelters for earthquake-affected families, which seems difficult at the present time, the THF's decision to focus on in-situ rebuilding is also an indirect strategy to secure people's ancestral properties and prevent their eviction. The government will be reluctant to demolish historic traditional buildings that have survived the earthquake. Yushu's historic center suffered a lot of damage (including two small Buddhist neighborhood temples that were damaged). So the project is a combination of heritage preservation and post-disaster reconstruction.

This strategy represents the only chance to preserve the soul of the town - and the people in it. And it may succeed in modifying the official plans for redeveloping Yushu.

Focus on repairing four buildings initially, as demonstration projects : The ACCA project in Yushu will focus on restoring four important buildings initially: three large multi-family residential buildings and one neighborhood temple. The reconstruction will include the introduction of earthquake-resistant elements into these historic structures. The restoration of these four buildings will serve as model for other reconstruction in Yushu, with the hope that it will encourage other people to also reclaim and rebuild their homes. This is just a start. To scale-up this restoration alternative process (and also to impress the government) more funds will be needed, and THF will try and raise more funds.

PROPOSED BUDGET from ACCA:

- **BIG Project (\$32,000)** To restore four buildings (3 multi-family residential buildings and one Buddhist temple) @t US\$ 8,000 each. Construction materials are really expensive, since nothing is available locally. There is also a shortage of skilled workers, since everybody is busy rebuilding, relocating or otherwise trying to build up new businesses. So for each of these four large and complex buildings, THF estimates they will have to contribute at least \$8,000 to the restoration - about half for materials and half for the salaries of artisans. These funds will be matched by some owner contributions.
- **City process support (\$8,000)** to support a local team of community architects for one year, who will mediate between the government and the community and supervise the construction.
- **TOTAL = \$40,000**



PHOTO at RIGHT :
*That's the REAL Tibet,
not the fake polystyrene one!*

PART 7 : Participants who took part in the meeting in Phnom Penh

ACCA / ACHR Committee members :

Representatives from core countries active in the program (total 9 countries):

- From Philippines : Ms. Ana Oliveros, FDUP NGO in Manila, ana_oliveros2@yahoo.com
- From Indonesia : Ms. Wardah Hafidz, UPC in Jakarta, upc@urbanpoor.or.id
- From Cambodia : Mr. Somsak Phonphakdee, UPDF Cambodia, updf@clickmail.com.kh
- From Sri Lanka : Mr. K. A. Jayaratne Sevanatha NGO, Colombo, sevanata@sltnet.lk
- From Nepal : Ms. Lajana Manandar (Lumanti, Kathmandu), lajana@lumanti.wlink.com.np
- From Vietnam : Ms. Le Dieu Anh, Director of Enda-Vietnam NGO, National CDF Coordination Unit
- From Mongolia : Ms. Ekhbayar Tsendorj (UDRC), udrc@mobinet.mn
- From Pakistan : Mr. Muhammad Younus (URC Karachi), **ABSENT**
- From India : Mr. Kirtee Shah (ASAG, Ahmedabad), **ABSENT**

Community leaders

- From Philippines : Ms. Ruby Papeleras, Homeless People's Federation Philippines
- From Viet Nam : Mr. Lang Quang Ma and Ms. Nguyen Thi Ly, from Block 10, Cam Gia Ward, Thai Nguyen City
- From Sri Lanka : Ms. Rupa Manel (Women's Co-Op), lankawomenco@sltnet.lk
- From Thailand : A group of 7 community leaders from 7 cities
- From Cambodia : A big group of leaders from 22 cities came to observe the meeting!
- From Lao PDR : 4 community leaders from the national savings network

2 senior people from the ACHR network

- Fr. Norberto Carcellar, PACSII NGO
- Mr. Mann Chhoeurn, Vice Governor of Phnom Penh, Chairman of UPDF

1 representative from the ACHR secretariat

- Ms. Somsook Boonyabancha, achr@loxinfo.co.th

Observers from Nepal :

- Mr. Ramji Prasad Baral, Chief Executive Officer for the Bharatpur Municipality
- Mr. Saheeb Hussain, Community leader from UPES Network in Birgunj
- Ms. Gita Oli Chettri, Community leader from Kohalpur
- Ms. Lumanti Joshi, Community architect with Lumanti NGO

Observers from Vietnam :

- Ms. Nguyen Thi Kim Dinh, Women's Union, Cam Gia Ward, Thai Nguyen City
- Mr. Nguyen Quang Hung, ACVN + National CDF Coordination Unit
- Dr. Nguyen Lan, ACVN and National CDF Steering Committee

Observers from the Philippines :

- Fr. Norberto Carcellar, PACSII NGO
- Ms. Nilda Suan, Community leader, Quezon City
- Ms. Janet Mandin, Community leader, Mindanao Network HPFP
- Ms. Veronica Magpantay, Community leader, UP-ALL Network, Quezon City
- Mr. Rogelio Sario, Project Management Committee Member, ACCA Navotas

Observers from Thailand :

- Ms. Angkana Trantarathong ("Jim"), CODI staff
- Mr. Aruno Pattanapairoj, **Community leader from where?**
- Mrs. Nitikarn Roekanantamas, Community leader from Bangkok, Thonburi Baan Mankong
- Mr. Sanyaluk Sangiamsuk, **Community leader from where?**
- Ms. Faasai Siraprapha, CODI staff
- Mrs. Attachawan Phanmee, **???**
- Mrs. Kanogpron Pimpho, **??**
- Mr. Sanun Aunhaipol, Community leader from Chantaburi
- Mr. Gochaan, Community leader from Tsunami communities in Phangnga

Observers from Lao PDR :

- Mr. Khanthone Phamuang, WCEP NGO
- Ms. Sithakhone Chanthavong, **???**
- Ms. Bounyong Phiphone, **???**

- Ms. Vankao Vongphailot, ???
- Mr. Phouvone Keoluxay, ???

Observers from the ACHR Secretariat in Bangkok :

- Mr. Maurice Leonhardt
- Mr. Thomas Kerr
- Mr. Woottipan Rattanataree, Freelance community organizer

Observers from Cambodia - Local government officials :

- Mr. Mann Chhoeurn, Vice Governor of Phnom Penh, Chairman of UPDF
- Ms. Tith Sokha, Deputy Governor of Kep Municipality
- Ms. Youn Virah, Municipal Officer, Koh Kong
- Mr. Lan Rith, Municipal officer and Chairman of CDF, Koh Kong
- Mr. Touch Tatch, Governor of Kampong Cham Municipality
- Mr. Blang Chhorn, Deputy governor of Sen Monorom City + CDF Modol Kiri
- Mr. Som Sareourn, District Governor of Steung Treng
- Mr. Ly Vin, Provincial Governor of Rattana Kiri Province
- Mr. Oum Reatrey, Governor of Serey Sophoan Municipality + CDF - Banteay Meanchey Province
- Mr. Thol Nol, Governor of Samrong Municipality + CDF - Oddor Meanchey
- Mr. Ouern Pov, Deputy Governor of Siem Reap Municipality + CDF - Siem Reap
- Mr. Sos Siyath, Governor of Pailin Municipality + CDF - Pailin
- Mr. Lo Luy, Deputy Governor of Pailin Municipality + CDF - Pailin
- Mr. Sao Dareourb, Governor of Bakarn District, Pusath Province

Observers from Cambodia - UPDF staff + volunteers

- Mr. Kay Leak
- Mr. Sok Visal
- Mr. Chhim Sophanaroath
- Ms. Chhou Lennylen
- Ms. Sdoeung Vanviniyouth, Savings & credit UPDF
- Ms. Chon Kusal, Savings & credit UPDF
- Ms. Leav Vutha, Savings & credit UPDF
- Mr. Sin Sokheng, Savings & credit UPDF
- Ms. Em Sithy, Savings & credit UPDF

Observers from Cambodia - Community leaders : (from 22 cities)

- Mr. Puth Piseth, Community leader, Phnom Penh + Coordinant of national community builders network
- Mr. Touch Mon, Community leader, Kampong Spue
- Ms. Phan Saroeun, Community leader, Takeo City
- Ms. Meuing Yeourn, Community leader, Kampot
- Ms. Chhin Sopheap, Community Leader, Koh Kong
- Ms. Chab Vanna, Community leader, Preah Sihanouk
- Mr. Chan Kong, Community leader, Preah Sihanouk
- Ms. Khouern Sarun, Community leader, Preah Sihanouk
- Ms. Som Rattanan, Community leader, Savy Raing
- Ms. Ouk Savin, Community leader, Svay Raing
- Mr. Meas Saroeurn, Community leader, Svay Raing
- Mr. Ek Vandara, Community leader, Prey Veng
- Ms. Phorn Sareth, Community leader, Prey Veng
- Mr. Va Puth, Community leader, Prey Veng
- Ms. Ny Kimchouern, Community leader, Kampong Cham
- Mr. Neang Sovan, Community leader, Kampong Cham
- Mr. Chhoeurn Vorn, Community leader, Kampong Cham
- Ms. Kong Kimvouy, Community leader, Steung Treng
- Mr. Roth Sun, Community leader, Steung Treng
- Ms. Sok Sim, Community leader, Kra Chech
- Mr. Hoeurn Phon, Community leader, Rattana Kiri
- Mr. Trea Nong, Community leader, Rattana Kiri
- Mr. Chea Bubchorn, Community leader, Pusath
- Ms. Meng Chorn, Community leader, Pusath
- Ms. Li Khna, Community leader, Banteay Meanchey
- Ms. Krem Pai, Community leader, Banteay Meanchey
- Mr. Hab Sakhun, Community leader, Oddor Meanchey
- Ms. Khueon Sreyden, Community leader, Oddor Meanchey
- Mr. Ben Sobinh, Community leader, Siem Reap

- Ms. Soy Tola, Community leader, Siem Reap
- Mr. Om Sarin, Community leader, Pailin
- Ms. Pov Sambath, Community leader, Kampong Chnang
- Ms. Chev Chantha, Community leader, Kampong Chnang
- Mr. Mao Sovandy, Community leader, Kampong Thom
- Ms. Sek Cheng Chim, Community leader, Kampong Thom
- Mr. Chan Kranh, Community leader, Battambang
- Ms. Seng Kimyong, Community leader, Battambang
- Mr. Pouk Sokheng, Community leader, Khan Russey Keo, Phnom Penh
- Ms. Soh Rohimad, Community leader, Khan Russey Keo, Phnom Penh
- Mr. An Vuthy, Community leader, Kandal