

7th ACCA Program Committee Meeting

- Held in Bangkok, Thailand
- January 26, 2011

This is a report which summarizes the new project proposals presented, the issues discussed, the decisions made and the budget approvals made during the seventh ACCA / ACHR committee meeting that was held in Bangkok, Thailand, January 26, 2011. The Bangkok meeting was the second to be held during the third year's implementation of the ACCA (Asian Coalition for Community Action) Program. The meeting was attended by 33 people from 10 countries (participant list at end of this report). A small number of new ACCA projects were proposed during the meeting, and after reviewing and discussing them, a total budget of US\$164,094 was approved to support new projects in 12 cities and districts in 4 Asian countries (including 2 BIG projects for the new ACCA Regional Revolving Loan Fund in two already-approved cities and 44 small upgrading projects). The half-day meeting was organized on the day before the big ACHR Regional Meeting began (January 27-30), in order to take advantage of all the various committee members already being gathered in Bangkok for that larger meeting.

- **PART 1 :** Report on ACCA Program activities and budget - since last meeting and overall
- **PART 2 :** Summary of upcoming meetings, activities and ACCA Program additions
- **PART 3 :** Decisions taken on ACCA's next stage + committee structure
- **PART 4 :** Chart summary of new ACCA budget approved on January 26, 2011
- **PART 5 :** Chart summary of TOTAL approved ACCA budget, as of February 1, 2011
- **PART 6 :** Details of the new projects that were proposed on January 26, 2011
- **PART 7 :** Who attended?
- **PART 8 :** Annexes



PART 1 :

Report on ACCA Program activities and budget - since the last meeting and overall

ACHR / ACCA activities since the last ACCA meeting in Nepal (November 2010) (Somsook reports)

Meeting with Misereor in Aachen, Germany (Dec 2-3, 2010) Somsook and Kirtee traveled to Aachen to discuss about possibility of continuing ACHR's work with Misereor. This discussion included the possibility of preparing another 3-year proposal for Misereor (to cover work in the future), and the extension of the current 3-year project another six months. We agreed to continue to work together, and agreed that ACHR will use this big regional meeting (which begins tomorrow) to discuss what key regional activities we would like to do in Asia over the next three years, partly with Misereor support. Based on these discussions, we will draft a new 3-year proposal and send it to Misereor by the end of February 2011.

Meeting with Inwent / CDIA in Aachen, Germany (December 3, 2010) While they were in Aachen, Somsook and Kirtee met with Inwent - a group of German agencies which has developed a joint program with ADB called CDIA, which is financing very big infrastructure projects (in the range of US\$ 10-20 million) in hundreds of Asian cities, through loans made directly to city governments (bypassing central governments). Some people within CDIA felt that these big CDIA-financed projects had nothing to do with the poor, though, and so they have opened a dialogue with us about possible links between CDIA and the ACCA Program's projects in several cities. We have agreed to hold a 1-day meeting in Manila, with CDIA and ACHR/ACCA, to see how the CDIA program can open up a little to support the very poor and to bring the poor into the city's larger infrastructure planning and development process, to make it more equitable, more city-wide. It's not clear how much we can influence this process, but the door is open and it's important for us to go in and explore how this important infrastructure program can be more open for the needs of the poor, and so the poor can participate and benefit from it, rather than being its victims. It has been agreed that we will bring the meeting participants to visit several of the people-driven ACCA projects being implemented by the Homeless People's Federation around Metro Manila.

Drafting a new Cambodia Housing Policy Concept Note (December 2010) . ACHR has been asked by the Ministry of Land Management to help draft a new national housing policy. We have circulated a draft of this policy concept paper to several groups in the region, including active ACHR groups and friends in the UN-Habitat and UN-ESCAP. In this innovative policy, the role of the central government is very small, and it opens up a big space to cities to work with the urban poor communities in their cities to work out city-wide solutions to their problems of land and housing and access to basic infrastructure, within the city. The policy follows very closely the kind of city-wide, community-driven and partnership-based concepts we have been implementing in the ACCA Program, with small development funds to be set up or strengthened in each city. The advisor to the Ministry tells us that the government is quite interested in this concept note (which is simple, practical, proactive, inexpensive, requires no foreign loans to implement and builds on the strength of the community process and the community-city partnerships which already exist in many of these cities), and hopefully we will be discussing this proposed policy with the Cambodian government in February or March 2011. It would be very good if we could all work in our various countries to make this kind of housing policy into not just an example in Cambodia, but a movement around the region. *(This concept note is included as an annex at the end of this report)*

- **Meeting with Prof. Kosta Mathey about new regional development planning school in Vietnam (January 2011)** Professor Kosta, from Germany, visited the ACHR office to explore possible link-ups with ACHR and ACHR partners (inside Vietnam and in other Asian countries) in the Urban Development Planning Course he is teaching at the Vietnamese German University in Ho Hi Minh City.
- **Mongolia group visits Women's Co-op in Sri Lanka, January 22-26, 2011 (9 people)** This was an important exposure visit, because the Mongolian groups have reached the point where they need to see the link between the small savings groups (which are controlled completely by people) and the larger community-level, city-level and national-level community process.
- **January 2011** : ACHR Secretariat busy! ACCA Second year report is in process, new ACCA 2011 Calendar printed, preparations for the ACHR Regional Meeting, etc.

Community Architects Activities over the past two years (Nad reports)

(Nad and Tee are helping to coordinate the involvement of community architects in the housing and upgrading projects being implemented around Asia - both under the ACCA Program, and otherwise)

A lot of things have been happening over the past year or so, and so many countries are opening up this process. If we talk about city-wide upgrading in the whole Asia region, we need architects and para-architects to work with people and to support people to develop and implement their plans, in a big way. We try to support the ACCA projects and how to link the young architects and young professionals to work with communities, on the ACCA projects. So far, we have focused our work on three activities :

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

- **Myanmar** : In Myanmar, we have conducted two community housing design workshops so far, in two communities implementing ACCA relocation projects in Yangon. In both of these workshops, we worked with the communities and the young architects. (*Houses very cheap - just \$300 loan from ACCA + land cost is about \$500 per family for a 15x32 or 15x22? feet plot*). We also organized a workshop on developing bio-gas cooking systems from pig waste, in some of the peri-urban communities which keep pigs as an income-earning activity (now two villages can make biogas).



2. Giving lectures and organizing training seminars on how to work with communities to support a community-driven housing design process (Vietnam and Mongolia) at architecture schools. Not just to develop technical support skills, but to show these young people how to make the communities into the designers, and the technicians into the facilitators of a design process which belongs to people.

- **Lao PDR** : After we organized a community design workshop with the university in Vientiane, a team of young architects has emerged who are very keen to work with the communities, organize design workshops, facilitate the mapping and surveying, making sketches which help give communities a new vision of what's possible. The students go into the field to understand the communities and the urbanization process in their city.
- **Philippines : Bamboo design workshop in Davao, Philippines (January 16-24, 2011)** We just came back from this workshop, which was organized by the Homeless People's Federation, right inside one of the communities in Davao. The Matina Crossing Community in Davao hosted this workshop, which explored bamboo construction techniques, which they will later use to construct a bridge to span a 23-meter chasm, across the water which separates the community from the mainland.
- **Mongolia** : We helped to organize a workshop on the use of compressed earth blocks. I sent a blueprint copy of the Thai block-making machine to Enhe, and they have already made machines in Mongolia! And they are already testing soils and working out the mix to make the blocks. A group of French architecture students have also been working with UDRC and the communities.



3. Building a regional network of community architects in Asia, to share their experiences, share their knowledge and assist each other. One of the first activities of this regional network has been to support fledgling community architect groups in each country with small seed funds of just \$5,000 per country. So far, community architecture groups in nine countries have received this support. In some countries, these groups already exist (Philippines, Cambodia, Pakistan, Indonesia, Vietnam) and in some countries they are just getting started (Lao PDR, Myanmar, Fiji). These groups can include young architects, architecture students and professors, engineers, planners, etc.

- **Cambodia** : The UPDF now has a team of young community architects and volunteers, and is now linking with three universities to help provide technical support to the community housing projects around the country.
- **Vietnam** : In Vietnam also, there is a team of young architects supporting the ACCA community housing projects in Hai Duong and Vinh.
- **Fiji** : The ACCA process in Fiji has been assisted by a small team of community architects from Australia and New Zealand, who have helped with the city-wide survey and mapping.
- **China and India** : The Tibet Heritage Fund (THF) is another technical support group which focuses their work more specifically on the restoration of traditional buildings and the revival of traditional building crafts in Tibetan cultures in China, India and Mongolia.
- **Nepal and Mongolia** : Have also begun to develop their community architecture skills and teams, along with the ACCA process.
- **Pakistan** : Planned workshop on mapping had to be postponed, because of unrest. We hope to organize this workshop next year, to be hosted by OPP and URC.



QUESTION : (from *Perween at OPP-RTI*) **Can community people also join these activities, or only professionals? What about community architects who are not trained professionals but skilled technical people and community builders from the communities, as we have our "para-professionals" in Pakistan?**

- **Tee answers :** Yes! We also have teams of community builders in Thailand and the Philippines, and the THF works primarily through skilled craftspersons from the communities where they work.
- **Perween :** This is so important, because ultimately, most community architects stay and work for a few years, and then they move on to something else, when they start having families and needing more money. Community people, on the other hand, tend to stay, and for them, this kind of technical support work is not a "step down" from their professional status, but a "step up" in every way.
- **Somsook :** This is very much our direction! How can communities take over as much of the development process as possible? These kinds of "para-architects" can be key actors in the process, to sustain the people's development process. Not only the high professionals from the university!
- **Nandasiri :** In Sri Lanka, we also have teams of women community builders, within the Women's Co-op. They can help develop site plans, and design houses and house-improvements, but they can also bring in some eco-elements to help families survive, like urban gardens, etc.

Comment from Anh : The young professional process in Vietnam is still in the early stage. Nad came to speak in the architecture faculty at a university in Ho Chi Minh City. Many students were excited by his presentation and wanted to join in this kind of process, but so far, we have no ACCA housing projects in southern Vietnam.

ACCA Finance Update

Total budget approved for the ACCA Program :

- Original approval in November 2008 : **US\$ 7 Million** (for Nov. 2008 - Oct. 2011)
- Additional approval in November 2009 : **US\$ 4 million** (for Nov. 2009 - Oct. 2011)
- TOTAL ACCA Budget : **US\$ 11 million**

CHART 1: ACCA Total budget elements (2008 - 2011)

(all figures in US\$)

ACCA Project elements	1st contract (US\$)	2nd contract (US\$)	Total budget (US\$)	% of total project budget	
1. Small projects	1,500,000	1,00,000	2.5 million	22.7%	59.1%
2. Big projects	2,000,000	2,000,000	4 million	36.4%	
3. Support for community savings and funds	400,000	0	0.4 million	3.6%	10.8%
4. Support for understanding cities	300,000	0	0.3 million	2.7%	
5. Support for disaster rehabilitation	300,000	200,000	0.5 million	4.5%	
6. Support for city and national processes	1,150,000	700,000	1.85 million	16.8%	21.3%
7. Regional strengthening	500,000	0	0.5 million	4.5%	
8. ACHR admin and coordination	500,000	50,000	0.55 million	5%	
9. International coordination (IIED)	350,000	50,000	0.4 million	3.6%	
TOTAL	7,000,000	4,000,000	11 million	100%	
Total budget managed by ACHR	6,650,000	3,950,000	10.6 million	96%	

CHART 2 : Total ACCA approvals and expenses (Nov 2008 - Jan 2011)

(all figures in US\$)

ACCA Project elements	Budget approved (US\$)	Budget actually disbursed (US\$)	Budget still available (US\$)
1. Small projects (540 projects approved so far)	1,438,000	877,436	1,062,000
2. Big projects (64 projects approved so far)	2,261,067	1,485,787	1,783,933
3. Support for community savings and funds		135,739	264,261
4. Support for understanding cities	143,500	67,904	156,500
5. Support for disaster rehabilitation		343,410	156,590
6. Support for city and national processes		135,739	895,419
7. Regional strengthening		715,393	
8. ACHR admin and coordination		393,946	156,504
TOTAL	6,170,243	4,758,803	4,429,757
	(58.2% of the ACCA total budget)	(77% of the approved budget)	(41.8% of the ACCA total budget)

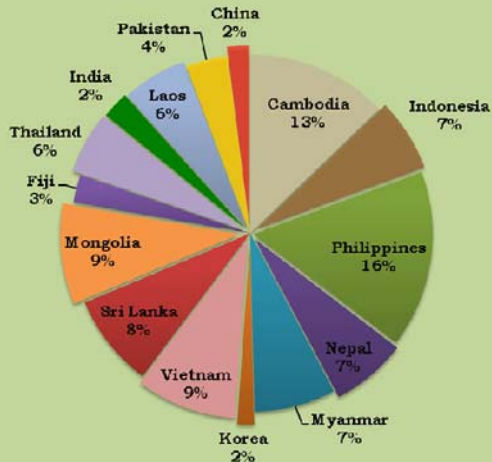
Budget received : The ACCA budget is transferred to ACHR from IIED every 6 months, after submitting six-monthly financial reports. A total of five budget transfers were made to ACHR between November 2008 and November 2010, bringing the total amount transferred to ACHR to US\$ 5,209,370.03. So there is still an amount of US\$ 450,566.10 in ACHR's ACCA account.

CHART 3 : Summary of ACCA Projects approved (as of Jan 20, 2011)

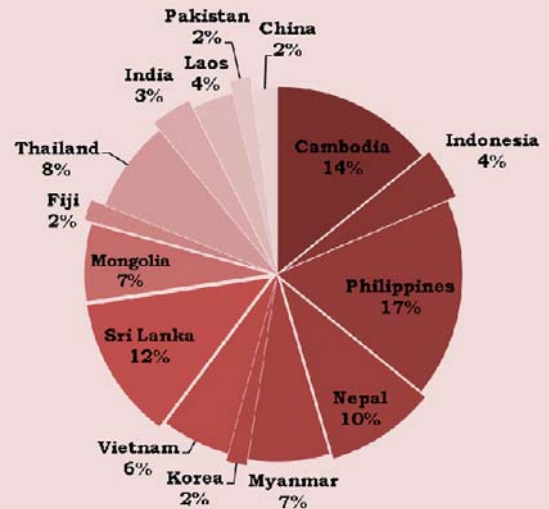
(all figures in US\$)

Country	Cities	Big projects		Small projects		City support		Disaster projects		National support		TOTAL
		Total budget	#	Total budget	#	Total budget	#	Total budget	#	Total budget	#	
Cambodia	15	320,000	8	230,000	136	42,000	14	5,000	1	30,000	3	657,000
Indonesia	6	100,000	3	97,000	30	12,000	4	37,000	2	22,000	2	339,497
Philippines	16	390,000	10	209,000	67	46,000	15	108,000	7	22,000	2	825,000
Nepal	6	217,300	6	75,000	26	15,000	5			20,000	2	353,400
Myanmar	6	160,000	4	97,000	30	12,000	4	92,800	4	10,000	1	378,800
Korea	1	40,000	1	15,000	5	3,000	1			20,000	2	78,000
Vietnam	10	135,000	4	120,000	41	30,000	9	36,990	3	22,000	2	469,293
Sri Lanka	7	280,000	7	115,000	36	21,000	7			17,500	2	433,500
Mongolia	12	150,767	5	187,000	74	38,000	12			20,000	2	468,757
Fiji	3	40,000	1	45,000	15	9,000	3			20,000	2	129,000
Thailand	8	180,000	8	50,000	19	19,000	8			20,000	2	289,000
India	2	80,000	2	30,000	12	6,000	2					126,000
Laos	11	80,000	2	109,000	41	17,000	11			34,000	3	301,570
Pakistan	2	40,000	1	20,000	10			25,000	1	10,000	1	195,600
China	2	48,000	2	39,000	7	11,000	2					103,000
Totals	107	2,261,067	64	1,438,000	549	281,000	97	304,790	18	267,500	26	5,117,447

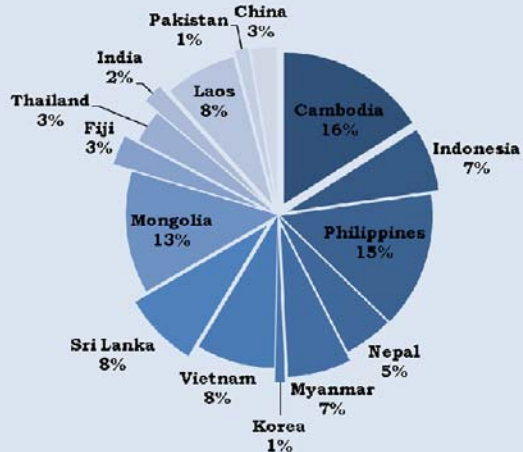
ACCA Project Grand Total Approve Until January 2011



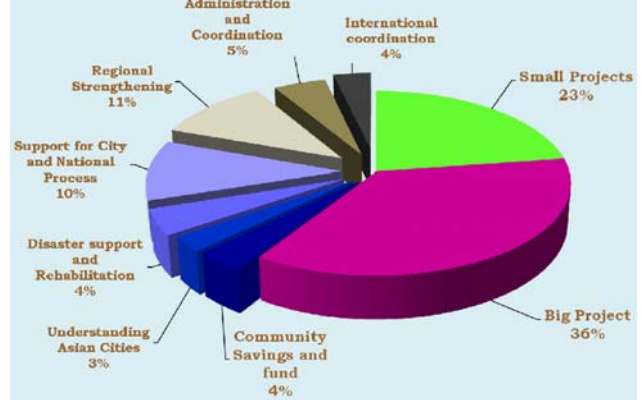
ACCA Big Projects Total Approve Until January 2011



ACCA Small Projects Total Approve Until Januari 2001



ACCA Total Budget elements (2008-2011)



PART 2 :

Summary of upcoming meetings, activities and ACCA Program additions

1. Fiji trip with SDI in February 2011 : The Minister for Housing and Urban Development from Fiji was in Bangkok recently, to sign the MOU with ACHR and the People's Community Network to expand the community process to 15 towns and cities in Fiji, with support from ACCA and ACHR. During that visit, the minister visited several housing upgrading projects being implemented by communities with support from CODI's Baan Mankong Program. After returning to Fiji, he started to get actively involved in the process, and has even helped to unlock some big pieces of free government land for community housing projects in Suva and other cities. But since the finance aspects of the community housing process are not very strong yet, a visit has been organized which will bring teams of community leaders from India and Philippines (both countries with very strong community savings and finance systems), to Fiji, to support the people's community network there. The joint ACHR / SDI team will include Somsook and Celine d'Cruz, who used to work with SPARC in Mumbai, and later with SDI and Cities Alliance.

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

3. Asia-Pacific Urban Forum with ESCAP, in June 2011, in Thailand : ACHR is working with UN-ESCAP to organize a one-day ministerial workshop on city-wide upgrading, which will take place during the Asia Pacific Forum, in June, in Thailand. (*A concept note on this workshop is in the appendix at the end of this report*)

4. Regional "Decent Poor" Program launched, as a collaboration of Selavip and ACCA (January 2011) In January, we signed a contract with Selavip to implement a new "Regional Decent Poor Program", as part of the ACCA Program, in 2011.

- **The idea comes from Thailand :** The idea for this program came from an experiment in Thailand last year, where we got a budget from Selavip to try a process to find a way that the poorest of the poor are part of the Baan Mankong upgrading, and that all the upgrading projects will have a clear element of including all the poorest community members, even those who may not be able to afford to take housing or land loans - not just the ones who can afford. Sometimes, the concept of "affordability" in a housing project ends up excluding those who fall below that level of affordability - and there are always some too poor to 'afford' the project - who then get pushed out of the project! In this way, some times the very poorest, most needy families (widows, disabled, destitutes, elderly, etc.) are pushed out of housing projects which are actually "people's housing projects"! The funds for this Thai "Decent Poor" experiment was only \$60,000, for 100 poor households around the country, which were selected through a complex and layered process of prioritizing, proposing and discussing, by community networks, at provincial and city levels, around the country. And that whole process was in itself an education process for the whole community movement.
- **Using the principal of "insufficiency" :** The Decent Poor Program will only be able to support a small number of households (at US\$ 500 per household), but the idea of the program is to use this small money strategically, to get the whole national community movement in all these countries to look at the poorest people as the subject, and trying to see how the funds can bring this new, inclusive way of planning-to-include-everyone into the process. In Thailand, the subsidy covered only 120 poor households around the country, at only \$600 per household. So the communities had to be very inventive about how they used this small resource to help those poor families get land and housing, and made them part of the Baan Mankong upgrading projects in their communities. For example, the group may build a house collectively for this family on part of their land, or release the debts that they have. And because we cannot find the money to support all the poor who need help, we let 5 or 10 families be an example of how we can think more clearly about the way of the poor, and that the poor can be included in the process.

When Father Jorge comes to Thailand each year, and visits communities doing upgrading projects, he often expresses regret that the houses being built by Thai communities are so luxurious, by the standards of other Asian countries, because they can get loans of up to \$6,000 or \$7,000 per house, from CODI's Baan Mankong Program. He worried that we weren't thinking sufficiently about the poorer families in those communities, who could not afford such big houses or repay such big loans. But when he came last year, and visited so many community upgrading projects, many people he met were talking about their poorest members and how they were finding creative new ways to make them part of the upgrading process, as much as possible. And a lot of this awareness is a result of the "Decent Poor" program.

- **The objective of the "Decent Poor" Program was not to simply identify the poorest and give them a little welfare hand-out, but to make a clearer awareness among the communities and among all the projects about the need to make room for the poorest, and find a way that nobody is excluded. This could be one key principal for any housing project we are doing - in Thailand with Baan Mankong, or with ACCA in Asia.**

- **So the concept of this "Decent Poor" program is to help communities figure out how to include everyone in the community, no matter how poor they are** - everybody has to be on board. That's why we asked for this support from Selavip (\$90,000), which will be combined with \$10,000 from ACCA to make a \$100,000 regional fund to support the poorest community members to be part of the ACCA-supported housing projects in about 10 countries (Lao PDR, Cambodia, Myanmar, Indonesia, Philippines, Nepal, Sri Lanka, India, Pakistan, Bangladesh, Fiji and Mongolia), with a subsidy of about \$500 per household.

This is a strategic program, a challenge to the poor communities we work with. It's not a program to solve the problem of poverty, which is far too great for this tiny intervention!

(A brief information sheet on the Decent Poor Program is included in the appendix at the end of this report)

Comments on the new "Regional Decent Poor Program"

- **COMMENT (Perween)** It's the same with OPP infrastructure - what about widows and destitute community members who cannot afford to pay? We have used better-off community members to help. And we also use good and appropriate technology to make the infrastructure cheaper and affordable to everyone, not just the wealthier community members. But sometimes, the poorer families also need very small loans for housing.
- **QUESTION (Perween)** **Is it a process where outsiders care more for the poor than people inside the community?** (Somsook answers) It should be their issue, not ours! Their own communities, and their own poorest community members. But it's also not fair that the group which is already bearing the heavy burden of repaying land and housing loans should totally take care of the poorest families. In Thailand, it worked very well with only this very small money to help communities start thinking creatively about how to include their poorest members in the housing projects.
- **COMMENT (Anwar Rashid)** These are the "ultra-poor" who cannot repay loans, cannot earn. How to select them? The community has to decide, and then they have to help them with livelihood support.
- **COMMENT (Younus)** If this grant would be used for housing purpose then proposals for such projects must clarify the status of infrastructure too, if it is existing, or need upgrading or do not exist. Housing and infrastructure are linked together, if we build good houses and ignore water supply and sewerage disposal it does not work. If basic infrastructure already exists then well and good. If it needs improvements or does not exist then who would be responsible for that, community, NGO, or city. I think this question needs to raise or clarify at approval level of the projects. This is also relevant in other housing projects of ACCA as well.

5. Regional ACCA Revolving Loan Fund : In this meeting, we have the first two proposals for loans from the new ACCA Regional Revolving Loan Fund - one from the Philippines and one from Cambodia (Cambodia just sent the proposal yesterday). These will be important test cases for how our new revolving loan fund will work.

- **A reminder of how the new fund works :** We agreed to take the \$400,000 for this new fund from the big project budget, and so loans from the fund should go mostly for "big project" kinds of projects, to buy land or construct houses. We have set a limit of maximum \$50,000 per loan, at 4% annual interest, repayable to ACHR in six-monthly installments, within five years. We have also agreed to try a new system and give the loans in the local currency, to be repaid in the local currency, and ACHR/ACCA will absorb any fluctuations of exchange rates. These loans could be used for housing or land loans, or could also be used as a guarantee fund to access other sources of finance within the countries - it's up to the groups to use this small regional revolving loan fund creatively.

PART 3 :

Decisions taken on ACCA's next stage + changes to the ACCA Committee structure

Ideas about the next stage of ACCA?

Gregor : **No need to change!** Keep going in the same direction, but more cities, more links, more projects, larger scale. Maybe work more on the new "trust-based finance" and bring the new CDF groups together to share and learn from each other. ACCA is a challenge to conventional development practice, in which the poor are usually only the receivers. Now they are equal partners in the change process. Suggests to propose extending the ACCA Program for another 3 years, with a new round of resources

Fr. Norberto : **We shouldn't stay still and be happy only with doing lots of nice projects** - we have to move beyond big projects and see how this active community process ACCA has been supporting can link more with government processes, government policies, government institutions and with structural issues of land, access to infrastructure, housing and finance.

Nandasiri : Because of this ACCA project, we have made many more good links with local governments in many cities, and more than 7,000 families have become part of the women's savings movement because of ACCA!

Rupa : Because of ACCA, we have stronger social recognition, stronger strength to bargain. We even have stronger recognition of our work from our husbands inside the household! The ACCA program has helped us to build trust and good leadership among our members. And ACCA has persuaded us to lower our interest rates for housing loans, and to relax our requirements so that women can get housing loans very soon after joining savings! ACCA has also helped us to reach out to new cities, and into war-torn areas where we could never go before.

Ranjith (from Sevanatha) : **ACCA has helped us to broaden our approach from individual projects to city-wide.** All city surveys and mapping are now done by communities, and the city accepts their figures, their data. Then the prioritizing of which settlements to upgrade is done by the people, who now have a more city-wide understanding and networking.

Enhe : **The small projects showcase what people can do**, and now the government officials visit us! Even the president of Mongolia visited the ger areas and made a resolution to scale up the kind of people-driven ger area improvement he saw there. At the end of the three years, I believe we should assess the ACCA Program and see what to do, perhaps in a big meeting at the end of the third year.

Perween : **We are late-comers to the ACCA process, but even so, the program gives room to learn, with dignity and respect.** Now it is difficult to find funding support for processes: the donors all want targets and outputs! ACCA has helped us to explore new ways of doing things. And the links between groups in ACCA is building confidence. We have a big community development network within Pakistan, and that network is starting to link with groups around Asia, with the support from ACCA. No need to speed things up, just to finish off the existing funds you have. Suggests to extend the program by an extra 6 months or if need be, until all the funds are finished.

Mann Chhoeurn : **After implementing ACCA projects in Cambodia for two years, we find that the ACCA program works like a bridge between the local authorities and the poor communities in the city.** And the program has helped to change the position of those local authorities: before, they said no, there is no land for the poor! But after beginning to implement a few big projects, local authorities around the country are now helping to give land for housing the poor - in most cities!

- **And at the national level**, the ACCA Program came at a difficult time in Cambodia, with lots of development and lots of evictions happening. But the ACCA Program has made it possible to work in 15 cities, and to make a new community-driven movement, as an alternative to eviction, in which the communities and the local authorities work together to survey the slums in the city, find the possible empty land, and negotiate to upgrade the communities that don't need to move, and relocate those who do need to move to free land from the government. All this is being shown as something practical and possible through the ACCA projects. And now this process is being institutionalized, as the Prime Minister has already agreed to sign "Circular 03", which formalizes this process.

Auntie Sommai (senior community leader from Lao PDR) After 13 years of savings in Lao, we now have 532 savings groups, with 104,000 members and savings of over US\$ 12 million! Before, the government thought that savings was just women's work! But when the ACCA program came, and people started to build roads and toilets and new housing projects, the government began to see the real role of women, and began to understand that they have much to learn about development - *from women!* And now, women are showing the government how to develop our country!

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

Anwar Rashid : ACCA helps community groups that don't yet get any money from donors - new groups, young groups, groups trying out new experiments. The flexibility of the ACCA process is something very important, which should be continued. The small budget ceilings are also important to continue, since they force groups to think, to strategize, to be more creative, since they don't have enough to do *everything!*

Agreements on plans for ACCA in the coming year (2011) and beyond :

1. The committee agreed to continue the ACCA Program in two ways :

- **By extending the existing program for an additional six months** : The existing ACCA Program is scheduled to end in October 2011. But since 41.8% of the project budget remains unspent at the end of two years, we propose to extend the program by an extra six months, so it will end in June 2012.
- **By drafting a new 3-year funding proposal** to send to the Bill and Melinda Gates Foundation, to continue the program and implement a second phase of ACCA (2012 - 2015)

2. The committee agreed to the following plan for implementing ACCA in the coming year : (to Nov 2012)

2.1 Support city-wide community upgrading processes in 70 - 80 more cities, with :

- **Big projects:** The total remaining big project budget of US\$ 1,738,933 should be good for about 35 more housing and land projects of max. \$40,000 each.
- **Regional Revolving Loan Fund :** The new ACCA Regional Revolving Loan Fund has \$400,000 in lending capital to provide housing and land loans of max. \$50,000 per project, at 4% annual interest, repayable in 5 years in 6-monthly installments to ACHR, with repayment in the local currency. This new regional revolving fund is an experiment and should support about ten projects, by either providing loans to support urgent community projects or by providing a guarantee fund to unlock other local finance sources.
- **Small projects :** The total remaining small project budget of US\$ 1,062, 000 should be good for supporting at least 350 more small projects, in 70 more cities, with max. \$15,000 per city and max. \$3,000 per project).
- **City development process and coordination :** This funding support is for city surveys, mapping, networking, community savings, city funds, information, workshops, meetings, building joint committee, coordination, etc., with max. support of \$3,000 per city.

2.2 Support disaster rehabilitation to affected communities (Total remaining budget \$156,590)

2.3 Support for community savings and funds

2.4 Support for research and studies in the area of understanding Asian cities

2.5 Support for national processes (including in-country exchanges, national workshops, policy change-making, coordination, etc.), with a total of about \$12,000 per country.

2.6 Support for regional workshops, meetings and exchanges, including the following events that have already been tentatively planned :

- Assessment trip to visit ACCA projects in Sri Lanka (*March or April 2011*)
- Advisory trip to Fiji with SDI (*February 2011*)
- Regional workshop on community finance and community funds (*date not yet set*)

Agreement to reformulate the ACCA committee structure :

When the current ACCA/ACHR committee was formed, according to a structure that was discussed and agreed upon by the larger regional network (in the last ACHR regional meeting in Jan 2009), it was agreed that the committee would function for a year or two, and then we'd review and see if it should be changed. The question was, shall we reformulate the committee or leave it as it is? After some discussion, the following new ACCA/ACHR Committee structure was agreed upon by the committee, and would then be proposed to the larger ACHR meeting for comment and agreement :

New ACCA/ACHR Committee structure :

(It was decided that the representatives on the committee will be determined by the groups in each sub-region, and the representatives are not to fixed, but will rotate, according to a system for rotation each sub-region collectively determines)

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

TOTAL 13 people

NOTE :

This new ACCA / ACHR committee structure was presented in the big ACHR Regional Meeting on Jan 29, and was agreed to by the larger group.

PART 4 :

Summary of new ACCA budget approvals (on January 26, 2011)

(All figures in US\$)

Country	City / District	Total budget approved	Big projects	Small projects	City process	Underst anding cities	Other city and national process	Disaster	Com-munity savings and fund
CAMBODIA	Khemara Phoumin	50,000	50,000 (ACCA regional fund)						
PHILIPPINES	Mandaue	10,000	10,000 (ACCA regional fund)						
LAO PDR	Yod-Ou District (Phongsaly Province)	8,000	--	7,000 (4)	1,000				
	Phongsaly District (Phongsaly Province)	8,000	--	7,000 (4)	1,000				
	Buntay District (Phongsaly Province)	8,000	--	7,000 (4)	1,000				
	Tonpheung District (Bokeo Province)	8,000	--	7,000 (4)	1,000				
	Paktha District (Bokeo Province)	8,000	--	7,000 (4)	1,000				
	Luang Prabang City (Luang Prabang Provi	8,000	--	7,000 (4)	1,000				
	Pak Ou District (Luang Prabang Province)	8,000	--	7,000 (4)	1,000				
	Nambak District (Luang Prabang Provi	8,000	--	7,000 (4)	1,000				
	Muang Ngoy District (Luang Prabang Prov)	8,000	--	7,000 (4)	1,000				
	Sana Somboune District (Champasak)	8,000	--	7,000 (4)	1,000				
	Pakse District (Champasak Prov)	8,000	--	7,000 (4)	1,000				
PAKISTAN	Bahawalpur City	7,600	--	--			7,600		
	Karachi	8,494					8,494		
TOTAL (4 countries)	12 new cities	164,094	60,000 (2 proj)	77,000 (44 projects)	11,000	0	16,094		

PART 5 :

Chart summary of TOTAL ACCA budget approved, as of February 1, 2011

Country	City / District	Total budget approved	Big projects	Small projects	City process	Underst anding cities	Other city and national pro-cesses	Disaster	Com-munity savings and fund
1. Cambodia (15 cities)	Serey Sophean	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	68,000	50,000	15,000 (11)	3,000				
	Kampong Cham	58,000	40,000	15,000 (6)	3,000				
	Pailin	18,000	--	15,000 (6)	3,000				
	Sen Monorom	18,000	--	15,000 (9)	3,000				
	Siem Reap	58,000	40,000	15,000 (8)	3,000				
	Phnom Penh, fire	55,000	40,000	10,000 (1)				5,000	
	Community Builders 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				
	Banlung, Ratanakiri	18,000	--	15,000 (17)	3,000				
	Pursat	18,000	--	15,000 (7)	3,000				
Country slum survey	10,000					10,000			
Nat. process support (x2)	20,000					20,000			
2. Indonesia (6 cities)	Surabaya	58,000	40,000	15,000 (5)	3,000				
	Makassar	55,000	40,000	12,000 (4)	3,000				
	Jakarta	18,000	--	15,000 (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		
	Merapi Volcano (UPC)	75,000	20,000	30,000 (10)				25,000	
	Merapi Volcano (Yuli)	12,000						12,000	
	Nat. process support (x2)	22,000					22,000		
National activities	16,497					16,497			
3. Nepal (6 cities)	Bharatpur	58,000	40,000	15,000 (5)	3,000				
	Biratnagar	58,000	40,000	15,000 (6)	3,000				
	Birgunj	63,000	40,000	15,000 (5)	3,000		5,000		
	Kohalpur	58,000	40,000	15,000 (5)	3,000				
	Ratnanagar	58,000	40,000	15,000 (5)	3,000				
	Koshi	17,300	17,300						
	Country survey	16,100					16,100		
	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 (1)					
	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					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	Quezon City Dist 2 (FDUP)	64,000	40,000	15,000 (5)	4,000	5,000			

(16 cities) - 12 big projects - 67 small projects	Manila Baseco (UPA)	85,500	50,000	16,000 (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				
	Typhoon Ketsana (HPFP)	70,000	20,000	--	--			50,000	
	Mandaue (HPFP)	53,000	50,000 (2 proj)	--	3,000				
	Davao (HPFP)	18,400	--	10,000 (4)	3,000	1,700		1,700	2,000
	Digos (HPFP)	58,400	40,000	10,000 (4)	3,000	1,700		1,700	2,000
	Kidapawan (HPFP)	58,200	40,000	10,000 (4)	3,000	1,600		1,600	2,000
	Albay, Bicol (HPFP)	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				
	Quezon City Sama Sama	20,000	20,000						
	National Disaster survey + workshop (HPFP)	35,000							35,000
	Nat. process support (x2)	22,000						22,000	
7. Viet Nam (10 cities) - 5 big projects - 41 small projects	Viet Tri	61,000	40,000	15,000 (5)	4,000				2,000
	Vinh	86,300	45,000	15,000 (5)	4,000			20,300	2,000
	Lang Son	21,000	--	15,000 (5)	4,000				2,000
	Ben Tre	18,000	--	15,000 (6)	3,000				
	Hung Yen	18,000	--	15,000 (5)	3,000				
	Thai Nguyen	18,000	--	15,000 (5)	3,000				
	Hai Duong	58,000	40,000	15,000 (5)	3,000				
	Ha Tinh	45,300	25,000	15,000 (5)	3,000			2,300	
	Ca Mau	3,000	--	--	3,000				
	Quinhon	29,390	15,000	--					14,390
	National processes	37,464	--	--			15,000	22,464	
	National CDF activities	37,164					15,000	22,464	32,139
	Nat. process support (x2)	22,000						22,000	
8. Sri Lanka (7 cities) - 7 big projects - 36 small projects	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 (1)					
	Kilinochchi	58,000	40,000	15,000 (5)	3,000				
	Moratuwa	58,000	40,000	15,000 (5)	3,000				
	Nat. process support (x2)	17,500						17,500	
9. Mongolia (12 cities) - 5 big projects - 74 small projects	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 Dist, 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		
	National S&C process support to all groups	5,000							5,000
	National activities	24,490						24,490	
Nat. process support (x 2)	20,000	--	--				20,000		

10. Fiji (3 cities) - 1 big project - 15 small projects	Suva	18,000	--	15,000 (5)	3,000				
	Lautoka	18,000	--	15,000 (5)	3,000				
	Lami	58,000	40,000	15,000 (5)	3,000				
	National comm. survey	15,000				5,000	10,000		
	Community planning	10,000				10,000			
	Nat. process support (x2)	20,000					20,000		
11. Thailand (8 cities) - 8 big projects - 19 small projects	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. (stateless Thais)	38,000	20,000	15,000 (5)	3,000				
	Ubon Ratchatani	27,000	20,000	5,000 (2)	2,000				
	Rangsit, Pathum Thani	27,000	20,000	5,000 (2)	2,000				
	Hua Hin, Prachuab	27,000	20,000	5,000 (2)	2,000				
	Nakhon Sawan	27,000	20,000	5,000 (2)	2,000				
	Koh Khwang, Chantaburi	27,000	20,000	5,000 (2)	2,000				
Nat. process support (x2)	20,000					20,000			
12. India (2 cities) - 2 big proj - 12 sm proj	Bhuj	58,000	40,000	15,000 (7)	3,000				
	Leh City (Ladakh)	63,000	40,000	15,000 (5)	3,000	5,000			
	PROUD Bombay	5,000				5,000			
13. Lao PDR (22 cities and districts) - 2 big projects - 85 small projects	Chanthaburi Dist, Vientiane Prefecture	48,000	40,000	7,000 (3)	1,000				
	Pak Ngum Dist, Vientiane Prefecture	8,000	--	7,000 (3)	1,000				
	Naxaythong Dist, Vientiane Prefecture	8,000	--	7,000 (3)	1,000				
	Sungthong Dist, Vientiane Prefecture	8,000	--	7,000 (3)	1,000				
	Sikotthabong Dist, Vientiane Prefecture	48,000	40,000	7,000 (3)	1,000				
	Srisatthanat Dist, Vientiane Prefecture	8,000	--	7,000 (3)	1,000				
	Hadxayfong Dist, Vientiane Prefecture	8,000	--	7,000 (3)	1,000				
	Muang Kong, Champasak	16,000	--	15,000 (5)	1,000				
	Pongsali Province	18,000	--	15,000 (5)	3,000				
	Bokeo Province	18,000	--	15,000 (6)	3,000				
	Luang Prabang Prov.	18,000	--	15,000 (4)	3,000				
	Yod-Ou District (Phongsaly Province)	8,000	--	7,000 (4)	1,000				
	Phongsaly District (Phongsaly Province)	8,000	--	7,000 (4)	1,000				
	Buntay District (Phongsaly Province)	8,000	--	7,000 (4)	1,000				
	Tonpheung District (Bokeo Province)	8,000	--	7,000 (4)	1,000				
	Paktha District (Bokeo Province)	8,000	--	7,000 (4)	1,000				
	Luang Prabang City (Luang Prabang Provi	8,000	--	7,000 (4)	1,000				
	Pak Ou District (Luang Prabang Province)	8,000	--	7,000 (4)	1,000				
	Nambak District (Luang Prabang Provi	8,000	--	7,000 (4)	1,000				
	Muang Ngoy District (Luang Prabang Prov)	8,000	--	7,000 (4)	1,000				
	Sana Somboune District (Champasak)	8,000	--	7,000 (4)	1,000				
	Pakse District (Champasak Prov)	8,000	--	7,000 (4)	1,000				
	Com. savings support	21,570					8,370		13,200
Nat. process support (x2) + national exchange	34,000					34,000			
14. Pakistan (4 cities) - 1 big project	Rawalpindi (OPP)	14,600	--	--			14,600		
	Karachi OPP	23,494				15,000	8,494		
	OPP in 4 new towns	20,000					20,000		
	Floods in Sindh and Punjab Provinces OPP	85,000	40,000	20,000 (10)				25,000	

- 10 small projects	Lahore Housing Research (1 year)	6,000				6,000			
	Arif 4 research projects	25,000				25,000			
	Bahawalpur City	7,600	--	--			7,600		
15. China (2 cities) - 2 big proj - 6 small proj	Lhasa, Tibet	58,000	40,000	15,000 (5)	3,000				
	Yushu Prefecture, Tibet	40,000	24,000	8,000 (1)	8,000				
TOTAL (15 countries)	120 Cities / Districts	5,283,781	2,351,067 (68 proj)	1,515,000 (591 proj)	292,000	143,500	592,885	292,790 (17 proj)	96,539

NOTE : These total figures in the last row above may be just a little off. They are drawn from Tom's own adding on an old-fashioned, solar-powered calculator, and they haven't yet been cross-checked with the ACCA database. But they're quite close, and you get the idea...

ACCA Program Update : *(Cumulative figures, as of February 1, 2011, after the Bangkok meeting)*

- **ACCA activities approved in 120 cities / towns / districts, in 15 countries.**
- **68 big housing projects approved** (Total big project budget approved: US\$ 2,351,067 - which includes two projects from the new ACCA regional revolving loan fund)
- **591 small upgrading projects approved** (Total small project budget approved US\$ 1,515,000)
- **17 Community-driven disaster rehabilitation projects approved in 6 countries :** Cambodia (1 project), Burma (3 projects), Philippines (7 projects), Vietnam (3 projects), Pakistan (1 project), Indonesia (2 projects)
- **National surveys in 7 countries, finished or in process**

PART 6 :

Details of the new projects proposed in the meeting in January 2011

1. CAMBODIA

- **Additional activities proposed in one already-approved city: Khemara Phoumin (Koh Kong Province)**

ACCA budget already approved in Khemara Phoumin :

- Small projects : \$15,000
- City process support : \$3,000
- TOTAL already approved : \$18,000

NEW Proposal for Khemara Phoumin (to the ACCA Regional Fund)

- Proposed loan amount : US\$ 50,000 (to support housing improvement loans in 10 communities)

Committee decision: **Approved as proposed!**

Background on Khemara Phoumin : The coastal city of Khemara Phoumin, in Koh Kong Province, has 31 poor communities, and 17 of these communities have very strong community savings groups. All of these 17 community savings groups have done small upgrading projects, using grants from the ACCA small project funds - which they decided to spread out, with smaller amounts, to allow all these communities to plan and implement their small upgrading projects to pave roads, lay drains and build toilets and water supply systems.

Need for housing loans : Many of these communities with strong savings groups and experience implementing small projects have now been able to negotiate for secure land from the government, and have requested to take housing loans from UPDF, to repair or rebuild their houses. But since the UPDF has not had enough money to give those loans, they are proposing to borrow \$50,000 from the ACCA Regional Revolving Fund.

- **The \$50,000 from the ACCA fund will be matched by another \$12,000 from UPDF to provide a total needed \$62,000 in housing loans to 142 households, in 10 communities.** All these



communities have negotiated secure land (*in-situ*) and will use the small loans (of between \$100 and \$900 per household) for house repair and improvements, as part of the on-site upgrading process in these 10 communities. These 142 households were identified in the city-wide survey and subsequent settlement surveys, as being the poorest and most in need of housing improvements. The loans will be given in bulk to the community savings groups, which will manage the repayments from individual households and repay the loans to UPDF collectively. The loans will be given to the communities at 8% annual interest, of which 4% will go back to the ACCA Regional Fund, 3% will stay in the city-level CDF and 1% will go to the national UPDF fund (or perhaps 2% and 2%, it's still being discussed). The community members will repay their loans daily or twice-monthly to the savings group, depending on their earning patterns, and the city-level CDF will repay to the UPDF every three months, so the loan repayments can revolve a little within UPDF.

- **Very good loan repayment rates in provincial cities like this** : So far, UPDF loans to provincial cities have enjoyed almost 100% repayment rate, while loans to groups in Phnom Penh have been only about 60 - 70%. SO nobody is worried about repayments for this first test-case loan from the ACCA Regional Revolving Fund.

Comments on the Khemara Phoumin proposal :

QUESTION from Perween : Do you provide technical assistance to help people design their houses, so people can get more benefit from these small house repair loans? (Somsak answers) Yes! We have good networks of community architects and community builders both in Cambodia now, and many of the communities are also buying their materials together to get a better price.

QUESTION from Anh : Do you think the 5-year loan repayment for housing loans is too fast for the poorer households? Normally, housing loans are given on a 15 year term, to make the repayments affordable to the poor. (Somsak answers) These are mostly small house repair loans - not full new housing construction - so the repayments should not be too difficult for these communities, which already have very good savings.

COMMENT from Somsook : This is an intermediate system, and the investment will have to be at the level that works with a 5-year repayment. This regional fund may not offer long-term finance or solve the need for long-term housing finance, but it can be used as a bridge to any other financial systems and funding sources you can find in your countries. Use it politically, to open up new possibilities, to show something else.

2. INDONESIA

1. Additional activities proposed in one already-approved project: Yuli's Mount Merapi Disaster Project

CITY IN PROCESS : MOUNT MERAPI VOLCANO AREA (Proposal from ARKOM-Jogja YPs)

ACCA budget already approved in Yuli's Mount Merapi Disaster Project :

- Special Disaster support : **\$12,000**

NEW Proposal for Mount Merapi)

- Proposed additional ACCA budget : **US\$ 107,630** (to rebuild one volcano-affected village)

COMMITTEE DECISION : Proposal returned with some questions :

- Too big! Can the proposal be re-drafted to be much smaller, to follow the usual ACCA project parameters (\$40,000 big project, \$15,000 for small projects in different communities + only \$3,000 for city process support)?
- No spread out! Can the project be reorganized to focus on strengthening the network of 12 communities where Yuli is working, instead of pouring all the money and efforts into one small pilot project like this?
- How does this project relate to the other Mount Merapi disaster project that UPC is running, very close by? How are the communities in the two projects linking, to make this into a more region-wide process, instead of isolated little projects by competing support groups that avoid each other?
- No details about how the finance will be managed or whether these funds for upgrading and housing will be loans or grants?
- Can you explain how this small team of community architects is managing to do this large disaster project, and at the same time to keep supporting the city-wide upgrading process you have started in Yogyakarta city? Have you all dropped the Yogyakarta work and gone to the volcano area instead?

This proposal comes from ARKOM-Jogja (a group of community architects based in Yogyakarta) : Yuli Kusworo and Andrea Fitrianto ("Cakcak") are two young community architects who worked with UPLINK / UPC on the big tsunami rebuilding project in 25 villages in Banda Aceh. After the Mount Merapi volcano erupted in October 2010, they gathered some other architects (who also worked with Uplink) and students from the Duta Wacana University and rushed to the area to see how they could help.

Scale of the Mount Merapi Volcano eruption disaster : 242 people were killed and 453 injured by hot clouds of ash. 2,800 houses were destroyed and 400,000 people had to be evacuated. 390,000 of these people are now

living in 700 makeshift camps. 6,000 hectares of forest were also burned and 4,000 cows were killed. In many areas affected by the volcano, the land has been declared 'un-rebuildable', where villages have been covered by volcanic materials; sand and rocks are less than a half-meter deep.



What they've done over the past three months (partly using US\$ 12,000 support from ACCA) :

They began by joining with other agencies to help evacuate more than 30,000 people from the slopes of Mount Merapi, as the hot ash began to fall. Since then, they have continued to work in 9 of the worst-affected districts (where a total of 2,374 households have been affected) to support the people in several ways: supporting basic needs in refugee camps, helping build 21 temporary latrines and 21 temporary shelters and providing alternative health care and training

NEW PROPOSED ACCA PROJECT : To reconstruct and rehabilitate one small disaster-affected village (157 households).

The village of Kalitengah Lor is in located in the Sleman Regency, in Yogyakarta

Province, and is just 4 kilometers from the Mount Merapi volcano. Although nobody was killed, all their houses were badly damaged, the village infrastructure was destroyed, their agricultural fields were covered with hot ash (killing all their crops), their community forest was burned down and 325 of their cattle were killed.

- **They are in the "Non-Rebuildable" area :** Although this village is one of seven villages in the area the government has declared as "non-rebuildable", the villagers are determined to stay and rebuild their village and farms. The villagers believe that the Merapi erupts only once every 50 or 100 years, and the next one is not likely to happen for a long, long time. So they see no reason to abandon their ancestral land for the sake of safety.
- **The villagers want to use *gotong royong*** ("the spirit of living and working together") to rebuild their lives and their self-sufficiency, and retain their ancestral land. The volcanic ash is not very deep here, and the soil is still good. Plus, the government has not offered any alternative for relocation, except to migrate to Kalimantan!
- **Work already done in the short-term emergency phase :** For the past two months, the community architects have been working with the villagers and have built 18 temporary shelters on people's original plots, so they can move back to their land. They have also started organizing the community people to collect useable materials (bamboo, wooden planks, roof tiles), mobilized carpenters and masons within the community and started mapping the village.



Proposed work in the long-term reconstruction phase : Besides continuing to build temporary shelters on people's original plots (total 157 units), the community architects plan to continue the community mapping and planning, help organize women's savings groups, help the people rebuild permanent houses (using local materials like bamboo, sand and stone, as much as possible to save cost), plant trees (bamboo, coconut, sengon and pine) and help restore the village's damaged infrastructure,

Proposed Budget :	
Item	Budget (US\$)
Construct 137 temporary houses @ \$90 per house	12,330
Community mapping	800
Community planning	800
Start women's savings groups (target 157 households)	3,000
Purchase building tools	4,000
Building materials for 155 permanent houses (@ \$500 per house)	77,500
Restoring community water supply	1,200
Plant 50 hectares of bamboo forest	3,000
Support for community architects work	5,000
TOTAL BUDGET	US\$ 107,630

Finance details : No details yet about how this budget will be managed (grants, loans or some combination), and what will the role of the villagers, the young architects and the support NGO. But Yuli says the project will be managed by the community architects (ARKOM-Jogja), but since they have no formal organization or management,

the budget will go through RCUS NGO, with advising and support from Marco Kusumawijaya an Elisa at RCUS. But Yuli adds that the next process is to help set up community committees to control the whole rebuilding process and to encourage the role and full responsibility to use the money by the villagers.

3. PHILIPPINES

- Additional activities proposed in one already-approved city: Mandaue

CITY IN PROCESS : MANDAUE (Proposal from HPFP)

ACCA budget already approved in Mandaue :

- BIG Project : \$40,000
- City process support : \$3,000
- TOTAL already approved : \$43,000

NEW Proposal for Mandaue (to the ACCA Regional Fund)

- Proposed loan amount : US\$ 10,000 (to support the incremental housing process at LTHAI community)

Committee decision: Approved as proposed!

The Lower Tipolo Community (LTHAI) (269 households)

- Type of project : on-site reconstruction after fire.

Background : LTHAI is one of the 11 homeowners associations which comprise the 9.2 Hectare social housing site in the center of Mandaue (all the land was donated to the residents by the city in 1998, after years of eviction threats). The MMVHAI community, which is where the other ACCA big project has been implemented (land-filling) is also part of the 9.2 Hectare site.

- **Started savings in 1996 :** With support from the HPFP, they organized themselves and started savings in 1996. In 2001, they registered themselves as a legal homeowners association. All 269 households in the community are active savings members, and all members save 50 Pesos (\$1) per month for the UPDF, and this saving is compulsory for all members, this is our contribution to the city fund.
- **Decided to redevelop the community after a fire :** The whole LTHAI community was burned to the ground in July 2007, and the community decided that instead of just reconstructing their shacks in the same place, they would use the fire as an opportunity to start from a clean slate and completely rebuild their settlement in a proper way. They started their redevelopment in July 2007.



Many partners in the LTHAI redevelopment process :

- **Land-filling supported mostly by the community and partly with UPDF loan :** The first step was to fill the low-lying, swampy land. At first, they used only their own savings and labor, working day and night, but later they took a 4 million Peso (US\$ 83,350) loan from UPDF, which allowed them to rent big equipment to speed up the land-filling process. Then, they surveyed the 1.6 hectares of land, and developed a proper subdivision plan and affordable house model plans.
- **Infrastructure supported by CLIFF, with technical support from local government :** The community infrastructure has already been laid, according to the people's subdivision plan, with drains, water supply and shared septic tanks (shared between 4 houses), with funding support from CLIFF (grant or loan?)
- **Design support from PACSII Community Architects :** The people have designed a 2-story "starter" row-house model, with help from the PACSII architects (including May Domingo), on a 4x5 meter footprint. (20m2 downstairs + 20m2 upstairs = 40m2 total living area). Everyone will have the same house model, and all the houses will be built collectively, in



batches, using the compressed earth blocks the community people are making on the site themselves, right on the site (2,500 blocks per house).

- **Housing loans from SDI International Urban Poor Fund** : The new row-houses to be partly financed by a US\$ 255,000 loan from the SDI-International Urban Poor Fund. Each family will take a loan for 47,000 Pesos (\$1,000 per house, which is SDI's maximum allowable loan amount) to build the "starter" house. The housing loans will be repaid in five years at 6% annual interest (which includes 3% which stays in the community savings group, and 3% which goes to the UPDF). So the money from SDI is a grant to the community, but the community will revolve the loan money through the city-wide UPDF.

NEW Proposal to the ACCA Regional Loan Fund : The HPFP is proposing to borrow US\$ 10,000, which will support the ongoing incremental housing project in LTHAI. The loan will go to 23 households, who are part of the second batch of families building their houses in LTHAI (the first batch of houses is already finished). The funds will be used to procure housing materials, with the community providing all the labor.

- **Problem : Still a gap between the cost of the "starter" house and the SDI loan ceiling** : The actual cost of the full house the LTHAI community people have designed is about 72,000 Pesos (with free labor from the community), so after the 47,000 Pesos loan from SDI, there will still be a balance of 25,000 Pesos to get from somewhere. The community has gone through a rigorous process of examining each element of the house design and seeing where they can cut the cost down. For example, the "starter" house will only include roofing purlins, and the families will have to provide their own roofing sheets, and many can re-use the old tin sheets that are on their shacks now. Also, the second floors will also be left unfinished, so people can recycle the boards and plywood from their existing houses to make a temporary second floor, to use until they can later afford to put in a proper second floor. They have also figured out ways to reduce the per-unit costs of the compressed earth blocks and by using their own free labor, using cheaper kind of cement and a cheaper kind of steel for the wall reinforcing. Through all these means, they have been able to bring the cost of the house down to about 52,000 Pesos, which reduces the margin between loan and actual cost to just 3,000 Pesos. But since the cost of building materials keeps rising, the gap is increasing again.
- **So the loan from the ACCA regional fund will help fill this gap.**
- **Proposed repayment terms and schedule** : The loan will be made to the Mandaue City Fund in US\$ and repaid to the ACCA Regional Fund in US\$, but the repayments will be calculated according to the original loan amount in the local currency. The loan to the Mandaue City Fund will be given at an interest rate of 4%, to be repayable in 5 years, with 10 equal payments of \$1,113 each, to be transferred back to the ACCA Fund every six months, the first being due in June 2011. The Homeless People's Federation will act as guarantor for the loan.



3. LAO PDR

- 11 new cities / districts proposed

New ACCA proposal for 11 new districts (some urban, some rural)

- \$11,000 for city process support (11 districts @ \$1,000 per district = \$11,000)
- \$77,000 for small projects (11 districts @ 7,000 per district = \$77,000)
- **TOTAL = US\$ 88,000**

Committee decision: Approved!

The women's savings and credit process in Lao is now active in 22 districts, in 5 provinces around the country, with about 104,803 savings members, in 532 savings groups, with some US\$ 12.5 million in combined savings - most of it in constant circulation in loans to their members. So far, the process is restricted to these five provinces, according to the current MOU between the Lao Women's Union, CODI and ACHR. They have worked to stretch this women's savings process into as many of the districts and communities in these five provinces as possible.

Many districts to cover, so smaller ACCA ceilings, to spread out the opportunities : In the last ACCA meeting



in Phnom Penh, we approved projects from 7 districts in Vientiane Prefecture. Originally, each of these seven districts proposed small projects up to the ceiling of \$15,000. But there were negotiations to lower this slightly, since it's not fair to split one constituency into so many smaller ones and then expect to get the same resources as other ACCA cities. In a city like Metro Manila, for example, if each district proposed for a separate ACCA project, they could use up all the money very quickly! So finally, it was agreed to compromise, while maintaining the concept of *spreading out*, and make a ceiling of \$7,000 per district (for small projects), and a ceiling of \$1,000 per district (for city process support). So the total amount we approved for these 7 districts was \$49,000 + \$7,000 = \$56,000, to cover all seven districts (not including big projects). Then, each of these districts decides the process for their small upgrading projects, using this \$7,000 as a special district-level revolving loan fund. And in that way, these very active savings groups will use this small resource to spread out the opportunities to as many communities as possible, to do their small projects to construct communal and private toilets, communal water supply systems and pumps, repair roads, build or repair community centers and bridges, housing repairs.

Another round of 11 districts in this new proposal : This system has seemed to work well, and in this new proposal, another 11 districts (all with extremely active women's savings groups and all with their own district-level CDFs already in place) are proposing to do the same thing. In their original proposal, they have asked for the normal ceiling of \$15,000 per district. But if we follow the same "spread out" principal as we did in Vientiane Prefecture (with each district getting only \$7,000 + \$1,000), then the total budget is still manageable, and not too much. At the same time, all these 11 districts can now use this small resource to set up their own special revolving loan funds for small upgrading projects and spread out the opportunity to as many villages as possible, to plan and carry out their small projects to construct communal and private toilets, communal water supply systems and pumps, repair roads, build or repair community centers and bridges, housing repairs.

This is an interesting model of how this very modest strategic support from ACCA can add the new dimension of infrastructure development to all 22 districts which already have this women's savings / CDF process : In this way, the process in Lao PDR is showing another model for how the limited resources from ACCA can be used, to spread out to as many districts and as many communities which already have community savings activities as possible, with smaller per-city ceilings and using the small project funds as revolving loan funds instead of grants. And they will use this modest project budget to match with their own savings to collectively solve whatever small infrastructure needs they have in their villages and communities : toilets, drains, roads, wells, housing improvements, etc. In this way, we adjust the ACCA system to accommodate the country system, since they work that way in Lao PDR.

Big projects can be proposed later : If any of these districts would like to propose big projects, they will have to do so later, with full information about those proposed projects.

The following are the districts being proposed in this new round : (@ \$7,000 + \$1,000 per district)

1. Yod-Ou District (Phongsaly Province)
2. Phongsaly District (Phongsaly Province)
3. Buntay District (Phongsaly Province)
4. Tonpheung District (Bokeo Province)
5. Paktha District (Bokeo Province)
6. Luang Prabang City (Luang Prabang Province)
7. Pak Ou District (Luang Prabang Province)
8. Nambak District (Luang Prabang Province)
9. Muang Ngoy District (Luang Prabang Province)
10. Sana Somboune District (Champasak Province)
11. Pakse District (Champasak Province)

4. PAKISTAN

- 1 new proposed city - Bahawalpur
- Additional activities proposed in one already-approved city: KARACHI

1. NEW PROPOSED CITY : Bahawalpur City (Proposal from Hamet)

Proposed budget : Special city process budget = total \$7,600 (to cover only the first year initially)

Committee decision: Approved as proposed!

The Orangi Pilot Project (OPP) has always followed a principle of not expanding its work beyond the boundaries of its own city - Karachi. So instead of opening offices in other cities and getting bigger itself, the OPP has replicated its "component-sharing" infrastructure delivery model (in which communities themselves build and pay for their own underground sewerage systems in their own lanes, on a self-help basis, the OPP provides technical support and the government does the work of connecting these community-built sewers to the city's trunk sewer system) by helping

groups in other cities set up their own organizations, replicate the OPP model themselves and develop in their own way.

Hamet is one of many OPP partner organizations working in cities around Pakistan.

The small organization which is making this ACCA Proposal, the Hafeez Arain Motivational & Empowerment Trust (Hamet), is one of the OPP's partner organizations, which it has been helping to strengthen since it was formed in 1998 by a group of people who were all trained within the OPP. Since 1998, the OPP-RTI has been providing a small core fund support to Hamet, to extend the OPP-style component-sharing model of low-cost sanitation in Bahawalpur City, as well as for supporting the replication in several towns of South Punjab State.



Hamet's work completed so far in Bahawalpur City :

- Between January 2008 and June 2010, Hamet has provided technical assistance (in the form of organizing, mapping, sewage planning, cost estimating and technical assistance during the implementation) to 484 households, in 85 lanes, in 3 informal "katchi abadi" colonies, to lay a total of 13,649 meters of underground sewers and install latrines in all 484 houses. The total cost of this work, all of which was paid for by the residents themselves, comes to US\$18,955 (including \$8,825 for the lane sewers and \$10,130 for the latrines). That works out to just \$39 per household!
- Hamet also works with the local government to plan new sanitation schemes and rehabilitation of existing sanitation schemes in the city.
- Hamet has also trained other similar groups to replicate the OPP-style "component-sharing" scheme in three other cities (Khair Pur Tamewali, Lodhran and Yazman). These off-shoot organizations have assisted 262 households in 45 lanes to lay 6,093 meters of underground sewers and install latrines in all 262 houses. The total cost of this work, which was entirely paid for by the residents themselves, was US\$ 16,057 (for both lane sewers and latrines in the houses). That works out to \$61 per household

Now Hamet's work has matured and is expanding, their funding support needs are beyond what the OPP-RTI can provide. So this proposal seeks funds of US\$7,600 to support the expansion of Hamet's work for one year (January - December 2011)

How the funds will be used : Hamet now has five full-time staff (including one field engineer, one social organizer, one accounts officer, one office assistant and a driver), and three volunteers. The \$7,600 proposed from ACCA will be used to support Hamet's continue work, including :

- community mobilization and advocacy
- technical support to communities (surveying, mapping, planning, estimating, supervising and training)
- documentation and publication

Comments on the Bahawalpur project :

- **Perween :** *Both these projects from Pakistan are very important!* Within two years time, and with very little budget, Hamet has been able to develop the capacity to also support groups in nearby towns. Sometimes, people just want to rise themselves vertically, but this group has shown the capacity to expand horizontally, to link with and train others who are interested in replicating the OPP-style "component-sharing" model in poor communities on other towns. So this is not just an organization helping the communities in that city to do their sewers and upgrade their settlements, but it is also the core team that provides the training and guidance support, within a very small budget, to other nearby towns and cities. So this small budget from ACCA will be helping in both the city of Bahawalpur itself, and in these other nearby towns which Hamet is linking with. That's the bonus. I think a little support from ACCA would be not just in terms of money, but it would also give them a chance to be exposed to meetings, and to link them up with all the other groups in the larger Asia process - because this group also has community architects, does community mapping, provides technical guidance, etc.

CITY IN PROCESS : KARACHI (Proposal from TTRC)

ACCA budget already approved in Karachi :

- Special OPP support for peri-urban goths in Karachi (OPP): **\$15,000**

NEW Proposal for Karachi (from a different NGO - the TTRC)

- Proposed budget for organizational support: **\$ 8,494**

Committee decision: *Approved as proposed!*

This is another proposal from Pakistan which doesn't exactly fit the normal ACCA Program parameters, but proposes support for an semi-professional organization which provides technical assistance to poor communities to develop their own housing and infrastructure improvement projects, which they build and pay for totally by themselves.

This proposal comes from the **Technical Training and Resource Center (TTRC)**, an NGO that is based in Orangi, Karachi's largest poor settlement. TTRC provides technical support to poor communities in Karachi, to help them develop self-help improvements in their housing and infrastructure, by offering training (to train young people to become "para architects" in the communities) and on-site services in surveying, planning, cost-estimating, low-cost house design, mapping, drainage and school upgrading. What makes this proposal especially interesting is that TTRC is not a group of middle-class professionals and architects, but its members all come from the Orangi slum. TTRC was set up in 2000 by two young high-school graduates from Orangi who had been trained at the OPP-RTI to become "para" community architects, and they continue to work closely with OPP-RTI. They now have a 6 full time and 3 part-time staff.

How they have funded their work so far :

The TTRC charges communities a nominal fee for their technical services they provide, many contracted through the OPP (about \$650 for surveying or mapping), and these fees help pay the rent and overheads. TTRC initially received an Ashoka Fellowship which is now over. In 2001, they received an endowment fund of US\$ 6,000 from Homeless International, and the income from this fund now funds part of their operational costs. Despite their efforts to work effectively on a very low budget, they continue to struggle to keep their young organization running and face a budget shortfall of about US\$ 9,500 every year.



The proposal to ACCA : The proposed budget of US\$ 8,494 (Rupees 722,000) from ACCA will partially support the TTRC's continued technical support work for one year, and will be used to partly cover their salaries, documentation work, publications, transport, auditing expenses, training courses, etc.

Comments on the TTRC's project in Karachi :

Perween : The Technical Training Resource Center (TTRC) is a group of community architects, and they have been doing the kind of work Nad was just talking about. The founder and main driving force behind the TTRC is Siraj Uddin, who is part of our team. Though they have been working very hard to give people this technical support, and get some fees from the communities, always there is an element that they need a little support. What they are asking for is only one year's support. Because they are also trying to get support from other sources. And we feel that this kind of group, which works within the community, is a great demonstration of community architects.

- **Initially, we used the word "para-architects", but we found that they feel a little low when they're called "para-architects" and feel very nice when they're called "Community architects"!** So the success of that group is very important for others to be mobilized to do something like that. We have seen that TTRC's success has given rise to two more groups in Karachi, to work as community architects and becoming institutions that are rooted in their communities and their cities. So the TTRC has become an institution of young people. And at this moment, they are training young girls within the poor settlements in Karachi. They are also now helping the communities in flood-affected areas. So the support from ACCA would be very great, and their exposure to the larger Asian community architects network would also be very important.

Somsook : So far, most of the ACCA project proposals from Pakistan are designed the other way around, from other countries. In the Pakistan projects from OPP and their partner groups, they ask for funds to support the *software* (the process and the support for professionals and technical staff), and the communities pay for the *hardware* (the projects) themselves. Whereas in most ACCA projects, we don't support the workers or the administrative costs very much, we focus on supporting the small and big projects themselves! And that's why we may have to think a bit to understand. But although it may not be clear in their proposals, the results of these projects, on the ground, are the same.

Diana Mitlin : The funding may support the software and not the hardware, but the results of these projects, on the ground, are the same. They have scale, they have impact and they bring the groups together, but they construct the package quite differently. But same results!

PART 7 :

Participants who took part in the meeting in Bangkok

ACCA / ACHR Committee members :

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

- From Philippines : Ms. Ana Oliveros (from FDUP NGO in Manila) ana_oliveros2@yahoo.com
- From Cambodia : Mr. Somsak Phonphakdee (UPDF Cambodia) updf@clickmail.com.kh
- From Sri Lanka : Mr. Ranjith Samarasingha (from Sevanatha NGO, Colombo) sevanata@sltnet.lk
- From Nepal : Ms. Lumanti Joshi (Lumanti NGO, Kathmandu) shelter@lumanti.wlink.com.np
- From Viet Nam : Ms. Le Dieu Anh (ENDA-Vietnam NGO, Ho Chi Minh City) a.ledieu@gmail.com
- From Mongolia : Ms. Ekhsbayar Tsendendorj (UDRC, Ulaanbaatar) udrc@mobinet.mn
- From Pakistan : Mr. Muhammad Younus, URC in Karachi, urc@cyber.net.pk
- **ABSENT** : From India : Mr. Kirtee Shah (ASAG, Ahmedabad), kirtee@ksadps.com
- **ABSENT** : From Indonesia : Ms. Wardah Hafidz, UPC in Jakarta, upc@urbanpoor.or.id

Community leaders :

- From Sri Lanka : Mrs. Rupa Manel (from Women's Co-Op) lankawomenco@sltnet.lk
- From Philippines : Ms. Ruby Papeleras (Homeless People's Federation) rhaddad67@yahoo.com
- From Lao PDR : Ms. Sommay Vongnakhone (Community savings group leader)
- From Korea : Mr. Hong Seung Soon and Ms. Seo Yang Seok (Vinyl House Community Network, in Seoul)

2 senior people from the ACHR network :

- Fr. Norberto Carcellar (PACSII NGO, Philippines) pacsii@info.com.ph, frnorberto@mac.com
- Mr. Gregor Meerpohl (Senior community development advisor) gregor.meerpohl@googlemail.com

1 representative from the ACHR secretariat :

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

International observers attending the meeting :

- Mr. Nandasiri Gamage (Women's Co-op, Sri Lanka) lankawomenco@sltnet.lk
- Mr. Mann Chhoeurn (Chairman, Urban Poor Development Fund in Cambodia) updf@clickmail.com.kh
- Mr. Anwar Rashid (Orangi Charitable Trust, in Karachi, Pakistan) opp@cyber.net.pk
- Ms. Perween Rahman (Orangi Pilot Project Research and Training Institute) perween.r@gmail.com
- Ms Nutaa Ratanachaichan (Finance advisor to CODI, Thailand) nutta.ratanachaichan@gmail.com
- Ms. Sirikit Bouphe (Director of Community Development Section, Lao Women's Union)
- Mr. Wutipan Ratanataaree (Thai community organizer working in Lao PDR and Cambodia)
- Dr. Nguyen Lan (Associated Cities of Vietnam - ACVN, in Hanoi, Vietnam) acvn@fpt.vn
- Mr. Denis Murphy (Urban Poor Associates NGO, Philippines) upa@pltdsl.net
- Ms. Alice Murphy (Urban Poor Associates NGO, Philippines) upa@pltdsl.net
- Mr. Na Hyo Woo (Asian Bridge NGO, Seoul Korea) nahyowoo@gmail.com
- Ms. Kim Boram (Asian Bridge NGO, Seoul, Korea)
- Ms. Diana Mitlin (IIED, London, UK) diana.mitlin@iied.org

From the ACHR Secretariat in Bangkok achr@loxinfo.co.th

- Mr. Maurice Leonhardt (Media)
- Mr. Thomas Kerr (Publications)
- Mr. Chawanad Luansang ("Nad", Community architects regional program coordinator)
- Mr. Supawut Boonmahatanakorn ("Tee", Community architects regional program coordinator)

PART 8 :

Annexes to the report

- Concept Note: A housing policy for Cambodia
- Concept Note: Ministerial Workshop on City-wide Upgrading
- The New Regional “Decent Poor Program”

1. Concept Note : A housing policy for Cambodia

A collaborative note developed by ACHR and the Ministry of Land Management, Cambodian Government

Proposal to the Ministry of Land Management, Urban Planning, and Construction

January 2011

1. Introduction : The need for a housing development policy and the establishment of an organization to support national implementation

1.1 An increasing need While Cambodia has embarked on a trend of rapid economic development, this has led to a process of rapid urbanization, estimated at a rate of 4.6% annually. According to the existing figures 22% of the population now lives in urban areas (2008 figure). The economic growth, which is concentrated mostly in cities, has caused migration of rural people to the cities, with a resultant increase in land prices in urban areas. This has resulted in housing problems for low income earners both in urban and rural area. The needs of urbanization, including building more roads, more commercial areas and improving infrastructure provision, has also affected existing low income communities, which have faced eviction as a result, causing problems for these poor households and raising questions about the lack of an appropriate government policy to deal with housing needs.

1.2 It is timely for the government to take action It is very important for the Government of Cambodia to have a policy, an organization, and a public mechanism to ensure that there is development and sufficient support to provide secure and affordable housing for all Cambodian people, both in the urban and rural areas. Secure land and housing for all families will feed into creating active and strong communities. In turn, these communities can be linked with governmental management support systems at a commune level to take care of basic needs including housing, for all Cambodian families.

1.3 Secure land and housing is fundamental for providing legitimate citizenship to Cambodian people Government support for all Cambodian people to have secure land and housing is crucial for modern Cambodian society. Secure housing is one of the most important development elements, as a basic right, for granting proper citizenship to people. If implemented on a large scale to cover as many Cambodian households as possible, it is a way for the government to distribute citizenship, legitimacy, security, and freedom to the Cambodian people. Housing is an important tool to bring justice and equality to all citizens, who will become active participants in the country's economic, political and social development. At the same time, the process of providing secure land and housing, if implemented correctly, is also a process to build strong communities and good commune systems, which will act as vital social and political foundations for larger society.

1.4 Problems will be much more severe if proper policy and action is not implemented soon If this important development element is neglected, problems will become much more severe and more difficult to solve. Evictions without alternatives will increase, people will be pushed out of their communities and scattered, and slum and squatter settlements will grow, with their associated unsanitary and unhealthy conditions. Life for poor people in cities will be increasingly difficult, the risk of protests and uprisings will rise, as will social problems and crimes, with growing disparities between the rich and the poor which will eventually lead to social and political instability.

1.5. The need to implement the policy stated in Circular No. 3 Circular number 3 on Anarchic Buildings, which was released in 2009, recognizes the problems faced by the urban poor with regards to secure housing. It calls for all the relevant authorities to cooperate with the institutions involved in the addressing the issue of housing for illegal settlements, and for surveying and mapping of existing communities to be carried out. While the Circular proposes three solutions (relocation, on-site upgrading or financial compensation), it does not offer a mechanism for the implementation and financing of the two preferable solutions, upgrading and relocation.

1.6 The experiences of UPDF prove that new low cost solutions are possible In the past, although there has been no clear government organization directly responsible for housing development for the people, particularly the poor, the Urban Poor Development Fund (UPDF) has demonstrated a successful approach. UPDF, a joint development unit arising from an MOU between the Municipality of Phnom Penh, the Asian Coalition for Housing Rights (ACHR), and the Urban Poor Federation of Cambodia, promotes participatory processes in housing development. This joint development process has demonstrated many successful examples of large scale support in 28 Cambodian cities, with active participation from urban poor communities, communes, districts, cities, and provincial authorities. All the partners in the cities implemented together community surveys, community savings and funds (sometimes organized as a provincial fund), then began small scale infrastructure upgrading in many slum

communities. The partners also explored the land tenure conditions for each settlement and where necessary, negotiated to see how to secure or resettle the communities in a new secure location, with support of housing construction loans. These housing processes implemented together through local collaborations have proven to be cheap and affordable, leading to security of tenure and construction with appropriate infrastructure systems. Communities also develop their welfare system to take care of the poorer members of their community, using community funds as a small bank for members to get loans for income generation activities and other needs. Communities and commune officials work very closely together to gather information on urban poor communities and make development plans.

These important examples of housing and community development based on the local Cambodian collaborative culture are very simple, low cost, and effective. In this manner, housing development is not implemented in isolation, without regard for other issues, as is often the case in other countries. Secure land and housing development become very powerful both the means and the ends to integrate and support several other areas of development.

2. Key principles for the housing development policy and mechanism

It is proposed that the Ministry of Land Management, Urban Planning and Construction (MLMUPC), as a national agency, should be responsible for the implementation of housing development at the national level. However, in order to target country scale implementation, the most effective system of management is to make use of the existing strength of the participatory process as fully as possible.

2.1 Proposed National Housing Policy: Principles and Framework

The following principles and framework are proposed as the key housing development direction for the country:

- A) **Secure housing is a basic need for all Cambodian families**, therefore, the government will attempt to find ways to allow all Cambodian families in different contexts, whether in the city or in rural settlements, to have a place to live with security and dignity. Therefore, it is important that the promoted housing development be affordable for all income levels, and be an important part in strengthening people's livelihood and citizenship.
- B) **A housing process for communities, government and all development organizations working together**. In achieving secure land and housing, it is important that communities, communes, cities, provincial government, development agencies and the private sector, all work together with the government to meet the objectives on housing for all and for city-wide upgrading.
- C) This new housing development process and related activities should be implemented with **high participation from community people and the poor themselves**. Urban and rural poor communities should be the key actors in solving their housing problems in different constituencies, developing various housing solutions with the support of local authorities and relevant development organizations. Therefore, it is important that all solutions be realistic to the context, incremental, cheap and affordable, in accordance with the conditions and development steps of the people involved.
- D) **The Ministry will support, help build capacity and decentralize power for housing development to communities and local authorities**. Housing and land development of the country shall be implemented by communities and local development agencies simultaneously, throughout the country with national support and appropriate facilitation.
- E) **Housing development as a holistic development intervention**: Housing development, although the prime target, will not be viewed as an isolated development issue. Rather, it will be developed holistically, integrating various other development issues such as community welfare, community savings, community economy, health, environment and others.
- F) **Collaboration with the private sector** shall be sought out so that various possibilities for subsidizing costs for low income housing or land-sharing schemes can be developed. At the same time, it is also possible to find opportunities for urban poor communities to benefit from the economic opportunities generated by private sector development.
- G) **The Ministry will work to establish a "Housing Development Fund"** as a more flexible financial mechanism to support various possibilities of housing development by communities and others. This Fund will be a new financial resource that is friendly, and able to link to, and support, the financial systems of the poor.

3. Organization and structure of the implementing mechanism

3.1 Roles and functions

The implementation of a national housing system requires various layers and roles for the different actors involved and interacting in the processes. These will not be the conventional central government roles, whereby one organization owns and does everything all by itself, but rather to strengthen, enable and open up spaces and roles for institutions and actors in all the layers, to be a part of the whole mechanism and its solutions. It is possible to distinguish five layers for this overall national development process to be designed and to develop and interact effectively.

Layer 1: The Ministry of Land Management, Construction, and Urban Planning (MLMCUP): The Ministry will be the national over-seer and coordinator of housing development in Cambodia. Its overall role will be to create a facilitating environment for the implementation of housing development, by reforming the legal and financial sectors

where appropriate, and developing appropriate policies support. It will also ensure that there is political commitment, as well as supportive policies and funding, for the sector.

Layer 2: The Land and Housing Development Institution (LHDI): This proposed national level organization will function under the Ministry, and will be the main national institution to support and facilitate housing development at national level. The LHDI will integrate all information, plans and the necessary support systems, to ensure that national implementation at the local level is developed properly. The LHDI will also have to oversee how the knowledge and capacity of housing development of actors at all the levels can be supported and strengthened. The LHDI will have two arms: policy and implementation, as described in section 4. The LHDI will have to manage and facilitate support to the “Housing Development Fund” as a new financial resource for enabling housing development for communities. Therefore, it is important that **LHDI has a special independent status**, and not to be simply like another department of the MLMCUP. This is because conventional Ministry departments will not allow sufficient flexibility and participation, as required in this new kind of large scale support and implementation by the poor and the locals. Therefore, the search for this flexible and independent status is a key issue to be clarified with regard the formation of the LHDI.

Layer 3: Provincial and city level: It is very important that secure land and housing development for all Cambodians will be a key responsibility for each provincial and city authority. In both the provincial and city levels, there will be an information system and a development plan for how to match the real demand and supply of necessary resources and support together for their province/city with regard to land, housing and urban development. The provincial/city authorities should link closely with the LHDI, acting as a hub or coordinator for ground implementation in provinces/cities of the land and housing development plan. For cities, there is the need to have a plan and data collection on city-wide upgrading, and sufficient land allocation to fulfill the plan. For rural communities, secure land for rural community settlements and agricultural production will have to be allocated and supported.

At this layer or development level, it may be necessary, depending on the situation and context, to establish or support the establishment of “Community Development Funds” (CDFs). These CDFs will link community savings with support from the province or city, and with the National Housing Development Fund, creating a joint financial mechanism providing finance for land and housing development and other activities to communities at the provincial/city level.

Layer 4: Implementation unit at the Commune/Sangkat level: Actual implementation will be at the Commune or Sangkat level, where community networks (linking all communities in the same commune) will work very closely with the Sangkat authority and other development organizations, to plan and implement secure land and housing development for all the communities. A joint working process and partnership between communities and the Sangkat authority will be established and will jointly take the responsibility of ensuring that city-wide upgrading is implemented as far as possible. This will involve carrying out city and community surveys, finding affordable land, and assisting households in develop their community savings and funds and securing their land rights.

The scale of the Sangkat is very appropriate for effective joint development action, it being the smallest local authority unit with an appropriate number of communities able to work and share the responsibilities to solve land and housing problems together. At the same time, land and housing development can also be complementary to many other overall development activities. The LHDI, the Province and city should support this joint implementation by communities and the commune as a fundamental implementing mechanism with strength, knowledge and capacity.

Layer 5: Community level: Communities are key actors in the land and housing development process. They will have to set up community organizations, and savings and credit groups, at community level, and at the level of their community network at the commune level. Community networks at the commune level are an important community development mechanism, functioning as a platform or umbrella of all communities in the commune, working, supporting and learning from each other. The community network can also be a negotiation mechanism, strengthening the capacity of communities to actively improve their housing situation, working in partnership with other actors such as commune officials, provincial authorities and development agencies. It is important for poor communities to be active, a driving force, of the demand side in securing land and housing. These poor communities need to “wake up” and become active agents in working together to fulfill their needs and achieve development. Therefore, it is helpful and necessary to make use of this housing development process to motivate the poor to be active citizens, organized and taking an active part in delivering development in a manner which suits their way of living and ability to pay.

The urban poor will have to linked, organized and integrated as a community, to develop their housing together collectively. They have to organize their savings, to have funds for leverage and to be eligible for loans for housing development, which they will then manage collectively. These urban poor collectives will also have to manage their long-term loan repayments. If each community are able to manage these processes themselves, with support for loans and some infrastructure from the commune, LHDI and other organizations, then the problem of affordable housing development can be solved by the poor communities themselves.

Therefore, the key to implementation is to ways for the communes, and all the poor communities within each commune, to work together as a team on the following key aspects:

- Surveying all the insecure and poor communities in the commune to compile a database of the commune's poor and their needs with regard to land, housing and other aspects.
- Organizing meetings with the poor communities, and help them to link together by getting all communities to become active, starting community savings, and gathering information about problems and needs on a household basis.
- Establishing working teams and task forces on various issues, with community people working as coordinators. Each task force or team can focus on a particular issue that has been identified, and a network of communities can be established to work closely with commune officers.
- Establishing new community savings and fund activities, or strengthening existing ones. There needs to be clarity in the relationship between each household and their respective savings group, the link between savings groups and the community, and between communities and the local network.
- In order to achieve secure land tenure for housing construction and upgrading, the current status of all settlements needs to be examined and land owners need to be engaged in negotiations.
- If possible, government-owned land should be sought out in the commune or city as possible land for housing development.
- In order to demonstrate the concrete possibilities of community processes, it may help to begin with small infrastructure upgrading in communities.
- Pilot housing projects can also help to demonstrate the possibilities of participatory planning, in situations where land can be secured either on site in existing slums, or on a new site. It is also important to demonstrate how housing loans to communities for housing construction can be managed.

4. The Land and Housing Development Institution (LHDI)

4.1 Structure and the relationship with MLMUPC

The proposed LHDI will function under the jurisdiction of the Ministry of Land Management, Urban Planning, and Construction (see Annex 1). It will be tasked with acting as the implementing organization to achieve the key aim stated above. The status of the organization needs to be very specially considered, so that it has public status but retains independence in its management and implementation of projects and programs, with the flexibility to implement its particular participatory approach. The LHDI should be small and will have the capacity to cover two essential areas:

- a) national planning and policy support;
- b) support for implementation, to make real change at a national scale (see Annex 2).

The LHDI will function as a national secretariat, and will develop a national plan to address the problems of insecure and unaffordable housing across Cambodia. As the national secretariat, the LHDI would be the national coordinating body for the implementation of Cambodia's housing policy, including securing adequate finance. It will work closely with actors at the different levels (outlined in section 3.1 above) as these actors perform their designated tasks.

Carrying on the current approach to community-driven housing, the LHDI should ensure that communities and the Sangkat levels are always at the core of actions. At the same time, all levels of communities and state bodies need to work together, with the provincial level overseeing provincial operations, and communes and communities implementing operations on the ground.

4.2 Internal Structure of LHDI

4.2.1 LHDI Board

The LHDI will be governed by a mixed board, with representatives from communities, the government sector, including a representative from the Ministry, and key development organizations. This will ensure that the Board is a true representation of all sectors involved in the housing development process and will ensure that all relevant decision are taken with sufficient dialogue and agreement from relevant actors. For this early stage, from experiences in several other countries, it is proposed that the board takes the following form:

- Chair: to be chaired by the Minister or Secretary of State of MLMUPC
- 2 representatives from other key government agencies (to be named later)
- 2 representatives from local authorities (Commune, Khan, city or Province)
- 3 representatives from communities
- 2 representatives from development agencies, professionals or academia
- Secretary of the Board: the Chief Manager or Director of LHDI
 - **Total 11 Board members**

4.2.2 LHDI Organization

The Chief Manager of LHDI should be appointed by the agreement of the Board and the Minister. The CM will be the highest LHDI officer, overseeing all management and development work of the LHDI for land and housing development implementation across the whole country. The term of the CM should be a 4 year contract with the Ministry, with consent of the Board.

4.2.3 The Policy arm

It is important for Cambodia to have an enabling policy environment in order to facilitate the provision of housing to all sectors of society, particularly the urban poor. This will require some changes and reformulation of current national policy, and the raising of awareness of alternative approaches to housing provision within the government and private sectors.

The Policy arm of the LHDI will play an important role in shaping the Cambodian housing policy into a sustainable form. This arm will look at the more substantive aspects of meeting the key aim of the housing policy. Its role will include:

- Collecting relevant data and information on the Cambodian housing situation;
- Liaising with government agencies and local authorities so as to increase their understanding of the approach to housing and apply this knowledge in the creation of a housing policy;
- Working with the legal sector to reform the legal environment into a more pro-poor environment which will facilitate their development and social progress;
- Working with the relevant financial institutions (both formal and informal) to increase access to affordable loans;
- Collaborate with the private sector for land-sharing possibilities and to enable cross subsidies or economic activity to be developed;
- Advocating for structural change in the system surrounding housing provision;
- Support for building the knowledge and capacity of all relevant sectors;
- Coordinating and linking with national and international institutions.

The Policy arm should therefore help to shape a housing policy and plan for action for Cambodia, taking into account the people-driven approach adopted by the LHDI, and reconciling that with a market-driven strategy to ensure that all sectors of Cambodian society are able to access affordable and secure housing.

4.2.4 The Implementation Support arm

The LHDI will be implementing and promoting a community-driven approach to housing for the poor, in a similar approach to that taken by the UPDF, by encouraging savings activities and increasing access to affordable finance through the creation of revolving funds at the city level. This two-pronged approach will be addressed by two units:

- 1) **The Urban Poor Development Fund (UPDF)** – targeting implementation by the poorest groups;
- 2) **The housing finance unit** – targeting cooperation with private and financial sectors to increase access to affordable housing loans, and creating a fund for the purpose of housing finance in order to make access to housing possible to all sectors, as far as possible.

Both of these units will function through the medium of City Development Funds (CDFs).

The Urban Poor Development Fund

As explained in section 1.6, the UPDF was set up in March 1998 as a joint venture of ACHR, the Municipality of Phnom Penh, and the city's network of community savings groups. The UPDF makes available a revolving fund to provide soft loans to poor communities for their housing and income generation initiatives, through their savings groups. The UPDF is governed by a board which includes community representatives, Municipality representatives, ACHR, and other relevant agencies. Communities seeking loans need to demonstrate that they have strong savings and credit groups.

Under this proposal, UPDF would continue in its current role of encouraging the formation of savings groups in low income communities, in order to increase their access to loans from the Fund. It would promote access of communities to flexible finance as well as strengthen networks of poor communities, with exchange visits and linkages to municipal officials.

Regarding the positioning of the UPDF, there are two possibilities:

- The UPDF would sign a MOU with the LHDI, and continue to work with a degree of independence from the LHDI.
- The UPDF would become a branch of the LHDI.

Which of the two options is chosen will have to be discussed more closely, to ensure that the right decision is made so that the UPDF can be as effective as possible.

The Finance Unit – Cambodian Housing Development Fund

In addition to the existing UPDF fund, it is proposed to establish a Cambodian Housing Development Fund. While the UPDF functions as a Fund that makes available loans to low-income communities at an affordable rate of interest, its capital is limited. There is therefore a need for a larger fund which would operate at a higher level than the UPDF,

with the ability to provide loans to a wider range of actors. These could range from the provincial level fund, the city-level fund, to community level networks, or even private organizations which are interested in addressing the problems of the poor. The interest rate on loans needs to be lower than that offered by commercial banks, with the suggested rate of 6% per annum.

The creation of a Cambodian Housing Development Fund, which will function as a revolving fund, could start with a capital of US\$ 10 million. This would allow for the possibility of at least 10,000 units of housing (assuming a cost of US\$ 1,000 per house), which would be a solid starting point at a national level at this very initial stage.

The role of the fund would be to:

- Provide additional funds or loans to UPDF,
- Provide direct loans to organizations,
- Provide loans via central organizations such as provincial level funds,
- Provide guarantee funds to act as security and to enable to commercial bank to provide larger loans directly to the target groups,
- Provide bridging funds,
- Make joint investments to enable land and housing development,
- Provide infrastructure subsidies in some certain cases,
- and other similar roles.

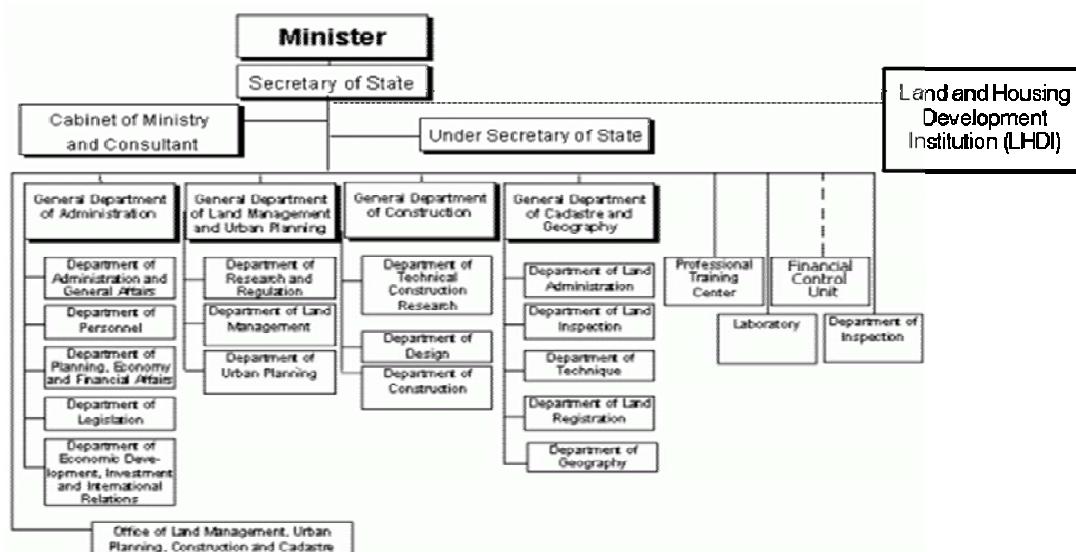
The loans can be used directly for building homes, for buying land if necessary, and infrastructure if needed. The loans should be made available in the form of revolving funds, which would be directed to a city-level network which manages and implements the project.

In order to make this revolving fund possible, the Finance Unit will need to seek out alternative sources of financial support, such as private organizations, donor agencies, as well as the government. The Ministry is also open to creative solutions to finance, such as the possibilities of cross subsidies by the private sector.

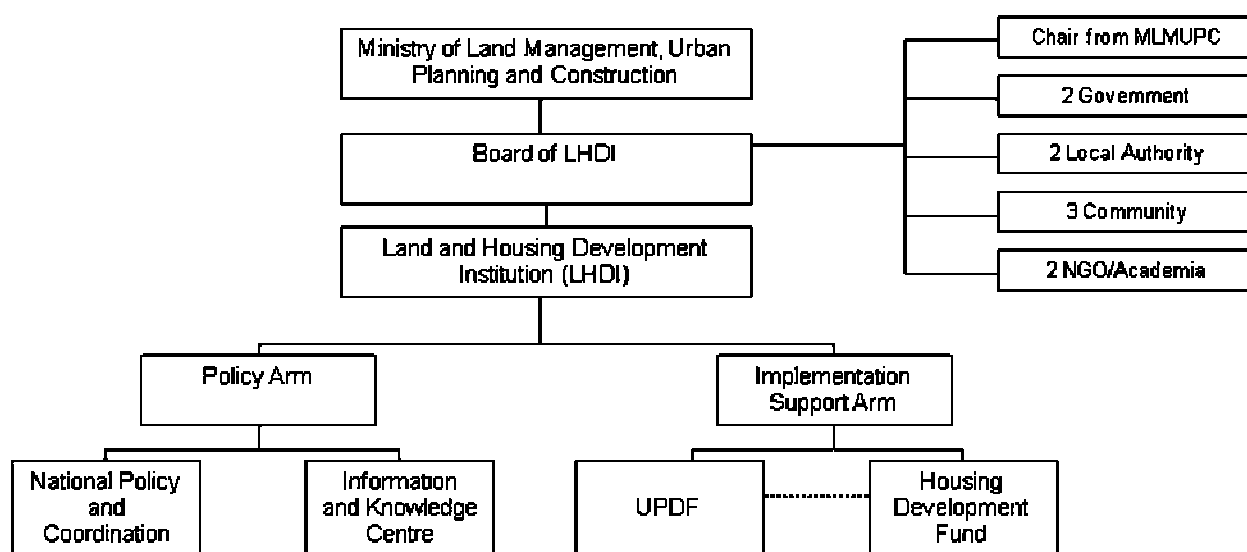
5. Conclusion

It is believed that the above proposed institutional framework and the concepts outlined will be able to lead to land and housing development in Cambodia at national scale. This proposal calls for implementation with a large space for participation by all actors in society, and especially poor people themselves. From the 10 years of experience of the UPDF, starting with a capital of only around US\$ 50,000 in 1998, and reaching about US\$ 2 million at present, it proves the possibilities, despite limited funding, of combined participation of poor communities and local authorities to lead to a large scale operation of people actively working together for solutions. Sometimes, it is not only the amount of money which solves large-scale problems like poverty, but also the legitimate spaces that are opened in the process, creating linkages and giving knowledge and confidence to actors so that they know change is possible. It is by enabling communities to participate in their own development, with the support of a sensitized government and development organizations, that it will be possible to achieve large-scale and sustainable housing and development solutions.

Annex 1 – Positioning of LHDI



Annex 2 – Structure of LHDI



2. Concept Note : Ministerial Workshop on City-wide Upgrading

A workshop to be organized by ACHR during the UN-ESCAP Asia-Pacific Forum in Bangkok, June 2011

We propose to hold a one-day Ministerial Workshop on Citywide Upgrading in Bangkok, in June 2011, in conjunction with the Asia-Pacific Urban Forum (APUF) hosted by UNESCAP. Taking advantage of the fact that APUF is being held in Thailand, a country that has successfully adopted an innovative approach to citywide slum upgrading, this presents an ideal opportunity to demonstrate to Asian policy-makers the importance of considering the adoption of a similar approach in their own countries.

It is proposed that the Thai Government invite Asian Ministers, policy-makers, mayors, officials, community development workers and community leaders who will participate in APUF to attend a one-day workshop on the possibilities of citywide upgrading, using the example of Thailand's housing policy over the last 6 years, which has put the people at the core of the process, through the Baan Mankong ("secure housing") program. This has not only led to a process of communities working in partnership with government and other agencies to achieve cities without slums, but also the strengthening of these local communities, as well as building governance at the city where communities are working with their mayors and other development actors as a team. It is also important that governments help to increase possibilities for accessible and flexible finance for urban poor community housing development. The Thai example shows that it is possible for Asian countries to together create a new modern movement to solve urban housing problems through such a community-driven process, which is affordable, builds strong urban communities, and awakens the civic sense of the people, for an equal and democratic society.

Proposed timetable: Monday 20 June, 2011

9-11am:

- Opening remarks by PM Abhisit
- Presentation by CODI on Baan Mankong city-wide upgrading as a national policy and its implementation by urban poor communities

11am-2pm:

- Field visits to 2 or 3 communities
- Lunch hosted by a community
- Presentations by community residents about their role in the Baan Mankong process, how it has affected their lives, their relationship to government officials.

2pm-5pm:

- Meeting between all Ministers, policy makers, and other participants about how the city-wide upgrading model could be developed in their countries, and the necessary financial, policy and management frameworks.

Hosts: Ministry of Social Development and Human Security

Attendees: approximately 50 people

3. The New Regional “Decent Poor Program”

A collaboration between ACHR/ACCA and Selavip

1. Introduction

At the end of November 2010, SELAVIP have approved the budget of US\$ 90,000 to ACHR to organize a special joint program between ACHR/ACCA-SELAVIP to support housing to the poorest of the poor in the ACCA program. Together with ACCA budget of US\$10,000, the new “Decent Poor Program” will have total budget of US\$100,000 and expecting to support about 200 very poor families to have secure and decent housing. SELAVIP will contribute to create the “ACCA- SELAVIP Decent Poor Fund” in 9 or more countries. The Fund will provide small, flexible grants to bridge the gap between the poor and the very poor, allowing for more inclusive and sustainable city-wide upgrading. This will be achieved by supporting families who are the poorest among participating groups, identified by their fellow community members, by a grant of max. US\$ 500 (non-repayable). The Fund will help that relevant organizations and actors understand the poorest and how they can be made a part of housing development activities. This program will be implemented by ACHR together with Asian Coalition for Community Action (ACCA) Program. All communication about financial and technical issues will be held directly between ACHR and SELAVIP.

2. Objectives

- **To support the poorest** who are unaffordable to have secure land and housing through ACCA implementation
- **To bridge the gap in city-wide upgrading** so it can reach all the poor and to make innovation how the very poor can also be active participants of housing activities
- **To boost awareness** of the whole ACCA housing movement to be inclusive for all the poor in communities, not only the affordable ones
- **To demonstrate how communities and city-wide network can fix and solve problems** of the very poor together through community-based model which will also be protection mechanism for those poorest in longer term for their survival and livelihood.
- **To demonstrate a very cheap, simple and practical model** how housing for the very poorest can be solved with a subsidy of only US\$ 500

3. Target countries and families

3.1 The target countries for implementation of this proposal are:

- 5 countries in South East Asia (Laos, Cambodia, Myanmar, Indonesia, Philippines)
- 4 countries in South Asia (Nepal, Sri Lanka, India, Pakistan).
- Others : Bangladesh, Mongolia, Fiji

3.2 The Target families

The target poor persons or families to be supported, should be the very poor in the communities and to be selected and agreed together by community organization and its network. From experience in Thailand, community organizations have identified the following quality :

- *Persons who are elderly or have no family members, or have too many dependents;*
- *Persons who have financial and other difficulties and burdens, such as sickness, unemployment;*
- *Persons who are victims of a calamity or disaster;*
- *Persons who may already have benefited from housing but face unexpected financial difficulties in repaying loans, such as accident, sickness, debt, etc.,..*
- *Persons who are actively participating in the community process such as by joining the savings group, and are generally involved in community activities;*

In fact, in the Thai case, the recipients of the Decent Poor grant see it as an honour, not only as a welfare handout – being granted the money is like a prize in recognition of their honesty and contribution or attempt to contribute to the community, despite being poor.

4. Possible grants for each country and family

- Each 9 target countries can propose maximum of about 20 very poor families for each country, Bangladesh, Mongolia and Fiji can propose maximum of 10 families each.
- Each poor family selected will receive a grant of up to US\$ 500. The use and design of how this grant will be functioned is up to each city or country decision and process of consideration. However, this grant cannot be used as a pure revolving fund that the poor have to repay with interest as normally practice in the revolving fund implementation. A very special process for the very poor who cannot afford and pay normally will have to be adopted and proposed.

- Within this US\$ 500, if very necessary, maximum of 20% from this grant can be allocated to solve other problems which contribute to the cause of poverty such as sickness, invest for better income generation activities, paying very high interest debts, etc.,.
- This grant can be used for the very poor families in the cities implementing ACCA program so the very poor will be able to get secure land and housing

5. The community and city participatory process

5.1 community based identification and selection

The implementation of the ACCA Decent Poor program will be largely community-based and community-managed. At a community level, this program will ensure that community-led upgrading can continue with the full inclusion of all community members, as the identification of recipients for the grant will be carried out by fellow community residents. Perhaps a community survey to all the poor families and their situation will have to be made and discussed. This will ensure that all members of a community are able to benefit from housing improvement, no matter how poor. This helps to kindle community collaboration and caring for the poorest in their midst, raising awareness within communities of problems faced by their members. A spirit of community caring should be boosted by this identification process, which will raise awareness of households facing financial and other problems, and could encourage the community to find other ways of assisting. The identification and initial selection of the recipients will be carried out by the by community organizations and to propose for the selection by the community network or/and city joint committee.

5.2 Selection at city network or/and with city joint committee It is up to the network, or joint committee in the city in each country to select and agree on the best method and criterion for selection, as they are best aware of how poverty is manifested. As with all ACCA projects, the process around the implementation of this program will be as important a component as the giving of grants to the poorest needy households. The process of identifying and selecting the deserving poor will raise community awareness of the situation of their members and encourage them to find solutions for helping each other, beyond the US\$ 500 and a very practical way in building their capacity to help each other. The Decent Poor Fund will seek to raise awareness in national and city networks of the very poorest and how they can be included in community development activities. At a local level, the Decent Poor program will strengthen existing community networks, and can also improve the awareness of the local authorities of problems facing the urban poor. Learning through the actual implementation process it could convince local authorities to step up their own welfare programs to better make use of community networks when targeting their other welfare or housing assistance.

5.3 Final selection at national level The propose grant support from each city should finally get the last agreement at the national level. It is in fact the national committee who should oversee and manage the program with clear strategic objectives how change in community awareness and in city and national policy regarding housing for poorest of the poor can be possible, not just distribution of 20 grants to some of the poor or leaders. As the program will be limited to a ceiling of twenty recipients per country, the overall national reach will be small. However, the program can have knock on impacts, by convincing local as well as national authorities of the need to finance such programs on a wider scale. National authorities may also become aware of the ability of local communities to target financial support to the poorest of the poor, and may be encouraged to provide further financing of such a scheme.

5.4 Proposal to ACCA Committee After consideration by National committee, the proposal should finally be submitted to ACCA Committee with following information : Criteria, process, mechanism, function of grants, output, possible impact, names and key reasons of being very poor of the selected.

6. Implementation stages, plan and time frame

January 2011 : Key principles, steps and criteria to be agreed by ACCA Committee, project announcement at ACHR Meeting, Implementation of this program start officially with full knowledge of all countries implementing ACCA.

February-July 2011 (6 months) Implementation process in the country

- A meeting to share and discuss, agreement on some key criteria, distribution of number, how change can be made from this program and implementation plan at national level
- Implementation and consideration at communities, community networks and city level
- Consideration at national level

May-August 2011 : Submission to ACCA Committee for consideration. Countries can make only one submission or more. However, the submission should not exceed the ceiling available and the time frame within August since SELAVIP required the project to be finished by 15 September.

September 2011 : Final report submit to SELAVIP