

13th ACCA Program Committee Meeting

- **First meeting in ACCA Phase 2**
- **Held in Yangon, Myanmar, May 5-6, 2013**

This report summarizes the new project proposals presented, the issues discussed, the decisions taken and the budget approvals made during the 13th ACCA / ACHR committee meeting that was held in Yangon, Myanmar, May 5-6, 2013. The Yangon meeting, which was hosted by Women for the World (WFW) and the Women Savings and Development Network (WSDN), was the first to be held in the second phase of the ACCA (Asian Coalition for Community Action) Program. The meeting was attended by 25 people from 8 countries (participant list at end of this report). Several new ACCA projects were proposed during the meeting, and after reviewing and discussing them, a total budget of US\$792,000 was approved to support projects in 9 new cities and 12 ongoing cities in 12 Asian countries (including 11 BIG projects and 1 loan from the ACCA Regional Revolving Loan Fund and 62 small upgrading projects). The 2-day meeting was held right after a one-day international workshop on "Support for Secure Affordable Housing and Building Strong Communities in Myanmar" and a day of field visits to ACCA-supported projects in urban Yangon and in rural communities affected by Cyclone Nargis in May 2008. *(Both the international workshop and the field visits are being documented in a separate report).*

- **PART 1 :** Chart summary of new ACCA budget approved on May 6, 2013 (with brief explanation)
- **PART 2 :** Report on ACCA / ACHR activities in the past few months
- **PART 3 :** Detailed summaries of new projects that were proposed on May 5, 2013
- **PART 4 :** Who attended the Yangon ACCA Committee meeting?



PART 1 : Summary of NEW ACCA projects APPROVED on May 6, 2013

(All figure in US Dollars)

Country	City / District	Total budget proposed	Big projects	Regional fund loans	Small projects	Welfare seed funds	Special strategic support	National process / activity support	Disaster	Other
Cambodia	National survey	10,000								10,000
	Nat. process support	10,000						10,000		
	National activities	10,000						10,000		
Nepal	Ratnanagar	5,000			5,000 (5)					
	Techo	5,000			5,000 (4)					
	Dharan	5,000			5,000 (5)					
	Thankot	25,000	20,000		5,000 (4)					
	National process	20,000						20,000		
	National activities	10,000						10,000		
Burma	Yangon (WFW)	54,000	40,000		10,000 (5)	4,000				
	Mandalay (WFW)	54,000	40,000		10,000 (5)	4,000				
	Nat. process support	10,000						10,000		
	National activities	10,000						10,000		
Philippines	Valenzuela	52,000	40,000		10,000 (5)	2,000				
	Nat. process support	10,000						10,000		
	National activities	10,000						10,000		
Vietnam	Nat. process support	10,000						10,000		
	National activities	10,000						10,000		
Sri Lanka	Mullaitivu	52,000	40,000		10,000 (4)	2,000				
	Nuwara Eliya	25,000	20,000		5,000 (3)					
	Kalutara	5,000			5,000 (2)					
	Batticaloa	2,000				2,000				
	Kilinochchi	2,000				2,000				
	Nat Process Support	10,000						10,000		
	National activities	10,000						10,000		
Fiji	Rakiraki	52,000	40,000		10,000 (6)	2,000				
	Savusavu	52,000	40,000		10,000 (4)	2,000				
	Sawani	52,000	40,000		10,000 (7)	2,000				
	Nat Process Support	10,000						10,000		
	National activities	10,000						10,000		
Thailand	Nat Process Support	10,000						10,000		
India	Bhuj	75,000	20,000	45,000	5,000 (2)					5,000
	Nat Process Support	10,000						10,000		
	National activities	10,000						10,000		
Lao PDR	Nat Process Support	10,000						10,000		
	National activities	10,000						10,000		
Pakistan	Nat Process Support	10,000						10,000		
	National activities	10,000						10,000		
Japan	Tohoku Tsunami	22,000	10,000						12,000	
	Nat. process support	10,000						10,000		
	National activities	10,000						10,000		
Afghanistan	Jalalabad	12,000			10,000 (3)	2,000				
	Pole-Khumri	12,000			10,000 (3)	2,000				
	Kabul	2,000				2,000				
	Charikar	2,000				2,000				
	Nat. process support	10,000						10,000		
	National activities	10,000						10,000		
TOTALS	9 new cities 12 existing cities	837,000	350,000 (11 proj)	45,000 (1 loan)	125,000 (62 projects)	30,000 (13 cities)	0	260,000	12,000	5,000

Summary of ACCA Committee approval decisions :

PROJECTS THAT WERE APPROVED <i>(some with questions and suggested adjustments)</i>			
Country	City / Project	Budget	Comments and Questions from ACCA Committee
Cambodia	National survey	10,000	Approved as proposed, but reduce budget to the ceiling of \$10,000. Must send details!
	Nat. process support	10,000	Approved, according to the ceiling.
	National activities	10,000	Bamboo workshop budget must be taken from this ceiling amount for the whole country. But must send an explanation about how the full \$10,000 will be used.
Nepal	Ratnanagar	5,000	Approved as proposed
	Techo	5,000	Approved as proposed
	Dharan	5,000	Approved as proposed
	Thankot	25,000	Approved, but BIG project budget reduced to \$20,000, since they have secure housing.
	National process	10,000	Approved according to the ceiling
Burma	National activities	10,000	Approved according to the ceiling. Must send details before this budget is disbursed!
	Yangon (WFW)	54,000	Approved, but reduce welfare funds to \$4,000
	Mandalay (WFW)	54,000	Approved, but reduce welfare funds to \$4,000
	Nat. process support	10,000	Approved in principal, but both groups must work together and give details about how this budget will be used and how they agree to work together in the two cities: Yangon and Mandalay. The national process support should pay for all the "city process support" coordination, transport, etc.
Philippines	National activities	10,000	Approved according to the ceiling. Must send details before this budget is disbursed!
	National process	10,000	Approved according to the ceiling
	Valenzuela	52,000	Approved, but coordination must come from national coordination budget
Vietnam	Nat. process support	10,000	Approved according to the ceiling. Must send national plan.
	National activities	10,000	Approved according to the ceiling. Must send details before this budget is disbursed!
Sri Lanka	Mullaitivu	52,000	Approved, but without the city support and transport, since those covered by "national support"
	Nuwara Eliya	5,000	Approved, but without the big project (will discuss more on "Big Sister City" next meeting)
	Kalutara	5,000	Approved, but without big project (since this city already got a big project budget in Phase 1). Small projects should be maximum \$3,000 per community project, to spread out. Not big ones.
	Batticaloa	2,000	Approved as proposed
	Kilinochchi	2,000	Approved as proposed
	Nat Process Support	10,000	Approved according to the ceiling
	National activities	10,000	Approved according to the ceiling. Must send details before this budget is disbursed!
Fiji	Rakiraki	52,000	All 3 Fiji proposals approved in principal, but sent back for clarification and changes before funds disbursed. Small projects must be max. \$3,000 per project, not \$10,000 or \$15,000 for one project! Also, need to explain how the housing loans will work and why such expensive houses?
	Savusavu	52,000	
	Sawani	52,000	
India	Bhuj	75,000	Approved only \$20,000 for BIG project + \$45,000 regional loan + \$5,000 for small projects + \$5,000 for citywide mapping. Other proposed activities must be taken from the national coordination support (which must be shared with other groups, so \$5,000 for Bhuj and rest for other groups) + national activities support.
	Nat Process Support	10,000	Approved according to the ceiling (\$5,000 for Bhuj and rest for other groups in India)
	National activities	10,000	Approved according to the ceiling. Must send details before this budget is disbursed! (for Bhuj)
Lao PDR	Nat Process Support	10,000	Approved according to the ceiling
	National activities	10,000	Approved according to the ceiling. Must send details before this budget is disbursed!
Japan	Tohoku Tsunami	22,000	Approved as proposed
	Osaka Buraku	0	Committee commented that there are no details on the activities, which seem to be more on the social process (not exactly what the ACCA Program was designed for) so agreed to approve \$10,000 - the ceiling for every country for national activities, capacity building, exchanges, workshops, etc., but must send plan and budget details. If need more, can propose later.
	National process support	10,000	Approved according to the ceiling for all countries
	National activities	10,000	Approved according to the ceiling. Must send details before this budget is disbursed!
Afghanistan	Jalalabad	12,000	2 new cities approved as proposed.
	Pole-Khumri	12,000	
	Kabul	2,000	Approved only welfare funds in the 2 already-active cities. Big project funds were not approved because they are ONLY for housing, not "Big" infrastructure projects. City process support can come from national coordination and activities. Will discuss "Big sister" city in next meeting.
	Charikar	2,000	
	National process support	10,000	Approved according to the ceiling
	National activities	10,000	Approved according to the ceiling. Must send details before this budget is disbursed!

PROJECTS THAT WERE NOT APPROVED			
Country	City / Project	proposed Budget	Comments from ACCA Committee
Burma	Mayayananda (Ahbu)	8,000	These projects should be integrated with the other WFW proposals, and with the larger city networks of women's savings groups that are now active in Mandalay, Yangon and rural areas.
	Kaw Hmu (Ahbu)	7,000	
	Puyinoolwin (Ahbu)	10,000	
Mongolia	All proposals	156,000	All proposals put on hold, need discussion on strategy, will organize meeting in Mongolia
India	Pune	51,111	Sent back with questions
Bangladesh	Dhaka	104,626	ACHR will coordinate with the groups in Dhaka and to search for the way to work bringing the communities into the center of this network process that has begun.

PART 2 :

Report on ACCA / ACHR activities - since the last meeting and overall

Somsook: Welcome to the first ACCA / ACHR Committee meeting in the second phase of the ACCA Program. We begin this second phase of the program with a lot of inspiring work behind us in 165 cities around Asia and a new excitement about how this active process can grow and contribute to change by people in the region.

AGENDA 1 : Remembering Perween Rahman (1957 - March 13, 2013)

The ACHR coalition lost one its brightest lights when Perween Rahman was killed in Karachi on March 13, 2013, scarcely two weeks after she'd returned from the regional ACHR meeting in Bangkok, where she gave a marvelous presentation on the mapping work she and her colleagues had been involved with in Pakistan. (A full transcript of this presentation can be downloaded from the ACHR website, and viewed on Youtube). Perween, who for many years directed the Orangi Pilot Project's Research and Training Institute (OPP-RTI), was a beloved friend to many of us - an inventor of new strategies and a nurturing figure who was able to get everyone to work together in an atmosphere of warmth and friendliness. We began the ACCA committee meeting with a moment of silent remembering, in honor of Perween, and with a few reflections on what she's given us.

Lajana : I first met Perween in 1985, when both of us were still learning and figuring out what we were going to do. She had already started working and was very warm and energetic. In 1995, I made my first visit to OPP in Karachi. Perween took me around, and I remember seeing bullet marks on the OPP office's outside walls. I found this so scary, but for Perween, this was just part of life, and in the midst of all that violence and upheaval, she was able to do so much. In the past few years, she came to Kathmandu many times to learn more about community savings and credit processes - she loved Nepal! Because Urdu and Hindi are almost the same language, she and her community colleagues from Pakistan could easily communicate with the Nepali community people. We organized a memorial service for her in Kathmandu, and read Kirtee's beautiful poem.



Somsook : Perween didn't often come for big meetings, but isn't it extraordinary that she did decide to come to our regional gathering in Bangkok in March, just before she was killed? Maybe she wanted to give us a very important message on the role of mapping - a message that was offered so simply, so clearly and so powerfully. With that inspiration from Perween, maybe we should all think a little deeper about how we use the community mapping "technology" to open space for people, to empower them to change their governments, get what they're supposed to get, plan good infrastructure and stop bad planning. We have proposed several ideas to Perween's colleagues in Pakistan about establishing some kind of award or scholarship or book in her memory, and they will decide and let us know.

Kirtee : Perween's sister is a writer, and one idea is to ask her to write a small book on Perween's work. Or to establish an award in Perween's honor, for someone who does outstanding work with the poor. Maybe the award could go to a young architect who works in this sector.

Maurice : We have discussed with Abid Hasan about the possibility of producing a film about Perween's work, and we can include in it the footage of the mapping presentation she made at the recent ACHR meeting in Bangkok. The film could look at mapping and her role in the work that she had done on the ground.

AGENDA 2 : Reflections on the community process in Myanmar + suggestions on way forward

In the two days before the ACCA Committee meeting, the international participants had a chance to plunge into the community development process which is really taking off here in Myanmar. Besides the one-day national workshop on "Support for Secure Affordable Housing and Building Strong Communities in Myanmar", we had a chance to visit community-driven rebuilding projects in cyclone-hit rural areas, and 3 urban housing projects for landless squatters and room-renters that were designed and developed by women's savings groups that are part of the newly established Women Savings and Development Network (WSDN). Here are some reflections on the process in Myanmar:

Somsook : When we organize these ACCA meetings, we don't want to organize just a meeting. We would like to expand the meeting into an opportunity to interact with and impact the national process, one way or another, and for the people who come to these meetings, that exposure to the local situation and the national politics is part of the two-way learning. I hope this meeting demonstrates our direction that whenever we organize a meeting any where, we want a collective process which contributes to the change in that host country - and vice-versa. So we organize these ACCA meetings with the national change process. We make use of these ACCA meetings to be meaningful to the host

countries, not only to the committee members. *This is our culture in organizing the meeting, the action, the change process and the learning - all in one bundle at the same time!*

Lajana : I can see the brightness in the eyes of the women in these savings groups in Yangon - they are ready to take on everything to bring change in their lives. The three housing projects here in Yangon are really affordable to the poorest families. This is really a very good start. There is a positive tone now, and things will grow fast, we can tell. I suggest that you spend time learning from other countries on various aspects, through exchanges, and bring back the knowledge to add to your process.

Mahavir : I love to see the creativity with which the women searched for and bought private land and built very simple houses that they could all afford. The strength of their collectivity is clear. Now they have to get the government system to support them to do more such projects. And I think that it would be possible to improve the quality of the houses they are already building with a little technical support in how to use traditional materials in a little better way to make stronger and longer-lasting houses, with the same small budget.



Rupa : The women's savings process has really created a big space for people to do many things. Now they can expand that process to other parts of the city, and to other cities. In all the meetings we took part in, the people were very patient and sweet, and these qualities will be useful in the long journey ahead of them. We can only think of small things they can improve: improving the quality of the houses by treating the bamboo, and building the links between communities into a stronger network.

Leakana : The land and housing projects are very good, because they are affordable to even the poorest people.

Somsak : The people are very active in doing things together, not as individuals. And their ideas to do the rice bank and the cow bank are so simple, but work very well. I am very impressed that the people here do their own thing with a lot of confidence - they don't wait for someone outside to tell them what to do or to give them anything. They build their network quickly and build their knowledge and ideas at the same time.



Moo : I can feel so much energy and confidence that I don't worry at all about the community's directions here: they are already very well rooted and grounded and going in a strong direction. But there is a big gap between what the people are doing and what the government is doing, as we saw in presentation by the Yangon government guy. There is a need for a platform to communicate between these two sectors, and to make partnership and create space for people, to bridge the gap between the two.

Lek: The savings groups give freedom to people to develop so many things to change the lives of the poor: better incomes, better financial strength, managing funds, welfare, land and housing, rice banks, etc. Savings in Myanmar is the first priority. We have seen that people reduce their expenses (like buying cigarettes, betel nut, lottery tickets, etc.) so that they can

save more - this aspect is quite interesting. One suggestion: link the urban and rural development processes, especially the savings groups. The two can share many things by linking, sharing resources, skills, products, etc.

Nad : Tee and I first came to Yangon in October 2009, and we were a bit afraid. The news was full of the government killing all those monks in 2008, the imprisonment of Aung San Suu Kyi, forced labor, land seizures, spies everywhere. But when we came out of the airport and there were the smiling women and Vanlizar to greet us, everything was OK. But at that time, we still had to conduct our meetings and workshops in secret, but we could feel the women's bravery and confidence to protect us and to know how to continue in that difficult situation. We learned so many things from these people who are starting from zero!

- We need good facilitators like Vanlizar and Ahbu to link and work together, so that the good strategies can be common and the process can grow as one big, strong people's movement.
- There is a lot of ability here. No need for lots of community architects in Myanmar! Instead of bringing in outside technicians, we need to focus on building on the skills people already have. Good rural carpenters, for example, can come to the city to help design and build better houses. Maybe we can introduce a few techniques for treating bamboo or for making simple toilets, but the people have to be the core.
- Maybe the townships in Yangon are too big and too complicated at this point for the citywide mapping. Maybe better to start at the ward level, with the mapping, surveying and planning.

Pimpim : The government needs to learn that an abstract "labor force" is composed of real people, who have real needs for things like land, housing and basic services. This sounds obvious, but we don't see this in the government's

planning for the city, with all those industrial zones everywhere, but no place for the workers! In Leh, we invite the government officials who think of the old city as a "slum" that needs to be modernized, to come to the old town and expose them to the rebuilding that is going on, to show them another way to develop the city and to preserve the city's unique heritage.

Norberto : In the urban areas of Yangon, we met squatters and room renters who told us a long story of having to keep moving, again and again, eviction after eviction, never able to stay in one place very long. These people who are so much part of the city's economic life have to become nomadic slum dwellers, just like the Mongolian herdsmen are nomads! But I am amazed and impressed at what these women have been able to do: getting together, deciding this impoverishing cycle of eviction and roaming has to stop, deciding they have to settle somewhere - legally or illegally, and then creating their place to stop moving in these three very simple, very good housing projects. And when they talked about how they manage their savings and loans, and the finances in these housing projects, they talked like accounting graduates!

Somsook : We had a very good discussion with the women in the third housing project in Htantabin Township. Many of them are new migrants to the city, and as long as they've been in Yangon, they've had to keep moving, because they kept being evicted from the land they were squatting on or the rooms they were renting. It was not easy for them to organize their savings process among these women who kept moving around. But then they found a bit of inexpensive land and started their housing project. That land is really like public land without any title, but the community was able to buy it at the Local Authority Office and ask the officials there to witness the sale. So they have gone from being nomads to being permanent.

Kirtee : *Kirtee had a lot of suggestions about how to strengthen and scale up the good work in Burma:*

- **Support the community process as vigorously as possible** to bring up new energy and leadership, scale up the process to more communities and more cities, deepen the process, invest more money in Yangon, involve more community architects, strengthen and invest in Vanlizar's team, and support more innovative livelihood projects like the grain banks and cow funds we saw in the rural areas.
- **Use ACHR's political strength to influence the formal system :** The community process we see here is very strong, but the formal system is very weak - *almost empty!* No ideas at all, no direction: if water supply is not on the city planning agenda, what is? ACHR has a great deal of political strength, as an Asia-wide coalition of groups who now have a lot of wisdom and good projects and innovations under their belt. ACHR needs to use that political strength to influence and engage with the system in Myanmar and make an impact at three levels: 1. Engage with the international level (UN-Habitat, ADB) to get a good housing policy in Myanmar, because housing is an important entry point to systemic change. 2. Build up relationships with middle-level planners, government officials, civil society actors, intellectuals, media, politicians and others through workshops and public forums. 3. Engage at the higher political level using international partners, talk to Aung San Suu Kyi, Habitat, etc.

Ana Oliveros : The absence of a system can actually be a good opportunity to demonstrate other ways of doing things. There is a vacuum of ideas here at the upper level. Instead of charging straight into the policy level, I suggest to try to do more of these good demonstration projects - they are very powerful to build people's strength, mobilize support and show an alternative that is based in reality, not in fantasy. Then, let the policies follow that strength and that reality.

Ruby : Three observations :

- **The housing projects are a very powerful tool** to bring in more members to the savings process, because they all need and want secure land and houses. Here, the housing projects the communities have developed are very simple, very practical and they show a housing solution that even the poorest family can afford to get both secure land and basic houses. They have shown that *it is possible*, and that is very powerful.
- **The role of the support team :** It is clear that the direction in Yangon is that this process is going to quickly expand to citywide, and that will be a challenge for Vanlizar and the support team - how to expand the scale?
- **The land plots in the housing projects are VERY small!** Is it a risk to start with such small housing plots? Will that set a precedent for future projects, with such small land? Maybe there is a need to explain that the very small plots in these first projects were based on what we could afford, but in the housing policy, the minimum housing plot should not be so small!

Maricel : Two points:

- **The practice of savings is a liberating experience in many ways:** We have seen very clearly that when they save together, these women are moving from helplessness and isolation to confidence. And the savings has liberated them from impoverishing cycle of high-interest indebtedness to money-lenders. And it has liberated them from having to keep moving all the time, to be able to settle down on secure land - even if it may be a very small land and houses.
- **Now there is a need for this good work to be felt by the local authorities.** This savings-driven work on livelihood, housing, land, welfare and network-building should not be a quiet secret! Need to get the government involved, to add to what the women are doing, by bringing in water supply and sanitation and drainage, etc. The savings groups are very active in answering their concerns and needs independently, but in the longer term, we need to make a policy framework to support what they are doing, so it can scale up.



Maurice : When we compare the presentations made in yesterday's meeting by the government and by the community women, the difference was striking! That made it very clear who we should support! Those very brave and energetic and creative community women are the only ones doing anything for the poor. Now we need to advocate for some kind of urban poverty department or organization in Myanmar - something that could play the role Mann Chhoeurn played in Cambodia.

Somsook : The things we have seen happening here are quite significant, because they bring us all back to the most basic building blocks of the work we have been doing for so long to build a community-driven development process. The people's process here in Yangon so far brings together about 1,500 people, and this group is so enthusiastic, so good and so able to show new possibilities.

- ***It is as though we have tasted just one drop from a very big bottle***, and what we have tasted here in Yangon shows us that the rest of the bottle will taste the same. Which means this whole country is fantastic - these people can make this kind of change at country scale. They must have been looking for this kind of change since a long time ago, under the military government, but once they have the space and they move by themselves, they can move in a big way and very confidently.
- ***People here don't wait for the system to deliver the things they need*** : Myanmar is different from other countries, since the people here have been under a military government so long that they must be fed up with government one way or the other! Their attitude seems to be, "If I have the space to do things, let me do it!" They believe in themselves, and this may be because the fertile land they live upon has allowed them to survive at a basic level, without much help from that government. It seems they don't bother much about the government, if they have the chance to start solving problems by themselves, they do it, in a big way. It's very different from a country like Vietnam, where you have to get the government's consent for everything, or the government has to be the one who initiates. Or India or the Philippines, where there are lots of development agencies, housing departments, structures in place that do deliver certain things. Here, the structure is much lighter, and they are not going too much along with the existing governing structures. This lack of structure means that people in both urban and rural areas have a big space to move in the same direction - as we have seen. *They want to move, they are able to move, and they do it well*, by putting together a little bit of knowledge from here and there, and inventing something new here and there.
- ***The groups here are not all the same, and they each invent rules which are not the same***, but there are some good key principals they have in common. That diversity in the process by people on the ground is something very interesting here. And it has strength - they are developing it all the time. And they are also developing mechanisms: they meet every month, they compare notes, the stronger groups push the weaker groups, the older groups teach and mobilize the newer groups, etc. And these mechanisms are helping the process to scale up.
- ***Once the scale grows, then you have a problems of clash with the institutional systems***. And that is the point we have to work on: how can we help soften or find ways to match those two layers, so the government allows this space for people to do things to grow bigger.
- ***One problem here is that the government has only conventional approaches to draw on***: the feudal, the military, and the modern ideas of industrialization. These approaches don't fit at all with the people's process or with any real development of Myanmar's society. The knowledge side is a problem here. The institutional arrangements are also a problem - there isn't much reform yet in the system. And probably the old conventional NGO style is not going very well with the people's process also. The intermediate development layer, which is supposed to support the people, may have to take a new form, which facilitates this change-by-people. This is not something these conventional development organizations are used to doing.
- ***The people here are growing faster and at a bigger scale than the NGOs or than the government***. So we need a new form to facilitate this growth by people. This is an important area to develop, because we need that intermediary layer to help this growth, which is going to be so fast. But to some extent, the people are themselves acting as intermediaries: they negotiate, they play politics, they know how to deal with many things. They can replace the role of the intermediary quite a lot, but you still need that.

The women from the Yangon communities respond to these observations and suggestions :

Daw Myint Khink (from Hlaing Tharyar Township, Yangon) When we started saving in 2009, the situation was very difficult. We were the ones who started, with only 20 or 30 members, and there weren't any opportunities to do much. But after yesterday's meeting, we feel like we've been successful. And we are enjoying our success very much, because we see now that what we are doing is not useless. To see all those international participants coming to see our work - we never dreamed of such a thing! But now it has happened and we will work to bring this success to others. These past two days have really helped us to expand the savings, because lots of women are seeing the reality of the housing projects, and they are reading the newsletter and asking us to join the savings. From 700, our savings membership is going to go up to 1,000 from this meeting alone! Now we will have a lot of work to do to help set up new savings groups and expand our process in Yangon and other cities. In two weeks, we will be going up to Mandalay to help them start savings groups there.



Daw Thinthin Enwe (from Hlaing Tharyar Township, Yangon) Our links with the local authority are already good - we invited them to the inauguration of the housing project in North Okkalapa yesterday and asked them to make a nice

speech. And we invite them for religious ceremonies all the time, to make friends. Now a lot of local NGOs and local political parties know about our projects - at least 20 people come to visit every day! The news of what we are doing is already spreading. Now many politicians have money and want to support us. But we have more work to do to prepare ourselves because we don't want to become victims of these politicians. And now we can talk to the media easily. The meeting yesterday gave us a "big eye"!

Somsook suggests: If it would be helpful, ACHR can come and talk to the township-level officials, and even make an MOU with them, and with ACHR and the community network, to start mapping and savings in the whole township.

Mr. Manhtay Aung (*from Kyaung Kone Village, Kunchankone Township*) In the rural areas, things used to be very sensitive and we had to be so careful what we did and what we said. But now the government's policy is democracy, and the government is setting up rural development committees and land committees to manage the rural development process. These committees are not government people, but villagers like me, who are elected by our villages to represent our villages and link to the legal system. But beside this new thing, there are not a lot of possibilities to link with the government. So we link with the government system, but we don't always follow their approach, we do things our own way and try to influence them by showing the right way to develop.

Vanlizar (*Women for the World*) When we planned to organize this big meeting, we realized we had to do it, we can't wait for everyone in Myanmar to be ready, to be OK with a people-managed process. We have to go. And I think we had 50% success and now have 50% challenges in front of us. The feedback from the meeting - from the parliamentarian who came, from the media, from government officials and intellectuals - has shown a lot of support. They are telling us that everyone is criticizing the government's low-income housing projects, but these women's savings groups are actually showing an alternative solution. That gives us the confidence to go on. But as the profile of our work grows, we also may face creating some enemies, but if communities are strong, they will continue, one way or another. We thank you all for your many suggestions - but maybe we might not use all of them!

Ahbu (*independent community organizer*) I am very disappointed that the international team didn't visit my project in Kaw Hmu. The people there waited, and now that nobody has come, they feel hopeless. I learned a lot in the last two days, and I will visit Mandalay with Nad and Tom. *[Note: because of bad traffic getting out of Yangon, the rural team reached Kunchankone nearly 3 hours behind schedule, and after making only very brief visits to two villages in the Kunchankone network, it was already getting dark. So after discussing with Ahbu, the team agreed to go straight back to Yangon, rather than visit the Kaw Hmu villages after dark. But the ACHR team had visited Kaw Hmu in April.]*

AGENDA 4 : Report on recent ACCA / ACHR activities (January - April, 2013)

JANUARY 2013

- Orientation of DPU students to work with groups in 4 Asian countries (Jan 26-28)
- Rockefeller Foundation president visits Bang Bua community upgrading project in Bangkok
- Preparations for the ACHR / ACCA / UPCA Regional meeting in Bangkok
- Signing new agreement with IIED for ACCA Phase 2
- ACHR / Asia team participates in Urban Poverty meeting in London, at IIED (Jan 22-24)
- Signing agreement to do a joint study on urban poverty with IIED

FEBRUARY 2013

- Trip to Myanmar to discuss preparations for the ACCA meeting in Yangon and new proposals (Feb. 15-16)
- ACHR / ACCA / UPCA Regional meeting held in Bangkok, attended by 120 participants, with joint ACHR/UN-ESCAP session and field visits to community upgrading projects in Bangkok (Feb. 23-28)

MARCH 2013

- Dissemination of information and video (of her presentation at the ACHR meeting) and coordination after Perween's assassination
- ACHR e-news published and sent out
- Tom, Nad, Ploy and Sut visit Myanmar to prepare for the ACCA meeting and document the community process
- ACHR signs MOU with the Phnom Penh Municipality and the Community Development Foundation (March 14)
- Rockefeller reports and new proposals completed

APRIL 2013

- **Citywide upgrading training with WBI** : Discussion with Andre Herzog from World Bank Institute (WBI) to explore ways to organize a joint ACHR-WBI training workshop on citywide upgrading in the Asia region. WBI is the training and research wing of the World Bank, and some possible good people were there. This will be an opportunity to invite key government and professional actors to take part in the training, and use the workshop to create the space at that upper layer for community-driven upgrading. They asked ACHR to draft a plan for the workshop, which will probably take place in Bangkok. If you have any ideas about this please let us know!
- **"Citywide slum upgrading in 300 Cities" discussion with UN-Habitat in Fukuoka** : A while ago, we were a little ambitious and had the idea to raise US\$ 30 million to do that, in collaboration with UN-Habitat. We weren't able to raise the \$30 Million, but we did raise \$3.5 million from the Gates Foundation, and a little more from the Rockefeller

Foundation. But we think it's still worthwhile to continue this collaborative effort between ACHR and Habitat. From our perspective, we think it's quite important to use the international status the UN brings to link to the system within these various Asian countries where the community-driven upgrading process has already begun. In Myanmar, for example, we can talk with their regional center in Fukuoka, and perhaps sign some kind of MOU which defines which countries will be on the list of our stronger regional collaboration. So when we come to Myanmar, we have that agreement to collaborate to help start the country-level work. From our earlier discussions, Lalith has said very clearly that any funds that are raised for activities in this collaboration (such as joint country-level workshops on citywide upgrading or housing) should remain with ACHR. We will discuss all these details with UN-Habitat when a regional team from ACHR will meet them in Fukuoka on May 24, 2013. *Please think about how this collaboration can support the work you are doing in your countries and send us your ideas!*

- **Discussion with the World Bank Bangladesh on helping to create a community driven support fund there (April 19)** In April, a team from the Bangladesh WB office came to CODI, and they are interested to develop something like CODI in Bangladesh - a fund to support the urban poor. That is the intention of some good people there, but they will have to find ways to answer the questions coming from many other departments within the WB, who can't see the need for supporting the poor, but feel the WB money (which will go as loans to the country) should go for infrastructure for the poor, via private-sector contractors, as usual. This is the way of thinking we find again and again in WB and ADB and many other organizations at the moment: they feel that if any money goes to the poor, it is a subsidy, and any such subsidy will *"distort the free flow of the market"*. But at the same time, they are quite ready to subsidize the private sector and subsidize "the market" all the time! All the same, this was another effort to see how the financial system can open up more room for people on the ground. Because international agencies are out of this, governments are clumsy and searching for the way - and the only idea they have is to look to the private sector.
- Preparations for the ACHR / ACCA meeting in Yangon
- Production of a draft newsletter and posters about the ACCA-supported projects in Myanmar
- Discussion about the overall program and arrangements for the ACCA + national meeting in Yangon (23 April)
- 50 DPU students begin their two-week field-study of Baan Mankong citywide upgrading, along with 20 Thai students
- Minh Chau and Tee travel to Vietnam to support activities in Vinh and Viet Tri
- Coordination in preparation for the regional community architects workshop in the Philippines (to take place May 20-28)

AGENDA 5 : Report on the Community Architects Network (CAN) and media activities

Chawanad Luansang ("Nad"), who jointly coordinates the regional CAN activities, reports :

1. Community mapping workshop in North Okkalapa Township, Yangon (April 4-6, 2013) In early April, a team from Thailand (Nad, Ploy, Sut and Tom) went to Myanmar to visit the rural and urban ACCA-supported projects being implemented by Vanlizar and Ahbu, and to help document the community-driven process there - in print and on film. After the field visits, Nad and the Women for the World team held a 3-day community mapping workshop with community members (mostly women!) from 3 townships in Yangon, Kunchankone, Kaw Hmu, Mandalay and Paha. The workshop took place partly in the meeting room and partly in the field, in North Okkalapa Township, where they started the mapping process in one ward. This workshop came after a full month of "homework" by the women's savings groups in North Okkalapa, who had surveyed and made beautiful detailed maps of several of their communities, as a kind of "dry run" of the citywide survey and mapping exercise.



Nad: *"Mapping and surveys are not just to get information, but tools to link people, build relationships, identify issues and create a realistic base understanding of their communities and city so that community people can do their own planning. Outsiders usually plan for people - mapping is a tool to help communities take back their city. Mapping is the foundation of understanding what already exists and planning how it should be, by the people who actually live there - not outsiders."*

- **Somsook** : This mapping exercise is to facilitate change in many levels - change in the communities, change in their relationship with the city. You can see that a normal workshop now is playing a very interesting role!

2. Mapping workshop and possible solutions for run-down collective housing blocks in Vinh, Vietnam (April 5 - 9, 2013) In Vinh, Tee and Minh Chao met with groups of local architects, planners and volunteers and presented CAN's activities in the Asia region. The team discussed with the UN-Habitat and Boram (UNV from Korea) about doing a joint study of housing in Vinh, and helped facilitate a hamlet-level participatory mapping and community planning workshop with 3 DPU planning graduates (Johanna, Barbara and Francesco) in the Hung Hoa Commune, on the outskirts of Vinh. The team also discussed ways to strengthen the city's community network, in preparation for proposing Vinh as one of Vietnam's ACCA "Big Sister Cities."

- **Vinh is a city full of 99 old, dilapidated collective housing developments** - both one-story row-house types and 5-story blocks of flats. Vinh is the hometown of Ho Chi Minh, and towards the end of the war, the city was planned to become an industrial center, where young workers from around the country were encouraged to come and work for their country's development. An East German architect was brought over to design apartment blocks to house all these workers. 35 years and three generations later, 19 of those 5-story blocks (each containing 80 units of 20-30m² each) are still standing, and they are home to some 1,300 families (some original owners with certificates and some sub-tenants without certificates, to further complicate things!). Conditions in these buildings are bad, and many families have extended their rooms out from balconies and windows, in dangerous ways, to add a little more space for their growing families.



- **The ACCA-supported housing project in Vinh showed one very powerful example** of how a community living in crowded and run-down collective row-houses could re-plan and reconstruct their own housing, on the same site, and this model is already being replicated in several other row-house type collective housing areas in Vinh, where the ACCA big project funds are already revolving through the CDF to finance housing loans in other projects.



- **But the problem of collective housing in these 5-story blocks is considerably more difficult.** After the mapping workshop, Minh Chau, Tee and the DPU students got together with community leaders and Women's Union staff from 25 wards in the city to go around looking at some of these dilapidated collective housing blocks (many threatened with eviction). When the team talked with people in these blocks, they learned that the ACCA housing project in Cua Nam Ward is now very well known, and people in these blocks would like to do a similar community-managed upgrading that would allow them to stay in the same place. But the building type makes it very difficult and potentially very expensive to renovate and expand the living space. Plus, the city government has its own 5-part plans for redeveloping the city's 99 collective housing projects. The good news is that the women's savings groups in many of these collective housing blocks are very strong, and the foundation of community management is in place. At the end of the visit, the whole group had a meeting with the city, chaired by the Vice Mayor (Mr. Chin, who came with us to the WUF in Naples), to discuss possible alternative solutions to the city's collective housing which allow people to stay in the same place, with more management by the communities and the savings groups.
- **Workshop planned in Vinh June, 2013, to discuss this further and work out a next step.**

3. Exploring new links with community architects in Hanoi (April 3-9) On the way to Vinh, Minh Chau and Tee spent a couple of days in Hanoi meeting with local NGOs, architects and students who are working with urban poor communities in several ways: designing community centers and open spaces. Several of these groups organized a "Community Architecture Night" where about 50 participants from these groups had a chance to present their work and to hear Tee's presentation about CAN's activities in Asia. Some of these new contacts will take part in the CAN workshop in the Philippines.



4. Regional CAN workshop in the Philippines (May 19 - 29, 2013) It's been a long time since the last regional community architects meeting in Chiang Mai in June 2010, and so the CAN network has decided to hold another one in the Philippines, in which 45 international participants (community architects, community builders and community leaders) from 12 countries will take part, along with a big team of local community architects, students, community leaders and support NGOs. The hands-on workshop will focus on citywide upgrading pilots in three cities in Metro Manila: Caloocan (especially the "Barangay-wide" upgrading in Barangay 177), Valenzuela and Bocaue (in Bulacan, on the outskirts of Manila). These three citywide upgrading pilots are being supported by a collaboration between ACCA, HPFP, FDUP, the Social Housing Finance Corporation (SHFC) and the World Bank, to demonstrate a more citywide approach to slum upgrading and to financing urban poor housing, in a context which is still mostly project-by-project.

4. Preparing new CAN proposal for Rockefeller F. : Nad, Tee, Maurice and Somsook are working on this.

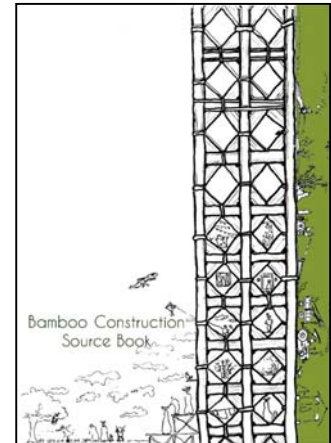
5. Proposed housing design workshop in Sri Lanka's war-torn north: Kirtee explains about a Government of India-funded project he has been involved with to build 50,000 houses in the war-torn Tamil areas of northern Sri Lanka. Kirtee has been able to convince the Indian government to apply an "owner-driven" rather than "contractor-driven" solution, where the funds are passed directly to the bank accounts of individual families, so the families can build their own houses, with minimal room for the usual top-down corruption usually involved in such a large project. So far, 9,000 bank accounts have been opened and the housing grants have been passed to those families, in 3 or 4 disbursements. Several international organizations (including UN-Habitat) have divided up the area between themselves and are helping to facilitate the process. Kirtee proposes to organize a CAN workshop within the next two or three months to help make this big housing process more participatory, and to help the families build better-quality houses and infrastructure in their war-destroyed villages, in ways that also help deal with their deep trauma. It is proposed that Ranjith and Mahavir organize this workshop, and Nad may help out a little (but cannot be the main organizer).

5. New CAN publications :

- **The Mapping Handbook** is being expanded, re-edited and will be published soon, with added stories about Perween's mapping work in Pakistan.
- **A Bamboo Construction Handbook**, drawn mostly from the experiences of Hunnarshala in Bhuj, is now being finished up and will be printed and distributed soon.

7. 100 films by the Video / Media Network Asia (Maurice reports) We now have nearly 100 videos from 12 countries, ranging in length from 5 to 30 minutes. Some of these films were made with support from ACHR and the Rockefeller Foundation and some without. We are now in the process of selecting about 20 of these films to include in a DVD compilation to distribute in the region, as we did with the videos produced in the first stage. Some of the videos are about ACCA projects, some are about problems of Asian cities, some are community-made videos, some are from architects and professional video makers.

- **The internet now gives us a way to share videos**, on Youtube and Vimeo and other video-sharing sites. We just uploaded a film of Perween's mapping presentation in Bangkok on Vimeo, and you can get the link from the ACHR website to see it. Another video of Somsook's presentation to donors on ACCA and citywide upgrading at IIED last January has been uploaded and can be viewed on Youtube.
- **Support for starting video making in Myanmar :** It used to be that the Rockefeller Foundation didn't allow us to support any video activity in Myanmar, but now that the military junta has been officially dissolved and sanctions have been lifted, we can use some Rockefeller funds to help the teams here to form a video-making and media group. We have some funds left in this phase of the Rockefeller grant for that. I think that at this stage in your history, it is very important to start documenting on video what you have been doing. In Mongolia, for example, both groups have made videos on their community development process, and many of these videos have been shown on national television, and every time they show on TV, they get phone calls from other communities, from government and from media.
- **Somsook adds :** We have money for this video activity - don't let it sit in the bank!
- **Ranjith adds:** In Sri Lanka, we use videos to disseminate news to the national network.



AGENDA 6 : Urban Poor Coalition Asia (UPCA) update

(Ruby reports) **The last UPCA committee meeting was held in Bangkok**, on 27 February, during the ACHR regional meeting. Jockin, Rose and Sonia from SDI were able to join that meeting. Issues raised at the meeting included: how to become a member of UPCA? what should be the UPCA structures at national levels? how to create an UPCA regional forum, and how to provide small funds to strengthen the community movement in the various countries?

- **Link UPCA with SDI :** At the meeting, it was proposed to link this new process in Asia with SDI, which is more active in Africa, through exchanges and joint meetings.
- **\$4,000 per country for community strengthening activities :** We have all agreed that the UPCA funds can be used to support various activities to strengthen the community network process within each country, up to a ceiling of \$4,000 per country, according to proposals. This support is to go directly to community networks, not to NGOs.
- **Ruby attended the World Urban Poor Forum in Upsala, Sweden (April 16-17, 2013)**, at Upsala University, where she made a presentation about the work of UPCA and the Homeless People's Federation at the session on "Reclaiming the City".
- **Dialogue with CDIA about funding housing :** CDIA in Manila is apparently changing their direction, and are now exploring the idea of expanding their funding from only infrastructure to also include housing, and the HPFP is having a dialogue with them about this. Somsook suggests sending a big team of leaders from the federation to visit CDIA to negotiate this - don't go alone!

Myanmar to contribute to the UPCA Fund! Daw Thinthin Enwe (*savings leader from Hlaing Tharyar Township, Yangon*) announces that the members of the Women Savings and Development Network (SDN) in Myanmar have decided to collect and contribute 100 Kyat (US\$ 10 cents) from each member, and send this to the UPCA fund.

AGENDA 7 : Report on the ACCA Regional Revolving Loan Fund

Somsook: The ACCA regional loan fund is not a bank. We are exercising a new system for sharing loan resources across countries, between key development groups, and working on a trust system. Our first idea was to make this an UPCA fund, but it was too complicated to make too many things go at the same time under UPCA, so we still keep it as the ACCA regional loan fund. Loans from this fund can go to any community group whose existing finance is not sufficient to develop their projects.

- **Loan terms :** According to our earlier decision, loans of maximum \$50,000 are given at 4% annual interest, to be repaid in half-yearly repayments over a maximum five year term. One of the innovations of this experimental fund has been that the loans are given in US dollars, but the repayments are calculated in the local currency, according to the exchange rate at the time the loan was given. This makes the repayment easier, since any fluctuations in exchange rates are absorbed by the fund and not by the local groups. It was also agreed that since the funds come from the ACCA budget for big housing projects, loans from the fund should be used to buy land or construct houses - or as a guarantee fund to access other sources of housing finance within the countries.
- **The regional fund is also a way to help groups to practice their loan and repayment systems,** since the loans come from a "friend," and to demonstrate that they have the capacity to repay. If this system works, it means you can deal with any bank, as Lajana is doing in Nepal.
- **Problems transferring the loan repayments back from Sri Lanka :** Because foreign exchange regulations make it easy to bring money into Sri Lanka but tricky to take it out, CLAF-Net has been having trouble getting the loan repayments back to Bangkok. To resolve this problem, CLAF-Net has proposed to set up a special Sri Lankan Rupee account in Colombo, and transferring all the regional fund loan repayments into that account, following certain reporting procedures. It has been agreed that the money in that account will then be used to offset the new ACCA budgets approved for Sri Lanka in Phase 2, and the amount ACHR then doesn't have to transfer to Sri Lanka can be put back into the Regional fund capital, as an indirect means of paying back the CLAF-Net loans to the ACCA fund. *(The account has already been opened and Ranjith shows us the account book!)*
- **Penalty for late payments:** Khun Nutta, who has been helping us with the finance aspects of the new fund, has suggested introducing a penalty for late repayments (extra 2% on the amount overdue). *(Somsook)* This is a very light imposition, but it's more about the discipline of repaying what groups promised to repay. If they have problems, we should talk. If they don't talk and the repayments get late, that is not a good thing. That's the main thing.
- **Discussion about auditing processes in different countries:** Audits can be a headache, but they can also be very useful things, and if they are done a little differently, they can become opportunities to examine, question and develop - especially when they are done with *trust*, and not as a policing based on *distrust*.

ACCA Regional Fund Performance (as of April 2013)

Country	Who borrowed?	For what project?	Loan amount (US\$)	Repayment so far (US\$)
Philippines	HPFP	Roofing loans at LTHAI in Mandaue	10,000	4,599
Philippines	HPFP	Finish last houses at LTHAI	50,000	9,318
Nepal	Lumanti	Small housing project in Biratnagar	12,500	5,488
Sri Lanka	CLAF-Net	Scattered housing loans in Batticaloa	20,000	3,732
Sri Lanka	CLAF-Net	Scattered housing loans in 5 cities	50,000	9,267
Sri Lanka	CLAF-Net	Scattered housing loans in 9 cities	40,000	0
Cambodia	CDF Foundation	Scattered housing loans in Koh Kong	50,000	16,779
Cambodia	Provincial CDF	Scattered housing loans in B.M. Province	23,500	1,251
4 countries	8 loans		\$242,000	\$50,434 (21%)

Total capital in the Regional Fund (after the February 2013 ACHR meeting)

- Seed fund from ACCA Phase 1 \$218,500
- Additional budget for the Regional fund at end of ACCA Phase 1 \$61,000
- Unused money returned from Korea and other contributions \$30,855
- Contributions from UPCA II meeting (Feb 2013) \$664
- **TOTAL \$311,019**
- **Funds available now for new loans: \$116,554**

AGENDA 8 : Report on the Regional "Decent Poor" program

New proposals to the Decent Poor Housing Fund (proposals received as of May 2, 2013, before the Yangon meeting)

Country	Proposed by	# cities	# of families	other contributions	Budget from ACCA (US\$)
Sri Lanka	Sevanatha	6	28		10,000
Pakistan	AHKMT in Rawalpindi	1	20		10,000
Mongolia	UDRC + CHR D	4 provinces, 5 villages, 1 city	20		10,000
Bangladesh	Housing and Land Rights Forum (HLRF-B) (11 organizations)	2	20	1,790	9,000
India (Bhuj)	Hunnarshala Foundation + Women's Self-help Savings Network	1	10		5,000
Nepal	UPCA Nepal, Community Women's Forum (CWF); representatives of ACCA cities	2	20		10,000

Cambodia	CCD Foundation + Community Saving Network Cambodia(CSNC)	17	21		10,000
Viet Nam	Viet Tri City CDF and 6 sub-city savings network	1	20		10,000
Myanmar	WFW + Women Savings and Development Network (WSDN)	1	10		5,000
Philippines	FDUP	??	20		10,000
TOTAL		32 cities + 5 villages	189 families	\$1,790	\$89,000

- For the 4 countries (Pakistan, Vietnam, Myanmar and Philippines), either the national processes or the list of beneficiaries should be re-considered.
- For the 2 countries (Sri Lanka and Cambodia) the number of beneficiaries is higher than ceiling of 20 families, you may not need to reduce the list.

AGENDA 9 : Other regional activities

1. Producing an ACHR "White Paper" for regional development agencies. (*Somsook*) These agencies are going astray and will never come back, so the ACHR should come up with a paper to help bring them back. For the World Urban Forum (in Naples in Sept. 2012), we asked many countries to send their performance and their information about the change that is actually happening in their countries. We planned to put these together in a paper which tells "*This is possible!*" and send it to the key development institutions in the region. But we haven't done that yet. Now is the right time for us to do something serious, at the international level: write a paper in very clear, strong and simple language telling the truth about the possibilities on the ground, and the truth about the absence of their role, their failure to do what they were set up to do. We have to find some diplomatic language to say, "*You set up the World Bank for this, and you set up the ADB and UN-Habitat for that, but you are not playing that role you were supposed to play in Asia!*" And then send this message to them, and ask for higher-level discussions with them. Why ACHR? Because we have the legitimacy, we have all this information and experience, and we can tell them what the better possibilities are. We don't usually do much of this kind of work, because we feel it's a waste of time, but now may be the time, because these organizations are going so astray! And we don't want to attack them, but deal with them as mature professionals.

- **Idea: Organize a small meeting in August or September to discuss this and work out a strategy to deal with these organizations more properly.** Possible people to work on this: Kirtee, Maricel, Hosaka, Arif, Younus, Sandeep, Lajana?

2. IIED / ACHR joint study on urban poverty lines in Asia: ACHR has agreed to undertake a new joint study with IIED on how to assess urban poverty in Asian countries. That may sound a little boring - *urban poverty again?* - but this study has come out of a workshop organized by IIED in London last January 2013. How poverty is assessed is really a big issue in Asia and in the world, because the key development institutions all have their standard poverty lines.

- **The one-dollar-a-day poverty line that was set by the World Bank**, for example, is still used by governments, UN agencies and all sorts of development institutions to set their policies. And because that poverty line is so low, it becomes possible for World Bank publications to assert all kinds of absurd untruths, such as "*Delhi has no urban poverty.*" So the question is, what really is the poverty line? Our friend David Satterthwaite at IIED would like to argue that in different countries and different cities, you have different living costs and different levels of poverty, and that poverty is complex and multi-faceted - it's not just a matter of how much a person earns. So how can you adopt just one poverty line and use that in every country in the world? It's not fair or right to do so. Perhaps the World Bank set that one-dollar-a-day standard because they don't know how to deal with those differences and complexities or how to measure the poverty in different places, so they took the easy way out and *didn't*.
- **We would like to try to determine the real poverty line, in different countries.** What is the line above which a person can live, in different countries? And what do we mean by *living*? And what do we mean by *country*? For within any country, there are vastly different costs of living, between small towns and giant capital cities. Manila and Kidapawan, for example, will have very different levels of subsistence and should have different poverty lines.
- **Our ACHR network includes many urban poor groups** - how can we bring those groups into this discussion and get them to discuss and determine all the elements which would constitute a poverty line in their places?
- **Kirtee : This is a tremendous idea.** Poverty lines are always determined by governments, and they are always exclusive and based on technical data - in India they are mostly based on consumption expenditure or nutrition levels. We need to bring in an understanding of other poor people's needs, besides basic nutrition.
- **Ana : We need to look at other aspects of poverty, not just income or nutrition:** things like access to civic amenities and basic services, quality of housing, health, education, sanitation, environment, etc.
- **Idea: Organizing a regional workshop (or two workshops) to discuss the meaning of poverty and poverty lines - from the perspective of poor people themselves.** If we discuss this issue with the poor people, they will have all sorts of ideas on this. The only problem will be how to organize all that richness and all those ideas into a system with which to talk to the larger society about assessing poverty, to make it comparable?

AGENDA 10 : Review and adjustment of ACCA Phase 2 Guidelines and budget ceilings

Somsook : We don't want to make all of you restrict your work to any "boxes" imposed by the ACCA Program! We're all fed up with having to do that. All the funders in the world are making their boxes and trying to make us fit the work we do into those boxes! Focus instead on your process and then see how you can use the different tools and elements which the ACCA Program offers to build on and expand that process in your country.

Adjustments to ACCA tools and procedures : *The committee discussed the ACCA tools and proposal procedures, and agreed to the following changes :*

1. **BIG housing projects** : Only new cities can propose big housing projects, not former ACCA cities. And Big Sister cities can apply for additional big housing funds, but only up to a maximum \$20,000, and with good reasons.
2. **Procedure for proposing ACCA projects** : It was earlier agreed that in this second phase, all the ACCA proposals should come from communities, then be reviewed in the joint city process and then sent to the national platform for discussion and review, before being submitted by the national ACCA committee. But for many countries, this process is proving difficult, so the committee agreed to loosen the rules a little: there should be some discussion at LEAST at the city level or national platform - or even sub-regional platform. At least one of these levels should discuss and agree to the proposals before they are sent to the regional committee for consideration.
3. **Projects coming from the communities or the NGO?** In the first phase of ACCA, we compromised and most of the ACCA proposals come from the support NGOs, not directly from the community organizations. The committee agrees that if new proposals are clearly coming from community action, YES! But if the project proposals are coming from the NGO or the city only, there is a need for some explanation of the relationship with the communities.
4. **Postpone discussion of Big Sister Cities to next meeting:** These will be the model cities in each country which lead the way and show concretely what "citywide" means: citywide scale upgrading, mapping, savings, networking, partnership between the people and the system and policy change. The committee agrees that there should be no more than 2 big sister cities per country (one city for smaller countries). Also, the decision about which city becomes the big sister must come from some national platform discussion and agreement, so the other cities don't feel slighted. The committee agreed to discuss this more in the next meeting. Groups can propose their big sister cities beginning in the August 2013 meeting.
5. **Small projects** : As already agreed, the small project ceilings are maximum \$5,000 for former cities and \$10,000 for new cities. Small projects should be maximum \$3,000 per project: no BIG small projects that cost \$5,000 or \$10,000! The idea is to spread out the opportunity, not consolidate it in one or two settlements!. Small projects are only for common physical infrastructure, *NOT* for income generation projects (which should be supported by loans from the savings groups, not by small project funds).
6. **Welfare seed funds** : Agree to discuss this more in the next meeting, but let the first proposals go now.
7. **Decent Poor grants to the poorest** : This is a development concept to help communities take care of their own most vulnerable members and make sure they can be included in the community development process, not a welfare give-away! Some groups are using the Decent Poor funds as grants (as Selavip wants), but some are using them as revolving loan funds for fixing the houses of the poorer members (like Philippines, Myanmar).
8. **Maximum \$10,000 per country for capacity-building activities** (exchanges, meetings, workshops, city process support, etc.) In this phase of ACCA, there is no budget for city process support in individual cities. But groups can propose up to a ceiling of \$10,000 per country for those activities - the budget must be shared between groups and between all the cities! These are for community activities, not coordination expenses of the support NGO.
9. **Maximum \$10,000 for National Coordination and Process Support** : This is the same, but all the groups in the country must agree how to share this, and the plan and budget should be set by the national committee.
10. **Maximum \$10,000 for national surveys** : If country groups propose to do a national slum survey and mapping, they can propose up to a maximum amount of \$10,000 per country, according to proposal.

Summary of Adjusted ACCA budget ceilings (with adjustments in RED COLOR)			
Tool	Total budget for Asia	Budget per project	Explanation
1. Big housing projects	\$1.1 million	about \$40,000 per project x 30 cities (only new cities + Max. \$20,000 for Big Sister cities)	This \$40,000 is to trigger change, not to solve all the problems! Have to use these small funds strategically! The number of proposed Big projects in each country should be based on the size of the country, scale and seriousness of problems, existing mechanisms and capacity. Agreement: former ACCA cities cannot apply for additional BIG projects, but Big sister cities may propose max \$20,000 additional big project funds. If needed, they can also apply for regional loans.
2. Small upgrading projects	\$700,000	Ceiling \$5,000 for existing ACCA cities, and \$10,000 for new cities. Total about 100 cities	Small project budgets for already-active cities can be proposed, but with very good reasons and not more than \$5,000 per city. Projects should cost max. \$3,000, to spread out the opportunity to many communities.
3. Welfare fund seed capital	\$200,000	\$2,000 per city x 100 cities (max 10 cities per country)	Should be more for countries where no welfare activities have started yet , a proposed no. of cities per country attached.
4. Special strategic activities for scaling up, for policy change and to link with broader financial options	\$200,000	open to proposals	This special budget is for emerging opportunities that may come up or the activities to broaden with policy change or link with formal financial mechanism It can be proposed base on emerging possibilities according to proposals.
5. National coordination and process support	\$300,000	Max. \$10,000 per country per year	To support the national coordination process. Implementing groups must agree and share this.
6. National capacity building activities (exchanges, workshops, meetings, city-process support, etc.)		Max \$10,000 per country per year	In this phase of ACCA, there is no budget for city process support in individual cities. But groups can propose up to a maximum of \$10,000 per country for those activities - budget must be shared between groups and between the cities that need it. These are for urgently needed community activities for capacity

			building, workshops, exchanges, etc. (must come with proposed activities)
7. Decent poor housing grants, for the poorest	\$100,000 (\$80,000 from Selavip and \$20,000 from ACCA)	\$500 grant per poor family, for housing only. Max 20 grants per country	This is to help communities include the poorest-of-the-poor in their process, not a welfare giveaway. Proposals on first-come-first-serve basis. Proposals must come from community networks, at community, city and/or national level, with explanation of process of selection.
8. Support for community driven disaster management and rehabilitation	\$100,000 (from Rockefeller Found.)	A ceiling of about \$10,000 for each disaster	Budget for small and big projects or other tools can also be proposed separately. This budget is a strategic support to boost the affected communities to be helped quickly, and to manage their own redevelopment work together visibly, or for other unexpected or very urgent needs.
9. ACCA Regional Loan fund	Still about \$311,000 available in the fund	Max. \$50,000 per loan, at 4% annual interest	Loans for housing construction, land purchase or other creative, strategic ideas. Loans to be repaid in 6-monthly installments over 4 or 5 years, with repayments pegged to local currency at the time of loan disbursement. Can go to former or new cities, according to need.
10. Big Sister City support Will discuss more in August 2013 meeting, before accepting any proposals	\$240,000 (from Rockefeller Found)	\$8,000 per city. Maximum 2 cities per country (1 city for smaller countries)	Model city to show concretely what "citywide" means: citywide scale upgrading, mapping, savings, networking, partnership between the people and the system and policy change. Budget is flexible, and can be used by cities to plan, to build the network, to strengthen the city fund, to build partnership, to organize meetings and workshops, etc.
11. Regional learning and support	\$500,000	open to proposals	For regional workshops, ACCA meetings, learning, exchange visits, training, capacity building, collaboration between sub-regional groups, etc.

A rough attempt to set quotas for ACCA support in Phase 2 are discussed and agreed to: Because the funds we have available for ACCA Phase 2 are limited, and because the scale of need and the capacity of groups in different countries is quite different, it isn't possible to set the same open ceilings for each country, as we did in the first phase of ACCA. To try to make the distribution of ACCA Phase 2 resources more fair and realistic (according to the country's size, population, scale of problems, maturity of groups, etc.), the ACHR secretariat developed a set of four indicators to roughly rate the situation in each country and to use this rating to determine how best to distribute the key ACCA program elements and resources. In the table below, the yellow columns on the right show our country ratings for the four following indicators :

1. **How big is the country and how big is the slum population?** (3 = bigger country and more slums)
2. **How serious are the problems?** (3 = more emerging problems and less attention from society)
3. **Is there existing assistance / budget / policy support in urban poverty?** (3 = less assistance and budget)
4. **Do the implementing groups have the capacity to work in a big scale?** (3 = more capacity)

Review these after a year: These parameters are important at this early stage, so that all the groups can start, and can make their 2-year plans for ACCA. We can try this for one year, and we will review at the end of the first year

	Country	Max. number of Big housing Projects	Max. number of new cities for small projects	Max. number of cities for community welfare	No. of HH to get support to Decent Poor housing	COUNTRY RATING			
						1	2	3	4
1	Afghanistan	1	5	6		2	3	2	1
2	Bangladesh	1-3	5	6	20	3	3	1	2
3	Cambodia	1-3	8	5	20	2	3	2	3
4	China	1-2	3	3		3	2	1	1
5	Fiji	1-3	6	6		1	3	2	3
6	India	1-3	6	6		3	3	2	2
7	Indonesia	1-3	8	10	20	3	2	2	2
8	Japan	1	3	3		2	1	1	2
9	Korea	1	3	5		2	2	2	1
10	Lao PDR	1	3	3	20	1	2	3	3
11	Malaysia	1	3	3		2	1	2	1
12	Mongolia	1-2	6	8	20	1	2	3	2
13	Myanmar	1-3	8	10		2	3	3	2
14	Nepal	1-3	6	8	20	1	3	2	2
15	Pakistan	1-3	8	10	20	3	3	2	3
16	Philippines	1-3	8	10	20	3	3	2	3
17	Sri Lanka	1-3	6	6	20	1	2	2	3
18	Thailand	1	3	3		2	2	1	3
19	Vietnam	1-3	8	10	20	2	2	2	2
		43	106	121					

PART 4 : Details about the new ACCA projects being proposed

1. CAMBODIA

New budget PROPOSED for Cambodia	New budget APPROVED for Cambodia
\$12,500 - New national community survey	\$10,000 - ceiling for national survey
\$6,473 - Bamboo workshop	\$10,000 - Support for national activities (<i>must send plan + budget</i>)
	\$10,000 - Support for national coordination

New national community survey and mapping (\$12,500) Will try to cover all the cities in the country: 35 cities + 159 peri-urban districts in all 24 provinces. The CDF team will work with local universities, young professionals and the local authorities in each city. Besides gathering basic settlement information and plotting the settlements on maps, the survey will identify vacant public land for housing. They plan to start after the elections, in July 2013, and expect that it will take just 3 or 4 months to finish the entire country. They can do this so fast because in almost all of these provinces and cities, they already have go city and provincial partnership between the community networks and the local authorities.

Bamboo workshop (\$6,473): After the bamboo workshop in the Philippines, the bamboo idea has caught on among the community builders network in Cambodia. They will use this workshop to actually build a new meeting room on the site of the community builders training center in Phnom Penh - partly using compressed earth blocks (which they make at the center) and partly with bamboo. The CDF Foundation will match the ACCA funds to finish the building.

Discussion about the Cambodia proposal :

- **Suggestion to involve CAN in the bamboo building design:** that the CAN network be involved in the workshop, to help in the design the building, so that it "makes a nice model to inspire people to use bamboo in their houses."
- **Warning about bamboo:** in Nepal, Lumanti used bamboo for one 300-unit housing project for flood victims, and there were many problems with the material, with unplanned expenses of transporting the bamboo to the site, with treatment of the bamboo and with weakness of the final structures in this windy area.

2. NEPAL

- Additional activities proposed in 4 already active cities: Ratnanagar, Techo, Dharan and Thankot

1. CITY IN PROCESS : RATNANAGAR *(Proposal from Lumanti)*

ACCA budget already approved in Ratnanagar :

- City process support : \$3,000
- Small projects (5) \$15,000
- Big housing project \$ 40,000
- TOTAL \$58,000

New budget **PROPOSED** for Ratnanagar

\$5,000 - Additional small projects (5)

New budget **APPROVED** for Ratnanagar

\$5,000 - Additional small projects (5)

ACCA progress in Ratnanagar (started 2011):

- **Savings groups in 14 poor communities**, with 480 members and about \$5,000 in collective savings.
- **BIG project at Lauri Ghol (35 households) still in process:** On-site upgrading of a riverside squatter settlement. The people were able to negotiate long-term individual user rights on the municipal land they had been squatting on for years. The 3,560m² of land has a market value of \$500,000. Each family officially got 50 square meter plots. The municipality provided \$13,500 for land-fill and strengthening the river embankment along the settlement.
- **Already completed 34 small projects in 13 communities!** During the first phase of ACCA, the communities in Ratnanagar used the \$15,000 small project funds to plan and implement an astonishing 34 projects in 13 poor communities (with multiple projects in each community) to improve drainage and water supply and sanitation, to create community libraries and to strengthen eroding river banks with bamboo plantation. Besides their labor, the community contributed almost half the cost of these projects.

Additional small projects proposed in 5 communities, identified and prioritized in a citywide mapping process :

In this second phase, the \$5,000 will be used to implement projects in 5 more communities, which have been identified and prioritized through a citywide mapping and prioritizing process, which was done in collaboration with the Municipality. For these projects, the community network has already been able to leverage commitments of support and matching funds from the Municipality, the Community Forestry Department and the Department of Water Supply.

1. **Water supply and bamboo-planting in Nabajagriti Tole (55 households)** This riverside slum will use \$1,000 of the small project funds to implement three projects: planting bamboo along the riverbanks to stop the serious erosion, building a community center and laying a network of pipes to connect each house to municipal water mains and get metered household water connections.
2. **Access road in Beltandi Tole (85 households)** This is one of the cities poorest settlements, with mud and thatch houses, no electricity, water or toilets. They will use the \$1,000 small project budget to improve the access road.
3. **Drainage in Dovan Tole (38 households)** This riverside community has already used ACCA small project support to install a communal tube well and create a community children's library. In this phase, they will use the ACCA funds to improve the community's road-side storm drains.
4. **Communal farming in Majhimushar Tole (19 households)** This community of extremely poor bonded agricultural laborers has been relocated several times, and conditions in their current riverside site are bad. Despite some infrastructure being provided by a Japanese charity, everyone still has to share a single communal toilet, and open defecation is common. In the first phase, the community's women's savings group used ACCA small project funds to renovate that communal toilet and lay drainage lines. In this next phase, they will use the ACCA support to prepare land for communal farming.
5. **Storm drainage in Pragati Tole (?? households)** This community has already used ACCA small project support to install a communal tube well, renovate an old building as a community center and construct a new road along the settlement (with support from the Municipality). In this next phase, the community will use ACCA funds to lay storm drains along that new road to ease the seasonal flooding during the monsoons.



2. CITY IN PROCESS : TECHO *(Proposal from Lumanti)*

ACCA budget already approved in Techo :

• City process support :	\$3,000
• Small projects (5)	\$15,000
• Big housing project	\$ 40,000
• TOTAL	\$58,000

New budget **PROPOSED** for Techo

\$5,000 - Additional small projects (4)

New budget **APPROVED** for Techo

\$5,000 - Additional small projects (4)

ACCA progress in Techo (started in 2011):

- **Strong women's savings** : with 700 members in 10 communities, and collective savings of about \$100,000.
- **Already completed 19 small projects in 10 communities!** During the first phase of ACCA, the communities in Techo used the \$15,000 small project funds to plan and implement 19 projects in 10 communities (with multiple projects in some communities) - improve storm drainage and water supply systems, stone pave courtyards and roads, clean out ponds and renovate Hindu temples. Besides their labor, the community contributed 60% of the cost of these projects, and were able to leverage almost \$2,000 support from the local government.
- **BIG project to set up revolving loan fund for house improvements in historic Newari settlements in the Kathmandu valley:** So far, this special network-level fund (set up with seed capital of \$40,000 from ACCA) has financed the housing improvements of 12 historic Newari houses, with the communities contributing about 70% of the renovation costs, and loans from the fund contributing about 30%. They have also persuaded the local government to contribute \$5,000 to the fund.



Additional small projects proposed in 4 communities, identified and prioritized in a citywide mapping process :

In this second phase of ACCA, the \$15,000 small project budget will be used to implement projects in 4 more communities, which have been identified by the Techo Women's Savings Cooperative, which (together with the community members) will negotiate with the Village Development Committees to include these projects in their annual development plans, so that additional funds can be leveraged for the projects.

1. **Laskuti** : This community's old traditional rest house, which is an important community gathering space and cultural amenity, has deteriorated and is in need of repair. There a local *guthi* (community fund) which manages the rest house, and the people will use a small grant from ACCA to repair the roof, with the community members providing all the labor.
2. **Kutujhol 2** : Inspired by an earlier ACCA-supported courtyard paving project, the women in this community will use the ACCA funds to pave their common courtyard (which tends to flood in the monsoon) with stone slabs and improve the underground drainage. They have already negotiated with the VDC to provide financial support for the construction.
3. **Maligaon** : The ACCA funds will be used to repair the badly broken down common water tank that the 50 families in the community rely on, with people providing all the labor and part of the funds.
4. **Siddhi Ganesh Pokhari** : Techo has 11 ponds which used to provide water to many of its traditional stone water spouts. But unplanned urban development has damaged the ancient underground pipes which connect the spouts to those ponds. The Siddhi Ganesh Pokhari is the largest of these ponds in Techo, and it is now badly polluted and choked with garbage. The community members have launched a campaign to clean and conserve this vital part of their water supply system and cultural heritage. Small project funds in the first phase of ACCA were used to clean and stone-pave the area around the pond. In this phase they will use additional ACCA funds (and support from the VDC) to clean out the pond itself, as a pilot for other historic ponds in the city.



3. CITY IN PROCESS : DHARAN (Proposal from Lumanti)

ACCA budget already approved in Dharan :

• City process support :	\$3,000
• Small projects (5)	\$15,000
• Big housing project	\$ 40,000
• TOTAL	\$58,000

New budget PROPOSED for Dharan

\$5,000 - Additional small projects (5)

New budget APPROVED for Dharan

\$5,000 - Additional small projects (5)

ACCA progress in Dharan (project started in 2011):

- **Strong women's savings since 2006** : with 905 members in 26 communities (out of a total 74 slums in the city), and collective savings of about \$150,000.
- **BIG housing project at Amar Basti (45 households)** still in process: On-site upgrading of a squatter settlement on government land. The Municipality provided the land (0.6 hectare) for free (worth \$1.7 million), on a long-term individual user rights agreement, and also spent \$20,000 to upgrade a road through the settlement. The community is planning to share the land with people from other communities who are facing eviction because of road projects.
- **Already completed 11 small projects in 11 communities.** During the first phase of ACCA, the \$15,000 small project funds were used to plan and implement 11 projects in 11 communities, to build retaining walls and shore up riverbanks, develop and improve water supply systems, build bridges, build community centers and create a revolving loan fund for individual household toilet construction. Besides their labor, the community contributed an additional \$17,000 to these projects and were able to leverage \$16,000 from the local government.



Additional small projects proposed in 5 communities - all with very good support from the Municipality :

In this second phase, the \$5,000 will be used to implement projects in 5 more communities, which have been identified by the Dharan Savings Cooperative and completely planned by the communities themselves. All the projects enjoy good financial and coordinating support from the Dharan Municipality, which has become a very strong partner to the community development process in the city and contributed capital to the CDF.

1. **Additional funds for the revolving "Toilet fund"** : A revolving loan fund has been established in Dharan, with support from ACCA, Lumanti and the Municipality, from which people can take small loans to build household toilets, through their women's savings groups. 150 families have already built their toilets this way, and loan repayment is 100%. Demand for these loans is increasing. To increase the fund's capital, the women's savings network has decided to add 100,000 Rupees (\$1,850) of their own savings to the fund, and will match that with another \$1,000 from ACCA. With the larger fund, they expect they will be able to give toilet loans to another 300 families in 74 communities this year.
2. **Community Information center in Hridayandra Tole**: The Community Youth Network in Dharan, which supports children's education in informal settlements, has been conducting free computer classes and runs a community information center and library in a 10x12-foot room in one of the communities. As their network expands to more settlements, they need more space and the Municipality has provided them with free land for a new center. They will use a grant of \$2,500 from ACCA to help construct the building.
3. **Water storage tank in Amar Basti (45 households)** This is the community where the Big ACCA housing project is going on, and where the people still have to walk a long way to collect water in buckets. They will use a small project grant from ACCA to add to their own funds to construct a 60,000 liter community water storage tank for their drinking water needs.
4. **Community building in Lalit Tole (59 households)** The community building will be used for community gatherings and the savings group meetings. They have leveraged \$300 from the municipality and the Women's Savings Cooperative has provided another \$1,110 for the construction. The ACCA resources will provide the remaining \$460 that is needed to complete the construction.
5. **River embankment in Sabhagriha Gauri Marga Community (32 households)** This riverside settlement is extremely vulnerable to flooding, especially houses along the riverbanks. To solve the problem, the community will build an embankment along the river, for which the municipality has already agreed to contribute \$4,900, and the community members have already collected an additional \$560. The ACCA resources will provide the remaining \$920 that is needed to complete the construction.

4. CITY IN PROCESS : THANKOT *(Proposal from Lumanti)*

ACCA budget already approved in Thankot :

- City process support : \$3,000
- Small projects (6) \$20,000
- TOTAL \$23,000

New budget PROPOSED for Thankot	New budget APPROVED for Thankot
\$5,000 - Additional small projects (4)	\$5,000 - Additional small projects (4)
\$40,000 - Big housing project	\$20,000 - Big housing project
Total = \$45,000	Total = \$25,000

ACCA progress in Thankot (project started in 2012): Thankot is another beautiful historic Newari town in the Kathmandu Valley, filled with ancient brick and carved wood houses clustered around stone-paved courtyards and temples. It's no museum, though, and most of these houses are occupied by very poor families, though they all own their houses.

- **Very strong women's savings since 2006**, with 910 members in 29 communities and collective savings of about \$240,000. All the savings groups are linked into a citywide savings cooperative.
- **2 small projects completed.** During the first phase of ACCA, the communities in Thankot used the \$20,000 small project funds to plan and implement 2 projects. In one project, they used \$15,000 of the ACCA funds to set up a revolving loan fund for installation of drinking water pipes, from which 1,000 poor families have already benefited. The other project, in the Balambu community, involved the community-driven renovation of a historically important community courtyard in a beautiful ancient Newari settlement.



Additional small projects proposed in 4 communities: In this second phase, the \$5,000 will be used for projects in 4 more communities - all to be implemented by the women's savings groups.

1. **Courtyard restoration in Imakhel (25 households)** This community will use the ACCA support to improve a community courtyard and deep well, which is a vital community open space, but which is being threatened by a planned VDC road. The project is part of the community's negotiation to stop this road project.
2. **Renovate an old warehouse to be a community center in Sajha Ghar:** The community will use ACCA funds (and matching funds from the VDC) to restore a dilapidated fertilizer storage building in the center of town and turn it into a community center and public events hall (which can be rented out for weddings, to generate income for the network).
3. **Renovate a historic community square in Bosi Gaun (150 households)** This square, which is the community's main space for religious festivals, is in bad shape, for lack of funds. The renovation will use traditional construction techniques, to preserve the community's cultural identity.
4. **Stone pave a public square and repair a traditional water tank in Tafal (30 households)** They have been able to negotiate with the VDC to allocate part of the funds for the implementation of this project.



Proposed Big Project (\$40,000) to set up a revolving loan fund for housing repairs and expansion:

Many savings members in Thankot want to improve, expand and earthquake-proof their houses, but the women's savings cooperative doesn't yet have sufficient funds to make larger loans for housing to individual members. The \$40,000 from ACCA will be used to set up a special housing fund to give housing improvement loans to individual members. The fund will provide housing loans to 25 families in the first round, and will be managed by the Thankot savings cooperative. The volunteer architects will provide technical support to the families who plan housing improvements.

Discussion about the Nepal proposals

- **Thankot:** The committee considers that although there is a clear need to support urban poor housing in this area, the BIG project budget is reduced to \$20,000. Why? There is no eviction urgency, since people all own their own houses. Need is different. They may be poor, but the need is different than other situations where people don't have any options at all. So agree to compromise and cut the budget to \$20,000, which should be workable.

3. MYANMAR

- 3 New Cities : Yangon, Mandalay and Pyin Oo Lwin
- Additional activities proposed in 3 cities: Kawhmu, Myayenanda and Yangon

1. NEW CITY : YANGON (5-6 townships) *(Proposal from Women for the World)*

New budget PROPOSED for Yangon	New budget APPROVED for Yangon
\$10,000 - Small projects (5)	\$10,000 - Small projects (5)
\$40,000 - Big project	\$40,000 - Big housing project
\$5,000 - Community welfare	\$4,000 - Community welfare
TOTAL = \$55,000	TOTAL = \$54,000

The ACCA projects in two townships in Yangon, being implemented by Women for the World (WFW), have in a very short time kick-started a large and very active women's savings movement in the city's poorest communities. With support from WFW, the women's savings groups have already implemented three land+housing projects in 3 townships for landless squatters, started community welfare programs, implemented several community infrastructure projects, begun to map and survey their townships and have formed a new network which they call the Women Savings and Development Network (WSDN) (That's the English translation from their Burmese name).

- **Fast expanding women's savings-led process in Yangon** : This community-development process that is being led by women's savings groups is spreading very fast in Yangon, where more than half the city's 7 million people live in poverty, as either room renters, squatters or very poor owners of shacks on small land. As the country opens up to foreign investment and international "development", evictions are increasing, land-prices are skyrocketing and all the problems that these poor urban families face now are likely to get worse before they get better. In that context, the ACCA process in Yangon already shows a great deal of light and results. And it could not be more important for Myanmar, because it shows how much poor women can do to solve their own problems of poverty, land, housing and livelihood, when they are given a little space, and access to very modest resources, to plan and carry out their own solutions, as communities. This project will help expand the process to cover 5 - 6 townships.

Activities proposed for Yangon :

- **Small projects (\$10,000)** to continue to give poor communities in the savings network a chance to survey, plan, prioritize and implement their own small community infrastructure projects.
- **BIG project (\$40,000)** The ACCA funds will go into the city CDF, and will be used to finance more land purchases and housing loans to the network, according to what the communities are able to negotiate. They have already identified several possible tracts of inexpensive land for the next several housing projects for landless squatters, and are keen to buy these pieces of land quickly before the prices go up, and develop simple housing projects.
- **Community welfare support (\$5,000)** to strengthen and expand the already-started community welfare funds that the women's savings network in three townships have already started, at both community and network levels.

2. NEW CITY : MANDALAY *(Proposal from Women for the World)*

New budget PROPOSED for Mandalay	New budget APPROVED for Mandalay
\$10,000 - Small projects (5)	\$10,000 - Small projects (5)
\$40,000 - Big project	\$40,000 - Big housing project
\$5,000 - Community welfare	\$4,000 - Community welfare
TOTAL = \$55,000	TOTAL = \$54,000

Mandalay is Burma's second largest city (population about 1 million). Though much smaller than Yangon, it has very high land prices, partly because of the heavy investment from China in this important trading city. But no structure to support poor people, nobody knows who owns what land, and lots of evictions happening, lots of squatters.

- **Women for the World (WFW) has already made links with poor communities in one of the poorest wards in the city (Tuntone Ward, in Chanmyathazi Township)** and with one local support organization in the city of Mandalay. The women from several urban poor communities have joined in WFW activities, meetings, savings workshops and have spent time in Yangon with the women's savings groups and housing projects on and have come on two exposure trips. Some groups have now started savings and the savings is growing fast. Mandalay has all the same problems of poverty, landlessness, poor housing and room-renting as Yangon, but on a slightly smaller scale, and the land there is still more affordable. So the proposed ACCA project in Mandalay will follow the same women's savings-driven strategy as WFW's project in Yangon.

Activities proposed for Mandalay :

- **Small projects (\$10,000)** to give the communities in the new savings network a chance to survey, plan, prioritize and implement their own small community infrastructure projects.
- **BIG project (\$40,000)** The ACCA funds will go into the Mandalay city CDF, and will be used to finance land purchases and housing loans to the network, according to what the communities are able to negotiate.
- **Community welfare support (\$5,000)** to help build community-based welfare funds in the new communities that are starting savings.

3. NEW CITY : PYIN OO LWIN, Mandalay Division (Proposal from Ahbu)

Budget PROPOSED for Pyin Oo Lwin	Budget APPROVED for Pyin Oo Lwin
\$5,000 - Small projects (2 livelihood)	0 (new activities should be merged into the already-active network of women's savings groups in Mandalay)
\$2,000 - Community welfare	
\$3,000 - City process support	
TOTAL = \$10,000	

NO PROPOSAL PRESENTED, ONLY AHBU'S BRIEF VERBAL SUMMARY DURING THE MEETING

(These are Tom's notes from a quick internet search + Nad's site visit notes)

Pyin Oo Lwin is a small, scenic hill town, 40 kms east of Mandalay, in Mandalay Division. During the British colonial period, Pyin Oo Lwin was the British summer capital, and is still full of grand colonial buildings and English-style bungalows. Nowadays, many of generals in Burma's military have built elaborate vacation homes here, and the tourists are mainly wealthy Burmese people looking to escape from the heat. Not so many poor people in the town - all the farmers live outside the town. The town is famous for its silk production, strawberries and coffee-growing.

- **One savings group started with 20 Catholic widows who go to the same church.** Ahbu's sister lives in this town and she knows these women from her church. These 20 women have good jobs and are not very poor, but ten of them have no land of their own and live in rented houses. These 20 widows are friends, and they have been saving for a year or so. But as in Ahbu's other ACCA project areas, they only save - they don't give loans from their savings, and any loans for income-generation are expected to come from outside funds.
- **Proposing 2 small projects - for income generation:** Ahbu has proposed using the small ACCA project funds to implement 2 collective enterprises to increase these widows' incomes: one project to train them to produce a sweet wine from fruit, and one project to cultivate cucumbers on a piece of farmland they will rent.

4. CITY IN PROCESS : KAW HMU TOWNSHIP (Proposal from Ahbu + Aungzabu Foundation)

ACCA budget already approved in Kaw Hmu Township :

• City process support :	\$3,000
• Small projects (30)	\$30,000
• Big projects (2)	\$80,000
• Savings and fund support	\$3,000
• Special disaster support	\$62,800
• TOTAL	\$178,800

New budget PROPOSED for Kaw Hmu	New budget APPROVED for Kaw Hmu
\$7,000 - Additional small projects (4)	0

NO PROPOSAL PRESENTED, ONLY AHBU'S BRIEF VERBAL SUMMARY DURING THE MEETING

4 Small projects for income generation (\$7,000): Setting up a cooperative shop, organic farming training, sewing machines for women's tailoring training and a solar energy enterprise.

5. CITY IN PROCESS : MYAYENANDA WARD, CHANMYATHAZI TOWNSHIP, MANDALAY (Proposal from Ahbu)

ACCA budget already approved in Myayenanda Ward:

• City process support :	\$13,706 (coordinator's salaries, training, needs assessment, training, etc.)
• Small projects (2)	\$2,500
• Other city activities	\$5,676 (welfare and seed capital for revolving loan fund)
• TOTAL	\$21,882

New budget PROPOSED for Myayenanda	New budget APPROVED for Myayenanda Ward
\$6,000 - Small projects (4)	0
\$2,000 - Community welfare	
TOTAL = \$8,000	

NO PROPOSAL PRESENTED, ONLY AHBU'S BRIEF VERBAL SUMMARY DURING THE MEETING

(These are Tom's notes drawn from the field visit on May 7)

Myayenanda Ward is in the Chanmyathazi Township (one of 7 townships in Mandalay), a city of 1 million, in central Burma. This ward was planned in a grid by the Municipality in the 1990s, with 2,700 house plots (40 x 60 feet). Half the plots were given to squatters who were evicted from the inner city, and the other half were given to government workers. In the areas with slum relocatees, the original plots have been subdivided and gotten more crowded, with lots of renters, minimal infrastructure, open drains, no water supply, etc. Some people from this ward had visited and observed Ahbu's project in Kaw Hmu Township, and now have good links with the Aungzabu Foundation. So Ahbu started a new project

in that area, which focuses on women and includes savings, training, income generation, welfare and self-development, with a very small budget for small infrastructure projects.

- **One savings group started just 3 months ago ((Feb 2013) with 152 members.** Except for one woman (who is the president), all the savings group officers are men, from the more affluent part of the ward, and they all own their own land and have good houses. But many of the women savings members are from the poorer parts, some are renters and many have big problems of indebtedness to money lenders. They don't give loans from the saving, but just save, and then return the savings to the members every six months.
- **2 Small projects implemented:** So far two small projects: one small concrete bridge over a drainage ditch (\$500) and a community center built in front of the house belonging to the guy who is the savings group secretary (\$1,000).

New activities proposed in Myayenanda Ward :

- **Small projects (\$6,000)** to make tube wells, toilets and set up a revolving loan fund for income generation.
- **Welfare fund (\$2,000) NO DETAILS**

6. ADDITIONAL ACTIVITIES: *(Proposal from Women for the World)*

New budget PROPOSED for Myanmar (WFW)	New budget APPROVED for Myanmar (WFW)
\$10,000 - Support for national activities	\$10,000 - Support for national activities <i>(must send plan + budget)</i>
\$10,000 - Support for national coordination	\$10,000 - Support for national coordination

- **\$10,000 - Support for WFW's coordination work**, in the various cities and at national level.
- **\$10,000 - Support for city-wide surveys in 5 cities and other capacity-building activities such as** forming saving groups, management, training, exchange visits.

Discussion about the Burma proposals :

- **Community woman from Yangon: It is very difficult for us to see the big picture about poverty in Yangon**, so we start with our mapping at the township level, or at the ward level, where we know people and can move easily. Then we link with other cities.
- **Suggestion: Start the surveying, mapping and savings in one or two "friendly" townships** in Yangon and Mandalay, and let the process grow from there naturally.
- **Suggestion to have two city housing funds, each one managed by a citywide network in that city:** One fund for all of Yangon, and one fund for Mandalay (which will cover all three Mandalay projects both WFW and Ahbu's)
- **Suggestion about bringing together the 2 separate processes:** Despite the very good start in Myanmar, the ACCA projects of Vanlizar and Ahbu are not connecting - which is not good for the poor communities. The challenges poor people face in Myanmar are many and very big - people can't do this without coming together in a big way. The purpose of ACCA is to strengthen the community process in Myanmar cities, not to break it up into separate territories! So the committee very strongly suggests that both processes be brought together into one collaborative management, with one community network in Yangon, one in Mandalay and one in the rural areas linking together and the projects support them without divisions.
- **Reminder that ACCA small project funds are not for income generation, but for physical infrastructure.** The small projects should be used more strategically, to move the communities towards more structural change. The income generation should be supported by the savings process, not just from external loan funds - if credit comes without saving, people never build their own financial self reliance.
- **Question about the wine-making small project in Pyin Oo Lwin :** Is it a good idea to support an income generation project that contributes to serious social problems in communities, like alcohol production? *(Ahbu answers) "We will sell the wine to the Catholic priests!"*
- **Agreement : So the committee agreed that Ahbu's three small new proposals should be incorporated into the community network processes in the two cities.**

Suggestion: use CDF only for that city, not for other cities: Vanlizar says the ACCA big project funds approved for Yangon will stay in Yangon, to be flexibly used by different townships, but only in Yangon:

- \$40,000 already disbursed for Hlaing Tharyar
- \$40,000 already disbursed for North Okkalapa
- \$40,000 new funds approved for Yangon (new proposal)
- **TOTAL = \$120,000 for Yangon CDF**

Suggestion: Then use the newly-approved budget for Mandalay only for Mandalay projects.

- \$40,000 for Mandalay : Use that only in Mandalay city, in various townships where the savings process blossoms.

4. PHILIPPINES

- 1 New City : VALENZUELA (Metro Manila)
- National activities + national coordination (\$10,000 + \$10,000)

1. NEW CITY : VALENZUELA (Metro Manila) *(Joint proposal from HPFP and FDUP)*

New budget PROPOSED for Valenzuela	New budget APPROVED for Valenzuela
\$10,000 - Small projects (5)	\$10,000 - Small projects (5)
\$40,000 - BIG project	\$40,000 - BIG project
\$2,000 - Community welfare	\$2,000 - Community welfare
\$3,000 - City process support for FDUP	<i>These two items must come out of the national coordination and national activities support</i>
\$5,000 - Community network support	
TOTAL = \$60,000	TOTAL = \$52,000

Ana, Ruby and Maricel will present the details about this important proposed project in the Yangon meeting.

Valenzuela is one of the 17 municipalities that make up the sprawling urban region of Metro Manila. Valenzuela has a population of 575,356 people. According to NHA figures, about 19% these people (107,020 people, 21,404 households) live in informal slums and squatter settlements, in the city's 33 barangays (no citywide survey yet).

- **The municipal government has started its own housing program for the poor**, but the program has not been able to come even close to tackling the city's huge problems of urban poor housing. To make matters worse, the Valenzuela municipal government passed a city ordinance limiting its social housing projects to only two barangays, in a move they saw as controlling the increase of informal settlements.
- **Good mayor, who is open to new things.**
- **37 CMP-financed land acquisition projects in Valenzuela** so far have benefited 5,216 families, but while these communities have secure land, their housing and infrastructure remain as bad as the worst slums.
- **Valenzuela People's Organization Network now links 13 communities:** In 2010, nine urban poor communities in one barangay formed the Valenzuela People's Organization Network (ValPo-Net). That network links 13 homeowners associations (1,511 households) in 7 barangays and meets regularly to identify priority issues affecting their communities. ValPO-Net's chairperson represents the city's urban poor on the city's Local Poverty Reduction Action Team (LPRAT), and works closely with the city government to advocate for resources for urban poor projects and bottom-up budgeting.



This will be an important ACCA project, focus on citywide and in-city, because it involves a collaboration between ACCA, the Homeless People's Federation, the FDUP NGO, the Philippines Social Housing Finance Corporation (which oversees the CMP program) and the World Bank. The idea is to use the city of Valenzuela as a kind of pilot for a citywide approach to urban poor housing, instead of the conventional project-based approach which the government's social housing programs have followed in the past.

Activities proposed for Valenzuela :

- **Small projects (\$10,000)** will focus on upgrading community infrastructure in communities of resettled families which have secure tenure: drains, sewers, water supply, house improvements or livelihood projects.
- **BIG project (\$40,000)** These funds will be used as seed capital to establish a city-level revolving loan fund, which will give loans to poor communities for purchasing land, building houses, upgrading communities of bridging to bigger loans. In the first year, the fund will target a within-barangay resettlement project for families living in danger areas.
- **Community welfare (\$2,000)** will be used to benefit the informal settler families by linking them to the government's Philippine Health Insurance as well as micro-insurance.
- **City process support (\$3,000)** to support citywide meetings, citywide surveys and mapping, capacity building and meetings.
- **Support to the Valenzuela Community Network (\$5,000)** to strengthen and expand the network and promote a community-led approach in the city by doing citywide community survey and mapping, starting savings groups and organize meetings and assemblies with local government and other local stakeholders. This part will be facilitated by the Homeless People's Federation.

Discussion about the Philippines proposals :

- **Ruby:** HPFP is helping to do the social mobilization and starting savings groups. So far, there are 13 communities in the network, but 5 more communities want to join, and the new network is now working to form a citywide urban poor alliance with the other community network (that was formed by the city government).
- **Maricel:** We are starting this process in Valenzuela (which is a little smaller city, more possible for citywide) and in Barangay 177 in Caloocan, to test the barangay-level citywide process in a city which is much too big to do citywide. So in a giant city, we can start with the smaller unit of the barangay.
- **Somsook :** The World Bank has a project to support the change in the role of the Social Housing Finance Corporation (SHFC) to be more flexible, more facilitating a housing process which is more citywide, more community-driven, bigger scale. So these projects are explorations of how that can work, these are training projects for everyone involved, and will impact the change of policy. These two cities: Valenzuela and Caloocan's Barangay 177 are the two key pilots in that process.

5. SRI LANKA

- 1 New City : Mullaitivu
- Additional activities proposed in 4 already-active cities: Nuwara Eliya, Kalutara, Batticaloa and Kilinochchi
- National process x 2 years + national workshop (\$5,000)

The ACCA projects in Sri Lanka (9 cities so far) are being implemented by a country-wide network of women's savings groups, Women's Co-op (formerly "Women's Bank"), in close partnership with the NGO Sevanatha and CLAF-Net (Community Livelihood Action Facility Network) - a national fund set up after the 2004 tsunami, with ACHR support, which is jointly managed by Sevanatha and Women's Co-op. Women's Co-op has 71,000 members, in 22 of the country's 25 districts, with collective savings of about US\$ 12 million. (June 2012 figures)

Citywide planning, but membership-driven implementation: In each city, they survey and map all the slums, identify potential vacant land and then present the survey data to the municipality. Then they start setting up savings groups, establish a joint city development committee (usually chaired by the mayor) and prepare citywide upgrading action plans, in which the most urgent housing projects and settlement upgrading needs are prioritized according to a "scorecard" system and proposed to ACCA. In theory, the upgrading process then follows these agreed-upon action plans. But in practice, the proposed housing projects in the 9 ACCA cities have not been implemented, and all the ACCA funds (including small and big project funds and city and national support) have been added to the CLAF-Net capital and given in loans for housing, land, toilets and livelihood to individual WB members (who qualify for the loans) scattered around different settlements, in both ACCA and non-ACCA cities. (see table below) In this way, the demands from WB members around the country - rather than these citywide upgrading plans - determine how the funds are actually used, with the more active cities with more savings members drawing down more of the funds.

Individual housing improvements rather than community housing projects: Although there haven't yet been any community-wide housing projects, ACCA has helped WB to strengthen their national fund and add the elements of housing, land tenure, settlement upgrading and a more citywide perspective to their national process. Groups in other countries have tried to persuade them to include non-members in their projects, to demonstrate a more community-wide solution, but WB has stood by their membership-driven system. Their idea is that eventually, all the households in settlements where a few members have taken loans will be motivated to join the savings groups to get loans to improve their houses also. This is their long-term system for supporting an incremental upgrading process in these cities.

One model for how to build a self-sustaining support system for a national people's process : The CLAF-Net fund demonstrates one possible model for how a support system for a national, large-scale people's process can be sustained without depending on fickle donor money. And when we see the kind of troubles UPDF and the Philippines Federation are having with their donors withdrawing funding support, the idea of shedding a dependence on donor money is extremely important. The rather high interest charged on loans from CLAF-Net (12 - 18%) is divided between the national Women's Co-op, the WB branch and the support NGO (Sevanatha), and these funds help finance the technical and internal support activities like transport, meetings, community architects, book-keeping, etc.

CLAF-Net Loans (Figures from Jaya, June 2012)								
City	Housing loans	Land buying loans	Toilet loans	Self emp loans	Cultivation loans	Tube well loans	Total loans (US\$)	Total ACCA funds approved for that city
1. Nuwara Eliya	230,224 (196 loans)	0	10,895 (29 loans)	51,119 (92 loans)	26,679 (68 loans)	0	318,917 (385 loans)	68,000
2. Kalutara	72,463 (145 loans)	3,731 (2 loans)	0	5,672 (59 loans)	0	0	81,866 (207 loans)	58,000
3. Moratuwa	129,888 (105 loans)	49,632 (14 loans)	2,649 (8 loans)	23,321 (40 loans)	0	0	205,490 (167 loans)	68,000
4. Batticaloa	116,045 (102 loans)	0	0	59,515 (700 loans)	25,634 (111 loan)	0	201,194 (913 loans)	118,000
5. Galle	6,530 (6 loans)	0	870 (6 loans)	0	0	0	7,400 (12 loans)	58,000
6. Kilinochchi	0	0	18,441 (81 loans)	6,194 (62 loans)	0	4,477 (20 loans)	29,113 (63 loans)	58,000
7. Matale	5,224 (15 loans)	0	746 (2 loans)	6,754 (139 loans)	0	0	12,724 (156 loans)	58,000
8. W. Mabola	3,731 (2 loans)	0	0	0	0	0	3,731 (2 loans)	58,000
9. Mt. Lavinia	0	0	0	0	0	0	0	58,000
SUB TOTAL (only ACCA cities)	564,105 (572 loans)	53,363 (16 loans)	33,603 (126 loans)	152,575 (1,092 loans)	52,313 (179 loans)	4,477 (20 loans)	860,437 (2,005 loans)	
10. Colombo	16,045 (43 loans)	24,627 (15 loans)	0	12,985 (29 loans)	0	0	53,657 (87 loans)	0
11. Trincomalee	2,612 (4 loans)	0	0	3,582 (5 loans)	13,507 (14 loans)	0	19,701 (23 loans)	0
TOTAL	582,762 (619 loans)	77,990 (31 loans)	33,603 (126 loans)	169,142 (1,126 loans)	66,020 (193 loans)	4,477 (20 loans)	933,795 (21,793 loans)	

Sources of CLAF-Net Fund's Capital

(Figures from Jaya, as of August 2012)

Source of capital	Amount (US\$)	% of capital
ACCA Program (all funds - big & small projects, city process, national support)	625,800	88% from ACCA
ACCA Regional Fund Loans	100,000	
UN-Habitat	76,003	12% from other donors
Homeless International	16,916	
Selavip Foundation	9,828	
Contributions from community	0	0%
Contributions from government	0	0%
INTEREST earned on loans so far	106,309	
TOTAL Capital in Fund	US\$ 934,856	

1. NEW CITY : MULLAITIVU (Proposal from CLAF-Net)

New budget PROPOSED for Mullaitivu	New budget APPROVED for Mullaitivu
\$10,000 - Small projects (4)	\$10,000 - Small projects (4)
\$40,000 - BIG project	\$40,000 - BIG project
\$2,000 - Welfare seed fund	\$2,000 - Community welfare seed fund
\$3,000 - City process support	These two items must come out of the national coordination and national activities support
\$5,000 - Transport costs from Colombo	
TOTAL = \$60,000	TOTAL = \$52,000

Mullaitivu is another war-ravaged town of about 30,000 people, in the northern tip of Sri Lanka. The long civil war's final battle took place here, and almost all the town's houses were destroyed. After the war ended, the government resettled the town's mostly Tamil families back on their own land, where they are camping out in temporary sheds built by charities, without toilets or proper water supply. Some of the families have been able to get access to an Indian Government housing program (*is this the one Kirtee is involved with?*) which is helping them to build new houses, but not all the needy families are covered under the Indian housing program.

- No citywide survey yet, but some data has been collected by the CLAF-Net team, in which they found 47 poor communities (3,032 households), 17 on government land and 30 on land the people already own themselves.
- Savings started in 2 communities so far, with 184 members



Proposed activities in Mullaitivu :

- Small projects in 4 communities (\$10,000) : \$3,200 for toilets in Ambalavanan Pokkanai (82 households), \$2,000 for drains in Maritimpeattu (48 households), \$3,000 from toilets in Alampil South (77 households) and \$1,800 for toilets in Mulliyawalai Centre (45 households).
- Big housing project (\$40,000) : On-site upgrading of an existing community at Maritimpeattu (48 households) on land the people already own. The people will build small one-story houses (40m²), which will cost \$2,000 to build. The local government will contribute some infrastructure. CLAF-Net will provide loans of \$1,000 per family (at 12%), and the families will make up the difference between the loan and actual costs.
- Welfare seed fund (\$2,000) : (no details given)
- City process support - \$3,000

2. CITY IN PROCESS : NUWARA ELIYA (Proposal from CLAF-Net)

ACCA budget already approved in Nuwara Eliya :

- City process support : \$3,000
- Small projects (9) \$25,000
- Big project \$40,000
- TOTAL \$68,000

ACCA funds ACTUALLY SPENT in Nuwara Eliya : (figures as of June 2012)

- Small projects \$22,000 (12 projects in 6 communities)
- Loans from CLAF-Net \$318,917 (196 housing loans, 29 toilet loans, 92 livelihood loans, 68 cultivation loans)
- TOTAL \$340,917

New budget PROPOSED for Nuwara Eliya	New budget APPROVED for Nuwara Eliya
\$5,000 - Additional small projects (3)	\$5,000 - Additional small projects (3)
\$40,000 - BIG project	\$20,000 - BIG project (ceiling for already-active ACCA cities)
\$8,000 - Big sister city	0 (will discuss Big Sister Cities in next meeting)
TOTAL = \$53,000	TOTAL = \$25,000

Small town but very strong savings process and strong collaboration : The beautiful town of Nuwara Eliya, in the tea-growing central highlands, is the smallest town in the Sri Lanka ACCA network (population 35,000), but it is definitely the most active, with 1,763 savings members in 29 of the 32 informal settlements in the town, with many of these communities having almost 100% WB membership.

- **In 2009, the WB had started savings groups** in only a few settlements, without any relationship with the municipal council, and without any work on land or housing issues. After the survey, they set up a joint city development committee, which is chaired by the Mayor and includes community leaders, Sevanatha and municipal officials. The committee meets once a month, and has become the key platform for discussing and jointly addressing land and housing issues of the poor. Two successive mayors have taken the communities' side in these meetings and helped negotiate with national land-owning agencies for secure tenure in several settlements, and municipal staff now join WB leaders when they start savings groups in new areas. As one woman savings leader put it, *"The mayor is now aware of our work and our struggles, and he support us - not because he has suddenly become a good man, but because we are now working together as a force!"*
- **Big demands and big ACCA investment :** As a result of this strong savings process, the demand for loans from CLAF-Net has been very high in Nuwara Eliya, and it has received the largest volume of loans from the fund, for various purposes, as well as the largest investment in small project funds.



Proposed NEW activities in Nuwara Eliya :

- **Small projects in 3 communities (\$5,000) :** Another drain in the Doha Community (\$2,000), a footpath in the Ragala Community (\$1,500) and renovation of a water tank in Hawa Eliya Community (\$1,000)
- **Big housing project (\$40,000) On-site reconstruction of the James Street community (16 households).** James Street is one of the poorest settlements, located in the heart of the city. The 16 families live in two rows of crowded and dilapidated row-houses. They have tried without success to persuade the private land-owner to let them rebuild their houses. After the project intervention, the Municipality negotiated with the landowner on the people's behalf and an agreement has been reached to construct a 3-story block of apartments on the same site, with community ownership. Part of the new building will be rented out commercially to subsidize the cost of constructing the housing units. The 3-story building, which will be partly built by contractors and partly by the community, will have 27 units (**why not 16 units?**), and each unit will cost \$4,500 to construct, with each family getting loans of \$2,500 from Claf-Net to partly finance their units. The local government will contribute \$9,500 for water supply, electricity, drainage and a road.
- **Big Sister City (\$8,000)** CLAF-Net is also proposing to make Nuwara Eliya Sri Lanka's "Big Sister City."

3. CITY IN PROCESS : KALUTARA (Proposal from CLAF-Net)

ACCA budget already approved in Kalutara :

- City process support : \$3,000
- Small projects (5) \$15,000
- Big project \$40,000
- TOTAL \$58,000

ACCA funds ACTUALLY SPENT in Kalutara : (figures as of June 2012)

- Small projects \$15,695 (7 projects in 6 communities)
- Loans from CLAF-Net \$81,866 (145 housing loans to scattered members, 2 land loans, 59 livelihood loans)
- TOTAL \$97,561

New budget PROPOSED for Kalutara	New budget APPROVED for Kalutara
\$5,000 - Small project (1)	\$5,000 - Small projects (2) (But maximum small project should be \$3,000, not just one BIG small project in one community)
\$40,000 - BIG project	0 (this city has already gotten the full big project funds)
TOTAL = \$45,000	TOTAL = \$5,000

Kalutara is a small district town of about 110,000 people on the south-west coast of Sri Lanka, half-way between Colombo and Galle. Kalutara was badly by affected by 2004 Asian tsunami, when hundreds of people living in poor fishing settlements near the sea were killed.

- **Slums in Kalutara :** Most of the poor families who had been living in settlements close to the sea have gotten new houses and infrastructure through tsunami reconstruction projects implemented by donors over the past few years. But there are still about 8 informal settlements in other parts of the town (some along the banks of the



Kalu Ganga River), most of them on government land. Although these communities have lived on the land for at least ten years, they have no formal basic infrastructure or land tenure security and conditions in most are pretty squalid.

- **WB Savings started in 2010:** WB now has savings groups in 4 of the town's 8 informal settlements, with 750 members and \$254,161 in collective savings.
- **Small projects :** 7 small projects to improve drains, roads and toilets have been implemented in 6 communities.

Proposed NEW activities in Kalutara :

- **Small project in 1 community (\$5,000) :** Drains (\$3,000) and walkway improvement (\$2,00) in the BIG ACCA project community described below: Elamalgaha Watta community (21 households).
- **Big housing project (\$40,000) :** Relocation of 21 scattered squatters and land-renters to new land nearby (at Elamalgaha Watta), which already belongs to WB. When they have repaid their housing loans (\$2,500 per household), they will get collective ownership of the land. The single-story houses (45 m²) they build on the new land will cost \$4,000 to construct. Construction will be partly collective and partly individual, and they will use compressed earth blocks manufactured by a community enterprise in Kalutara.

4. CITY IN PROCESS : BATTICALOA (Proposal from CLAF-Net)

ACCA budget already approved in Batticaloa :

- City process support : \$3,000
- Small projects (5) \$15,000
- Big project \$80,000 (\$60,000 grant + \$20,000 regional fund loan)
- Disaster (floods) \$20,000
- TOTAL \$118,000

ACCA funds ACTUALLY SPENT in Batticaloa : (figures as of June 2012)

- Small projects \$9,942 (5 projects in 3 communities)
- Loans from CLAF-Net \$201,194 (102 housing loans to scattered members, 700 livelihood loans, 111 farming loans)
- TOTAL \$211,136

New budget PROPOSED for Batticaloa

\$2,000 - Community welfare

New budget APPROVED for Batticaloa

\$2,000 - Community welfare

The small city of Batticaloa, on the eastern coast of Sri Lanka, has been on the front line of the country's just-ended civil war. Most people living in the city's poor communities are Tamils, and besides poverty and lack of tenure and services, they have suffered from decades of ethnic violence and civil conflict. The city was also badly affected by the 2004 tsunami and by some terrible monsoon floods in January 2011.

- **Savings :** Community-managed savings is relatively new in Batticaloa, but since the tsunami, the Women's Co-op has set up savings groups in 14 of the total 25 poor communities in the city, with 1,824 members and \$47,229 in collective savings.
- **The ACCA project in Batticaloa,** which was approved in April 2010, allowed many of these communities to start planning small infrastructure upgrading projects. When the floods happened, the savings groups worked with the municipal council staff to survey the damage, zone by zone, and to develop plans for repairing damaged drainage systems and water supply sources, and to help families rebuild their houses on higher above-flood foundations - some with ACCA support.



Proposed NEW activities in Batticaloa :

- **Welfare seed fund (\$2,000) :** This will be welfare for the savings members who do not yet qualify for the WB's own welfare system. *(No details given)*

5. CITY IN PROCESS : KILINCHCHI (Proposal from CLAF-Net)

ACCA budget already approved in Kilinochchi :

- City process support : \$3,000
- Small projects (5) \$15,000
- Big project \$40,000
- TOTAL \$58,000

ACCA funds ACTUALLY SPENT in Kilinochchi : (figures as of June 2012)

- Small projects \$5,220 (1 project)
- Loans from CLAF-Net \$29,113 (81 toilet loans, 62 livelihood loans, 20 tube-well loans)
- TOTAL \$34,333

New budget PROPOSED for Kilinochchi	New budget APPROVED for Kilinochchi
\$2,000 - Community welfare	\$2,000 - Community welfare

The war-ravaged Kilinochchi, which for decades was at the epicenter of the country's long civil war, is a small town of about 50,000 people (mostly ethnic Tamils) at the extreme northern tip of the country. For more than 15 years, the town was the headquarters of the LTTE (Tamil Tigers). During the last years of the war, fighting forced most people to flee the town and camp out in the surrounding jungles or make their way to refugee camps around the country.

- **People now coming back to their ruined communities :** Since the war ended in January 2009, many of Kilinochchi's traumatized residents have begun to move back into the ruins of their old communities or into new resettlement colonies that are being set up by the government. But in both new and old communities, conditions are very bad: no housing and no proper water supply, electricity, sanitation or drainage. About 60% of the towns residents (9,800 households) are living in these communities, of which about 5,600 households (57%) are on land they already own. These people have endured unspeakable hardships because of the war - losing family members and friends, their property, their livelihoods and their support structures as they've been displaced again and again.
- **A new area for Women's Bank and Sevanatha :** In July 2010, the National Housing Development Authority (NHDA) asked Sevanatha to join a community workshop they organized to help build houses for returning families in Kilinochchi, and several of the communities asked for help to build toilets. Sevanatha and Women's Bank both feel that this is good an opportunity for both organizations to move into Sri Lanka's war-affected areas, where there are great needs now, to work with the people and build new linkages and areas of work - with support from ACCA.
- **Savings started in 2011,** and (as of June 2012) there were 239 members in 6 communities, with \$300 in savings.
- **ACCA in Kilinochchi :** So far, 1 small project has been completed (3 tube wells in one community of 225 households for \$5,220) and CLAF-Net has given about \$30,000 in loans for toilets, tube-wells and livelihood to new members of the WB savings groups.



Proposed NEW activities in Kilinochchi :

- **Welfare seed fund (\$2,000) :** This will be welfare for the savings members who do not yet qualify for the WB's own welfare system. *(No details given)*

6. ADDITIONAL ACTIVITIES PROPOSED IN SRI LANKA *(Proposal from CLAF-Net)*

New budget PROPOSED for Sri Lanka	New budget APPROVED for Sri Lanka
\$10,000 - National coordination	\$10,000 - National coordination
\$10,000 - National activities	\$10,000 - National activities

Discussion on the Sri Lanka proposals :

- **Observation: Women's Bank is mostly a Sinhala group,** but how effective can you be working in a Tamil areas in the north, where there is still distrust - it's like a burning volcano. *(Ranjith answers)* We mostly use Tamil WB members to go do the social mobilization and start savings groups in the north, so they speak the same language.
- **Question about why so much investment in the smallest city of Nuwara Eliya?** Why propose more ACCA funds for Nuwara Eliya when it has already received more CLAF-net loans than the other cities, and it is the smallest city? Even funds approved for other cities have been channeled in loans to Nuwara Eliya. In this way, the old city gets strengthened at the cost of the new cities.
- **Same issue for Kalutara -** why propose more big projects in that city, when there has already been quite a big investment in housing loan from ACCA in that city?
- **Question about scattered loans to individuals versus community-wide processes:** Since all the ACCA Big project funds so far have followed the Women's Bank's loan-giving system, instead of planning housing projects which show the strength of communities, the ACCA big project funds are being used to give individual housing loans to families scattered in different settlements, so it's like housing micro-finance to each individual member, with no connection to each other. So there is no strength, no change, no visible community or collective process. *"It is like you are creating 1,000 individual islands."* Where is the strength of the community? Where is the strategic change in the city? *(Ranjith responds)* One housing loan in a community can motivate others to join, and then the membership expands.
- **Comment :** If the big sister city of Nuwara Eliya is the city which has received such significant ACCA support, what kind of model is that for other cities?

6. MONGOLIA

- 7 New Cities
- Additional activities proposed in 7 already-active cities
- National workshop + study tour (UDRC and CHR D)

It's the "Year of Community Participation" in Mongolia.

Enhe writes that this year has been declared by the President of Mongolia to be the "Year of Community Participation." As a result, both CHR D and UDRC have received a lot of requests from different areas for funds from ACCA, which are presumably required to finance all this participation.

6 separate ACCA projects in Ulaanbaatar : So far, there are three on-going ACCA projects in the city of Ulaanbaatar (which has a population 1.2 million people):

- Khan-Uul District (CHR D)
- Baganuur District (UDRC)
- Sukhbaatar District (UDRC)

In this round of proposals, another 3 districts in Ulaanbaatar are being proposed, bringing the number of projects in the city to six :

- Songino Hairhan District (CHR D)
- Nalaikh District (UDRC)
- Chingeltei District (UDRC)



SEVEN NEW CITIES PROPOSED : (Proposals from UDRC and CHR D)

City	Total population	# savings members	BIG projects	SMALL projects	Welfare fund	City process support	"Other" activities ?	TOTAL budget
Songino Hairhan District, Ulaanbaatar (CHR D)	10,000	72	40,000 (no details)	5,000 (2)		3,000	2,000 ?	50,000
Nalaikh District, Ulaanbaatar (UDRC)	35,000	235		5,000 (4)		3,000	2,000 ?	10,000
Chingeltei District, Ulaanbaatar (UDRC)	9,500	97		5,000 (2)		3,000	2,000 ?	10,000
Hatgal Village, Huvsgul Province (UDRC)	3,000	81		5,000 (3)	2,000	3,000	2,000 ?	12,000
Bayankhangai Village, Tuv Province (UDRC)	1,400	0		5,000 (2)		3,000	2,000 ?	10,000
Ulziit Village, Arkhangai Province (UDRC)	3,200	222		5,000 (2)		3,000	2,000 ?	10,000
Ongon Village, Sukhbaatar Province (CHR D)	3,650	140			2000			2,000
7 cities	62,100 people	707 members	\$ 40,000 (1 project)	\$30,000 (15)	\$4,000 (2)	\$8,000	\$12,000	\$104,000

ADDITIONAL ACTIVITIES IN 7 ALREADY-ACTIVE CITIES (Proposals from UDRC and CHR D)

City	Total population	# savings members	ALREADY APPROVED				PROPOSED NEW		
			SMALL projects	City process	Other	TOTAL	BIG projects	Welfare Funds	TOTAL
Bulgan District (UDRC)	12,400	375	21,600	3,000	2,000	26,600	40,000		40,000
Dornod Province (CHR D)	?	58	3,000	3,000		6,000		2,000	2,000
Undurshireet Dist. (UDRC)	1,800	85	7,500	3,000		10,500		2,000	2,000
Khentii Province (UDRC)	?	84	2,000	3,000		5,000		2,000	2,000
Baruun Urt District (UDRC)	16,800	305	21,200	3,000		24,200		2,000	2,000
Tsenhermandal D. (UDRC)	1,700	71	19,600	3,000		22,600		2,000	2,000
Sainshand District (UDRC)	21,000	57	7,500	3,000		10,500		2,000	2,000
TOTAL 7 cities	53,700	1,035	\$82,400	\$21,000	\$2,000	105,400	\$40,000	\$12,000	\$52,000

Proposed BIG project in Bulgan District (UDRC) (\$40,000) Relocation of 30 scattered house renters (in the "Bulganii khugjil" savings group) to new land provided free by the local government, where they will build their own houses. Each family will get 30 - 40m2 plots (which is the standard size all Mongolians are entitled to). The first 12 families will get loans of \$3,500 each, to build their houses, at 12% annual interest, with repayments of about \$275 a month (to the CDF in Bulgan?), for 5 years.

ADDITIONAL PROPOSED ACTIVITIES (Proposals from UDRC and CHR D)

- \$10,000 for National Workshop + Study Tour (UDRC and CHR D)

Discussion about the Mongolia proposals :

- **Comment: Many separate projects in one small city (Ulaanbaatar),** and many projects in very small villages of less than 5,000 population! Seems very fragmented.
- **Agreement by the committee to put these proposals on hold for the time being,** and organize a national meeting in Mongolia to discuss the Mongolia process seriously, and how ACCA can support more strategic change in the situation where the government is now open for people's participation processes.

7. FIJI

- 3 New Cities : RAKIRAKI, SAVUSAVU, SAWANI (all proposals from PCN)

1. NEW CITY : RAKIRAKI (Proposal from People's Community Network - PCN)

New budget PROPOSED for Rakiraki	New budget APPROVED for Rakiraki
\$10,000 - Small projects (2)	\$10,000 - Small projects (2) (Should be more smaller projects)
\$40,000 - BIG project	\$40,000 - BIG project (questions about finance and big houses)
\$2,000 - Welfare seed fund	\$2,000 - Community welfare seed fund
TOTAL = \$52,000	TOTAL = \$52,000

Rakiraki is a small town of 9,000 people on the road from Suva to Nadi. The PCN has set up savings groups in all 6 of the town's informal settlements (most on private land and very insecure), with 70 members.

Proposed activities in Rakiraki :

- **Small projects in 2 communities (\$10,000)** : \$8,000 for a paved walkway in Nasukamai (89 households) and \$2,000 for a water supply system in Qelema 1 (70 households). In both projects, the local government is to contribute at least the same budget as ACCA.
- **Big housing project (\$40,000) : On-site upgrading of existing community at Nasukamai (120 households)**, where the people already have legal land rights to the 300 hectares of land (half for housing and half for farming). The people will collectively build small houses costing about \$5,000 each. The \$40,000 ACCA funds will go into the CDF and finance the houses in batches of 24, with housing loans, to be repaid in one year. Semiti says that ACCA will contribute 1/3 of the cost of the project, and the government will pay for the rest, once they see that ACCA has contributed the peoples CDF support fund. **No finance details!**
- **Welfare seed fund (\$2,000) : (no details given)**



ADJUSTED : 6 small projects in 4 communities : (sent later by Semiti, after questions by committee) All the figures below will be matched by the government and the communities will be managers and contractors in the projects.

- Nasukamai, paved Walkway (89 HH) \$3,000
- Qelema 1 improving water supply (70 hh) \$2,000
- Qelema 2 Walkway \$2,000
- Rakiraki - Drainage \$1,000
- Vailekla - Drainage \$1,000
- Vaileka 2 - Dainage \$1,000

Big project explanation from Semiti : All the cities have decided to use a local house model (which Hugo admired) which is about US\$4,500, because it will be affordable to the people in the communities. ACCA will contribute US\$ 2,000 per house, and the Government will contribute \$2,500 to each house. Each family will have to pay back half the cost of the house (\$2,250) while the other half (\$2,250) will be a subsidy. So the \$40,000 unds from ACCA will finance the first 20 houses, and the amount repaid by the families will finance the next 20 houses.

- **Why such high house prices in Fiji?** The cost of building materials is so high and building a house is very expensive for us. The way forward for PCN and Government is to subsidise the cost so that it can be affordable to people, because they can not pay the full price
- **Big projects in different parts of the country:** The ACCA projects will support a total of 60 houses: 20 in the west, 20 in the central, and 20 in the Northern Division. In this way, we spread the fund to reach all parts of Fiji and not just concentrating in the central Division.

2. NEW CITY : SAVUSAVU (Proposal from People's Community Network - PCN)

New budget PROPOSED for Savusavu	New budget APPROVED for Savusavu
\$10,000 - Small projects (2)	\$10,000 - Small projects (2) (Should be more smaller projects)
\$40,000 - BIG project	\$40,000 - BIG project (questions about finance and big houses)
\$2,000 - Welfare seed fund	\$2,000 - Community welfare seed fund
TOTAL = \$52,000	TOTAL = \$52,000

The beautiful small town of Savusavu is located amidst coconut plantations on Fiji's northern island of Vanna Levu, and is known as the "Hidden Paradise of Fiji". It has a population of 13,500 people, of whom about 40% live in four large informal settlements with very insecure tenure. The PCN savings groups are now very strong in all 4 settlements, with almost 100% savings membership.



Proposed activities in Savusavu :

- **Small projects in 2 communities (\$10,000) :** \$5,000 for a paved walkway in Nakama (389 households) and \$5,000 for another walkway in Nakama Heights (168 households). The local government is expected to contribute at least \$10,000 to each project, which the people will construct themselves.
- **Big housing project (\$40,000) :** On-site upgrading of existing community at Nakama (389 households total, but the project will focus on one area with 100 households), where the government has given the land rights to the people to the 10 hectare land. The people will collectively build small houses costing about \$5,000 each. The \$40,000 ACCA funds will go into the CDF and finance the houses in batches of 24, with housing loans, to be repaid in one year. **No finance details!**
- **Welfare seed fund (\$2,000) :** *(no details given)*

ADJUSTED : 4 small projects in 4 communities : *(sent later by Semiti, after questions by committee)* All the figures below will be matched by the government and the communities will be managers and contractors in the projects.

- Nakama - Walk Way \$2,500
- Laqere - Walkway \$2,500
- Nawani - Walkway \$2,500
- Nakama Heights \$2,500

Big project explanation from Semiti : All the cities have decided to use a local house model (which Hugo admired) which is about US\$4,500, because it will be affordable to the people in the communities. ACCA will contribute US\$ 2,000 per house, and the Government will contribute \$2,500 to each house. Each family will have to pay back half the cost of the house (\$2,250) while the other half (\$2,250) will be a subsidy. So the \$40,000 funds from ACCA will finance the first 20 houses, and the amount repaid by the families will finance the next 20 houses.

- **Why such high house prices in Fiji?** The cost of building materials is so high and building a house is very expensive for us. The way forward for PCN and Government is to subsidise the cost so that it can be affordable to people, because they can not pay the full price
- **Big projects in different parts of the country:** The ACCA projects will support a total of 60 houses: 20 in the west, 20 in the central, and 20 in the Northern Division. In this way, we spread the fund to reach all parts of Fiji and not just concentrating in the central Division.

3. NEW CITY : SAWANI *(Proposal from People's Community Network - PCN)*

ACCA budget proposed in Sawani :

- **Small projects (total 2)** \$10,000
- **Big project** \$40,000
- **Welfare fund** \$2,000
- **TOTAL :** \$52,000

New budget PROPOSED for Rakiraki	New budget APPROVED for Rakiraki
\$10,000 - Small projects (2)	\$10,000 - Small projects (2) <i>(Should be more smaller projects)</i>
\$40,000 - BIG project	\$40,000 - BIG project <i>(questions about finance and big houses)</i>
\$2,000 - Welfare seed fund	\$2,000 - Community welfare seed fund
TOTAL = \$52,000	TOTAL = \$52,000

Sawani is another small town of about 8,900 people, not far from Suva. 65% of the town's residents live in 7 informal settlements, half of which are in immediate threat of eviction. The PCN savings groups are now very strong in all 7 settlements, with almost 100% savings membership.

Proposed activities in Sawani :

- **Small projects in 2 communities (\$10,000) :** \$7,000 for a paved walkway in Vanuakula (89 households) and \$3,000 for a water supply project in Sawanikula (70 households). The local government is expected to



contribute \$18,000 to the two projects, which the people will construct themselves.

- **Big housing project (\$40,000) On-site upgrading + some nearby relocation of the Vanuakula community (200 households)**, on the 200 acres of land (part they already occupy and more land around will be added to the settlement. The PCN has negotiated with the government to give the people this land they had been squatting on for 35 years. Each family will get one acre of land, for their house and farming. The \$40,000 ACCA funds will go into the CDF and finance the construction of new houses, in batches of 24, with housing loans, to be repaid in one year. **No finance details!** Semiti says that ACCA will contribute 1/3 of the cost of the project, and the government will pay for the rest, once they see that ACCA has contributed the peoples CDF support fund.
- **Welfare seed fund (\$2,000) : (no details given)**

ADJUSTED : 7 small projects in 7 communities : *(sent later by Semiti, after questions by committee)* All the figures below will be matched by the government and the communities will be managers and contractors in the projects.

- Vanuakula - Walkway \$3,000
- Nabaikau - Walkway \$2,000
- Lomaivuna - Drainage \$1,000
- Sawanikula - Road Repair \$1,000
- Vaileka - Drainage \$1,000
- Waisasavu - Toilets \$1,000
- Wailotua - Walkway \$1,000

Big project explanation from Semiti : All the cities have decided to use a local house model (which Hugo admired) which is about US\$4,500, because it will be affordable to the people in the communities. ACCA will contribute US\$ 2,000 per house, and the Government will contribute \$2,500 to each house. Each family will have to pay back half the cost of the house (\$2,250) while the other half (\$2,250) will be a subsidy. So the \$40,000 unds from ACCA will finance the first 20 houses, and the amount repaid by the families will finance the next 20 houses.

- **Why such high house prices in Fiji?** The cost of building materials is so high and building a house is very expensive for us. The way forward for PCN and Government is to subsidise the cost so that it can be affordable to people, because they can not pay the full price
- **Big projects in different parts of the country:** The ACCA projects will support a total of 60 houses: 20 in the west, 20 in the central, and 20 in the Northern Division. In this way, we spread the fund to reach all parts of Fiji and not just concentrating in the central Division.

Discussion about the Fiji proposals :

- **The houses very expensive! \$5,000 - \$6,000 is very expensive for houses for the poor.** At that rate, the ACCA funds can only support loans to the first 7 or 8 families in these large housing projects. Some of the earlier housing projects in Fiji got a big subsidy from Misereor, and somehow the concept of free and very expensive houses by donors seems to have caught on in Fiji. It is very good new that now the community network is getting land for housing in many of these cities, but the housing process still needs to be brought down to work for the poorest.
- **Suggestion: To get the community architects (maybe Hugo?) involved** in working with the communities to develop houses which people can actually afford.
- **Reminder: The small projects supported by ACCA should be spread out** to help as many communities in the city to get active. And the maximum budget is \$3,000 per project. So the committee wants to make it clear that the ceiling of \$3,000 for one small project remains in place, and these projects should be spread out among 3 or 4 communities in the city - not all in one community.
- **Comment: How can the process be broadened to include the entire community network?**
- **Agreement: that the Fiji proposals are approved in principal, but will have to be adjusted with these suggestions and re-submitted.**

8. INDIA

- 1 New City : Pune
- Additional activities proposed in one already approved city: Bhuj

1. NEW CITY : PUNE (Proposal from Sharad Mahajan at Mashal)

Budget PROPOSED for Pune	Budget APPROVED for Pune
\$40,000 - Big project	0 (sent back with questions about both proposals)
\$11,111 - Updating "Pune Slum Atlas"	
TOTAL = \$51,111	

This proposal comes from Sharad Mahajan, at Mashal, a Pune-based NGO which has been working since 1985 on housing issues in Pune - especially with the NSDF/SPARC alliance in Pune and Bombay on their toilet and housing projects. Sharad joined the workshop Kirtee organized with the CAN community architects in Ahmedabad in December 2012, and has sent this proposal, which he says "seeks to fill the missing links that inhibit citywide upscaling in Pune."

1. Updating Mashal's "Slum Atlas of Pune." (\$11,111) Some years ago, Mashal worked with the Pune Municipal Corporation to survey and map all the 477 slums in the city of Pune (with 1.6 million huts), based on satellite images and door-to-door data collection. The survey was conducted by professionals and surveyors. The final product of this survey was the "Slum Atlas" - 15 booklets which provide information on demographic aspects, socio-economic profile, housing, infrastructure and rehabilitation status of the slums in all 15 wards in the city. With so much change and in-migration into the city in recent years, the data in the "Slum Atlas" is now out of date, and Mashal is asking for \$11,111 to update it, and to try to get communities themselves to correct and validate the survey information and "take ownership" of the process that had been done by professionals previously. The process is projected to take 6 months.



2. BIG housing project (\$40,000) : In-situ upgrading of the large Subashnagar Slum Community in Pune (1,170 households) under the government's Basic Services for the Urban Poor Scheme (BSUP). Under the BSUP Scheme, in which central government money for slum upgrading is channeled through the Municipality, a grant of 300,000 Rupees (US\$5,555) is provided to slum dwellers on government land to upgrade their houses, using their own labor and design (or contractors if they wish). But the families must contribute 10% of the amount (30,000 Rupees) to get the government subsidy. As part of the scheme, each family that upgrades gets individual land tenure, and the municipality upgrades the settlement's infrastructure. The goal is to make a slum into a "non-slum" and to make non-marketable slum housing into marketable housing assets which belong to the residents individually.

- **ACCA funds to subsidize the poorest 50 households to take part in this large upgrading project** : Mashal will use the ACCA funds to partly subsidize the per-family contribution of 30,000 Rupees (\$555), which the poorest community members in Subashnagar cannot afford to pay to join the BSUP scheme. Mashal proposes that the poorest 50 families pay only one-third of the required contribution (Rs 10,000 = \$185) and ACCA will pay the other two-thirds (Rs 20,000 = \$370). Mashal will then help the people design good 270 square foot houses within the subsidy budget, and their professional architectural involvement will also be subsidized by ACCA at the rate of \$430 per house. As a result of the scheme, these poor slum dwellers will acquire a 350,000 Rupee (\$6,540) house, whose real market value will be 1 - 1.5 million Rupees (\$18,500 - \$28,000).



Item	Per house	Total for 50 houses
BSUP Government housing subsidy	Rs 300,000 (\$5,555)	Rs 15 million (\$277,750)
Required 10% beneficiary contribution of Rs 30,000 (\$555) to partake of the BSUP scheme subsidy	Rs 10,000 (\$185) paid by people	Rs 500,000 (\$9,250)
	Rs 20,000 (\$370) paid by ACCA	Rs 1 million (\$18,500)
Mashal overheads, architect's fee, engineer's fees, etc.	Rs 23,220 (\$430) paid by ACCA	Rs 1,160,000 (\$21,500)
TOTAL	Rs 353,220 (\$6,540)	Rs 17,660,000 (\$327,000)

Discussion about the Pune Proposal during the ACCA meeting:

Kirtee explains about this project :

- *(Kirtee)* **The slum atlas:** He says that in a country with 7,400 cities and 90 million living in slums, this is the only city where all the slums have been surveyed and mapped so professionally like this, for the entire city of Pune: 477 slums. This "Pune Slum Atlas" is a status symbol, which you see in every municipal government office, UN office, etc. Everybody uses it. But it doesn't reach communities, so Mashal's idea is to "reverse the process" and take the slum atlas back to the communities and get them involved in correcting its inaccuracies and taking ownership of the process.
- *(Kirtee)* **The housing project :** In a city with many SRA projects, where people are having to move into multi-story buildings, it is important to support an in-situ upgrading project like this one. Mashal will make a community process and then support the people to rebuild their houses themselves, instead of using contractors, as most BSUP projects do, so the houses will be cheaper but better. The proposed ACCA budget will go to the 50 poorest families who do not have the 10% contribution, to get the other 90% from the government.

Comments from the ACCA Committee members

- **Question about financing the houses:** the funds for the BSUP projects comes in three stages, and always come only after the various stages of the work have been completed. How will Mashal bridge the finance for these houses? Will they partner with SPARC?
- **Question: What is the involvement of people themselves?**
- **Question : How will this small investment from ACCA change this government housing subsidy program which is not flexible and wrong?** The same amount of money the government is spending on this upgrading program could do so much more! Is the ACCA investment just being used to patch up a small hole in a very big and inflexible housing policy?
- **Question : Why so much budget for the professionals?** According to the proposed budget, only Rs 1 million (\$18,500) is required to subsidize two-thirds of the 50 families 10% contribution. Yet the organization is asking for \$40,000 from ACCA. with the rest going to Mashal for professional fees, overheads, etc. That means more than 50% of the project budget goes to the professionals! Usually, in ACCA projects, the full budget goes to the communities, and is not to cover professional fees.
- **Comment: The project will bring the full force of market forces into the settlement** and will probably end up making the poorest families homeless again, as in so many housing projects. When the poor get individual houses and individual land tenure (rather than collective title or community ownership), it is a way to bring the market into a slum which was previously somewhat protected from market forces by being on declared slum land. We very much doubt that most of these extremely poor families will be able to resist offers to buy them out, which will inevitably come, as so often happens - legally or illegally - the first time they find themselves in a crisis and in need of money. In this way, the poorest and most vulnerable will be "evicted" from their valuable inner-city land not by bulldozers and policemen with truncheons but by the more subtle market forces.
- **Comment: Community surveys and mapping are not only for the information** - they are much more than that. When communities make their own survey and mapping, they meet each other, understand their city, build their strength to negotiate and empower themselves as key actors in the city's development. I doubt how people can use the information in this slum atlas, even if they are asked to help update and correct it.
- **Question: This Slum Atlas is used mostly by the upper layer stakeholders.** SO what is the objective of updating it if there is no benefit for the communities?
- **IDEA from Nad: Why couldn't poor communities and community architects borrow this idea and do our own slum atlas,** with 4 pages per community (like page 1 = map of the community, page 2 = some key info about the community from the survey, page 3 = photos of the community and houses, page 4 = more photos and history of slum, a few people's stories. Then put all these 4-page sets into one book for the city, and publish it!

Agreement : The committee agrees that we should ask the organization to answer and clarify all these points :

1. **Slum Atlas:** How the poor will participate and really make use of this slum atlas to support their own citywide upgrading and information-gathering?
2. **Housing project :** Since part of the proposed budget for the housing project will be used as a grant to the poorest families (not a loan), how will the beneficiary families be involved in managing these funds and making decisions about the project? And how will this small subsidy for a small number of families in a very large slum impact change in what the government's rigid policy is doing? How to broaden this impact?

2. CITY IN PROCESS : BHUJ (Proposal from Hunnarshala Foundation)

ACCA budget already approved in Bhuj :

• City process support :	\$3,000
• Small projects (7)	\$15,000
• Big project	\$40,000
• TOTAL	\$58,000

New budget PROPOSED for Bhuj	New budget APPROVED for Bhuj
\$40,000 - Big project revolving fund	\$20,000 - Big project
\$45,000 - Regional fund loan	\$45,000 - Regional fund loan
\$60,000 - other activities (area community development fund, mapping and planning, advocacy)	(These activities must come out of the national coordination and national activities budget, which will be managed by Bhuj)
	\$5,000 - Small projects (2)
TOTAL = \$150,000	TOTAL = \$70,000

ACCA in Bhuj: The ACCA project in the city of Bhuj, in the western edge of India (in the drought-prone desert region of Kutch), is being implemented in a city which was almost totally destroyed by an earthquake in 2001 and has since been rebuilt on a new city development plan. 45% of the city's residents live in slums, most of which are very old, traditional settlements on land given to their castes by the king, but are now considered to be squatters on public land.

- **There are 74 slums in Bhuj, with 12,000 households. 99% have no land rights.**
- **The small projects** have been implemented by *Sakhi Sangini* ("Female friends together"), a federation of women's savings and self-help groups in 30 slums around Bhuj (out of a total 60 slums in the city), in collaboration with the technical support NGO the Hunnarshala Foundation, and in collaboration with a close network of support organizations in the city. After conducting a city-wide slum survey and setting up committees in many of these settlement clusters to discuss their problems and review the survey data, the women's federation identified drinking water supply and housing as the two most serious problems being faced by the city's poor communities. Five out of the six small ACCA projects which have been implemented in Bhuj so far involve developing or improving drinking water supply systems in these settlements, many in good collaboration with the municipality.
- **The big housing project :** The women's federation also formed a housing committee and worked with architects at Hunnarshala to develop inexpensive earthquake-resistant house designs which they can eventually build themselves, as part of their long-term settlement upgrading plans. They used the big project funds from ACCA to seed a city-wide revolving loan fund for housing, to give low-interest housing loans to savings group members. Their idea, though, is not to use the fund simply to give loans to scattered members, but to use the housing fund strategically to strengthen the communities' negotiations for secure land tenure, and to leverage access to the various central government and local slum upgrading schemes - many of which are quite promising, but very difficult to access. In the first batch, 56 households in 4 communities got housing loans, and in their communities, negotiations for land have moved ahead.



Proposed NEW activities in Bhuj :

- **Big project (\$40,000) which will be added to the revolving loan fund for housing**, which will continue to be managed by the women's savings federation. They estimate that by the end of 2013, 356 poor families will have been able to build their own houses, through loans from the housing fund.
- **Decent Poor housing grants to 10 super poor families (\$50,000)** with priority for widows, handicapped or single mothers in difficult circumstances - who may not be able to pay back any loans.
- **Base map and micro-planning (\$20,000) :** Re-survey all the slums in Bhuj, to gather info about slums, land ownership, housing quality, etc. This survey and mapping will provide the basis for a base map for citywide community planning and land negotiations.
- **Advocacy (\$20,000)** To persuade the government to expand its slum land regularization and housing policies from big cities (where the focus is now) to smaller towns like Bhuj. Work involves meetings and exposures)
- **Area Community Development Fund (\$20,000)** for community infrastructure projects, which will be matched by an 80% contribution from the government.
- **Loan from the ACCA Regional Fund (\$45,000)** To add to the housing loan fund.

Discussion about the Bhuj proposal :

- **Suggestion:** Instead of doing a very expensive slum mapping by professionals, why not involve the communities in the mapping?
- **Suggestion to make communities the force of change in Bhuj:** Hunnarshala is doing a great job, linking all these different professionals to work together to advocate and support communities as a combined team. But can we find a way that communities become stronger as the force of change, and emphasize more the role of communities as key actors and less on the professionals? Why not do all these things jointly with the communities, since that will make your lobbying and advocacy much, much stronger. Sometimes politicians may not listen to well-meaning professionals, but they always listen to where their votes come from! It would be good to strengthen the community process, so that your professional strength in Bhuj contributes to that change. Otherwise, your change process in Bhuj will always depend on professionals.

9. JAPAN

- 1 New City : Osaka Buraku Liberation League
- Additional activities proposed in one already approved project: Tohoku Tsunami Project
- Extras: National process support

1. NEW CITY: OSAKA BURAKU LIBERATION LEAGUE (BLL) *(Proposal from Hosaka)*

Budget PROPOSED for Osaka BLL	Budget APPROVED for Osaka BLL
\$30,000 - Special strategic support	0 (Need details. ACHR will discuss and clarify how to help)

To establish a "Town development agency" by local Buraku Liberation League groups : Land and houses as well as welfare facilities in Asaka and other Buraku communities in Osaka are being sold out by the government to the market, seriously eroding the quality of community management. On the other hand, many inner-city Buraku settlements that were upgraded in 70s and 80s are becoming dilapidated and deserted, leaving single, elderly and poor residents alone. Buraku community leaders in Osaka, including Yamamoto-san in Asaka, have surveyed these communities with researchers. They have come up with the idea of establishing a joint "town development agency" to facilitate collaboration between Buraku communities to help them re-gain their self-management capacities, in the context of adverse government policies and aggressive market forces. The new agency will :

- intervene in the market by securing some strategic land/housing for community uses
- negotiate with the government
- organize community enterprises and community spaces for interaction.
- organize exchange visits and monitoring surveys, with support from ACHR and the Community Architects Network

2. CITY IN PROCESS : TOHOKU TSUNAMI *(Proposal from Hosaka)*

ACCA budget already approved in Tohoku Tsunami project :

- Special disaster support \$40,700

New budget PROPOSED for Tohoku	New budget APPROVED for Tohoku Tsunami project
\$10,000 - Big project	\$10,000 - Big project
\$12,000 - other activities	\$12,000 (from "other activities" budget line)
TOTAL = \$22,000	TOTAL = \$22,000

"We are a poor country now" Hosaka writes of this proposal: "It is unconventional for a Japanese group to seek a funding support from ACHR/ACCA. However, we recognize, particularly after the devastating disaster and through the experience in ACCA Phase 1 funding, that it is important for people in Japan to realize that we are, in a sense, poor and in a position to be assisted by our Asian neighbors as an equal partner for mutual support. It is also important to realize that demonstrating that we are supported by ACHR is very effective to approach local agencies and mobilize further local resources."

Proposed activities for next two years in the Tohoku tsunami-hit area :

1. Housing project: Upgrading of nuclear evacuees' accommodations in Osaka (\$10,000) During the ACCA Phase 1, we prepared collective housing to accommodate several women-headed families and migrant workers evacuating from radiation areas in Fukushima. This housing in Osaka is 700 kms away from their homes in Fukushima, but close to Kitashiba, Asaka and other Buraku communities and Kamagasaki, the largest town of daily laborers. There is now scope for upgrading this evacuees' collective housing and for creating a space of interaction between evacuating mothers with children and local vulnerable groups including abused children and old people in rooming houses. Local authorities and house-owners became amenable to the house improvement. The \$10,000 budget will support:

- \$7,000 - to renovate common living spaces in collective housing for evacuees and local vulnerable people
- \$3,000 - Small rent subsidies at the initial stage for evacuee families and life-support counseling

2. Community rehabilitation of tsunami-hit areas in Ohtsuchi Town (\$12,000) Most of tsunami-affected families are still living in temporary housing or with distant relatives. They are now at the stage of seeking permanent dwellings, but

the government's standardized housing schemes would not work. The house reconstruction process should be combined with community rebuilding, livelihood recovery and people-led, town-wide reconstruction processes. In Ohtsuchi, a devastated fishing town (which was the focus of the ACCA phase one project), a local support organization named Tsudoi ("*getting together*") was established by disaster-affected people. This project seeks to support this initiative to innovate its actions to a town-wide and region-wide scale. The project will include :

- **\$3,000** - Participatory design of Tsudoi's office building (functioning also as a community space)
- **\$4,000** - Supplementary assistance to community fund (loans for housing construction and community enterprises)
- **\$2,000** - Town development seminars and workshops for bringing up local "community architects"
- **\$3,000** - Promotional activities and planning workshops on collective housing construction for affected family groups

3. OTHER ACTIVITIES *(Proposal from Hosaka)*

National budget PROPOSED for Japan	National budget APPROVED for Japan
\$10,000 - Support for national activities	\$10,000 - Support for national activities <i>(must send plan + budget)</i>
\$10,000 - National coordination	\$10,000 - Support for national coordination

National policy support (\$10,000) These funds will support organization of coordination meetings among key actors in Tohoku and Osaka; information dissemination (preparation of booklets, public forums, etc.); mutual field visits; community surveys and workshops; policy advocacy seminars.

Discussion about the Japan proposals

- **Comment: Considering the very big problems people have faced here, this proposal looks like a miniature project, not much connected with the real scale of things.** Assistance by professionals creates a model to show a little of this, a little of that, in one tiny area only. How is this intervention going to bring about any significant change in a very large and very serious situation?
- **Comment : Japan always thinks it knows its own way, thinks like an island.** There are so many other countries in Asia that have experienced disasters and have developed all kinds of ideas, strategies and knowledge about how communities can be at the center of responding to them. Japan can learn and share a lot from these experiences. Our culture in the ACHR coalition is to share and learn, give and take. It will be good if Japan could open up more - because it has a lot to learn from and share with its poorer neighbors in Asia.
- **Question: We would like to know how the affected people prepare and organize themselves in this process of rehabilitation?**
- **Comment on the Osaka Buraku proposal:** Not many details about the activities. And the activities mentioned seem to be more concerned with the social process, which is not exactly what the ACCA Program was designed for. Although the BLL is an important Buraku proces in the country, we have to discuss and get more information. So the committee agrees to approve the \$10,000 standard national ceiling for activities, capacity building, exchanges, workshops, etc. But need to send a budget and plan for how this \$10,000 will be spent.

10. BANGLADESH

- Additional activities proposed in one already approved city: **DHAKA**
- Proposed National Process

1. CITY IN PROCESS : **DHAKA** *(Proposal from DSK NGO)*

ACCA budget already approved in Dhaka :

- City process support : \$3,000
- Small projects (8) \$15,000
- TOTAL \$18,000

New budget PROPOSED for Dhaka	New budget APPROVED for Dhaka
\$59,820 - Small projects (29, by 8 groups)	0
\$9,806 - Welfare seed funds	
\$16,000 - Big sister city (2 cities)	
\$9,000 - City process support	
\$10,000 - National support (only Dhaka)	
TOTAL = \$104,626	

Dhaka is Bangladesh's capital and it's largest city, with a population of about 13 million. Nearly a third of those people live in the city's 4,966 slums. Almost all of these slums are on land that is not secure, and many will eventually face the threat - or the reality - of eviction. Most also have serious problems of housing and access to basic services, despite a bewildering array of development interventions by NGOs and development agencies. Another problem is that

the city's poor have developed very few community organizations of their own, and the ones that do exist are small, scattered and isolated.

- **The ACCA project in Dhaka** has been specifically designed to help build a new and citywide alliance of the key community-based organizations and NGO support groups operating in different parts of the city. The Housing and Land Rights Forum Bangladesh (HLRF-B) used the modest support from ACCA to implement small infrastructure upgrading projects and set up savings groups to strengthen these community organizations internally, and then to organize frequent exchange visits and meetings to build links of mutual support and learning between them.
- **The ACCA project is being coordinated by Dibalok at the NGO DSK**, which has a staff of 1,500 people working in 15 districts in the country (with 400 staff working in Dhaka alone!). DSK is considered to be a "medium" sized NGO in Bangladesh!



- **Using coalition power to fight evictions** : One of the most urgent reasons for building this citywide coalition is to bring the power of large numbers to help individual communities negotiate with the larger urban development processes which affect them and defend themselves against the terrible evictions which continue to happen in Dhaka - especially in slums on government land. But the longer-term goal of the coalition is to find ways that the urban poor can work with government and NGOs as active partners in developing their own solutions to the country's housing problems.
- **Small projects in 8 communities, by 8 different organizations**: To spread the opportunity around, each community organization in the coalition was invited to propose projects up to a budget ceiling of \$3,000 per group. The communities then surveyed their own settlements, discussed what needs were the most urgent, and developed their own plans and cost estimates for the projects - most including several small infrastructure improvements, and most involving the construction of toilets, hand pumps, drainage lines or community centers. The communities planned and implemented the projects themselves, with support from the NGO DSK and an implementation committee made up of representatives from all the community networks and support NGOs which link together through HLRF-B. Six of the eight projects that were agreed upon have now been completed.
- **Exposure visits**: The network has organized lots of exchange visits between the different communities in Dhaka doing ACCA small projects. Many of these exposure visits have given community people their first chance ever to visit their peers in other settlements, to see what others are doing and to talk about problems they have in common. Most of the groups also started new savings groups as part of the process, or reinvigorated old ones. Since the project started a year ago, the savings has grown from 10 groups and 214 members, to 63 savings groups with 5,385 members.

Proposed NEW activities in Dhaka :

- **Small projects (29) by 8 organizations (\$59,820)** : Each of the organizations that are part of the HLRF-B network in Dhaka have put submitted detailed small project proposals, which Dibalok put together below:

Community name	Type of project	# HH directly benefit	Budget from ACCA	Support group
Baganbari Basti	Water points and latrines	350	\$6,000	NDUS
Talap Camp	Drains, bathrooms, toilets	300	\$2,750	PDAP
Gaziapur (6 settlements)	walkways, drains, toilets, tube-wells, water supply	300	\$3,000	Gaziapur CBO
4 settlements	Tube wells, drains, community centers, house repairs, toilets	700	\$11,395	RHDS - BOSC
6 settlements	sewers, bathrooms, community centers, walkways	364	\$11,800	Robidas / Shelter for the Poor
4 settlements	water supply, toilets	150	\$11,044	NDBUS
4 settlements	water, toilets, drains	610	\$7,284	Pratay
3 settlements	water, sewers, toilets	128	\$7,000	BAWSE
TOTAL 8 projects		1,089 HH	\$59,820	

- **Welfare seed funds (\$9,806)** **No explanation of this budget!**
- **Big Sister City for 2 cities (\$16,000)** **No explanation of this budget!**
- **City process support (\$9,000)** \$3,000 each for the 3 parts of Dhaka: Dhaka North, Dhaka South and Gaziapur.
- **National support (\$10,000)** Dibalok says he called Azahar about linking with the Gopalganj project and creating some kind of national platform for sharing and learning, but without any conclusions, so he is proposing the national process for the HLRF-B network.

Discussion about the Bangladesh proposal :

- **Comment:** This project seems to be run by the NGO organizers, not by the communities.
- **Comment about small projects:** It was agreed earlier that already-active cities can propose up to \$5,000 for additional small projects, with good reasons. Since Dhaka is a very big city, the committee agreed it may be reasonable to stretch this ceiling a little to \$20,000 for small projects in Dhaka. But it would be good if the communities in the network could come together and agree as a network on which projects are highest priority and where the money will be spent. This network-wide discussion and sharing by community people themselves would do more to strengthen the community process than each support NGO submitting their proposals separately like this.
- **Suggestion:** It would be good to get the communities to directly participate in designing the details in these projects, and to bring the communities to the center of this process, rather than the support NGOs.
- **Agreement:** ACHR will help coordinate with the groups in Dhaka and to search for the way to work on this project, which will be put on hold until we can speak more.

10. AFGHANISTAN

- **2 New Cities :** Eybak and Pole-Khumri
- **Additional activities proposed in 2 already approved cities:** Kabul and Charikar
- **Extra national activities**

The ACCA project in Afghanistan is being supported by the Kabul-based NGO Cooperation for Reconstruction of Afghanistan (CRA). They have started work in two cities, Kabul and Charikar, where they have helped set up community 27 savings groups (5 men's and 22 women's - always separate in Afghanistan!) in 11 communities, with 989 members (343 men + 646 women). These savings groups have implemented 8 small projects in Kabul (mostly roads, drains and a community center) and 3 small projects in Charikar (all drainage).

- **Plan for expanding to 6 cities in the next two years :** In the next phase of the project, the plan is to expand the community savings process to 4 new cities (Pole-Khumri, Eybak, Kundoz and Bamyan), with the more active cities acting as mentors and trainers in the new cities. There is also a plan to build and strengthen a network of these savings groups in the various cities.
- **This Proposal includes two of these new cities,** where small projects and savings support are being proposed.
- **Community welfare funds proposed in all 4 cities :** Afghanistan does not have any government social security system to help people when they become sick, old, disabled or during unemployment. Poor people are more at risk when some crisis hits them, and for many, the only choice is to start begging on the streets (because of this, the number of beggars in Afghanistan is increasing!). There is a great need for some kind of social safety-net, and a welfare program can be managed best by local communities. So the \$2,000 per city will be used to set up and test this kind of community-managed welfare system in the four cities.
- **Proposed BIG projects are not for housing, but for "Bigger" community infrastructure projects,** which have been proposed as priorities by the communities.



1. NEW CITY : JALALABAD (Proposal from CRA)

New budget PROPOSED for Jalalabad	New budget APPROVED for Jalalabad
\$10,000 - Small projects (3)	\$10,000 - Small projects (3)
\$2,000 - Community welfare	\$2,000 - Community welfare
TOTAL = \$12,000	TOTAL = \$12,000

Eybak changed to Jalalabad : Akram originally proposed the city of Eybak. In Nov. 2013, he proposed to change to another city called Jalalabad.

- Akram explains change: The only reason it caused to change location of the project from Eybak to Jalalabad city is weather problem. In Jalalabad during winter the weather is good people can implement their infrastructure projects, but in Eybak after a short time the weather will get cold and it won't be possible to implement infrastructure projects. This year because of some internal and external obstacles we could not contact the communities on time. Jalalabad City is one of the five large cities of

Afghanistan and it is the largest city in eastern Afghanistan and it is capital of Nangarhar Province. Estimated population of the city is around 185,000 people and it is linked by highway with Kabul to the west and Peshawar, Pakistan to the east. The city is divided into six urban districts 35-40% of the city population are living in informal settlements. 91% population of the city is pashtoon Ethnic and this is the only pashtoon area that ACCA small projects will be implemented. Still we want to see what can we do for Eybak city except no infrastructure projects .

- Small projects : 3 small infrastructure projects, filling of the city information forms, conference for introduction of ACCA projects and activities.
- project budget is the same

2. NEW CITY : POLE-KHUMRI (Proposal from CRA)

New budget PROPOSED for Pole-Khumri	New budget APPROVED for Pole-Khumri
\$10,000 - Small projects (3)	\$10,000 - Small projects (3)
\$2,000 - Community welfare	\$2,000 - Community welfare
TOTAL = \$12,000	TOTAL = \$12,000

3. CITY IN PROCESS : KABUL (Proposal from CRA)

ACCA budget already approved in KABUL :

- City process support : \$7,400
- Small projects (8) \$24,000
- Community savings/fund \$16,500
- TOTAL \$47,900

New budget PROPOSED for Kabul	New budget APPROVED for Kabul
\$20,000 - Big project (drains)	0 (big project funds only for housing, not for "big" infrastructure)
\$2,000 - Community welfare	\$2,000 - Community welfare
\$8,000 - Big sister city support	0 (Big sister cities will be discussed in next meeting)
TOTAL = \$30,000	TOTAL = \$2,000

4. CITY IN PROCESS : CHARIKAR (Proposal from CRA)

ACCA budget already approved in Charikar :

- City process support : \$4,400
- Small projects (3) \$9,000
- Community savings/fund \$10,500
- TOTAL \$23,400

NEW Proposed budget for Charikar :

- Big project \$10,000 (for 1 "BIG" road paving project)
- Community welfare \$2,000
- TOTAL \$12,000

New budget PROPOSED for Charikar	New budget APPROVED for Charikar
\$10,000 - Big project (road paving)	0 (big project funds only for housing, not for "big" infrastructure)
\$2,000 - Community welfare	\$2,000 - Community welfare
TOTAL = \$12,000	TOTAL = \$2,000

5. EXTRAS FOR AFGHANISTAN (Proposal from CRA)

Additional items proposed for Afghanistan :

- National Support \$10,000
- Community saving \$3,000
- Support to city process (4 cities) \$18,520
- TOTAL \$31,520

National budget PROPOSED for Afghanistan	New budget APPROVED for Afghanistan
\$10,000 - Support for national coordination	\$10,000 - Support for national coordination
\$3,000 - Community saving	\$10,000 - Support for national activities (all these items must be covered under this budget. Must send plan + budget)
\$18,520 - City process support (4 cities)	

TOTAL = \$31,520

TOTAL = \$20,000

Discussion about the Afghanistan proposals:

- **Clarification: The ACCA big project budget is not for "big" infrastructure projects, but only for housing. So we will have to put these proposed big projects on hold (since all of them are infrastructure, not housing)**
- **Small projects in the new cities are OK.**

PART 4 : Participants who took part in the meeting in Yangon

ACCA / ACHR Committee members :

2 representatives from SOUTH ASIAN countries :

- **From Sri Lanka :** Mr. K. A. P. Ranjit Samarasinghe (Sevanatha / CLAF-Net)
- **From Nepal :** Ms. Lajana Manandar (Lumanti)
- **From India :** Mr. Mahavir Acharya (Hunnarshala Foundation in Bhuj)

2 representatives from EAST ASIAN countries :

- **From China :** Ms. Pimpim de Azevedo (Tibet Heritage Fund, in China and India)

2 representatives from SOUTHEAST ASIAN countries :

- **From Cambodia :** Mr. Somsak Phonphakdee (Community Development Fund Foundation)
- **From Burma :** Ms. Vanlizar Aung (WFW)

3 COMMUNITY representatives :

- **From Sri Lanka :** Mrs. Rupa Manel Silva (Women's Co-Op)
- **From Philippines :** Ms. Ruby Papeleras (Homeless People's Federation)
- **From Cambodia :** Ms. Li Khna (Community Savings Network in Serey Sophoan)
- **From Burma :** 3 women from Yangon (Women Savings and Development Network) + 1 man from Kunchankone
- **From Thailand :** Ms. Sudjai Mingpruek ("Moo") (community leader from Surin)

2 SENIOR people from the ACHR network :

- **From India:** Mr. Kirtee Shah (ASAG, Ahmedabad, India)
- **From Philippines :** Fr. Norberto Carcellar (PACSI)

1 representative from CAN (Asian Community Architects Network) :

- **From Thailand :** Mr. Chawanad Luansang ("Nad"), Openspace, Bangkok

1 representative from the ACHR secretariat :

- Ms. Somsook Boonyabantha

International observers :

- Mr. Sompop Prompochenboon ("Lek") (Community organizer, Thailand)
- Ms. Ana Oliveros, President Social Housing Finance Corporation (SHFC), Philippines
- Ms. Maria Cecelia Genzola ("Maricel"), Director FDUP NGO in Quezon City, Philippines

Observers from Myanmar :

- Ms. Gaw Lu Htoi Ra ("Ahbu") (independent community organizer from Yangon)

Observers from the ACHR Secretariat in Bangkok :

- Ms. Minh Chau Tran
- Mr. Maurice Leonhardt
- Mr. Thomas Kerr