



ACHR ACTIVITIES DURING THE YEAR

2004

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Coalition
for Housing
Rights**

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ACHR ACTIVITIES DURING THE 2004 YEAR

(Report dated April 2005)

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FORWARD By Somsook Boonyabanha

This report of ACHR's 2004 activities is a thick one. We've been meaning to distribute it to coalition friends since early this year, when the ACHR regional meeting was planned to be held. But that meeting got postponed again and again - first because of the tsunami, and later when other things came up. Finally, we've only been able to get out the report in that later part of 2005, when it's almost time to report on the activities in 2005!

One of ACHR's major areas of involvement since the end of 2004 has been the rehabilitation of communities in countries affected by the Asian tsunami - especially Indonesia, Sri Lanka, India, Thailand and Myanmar. Besides direct assistance in relief and rehabilitation efforts, ACHR's tsunami work has focused on enabling groups in the affected countries to link together, learn from each other's experiences and strengthen their local work in the process - within the countries and regionally. For many of us who are most familiar with issues of urban poverty and housing, the tsunami has thrown us into totally new territory. Responding to the disaster of this scale has given us all a whole new set of experiences, and has given us the circumstances to create an important new regional platform for learning, for assisting each other and for encouraging the post-tsunami redevelopment to go in the right direction, with affected people and communities being the main actors.

In this 2004 report, you'll find a much stronger ACHR support direction towards building more structural people alternatives to problems which are essentially structural :

- the "Understanding Asian Cities" study,
- the emergence of ACHR's Regional Development Fund (which now supports community development fund processes in a considerable scale in several countries),
- a stronger support for city-wide slum upgrading and community-led housing development.

However, we must also say that 2004 was a year in which there were some big scale eviction in many countries: eviction of communities to make way for the Lyari Expressway in Karachi, large-scale evictions of informal kampungs in Jakarta, massive evictions in Mumbai and Kolkota, continuing evictions in Dacca, across-the-city evictions to make way for the Olympics in Beijing, as well as the sweeping eviction drives in Nairobi and cities across Zimbabwe more recently. It is extraordinary that such brutal, illegal and large-scale evictions continue to occur, in contrast to the notion that we are part of some enlightened, modern age. It's clear that there is much more effort needed to work on this front, in new and unconventional ways. With our rich regional experiences, perhaps, we can find some better alternatives and pro-active solutions to these evictions, before they happen.

There have also been very interesting new additions to the ACHR regional family: East Timor, Mongolia and Myanmar. New friends bring new energy, and every time we get an opportunity to join forces with groups in a new country, it brings us more understanding about our collective Asian society, culture and history. The more I learn, the more I realize how wrongful our countries' development directions are - and how wrongful our Asian region's development direction is. We choose either to sit and cry, or we cynically earn our living from these huge problems, without caring to deal with the root causes or to direct our energies towards changing the wrongs with our people.

ACHR was started in 1988. I believe that after 17 years of work, we are still incredibly active and ready to support lively, inventive and energetic ways to strengthen people processes which lead to alternative solutions and structural change. There is so much wealth of experience in this region, so much depth of understanding and so much commitment among all our friends in the region to share and to learn from. And this is what makes ACHR something real and something simple.

So, I hope you enjoy reading this nice, thick 2004 ACHR activities report. And I hope you will all write interesting reports about your own work and send us copies, to help compile the 2005 activities report - which I promise will be thinner than this one, and easier to read.

Somsook Boonyabanha
September 29, 2005

1. UNDERSTANDING ASIAN CITIES PROJECT

Over the past decade, Asian cities have come under increasing influence of globalizing forces. These forces need to be understood, and their effects on our cities and on the poor need to be researched and articulated. This kind of research is something other agencies do not appear to be doing. In our "*Understanding Asian Cities*" (UAC) project, ACHR members are attempting to research and understand these trends and impacts. In the process, they are developing integrated teams of young professionals, NGO workers, community leaders, academics and government planners who can begin to understand these new forces and to inform a broader public.

The research for the "*Understanding Asian Cities*" has been carried out in eight cities : **Karachi, Pune, Phnom Penh, Chiang Mai, Surabaya, Hanoi, Muntinlupa and Beijing**. Amongst the areas of urban change that have been studied are: the city planning process and its effect on the poor; trends in devolution and decentralization; the impacts of globalization on the poor (particularly) and on urban planning (more generally); the impact of structural adjustment; the increasing gap between aspiration and needs, which is determining politics; the role of civil society. The objectives of the research in the seven case study cities are:

- to understand the process of socio-economic, physical and institutional change in Asian cities, the actors involved in it and its effect on disadvantaged communities and interest groups.
- to identify and understand civil society and or community movements and their role in the process of change.
- to help the NGO, CBO, ACHR partners to take an informed position on national and international forums on housing rights and development issues.
- to support in eight cities a group that monitors the city and engages in continuous learning about the changing forces that affect those cities.
- **Workshop held in Hanoi, Vietnam, March 29-31 , 2004.** (Continuation of Eight Asian Cities Research). About 20 participants from 8 cities (plus 10 from Hanoi). The outcomes of this meeting included: presentations of the research from the 8 cities: Surabaya, Beijing, Chiang Mai, Hanoi, Pune, Karachi, Manila and Phnom Penh; followed by the identification of any gaps in the research. There was then an initial regional analysis of the 7 research topics. During the planning for the next stage it was decided: partnership needed until June to complete all research and summaries. A core group of 4 people was selected to meet in June to continue the regional analysis from the completed studies and prepare presentations and documents to be presented at a larger event in Thailand supported by ACHR and UN Habitat in November during Habitat Day. This study process is intended to provide first hand information to mobilize group in the region to approach city as entity for intervention rather than project approach.
- **Workshop held in Bangkok, October 28-31, 2004.** Understanding Asian Cities 3rd meeting was held in Bangkok. The research coordinators invited David Satterthwaite (from IIED in London) to help edit the research. Nine study authors attended this meeting, along with ACHR staff, to talk about the outcome of the Understanding Asian Cities research.

2. EXCHANGE AND EXPOSURE

Report on ACHR's work supporting community-to-community exchange learning during 2004

Background on ACHR's promotion of direct, people-to-people learning through exchange and exposure :

The *Asian Coalition for Housing Rights* has been actively promoting direct, people-to-people exchange learning since it was established in 1989. ACHR was born, in fact, amidst a large exchange of grassroots groups and housing activists in Seoul, Korea, come to meet, share ideas and give solidarity to the hundreds of communities facing immediate eviction for the Seoul Olympics. Back then, nobody had heard of horizontal community exchange, and if you mentioned things like *community exposure* or *horizontal peer learning*, nobody knew what you were talking about. And you certainly couldn't get funding for such activities very easily. Now, 15 years later, thanks to the pioneering work of organizations like ACHR, SDI and the support of such visionary donor organizations as MISEREOR, the Selavip Foundation and Homeless International, horizontal learning is now a legitimate part of the development scene.

Exchange is nothing new. Linking with like-minded people, across distances, is probably humanity's most natural impulse. There are exchanges of administrators, politicians, development professionals and NGO activists all the time, who move out of their own situations to learn, to meet peers and to fortify themselves with fresh ideas from elsewhere. But poverty is a relentless isolator, and puts formidable constraints on this kind of mobility and the linkages it engenders - or at least reduces the sphere of mobility to a single lane or a slum - which is nobody's idea of a *larger world*. If you look around poor communities in Asia today, there's an awful lot going on - learning, building, innovating, negotiating - moving forward in a thousand ways. Asian grassroots organizations are on the cutting edge of people-driven solutions and represent a powerful pool of skills and expertise. This is something we know now, but fifteen years ago, there was also a lot going on, but nobody knew much about it, all those struggles were isolated, as though locked away in separate cupboards.

One of the persistent myths in developing countries is that the poor aren't improving their lot better because they lack *skills* to do so, and that if trained in *skills*, they will stop suffering and start prospering. In fact, the issues which inhibit the poor from participating in the economy and getting access to resources go way beyond managerial and technical skills, and right back to that same old exclusion and bad planning by the *haves*. The poor *do* have skills, they have ideas, they have the seeds of the best solutions of all - but what they don't have is the space and the support to explore and refine them.

Exchange learning is a development tool which helps people build capacities to deal with the root issues of poverty and homelessness, and to work out their own means to participate in decision-making which affects their lives - locally, nationally and globally. In exchange, people are not being trained to "*do things*". They decide themselves what to pick up and what to discard, by visiting others in the same boat. It is learning without an agenda or anybody else's atmosphere - it's on-site and vital learning, direct from the source, unfiltered. Nobody's telling who what or when to learn.

Exchange has proven to be a useful and many-sided development tool. As an isolation-buster, confidence-booster, option-expander and network-builder, horizontal exchange is one of the most powerful antidotes to that old non-involvement problem. The exchange process represents a collective commitment of organizations of the poor to communicate with each other, to examine their problems, set priorities and explore solutions, to use each other as allies. Then to evaluate these solutions, refine them and spread them around.

These kinds of solutions and these explorations invariably mean working with other development actors - with municipal and state governments, with NGOs and bilateral development agencies. Here, too, exchange is a powerful builder of networks and working alliances with sufficient scale and clout to strengthen representation of the poor in development debates and to expand the role the poor can play in bringing about equity and social justice. The large networks, which exchanges create, become a channel for the direct, rapid transfer of ideas, strategies, and options. When some solution seems to work in one place, horizontal exchange creates opportunities for more communities to learn about it and piggy-back on the experience, so good ideas spread around. Usually this means community leaders (and sometimes NGO partners and even government officials) come along to get hands-on training and then take the message back home and to other cities. In these ways, solutions that are worked out locally become the building blocks for scaling up with global applicability.

The more these national groups get exposed to regional processes, the more we build a regional mechanism for diffusing innovation, by and for people, directly. A growing number of grassroots groups in the Asian region - and their supporters - have embraced this form of direct, experiential learning, and over the past fifteen years, the exposure process has mushroomed in scale, matured in focus and expanded in variety. Exchange is now an inherent feature of how the regional network operates, and how the poor learn.

As more and more exchanges are organized within the region, an increasing - and increasingly varied - core of expertise comes out of those exchanges. If one settlement in India, for example, has grappled with a serious infrastructure problem, *there is your resource for other communities to learn from*. Another settlement which has navigated a bumpy negotiation for alternative land

becomes *another resource*. The Asian network now has a set of core organizations which operate as resource team, in which everyone knows each other, understands each other's strengths and weaknesses and knows how best to combine and work together. The investment stays within communities and within the region - it's available, affordable, there's a better language and cultural fit.

One of the most powerful aspects of exchange is that it expands your repertoire of options - you don't have to have it happen in your own back yard any more. People don't have to work out all their systems by themselves - they can *import* that process to help them if they need to. And that's what the larger pool offers. This resource pool provides a healthy counterbalance to a development paradigm which keeps sending *international experts* over to tell communities what to do, and which still holds considerable sway over Asian development and development resources. In that model, experts come in, innovate and then go away, taking the learning with them. In the exchange model, learning stays within communities because the vehicle is people, who are rooted in their local process - and who do not go away.

Exchanges take many forms. Some are like wake-up calls, some are highly ritualized, others are big events. Some work like museum visits, others like comfy drop-in visits between old chums. Some exposures have events that are carefully planned, all worked out, and others fly by in a chaotic whirl. Some encourage reflection, some galvanize to immediate action. But one thing that is common to all - no matter what the protocol - and that is that afterwards, when people go back home, or when they see off their visitors, *they are a little bit different*. Something has happened to shake things up - *something always happens*.

In the following section of the report, we list only the main exchange and exposure visits ACHR has supported, coordinated or facilitated in the Asian and African regions during 2004. Many of these exchange activities are described in more detail in the country sections of this report, but this partial list is presented mainly to give an idea of the scale, volume and variety of exchanges that are happening in the region.

Exchanges in JANUARY 2004

- **Jan 10 - 11, 2004 - Jockin and Mahila Milan leaders come to Phnom Penh, Cambodia** to work on the "100 Slums Upgrading" policy and to advise on the community planning process that upgrading begins with. community upgrading advisory service
- **Jan 12 - 14, 2004 - A team from DANIDA visits Baan Mankong Projects in Bangkok** and other Thai cities. DANIDA is the Danish Government's Overseas Funding Organization, which has a long working relationship with the evolving community-driven environmental upgrading process in Thailand, and has made the Baan Mankong Upgrading Program a "Global Best Practice" in its 4-year Plan (2004 - 2008).
- **Jan 19 - 23, 2004 - Nepal Municipal Authorities visit CODI and upgrading projects in Thailand** - In preparation of the launch of the Kathmandu Urban Community Fund, and to encourage and stimulate preparation in 3 other cities, high level city officials, federation leaders and staff from Lumanti (support NGO) visit CODI to learn how funds from CODI are channeled to community networks, how these networks manage these finances, and how the important role of community savings fits into the health of a good community fund. They also visited several community-driven upgrading projects in two cities being supported by CODI, under the national Baan Mankong community upgrading program.
- **Jan 21-24, 2004 - Indian and South African teams to Cambodia** : A group of community leaders from the South African Homeless People's Federation (SAHPF) and their support NGO People's Dialogue join a group from the NSDF/MM/SPARC Alliance on an exposure visit to Cambodia to see and the community-driven upgrading projects being undertaken as part of the "100 slums upgrading policy" in Phnom Penh, and to share their ideas about upgrading and housing. The South Africans had visited Mumbai on their way. (*travel Funded by SDI, local expenses and coordinating by ACHR*)
- **January 31 - Feb 1, 2004 - ACHR annual meeting in Bangkok and Ayutthaya** : Core members of ACHR from 9 Asian countries attended ACHR's annual meeting in Bangkok and Ayutthaya, in January, 2004. Meeting included exposure visits to Baan Mankong community upgrading projects in Bangkok and Ayutthaya.

Exchanges in FEBRUARY 2004

- **Feb 1 - 10, 2004 - Indonesia team to South Africa and Zimbabwe** : A group of 11 community leaders from the Uplink network and translators from UPC traveled to South Africa and Zimbabwe. The focus of this exposure visit, which was jointly supported by ACHR and SDI, was on the role of saving and credit activities and the functioning of people's federations. The trip gave a big boost to the community-driven savings and credit process and after the group came back home, the community savings and credit activities in Indonesia expanded a lot.
- **February 6 - 9, 2004 - Thai team to East Timor** : ACHR and CODI were invited to visit East Timor to present the experience of CODI as a public agency facilitating community driven developments, accompanied by Thai community leaders, the Mayor of Rayong, 2 CODI staff and 2 ACHR staff to share the experience of saving and credit. (total team = 10 persons). Purpose to explore possibilities, to boost the people-driven process and to join in a seminar on housing for poor communities in East Timor. (*more details in the East Timor section*).

- **Feb 10, 2004 - "City Wide Community Upgrading Workshop" in Phnom Penh, Cambodia.** Exposure teams (mixed community, NGO and government) from Thailand, Philippines, Kenya, Nepal, India, Indonesia and 10 Cambodian provincial cities join.
- **February 12 - 13, 2004 - Nepal team of women community leaders and NGO staff in Bangkok :** Exposure to savings and credit and community upgrading projects in Thailand (after joining the "City Wide Upgrading workshop" in Cambodia).
- **Feb 24 - 28, 2004 - Kenya group visits Thailand :** A team of 5 delegates from Kenya (from the Homeless People's Federation and their support NGO, Pamoja Trust) visited CODI and communities in Bangkok to exchange the experiences in saving and credit activities, including functioning of the network and community upgrading. They also visited Baan Mankong upgrading projects to see links between saving activities and upgrading of slums.
- **Feb 27, 2004 - Anna Tibaijuka (Chief of UN-Habitat, Nairobi) and Jan Meeuwissen** (Chief of Asian Division, UN-Habitat in Fukuoka) and high-level UN-Habitat team visit Bangkok and CODI, making field visits to Baan Mankong Pilot projects at Charoenchai Nimitmai and Bonkai.
- **Feb 29, 2004 - Large meeting / workshop in Lao PDR :** A team of community leaders and CODI staff travel to Lao PDR, focus on savings and credit.

Exchanges in MARCH 2004

- **March 5 - 9, 2004 - Philippines community leaders visit CODI upgrading and Community Networks in Thailand :** A group of women savings group leaders from the Philippines Homeless People's Federation were in Thailand to visit savings and credit groups, to see how the CODI fund operates (since the Philippines Federation is now expanding their own national Urban Poor Development Fund).
- **March 10-14, 2004 - Cambodian YPs on exposure visit Thailand :** A group of Cambodian young professionals (mostly architects) from Phnom Penh came on an exposure visit to Bangkok to learn about housing development of the poor and slums in Thailand.
- **March 23 - 31, 2004 - Indonesian team visits Karachi, Pakistan :** The Karachi URC organizes national "Peoples Tribunal on Evictions and Large Scale Projects" to focus on creating and operationalizing alternative solutions to the large-scale evictions that continue to happen in Pakistan - especially in its cities. As part of the workshop, ACHR sponsored an exposure visit by a group of community leaders and housing activists from Indonesia to attend the workshop and visit URC projects.
- **March - May, 2004 - Japanese YP on a study visit to Thai upgrading projects :** Tozaki Masanori is a young architect from the city of Kochi, spent a few months in Thailand to spend time with other young architects working on the Baan Mankong upgrading projects in several cities, and to explore possibilities for a future internship. (Tozaki was self-funded, but ACHR and CODI helped arrange his visits.)

Exchanges in APRIL 2004

- **April 10 - 15, 2004 - Pakistani Engineer Abdul Khatri visits Thailand** to see community upgrading projects under Baan Mankong, and to help advise YPs on sewerage and drainage for communities.
- **April 2004 - Big Thai team to Lao PDR :** A big support visit and seminar in Lao which focused on income generation activities. (20 people from Thailand traveled to Lao for 4 days) Community leaders from several provinces in Thailand were invited to share specific skills and techniques with the Lao groups in a big seminar on income generation in semi-urban areas. About 150 Lao community members from many of the savings groups in Vientiane Province joined the seminar, held in Vientiane. (More details in the Lao PDR section)

Exchanges in MAY 2004

- **May 5 - 10, 2004 - Large Thai group visit community housing and toilet projects in India** (community leaders, government officials and CODI staff) : As a part of training for the Baan Mankong nation-wide slum upgrading policy, Thai community leaders, CODI staff, local government officials and academic representatives visited India to learn about community-driven savings credit and upgrading activities, city-wide development solutions from their diverse upgrading, redevelopment and relocation housing in Mumbai and Pune. They visited SPARC, met with Jockin and shared the experience of saving and credit activities with pavement dwellers and work of Mahila Milan.
- **May 12 - 14, 2004 - Cities Alliance Policy Advisory Board (PAB) visits community upgrading projects in Bangkok,** hosted by CODI and ACHR, with a special focus on the Baan Mankong City-wide Community Upgrading. Thailand's Baan Mankong City-wide Upgrading Program has been made one of the International Best Practices by the Cities Alliance. PAB makes site visits on May 12 to Bonkai, Klong Lumnoon pilot projects. PAB members later joined the inauguration of the Charoenchai Nimitmai pilot project, with the Minister of Social Welfare and Human Security.
- **May 21 - 24, 2004 - Egyptian team in Bangkok :** Gregor Meerpohl from MISEREOR helped introduce this team of 8 persons (including 4 professionals from the Egyptian Center for Housing Rights, and 4 community leaders from slums in Cairo and Port Said) to ACHR, which coordinated their visit to Thailand and Cambodia. In Thailand, the group visited CODI to learn how CODI manage the funds from the government to communities and visited communities in Thailand to shared their experiences in saving and credit activities, reblocking and upgrading, land sharing, reconstruction, and network

functioning. This exposure visit, which was paid for by ACHR, was an attempt to show a very strongly rights-oriented group some alternative ways to deal with eviction by groups in Southeast Asia.

- **May 23 -24, 2004 - Workshop on the role of savings in upgrading, in Phnom Penh :** Includes regional and international participants from **Ghana, Nepal, Thailand and India.** (*more details in Cambodia section*)
- **May 25 - 29, 2004 - Nepal and Ghana team in Thailand:** After joining the workshop on Savings Restructuring and Upgrading in Cambodia, a mixed team (community leaders, local officials and NGO professionals) from Ghana, India and Nepal visited Thai savings and credit groups and community upgrading projects.
- **May 29 - June 3, 2004 - The Kathmandu Urban Community Support Fund was launched** during a gala 2-day event organized Lumanti in Kathmandu. (ACHR funded the meeting costs, including transport, food and accommodation for all the international and national participants) The inauguration of this fund is also inauguration of the first community relocation project financed by the fund. International groups attending this big event included groups from India, Indonesia, Thailand and Ghana, as well as 52 representatives from community savings groups in 22 districts outside Kathmandu (There are a total of 75 districts in the country). These are all members of the fast-expanding community federation.

Exchanges in JUNE 2004

- **June 3 - 7, 2004 - Thai homeless groups and their supporters visit Japan :** ACHR supported the travel of a group of 7 homeless community leaders, NGO activists and academics from Thailand to attend a national seminar on the issue of urban homelessness, held in Kyoto, Japan, organized by the Hope Association, the main homeless support organization for Kyoto's homeless groups. The meeting was a chance for homeless groups and their supporters from around Japan to meet, talk, and share ideas about shelter, livelihood, survival, organization, health, etc. The Thai group was the only outside-Japan homeless group, and their experiences were important additions to the dialogue.
- **June 4, 2004 - Good Governance Meeting at UN-ESCAP in Bangkok :** In this meeting, the experience of CODI / Baan Mankong city-wide upgrading was presented as a case study in using innovative community-driven programs like Baan Mankong as a mechanism to promote a more people-centered governance in cities. Field visits to several Baan Mankong community upgrading projects for participants.
- **June 4 - 8, 2004 - Indonesian community savings leaders in Thailand :** A team of 8 women leaders from recently-started savings groups in several Indonesian cities (under the national "Uplink" network) visited Thailand to meet, interact with and learn from several long-established community savings groups in Thailand, supported by CODI.
- **June 11 - 14, 2004 - International Housing Finance Workshop in Bangkok :** ACHR / IIED organize "Innovative Housing Finance Workshop" in Bangkok for international participants from 20 countries, with a special focus on CODI's housing and community improvement loan processes and the Baan Mankong Community Upgrading Program. Site visits to Bonkai, Klong Lumnoon and Charoenchai Nimitmai pilot projects.
- **June 27 - 29, 2004 - UN-ESCAP Regional Meeting on Housing Rights and Eviction :** In this meeting, Thailand's experiences in finding negotiated alternatives to eviction was presented - especially the innovative Baan Mankong community upgrading program, which was a focal point of the meeting. Field visits to several Baan Mankong pilot projects by participants were organized by ACHR / CODI.
- **June - September, 2004 - Thai Homeless Support Activist on extended study tour of Homeless groups in Japan.** Mr. Suwit, a senior community organizer from the Human Settlements Foundation (NGO) in Thailand, decided to stay in Japan after the Homeless meeting in Kyoto and spend some time to learn more about the issue of homelessness in Japanese cities. He spent three months traveling around, meeting and having discussions with homeless groups in various Japanese cities. Mami Nakamura, the young post-graduate student who had volunteered with CODI and ACHR earlier in 2004, (and who speaks Thai and English) volunteered to accompany him for part of his journeys, translating and facilitating his meetings with homeless groups. (*Khun Suwit's expenses for this exposure within Japan were met by friends inside Japan, but ACHR paid for his airline ticket and his expenses during the Homeless workshop.*)

Exchanges in JULY 2004

- **July 5-9, 2004 - Thais join YP workshop in Cambodia :** The Urban Resource Center organized a workshop on the involvement of young professionals in community-driven housing and upgrading processes. YPs from URC and UPDF, students from the Royal Phnom Penh University's Faculty of Architecture and from CODI and Thai Community Foundation in Thailand joined this workshop.
- **July 10 - 16, 2004 : Eight women community leaders and NGO staff from Urban Poor Associates come on an exposure visit to Thailand,** hosted by ACHR and CODI. ACHR paid for the trip and CODI facilitated the exposure, which focused on community-driven upgrading and community-based savings and credit as an organizing strategy. The group visited CODI, Baan Mankong community upgrading projects, community development activities in Ayutthaya, visited the NGO People's Organization for Participation (POP) and the Four Regions Slum Network. The Philippines group was led by Alice Murphy, who was one of the founders of UPA and is a senior community activist. In Bangkok, the group attended the inauguration of the Bonkai Pilot Upgrading project, which was inaugurated by the Prime Minister on July 11.
- **July 10 - 14, 2004 - Philippines group in Thailand :** A group of 8 women from the Philippines (community leaders from Metro Manila, along with professionals from the NGO Urban Poor Associates) visited Bangkok and Ayutthaya for an exposure to various Thai community development processes, including savings and credit, upgrading, eviction stopping strategies, etc. The group joined the big inauguration of the Bonkai Community Upgrading Project (under the Baan Mankong

Program, inaugurated by Thailand's Prime Minister) on Sunday 11th July. The group also met with the Four Regions Slum Network, the NGO P.O.P. and visited several upgrading projects and community savings schemes. ACHR collaborated with CODI to organize this exposure program (which was paid for by ACHR).

- **July 21, 2004 - Mr. Darren Walker, Rockefeller Foundation's (USA) "Working Community Project" meets CODI**, visits several Baan Mankong community upgrading projects in Bangkok. ACHR worked with CODI to help coordinate the visit of this high-level development agency official.
- **July 25 - August 1, 2004 - Philippines women leaders visit East Timor to work on savings** : This was the first Philippines - East Timor exchange. The team included 4 women community leaders and 1 NGO leader and was timed to coincide with the National Women's Congress, organized by the REDE Women's Network of East Timor. , which the Philippines group participated in. During the visit, they visited many poor settlements in Dili and helped to re-start the defunct savings group in one of the poor settlements, Comoro. *(a very lively and insightful report on this visit is available with ACHR)*

Exchanges in AUGUST 2004

- **August 3 - 8, 2004 - Exploratory tour of community-led upgrading projects in 3 Javanese cities** : Maurice Leonhardt (ACHR), Fr. Norberto Carcellar (from the NGO which supports the Homeless People's Federation in the Philippines), Joseph Oenarto (working on housing issues in East Timor) joined various Uplink Network members in a tour and advocacy support of important recent work in community-driven housing and community-upgrading initiatives in Indonesia. They visited projects in Semarang, Jog Jakarta and Surabaya.
- **August 14 - 15, 2004 - ACHR / COHRE Regional Meeting on Eviction in Bangkok** : ACHR's Eviction Watch Program worked with the COHRE to organize this regional meeting on housing rights and eviction in Bangkok, which drew about 30 professionals and community leaders from 13 Asian countries to discuss eviction and housing rights. CODI's Baan Mankong program was presented as a local example of eviction alternatives, and there were exposure visits organized to several of the Baan Mankong pilot upgrading projects - many of which were developed out of serious eviction crises.

Exchanges in SEPTEMBER 2004

- **September 4 - 29, 2004 - Fr. Jorge Anzorena visits projects in Thailand** : Fr. Anzorena, from the Selavip Foundation, is an old friend and guiding light for ACHR, CODI and many groups working in Thailand. He comes every year to visit new and interesting projects, and to gather material for his twice-yearly "Selavip Newsletter." His itinerary is jointly worked out by CODI and ACHR.
- **September 2004 - Big exposure trip of Lao PDR Community Leaders to Thailand** : (22 people in the group - mostly community leaders) : They joined the Mairieng Sub district activities, where they saw one of the powerful cases of community-driven local planning and self-sufficient development. The group also went to Nakhon Sawan to see the Community Forest being managed by the Community Forest Network. Some of the villages in Sangthong District in Vientiane is promoting a variety of environmental activities and community forest management, and are looking for ideas.

Exchanges in OCTOBER 2004

- **October 16 - 20, 2004 - Exploratory Visit To meet community organizations and development NGOs working in Myanmar (Burma)** : This was the first time ACHR had made an exploratory visit to the country. There were four people in the ACHR team: Fr. Jorge Anzorena (Selavip Foundation), Maurice Leonhardt (ACHR program coordinator), Ms. Jantana Benjasup (CODI staff) and Ms. Mae Tong Dee (Community leader from Chiang Mai).
- **October 2004 - Kenyan government officials visit Mumbai and Thailand** : The team included the Minister of Lands and Housing, along with three senior government officials. In India, the team studied the TDR ("Transfer of Development Rights) system in Mumbai, and the structure and operation of the Mumbai Metropolitan Planning Authority. The relocation of railway slums and the Mumbai sanitation projects were also focal points of the visit. In Thailand, the team studied the structure and operation of CODI.
- **October 1 - 2, 2004 - Nepalis to Mumbai for exposure and NSDF national meeting** : A team of 12 Nepali community leaders and support NGO staff from Lumanti came to Mumbai to take part in the National Slum Dweller's Federation and Mahila Milan's annual National Convention. While in Mumbai, the group also had an exposure to several of the federation's large-scale community-driven housing and resettlement projects in Mumbai and Pune.
- **October 4 - 8, 2004 - Vietnamese Researchers to study upgrading in Bangkok** : A group of Vietnamese academics visited community upgrading projects under the Baan Mankong program at Bonkai and Charoenchai Nimitmai, to learn about how people in the community solve their housing problems and how to negotiate with the government. The visit was coordinated by CODI and ACHR.
- **October 20 - 25, 2004 - Thai group attends the Sri Lanka National Workshop on savings and credit and community improvement with Indian SDI groups** - by the Women's Development Bank Federation (WDBF). There were 4 community people, 2 CODI staff, ACHR visited Sri Lanka for exchange. There were also SDI-sponsored exposure groups from India, South Africa, Namibia, and Zimbabwe participating in the workshop. The exchange focused on upgrading, savings and credit, sanitation and water supply.

- **October 28 - 31, 2004 : "Understanding Asian Cities" 3rd meeting was held in Bangkok.** The research coordinators invited David Satterthwaite (from IIED in London) to help edit the research. Nine study authors attended this meeting, along with ACHR staff, to discuss the outcome of the Understanding Asian Cities research.
- **October 2004 - Thai YPs join other YPs from the region in discussions in Thailand and Cambodia:** Young architects from the Philippines, Cambodia, Japan and Thailand meet in Thailand and Cambodia to visit upgrading projects and to compare their work and exchange ideas with other young architects in Thailand and Cambodia. The focus of the exchange was on the role of young professionals in supporting community-driven housing and settlement upgrading projects. (SELAVIP paid for the Japanese and Philippines exposure visits, but many of the Thai and Cambodian young professionals they met with are being supported by ACHR.)
- **October 2004 - Tibetan, Chinese and Japanese team visits Thailand :** Members of the International Tibet Heritage Fund (ITHF, which is now working on cultural preservation projects in China, Tibet, India and Mongolia) from India, Japan and China visited historic preservation projects in Bangkok and Ayutthaya which include a big component of poor community revival.

Exchanges in NOVEMBER 2004

- **November 4 - 11, 2004 - First Bangladesh team visits Thailand :** Bangladeshi community leaders from six of the project towns under the UNDP / UN-Habitat's "Local Partnerships for Urban Poverty Alleviation Project" (LPUPAP) visited Cambodia and Thailand, to see community-driven upgrading projects again, but also to understand the community-driven savings and credit processes which are the organizational backbone of these community-driven physical upgrading initiatives. (facilitated - but not paid for - by ACHR)
- **November 24 - 26, 2004 - City Development Strategy Conference in Hanoi :** Somsook Boonyabancha presented the case of Ban Mankong 24-26
- **November 26 - 31, 2004 - Surabaya River-side Community Group to Bangkok :** The group comprised of 10 community people, 1 architect, 1 NGO, 1 interpreter. The group visited Bonkai, Charoenchai Nimitmai and canal-side community improvements at Petch Klong Chan, Klong Lumnoon, the Rangsit Municipality, and the Bangkaen Canal Network. (More details in Indonesia section)
- **November 27, 2004 - Second Bangladesh team visits Thailand :** The UNDP / UN-Habitat's "Local Partnerships for Urban Poverty Alleviation Project" (LPUPAP) Project director, 2 provincial mayors, 4 Municipal Chairmen and the Joint Secretary from the Ministry of Local Government spent the day with CODI, learning about the CODI model (a government supported, community-driven national community development fund) discussing the possibility of setting up urban poor development funds in the LPUPAP project towns. (facilitated - but not paid for - by ACHR)
- **November 28 - Dec. 3, 2004 - East Timor follow-up visit and field visits in Bangkok for discussions and exposure to CODI and community-driven upgrading under the "Baan Mankong" national upgrading program.** Three key persons involved in the East Timor upgrading process (including Joseph Oenarto, Damien Mate, and Mr. Cesar Moreira, the Vice Minister of Transport, Communication and Public Works) spent 5 days in Bangkok, on their way back from a Cities Alliance meeting in Hanoi. In Bangkok, they were taken to visit several of the community-driven upgrading projects being implemented with CODI's assistance, under the Baan Mankong program. The idea was to show these three people, who are centrally involved in drafting East Timor's own community upgrading program, a model for community upgrading that makes room for poor communities to do the planning, manage the money and implement the projects, in close collaboration with their local officials.

Exchanges in DECEMBER 2004

- **December 4 - 6, 2004 - Thai team to Dhaka, Bangladesh :** A mixed delegation of 5 persons, which included senior CODI staff, NGO support staff and two senior national community leaders. The trip was organized to allow the Thai delegation to interact with professionals, community groups from all the 11 cities and local officials involved in the UNDP / UN-Habitat's "Local Partnerships for Urban Poverty Alleviation Project" (LPUPAP), through a special day-long seminar on community upgrading. The community leaders were quite enthusiastic and spoke about their work on these environmental improvement projects. And Somsook presented the CODI city-wide slum upgrading process under Baan Mankong. Lots of sharing between the Bangladeshi and Thai community leaders, also. (ACHR facilitated - but did not pay for - this visit, which was funded by the UNDP / UN-Habitat's LPUPAP)
- **December 16 - 18, 2004 - Bangladesh team in Thailand for slum upgrading exposure,** led by Mr. Mike Slingsby, from the UNDP / UN-Habitat's "Local Partnerships for Urban Poverty Alleviation Project" (LPUPAP), came to organize the big exposure trip (below) later in the month. The group also visited Cambodia.
- **December 25 - 30, 2004 : Third Bangladesh group visits Thailand and Cambodia :** A big group of 30 persons, mostly community leaders from the UNDP / UN-Habitat's "Local Partnerships for Urban Poverty Alleviation Project" (LPUPAP) project cities, visit Thailand and Cambodia, for exposure to see community-driven upgrading projects being undertaken under the UPDF's "100 Slums Upgrading Policy" in Phnom Penh, and under CODI's Baan Mankong City-side Community Upgrading program in Thailand. (this visit was facilitated - but not paid for - by ACHR and CODI)

3. YOUNG PROFESSIONALS

Report on ACHR support for young professionals in a community process, during 2004

Background on ACHR's work with Young Professionals (YPs):

As community groups around Asia become stronger and scale up their activities, mobilize more internal and external resources and negotiate an increasing number of land and housing breakthroughs, inevitably things are getting *built* - houses, toilets, drains, community centers, water supply systems. And as the scale of this process swells, it continues to be useful to have some engineers and architects around, adding their skills and vision to the design process, or having young writers, journalists and film-makers to help document the work. But most professionals and technical people know very little about poor people's lives and have been trained to operate within the context of relationships and standards that are like oil and water in poor communities. Even those with the best of intentions can end up bullying and frustrating community processes, which have rhythms of their own. This is how one of the first young professionals to receive ACHR support, May Domingo, puts it:

"We have to respect people's involvement in solving their own problems. As professionals, that means learning when to take a step or two back, to give way to people's ways of doing things."

A new kind of professional, sensitive to the realities of poor settlements and flexible with her skills, requires a different kind of training - a training that is hard to find in universities and technical schools, whose curricula don't always translate into the messy realities of Asian cities and the vast numbers of poor people they contain. More and more young people, whose eyes are open to the problems of their own cities, want to get involved and *do* something. But *what* to do, *who* to ask, *how* to begin?

That's where ACHR's young professional's program came in, putting young people into communities, through internships and exposures, where they could learn first-hand some of the lessons missed at university, from the survival experts - the urban poor. ACHR's YP program was launched in 1993 with a YP workshop in Manila, which brought together young people and academics from around Asia and helped establish a network of YPs. But it was during the 1994 YP Summer School which ACHR organized in Cambodia that the program really began to come together. Students at the Architecture Faculty wanted to involve themselves in helping Phnom Penh's poor communities but staff and resources to help them were scarce. The summer school gave students a chance to work with community groups and advisors on redevelopment plans for eight poor communities. By the end of the summer, they had a vision: *Young professionals as agents of change, who can bring youth, energy and ideas to the grassroots, to help catalyze a process, not direct it.*

- 1. Initial focus on internships and exposure trips:** As the Asian YP network expanded, community internships became the ACHR YP program's focus, and the notion that the best way to begin is to simply plunge in to communities head first, and see what happens. We tried to let internships grow in a natural way, to balance needs of communities and the young professionals who contact us, putting the two together in ways that allow both to grow. By 1998, ACHR had supported three interns. Two had "graduated" and found stable support systems by themselves. More and more students and young graduates were wanting to share their understanding with the poor and to develop "alternative" careers for themselves in the process. ACHR ended up counseling a lot of young people who were exploring life and career paths very much off the beaten track. ACHR's first YP intern was May Domingo, a young architect from the Philippines. May's involvement with the urban poor went back to her university days, when she and some fellow students questioned the social relevance of architects and promoted sharing and exposure to poor settlements. She went on to work with community groups on housing projects in Tondo, Manila's largest slum. On her ACHR internship, she visited cities in India, Pakistan, Thailand. She decided to stay in Phnom Penh, where she worked with poor communities for several years - first with ACHR, and later with the UNCHS project.
- 2. Focus on curriculum change:** The 1994 summer school in Phnom Penh also helped us identify another focus for the YP Program - to help more universities (which are the places from which Young Professionals emerge) to develop curricula more in touch with the realities of Asian cities. Whether at Oxford Polytechnic or Ho Chi Minh University, generations of professionals discover and drag home European town planning concepts which don't always translate into the jumbled realities of Asian cities. Asian cities have their own traditions of urban land-use, their own social realities, as different from these other models as night from day. Not to mention their immense populations of working poor people. One antidote for this kind of urban planning far-sightedness, is for training institutions to zero-in on the dynamics of urban poor communities, which form a majority in most Asian cities.
- 3. More recent focus on strengthening local YP teams to support local community development processes :** In the past few years, ACHR has moved away from the big workshops, gatherings and exposure training programs for selected YPs, and focused more on helping local groups to gather and strengthen teams of young professionals and technical people within their own countries to provide long-term technical back-up to the soaring number of community upgrading, housing and infrastructure projects being undertaken by poor community organizations. To meet the technical assistance needs of the community-driven processes in many Asian countries, which have scaled up enormously in recent years, the YP processes

within certain Asian countries have also scaled up to meet those needs (such as Thailand, India, Philippines, Pakistan), and ACHR's support to those YP processes has involved more support to provide stipends, internships and expenses to expand the YP teams to include new faces and bring in new cities. But there are still countries in the region where the availability or maturity of the local YPs still lags behind the community-driven development processes (such as in Cambodia, Indonesia, Vietnam, East Timor), and in these countries, ACHR has focused its assistance more on helping to create new linkages between busy community groups and professionals, universities and architecture schools which may soon become feeder-organizations for community-driven development projects.

1. Support to Young Professionals in 8 Provincial Cities in Vietnam :

Report on YP activities in the 8 Provincial Cities Community Development Fund Network :

(This portion of the report on YPs in Vietnam was provided by Hanoi-based Nguyen Thu Huong, the coordinator for the 8-Cities CDF Network. For more information on this project, see the Vietnam section)

In 2000, Community Development Funds (CDFs) were established in 5 Vietnamese cities under the UN-Habitat Project, and later taken over and expanded by ACHR. The main focus of CDFs was to strengthen poor communities in each of the cities to cope with problems they faced due to rapid urbanisation urbanization. The CDFs created a platform for poor people to take an active role in improving their livelihood, with the support of city authorities. The main difference between CDFs and other credit programs in Vietnam is that the CDFs support any kind of initiative from poor communities which brings the poor together. CDFs provide grants and loans to support infrastructure improvements, education, environmental improvements and income generation while they build up a new, non-vertical social support system which has great value for the poor. In 2002, three more cities joined the network, bringing the total number of cities to eight.

The CDF network has received support from ACHR for exchanges, coordination and seed capital for CDFs in each of the 8 cities. After the last survey in 8 cities in May 2004, the coordinator suggested a new model of management at local level in order to overcome some disadvantages of the existing CDF management mechanism (*more details available in a report on this survey with ACHR*). The new model involved an increased focus on building up local YPs in each city to support the day to day management and activities of each city's CDF. The very important task of these YPs was also to help facilitate the development and strengthening of the community networks in each city, while also developing a basic database on existing poor communities in each city. Initially, teams of YPs were identified and began work in two pilot cities, with the support of the local municipal governments (Viet Tri and Cantho). These YPs have had some experience with activities of CDF and are also familiar with the municipal system so that they could provide feed-back on the existing structure. They are also helping to create a new kind of interaction between people and government. The YP teams' main tasks in the two pilot cities are :

- Reporting on CDF in the last two years. Identifying problems of CDF and drawing up plans for CDF activities in 2004, through 3-month action plans.
- Identifying and encouraging new communities to participate in CDF activities by providing them all with information about the CDF.
- Organising community meetings and networking communities together through their saving activities.
- Participating in management committee meetings of CDF; advising and providing support to each city's CDF management committee, especially when the selection of next disbursement of CDF.
- Promoting all forms of community saving as ways to build up social structures within poor communities.
- Preparing weekly and monthly reports to the coordination office on existing activities of poor communities and supporting all communities which have received revolving loan funds from their local CDF.
- Getting legal and technical support from coordination office whenever it is needed.

Result of the first three months of YPs' work :

- Weekly and monthly reports were prepared and sent to the coordinator on time.
- The teams in both cities submitted work plans for 2004 and action plans for three months.
- On average, three community meetings were conducted every week in each city, including newly identified communities. There were three new bulk community loan and grant proposals to be approval from the CDFs in each city, which will provide about 1,000 member households with access to financial and technical support from CDFs in their city.
- The Cantho YPs assisted the municipality and CDF management committee in "legalizing" the regulation of the CDF in that city.

Conclusions : This YP support project in two cities involved a testing period of three months and proved that there is a need to have local people in each city who can provide some level of professional support to the CDF process in their city. These YPs still need a lot of technical training to be able to understand community development processes, so that they can be more confident and active enough to start their own initiatives. However the initial three month period was too short a time to build up such local capacities and to determine whether this model of support is sustainable. Therefore, the coordinator requested further support from ACHR to continue the YP program in all 8 cities. There is also the need to have at least one YP at the coordination office in order to help coordinator managing the CDF network.

2. Support to Young Professionals in Cambodia

ACHR has been working for many years and through many channels to promote the emergence of several pools of capable, professional and sensitive "community architects" to provide technical assistance to Cambodia's poor in planning their own development projects. The Urban Resource Center is one place which gives opportunities to young architects, planners, engineers, researchers and technicians to get involved with community development issues. There are also teams of young architects and planners working as volunteers on housing projects and community upgrading initiatives within the UPDF. There are also several students who have joined the UPDF team as interns and volunteers. Efforts to include these young people in the community development process in Phnom Penh is an important part of ACHR's strategy in Cambodia, where there has been a serious lack of professionals to assist the community process in any way. This kind of professional back-up for community-driven initiatives has to be built, from the ground up. Here are some of the YP activities ACHR has supported in Cambodia over the past year:

1. Support to YPs involved in supporting the "100 Slums Upgrading per Year" Program in Phnom Penh :

After ACHR and UPDF proposed the "Upgrading 100 slums per year" policy, it was accepted by the government and announced in a big way in May 2003. This is a great opportunity for the poor in Phnom Penh. However, the implementation of community upgrading over the past 21 months has been so slow. And the funny thing is that it has not been slow for lack of funds - now we have enough money from Misereor to fund many, many upgrading projects. Isn't it strange that an opportunity like this has opened - an opportunity that includes not only the upgrading of infrastructure, but the upgrading of land tenure security in some form - it still moves so slowly? So why was it going so slowly? There were actually several factors about the community organization process in the city which caused this slowing, but another important problem was that the architects were becoming a bottleneck. We had developed a system in which there were a small number of young architects working with the UPDF to help communities make their upgrading plans. When communities identified certain needs, these architects were sent to the area to help the people to make upgrading and housing plans. But what happened very quickly was that the architect became a bottleneck. Because they had to be the ones to make the plans and conduct the process - they were not able to tap and make best use of the enormous power and creativity of people on the ground. We should have gotten them to understand the issues and then gotten them to do it themselves, as much as possible.

2. Support to URC-organized YP workshop in Phnom Penh :

The Urban Resource Center organized a 5-day workshop on the involvement of young professionals in community-driven housing and upgrading processes (July 5-9, 2004). YPs from URC and UPDF, students from the Royal Phnom Penh University's Faculty of Architecture and from CODI and Thai Community Foundation in Thailand joined this workshop. A total of 31 YPs participated in this workshop. Mr. Kong Kosal, an architect working at the URC, reported that "This is very important for the YPs to get information and a feeling about what is happening in their society. They then can use this understanding to commit themselves and act accordingly. After the workshop, two of them have engaged with the JFPR/ADB URC project. Many students involved with other organizations such as Youth for Peace, the Cyclo Center, and the NGO Forum also joined the workshop. The youths who are coming from poor communities become much more involved in development issues."

3. Support to YPs at the Urban Resource Center (URC) :

The team of young architects and planners at the Urban Resource Center in Phnom Penh receives support for most of its activities from its own donor organizations. However, ACHR continues to provide support to several specific URC activities and to link the young professionals at URC with the larger community upgrading, environmental improvement and housing process in the city's poor communities. All this is being done in order to try to build up several alternative pools of capable, knowledgeable and sensitive "community architects" who are available to assist poor communities in Cambodia in developing their own plans. Some of the URC activities which ACHR has helped support include :

- **Environmental improvement assistance** : providing technical support for community-driven environmental improvement projects in poor communities around the city through UPDF-financed environmental improvement activities.
- **Community upgrading assistance** : providing technical and design support for housing, layout and infrastructure to certain poor communities who are developing their settlement upgrading plans under the "100 slums upgrading policy," which is mostly financed by UPDF.
- **Research on poverty and development issues in Phnom Penh**: assisting in research about the problems of poverty in the city of Phnom Penh, as partners with ACHR in the "City Development Strategy" process, and as contributors to ACHR's "Understanding Asian Cities" study (in which Phnom Penh is one of the 8 case-study cities).

4. Support for YP-oriented exchange learning in Cambodia :

- **March 10-14, 2004** - A group of Cambodian young professionals (mostly architects) from Phnom Penh came on an exposure visit to Bangkok to learn about housing development of the poor and slums in Thailand. In Bangkok and other cities, they shared their experiences with Thai young architects who are working with communities around the country to plan upgrading projects under the *Baan Mankong City-Wide Upgrading Program*. As part of the trip, they visited five Baan Mankong pilot projects in three cities. The visit was a good chance for some peer-discussions about the role of professionals in a community-driven process - something very delicate.

- **May 2004** - A group of young architects from Thailand went to Phnom Penh to help draft a set of very quick community upgrading plans, to show as pilot cases for the seminar of "100 Slums Upgrading Policy". The idea of this visit was a kind of training for the Cambodian YPs: how to work quickly and professionally to help communities develop plans and drawings for approval with the authorities.
- **October 28 – November 4, 2004** - YPs from China, India, Philippines and Thailand get hands-on exposure in Cambodia. Using a small grant from the SELAVIP Foundation, the Japanese Community Architect Inamoto helped to bring two young women community architects from the Philippines (Faith and Arlene, from the NGO *TAO-Filipinas* in Manila) to visit Bangkok and Phnom Penh, where they had discussions with other young architects working on community upgrading projects in Thailand, Cambodia, India and China. The idea was to visit upgrading projects and to compare their work and exchange ideas with other young architects in Thailand and Cambodia. The focus of the exchange was on the role of young professionals in supporting community-driven housing and settlement upgrading projects. (*SELAVIP paid for the Japanese and Philippines exposure visits, but many of the Thai, Cambodian and Chinese young professionals they met with are being supported by ACHR.*)
- **Ongoing support for Cambodian YP process** : Rashid Khatri is working full-time in Phnom Penh, supporting the development of the URC as a training center for community mapping and planning , working with the YPs with the UPDF and with communities in exploring low cost, international plan for development.

3. Support to Young Professionals in the Philippines :

There are now several teams of YPs working closely with community-driven development projects in the Philippines :

- **TAO-Filipinas** is an all-women NGO whose architects and engineers are providing technical assistance to several large community redevelopment projects in Metro Manila, particularly two communities affected by the Pasig River Improvement project: Baseco and Pineda. The group uses community design workshops to help communities bring out their ideas about housing, infrastructure and community spaces, and transform those ideas into several redevelopment plan options, which then become important tools for the communities in their negotiations with the city and the ADB. Decisions involving demolishing certain houses, shifting certain lanes, reblocking whole areas of the settlement and laying new infrastructure lines involve a lot of delicate mediating, facilitating of meetings and drawing up of endless ideas and design options to build consensus. In the case of Baseco and Pineda, the efforts paid off, though, and the redevelopment plans the communities drafted in collaboration with TAO-Filipinas are now officially part of the Pasig River Rehabilitation Project's master plan.
- **PACSI** : The Philippine Action for Community Led Shelter Initiatives is an NGO that was set up in 2002 to specifically provide technical support to the Philippines Homeless People's Federation. Besides helping to raise funds for federation-driven housing, income generation and community development projects, PACSI has gathered together several young architects and engineers to help communities draft layout plans and develop affordable housing types.
- **COPE - Foundation, Bikol Region Young Professional Team (Legazpi City)** : This group of YPs continues to support communities with technical assistance in the Bikol area of the Philippines.
- **Panirahanan** : This loosely-organized Manila-based group of young architects and engineers has been around for many years now. Panirahanan's activities have waxed and waned over the years, but continues to be involved in some community development projects.

Many of these groups began their work through ACHR-supported internships, training programs and exchanges, but all self-funded. All these groups remain in close contact with ACHR, but during the last year, there were few specific activities that were supported by ACHR but for the following :

Philippine young architects take part in an exposure visit and sharing with other YPs in Thailand and Cambodia :

October 2004 (10 days). Etsuzo Inamoto is a senior Japanese community architect with a long experience in assisting community-driven development projects by Buraku communities in Japan. He also has a very long and close association with ACHR. Using a small grant from Father Anzorena (SELAVIP Fund), Inamoto helped to bring two young women community architects from the Philippines (Faith and Arlene, from the NGO *TAO-Filipinas* in Manila) to visit Bangkok and Phnom Penh, where they had discussions with other local young architects working on community upgrading projects in Thailand and Cambodia. The idea was to visit upgrading projects and to compare their work and exchange ideas with other young architects in Thailand and Cambodia. The focus of the exchange was on the role of young professionals in supporting community-driven housing and settlement upgrading projects. (*SELAVIP paid for the Japanese and Philippines exposure visits, but many of the Thai and Cambodian young professionals they met with are being supported by ACHR. and ACHR and CODI coordinated the program.*)

4. Support to Young Professional in East Timor :

Support for a young urban planner from East Timor to have a "community planning internship" in Thailand (April - August 2004) to study, participate in and experience the process of providing technical support to community-driven housing processes. The architect is Jeffrey Oenarto (the son of Joseph Oenarto) and he is planning to return to East Timor to assist in the community organizing and community upgrading processes there. While he was in Thailand, Jeffrey worked very closely with young Thai architects on some of the community-planned upgrading projects under the "Baan Mankong" program - in Songkhla and Bangkok.

(ACHR made arrangements for Jeffrey's internship in Thailand, and provided some support for his expenses during the 5 months he was here.)

5. Support to Young Professional in Thailand :

Thailand YPs working with the Baan Mankong Community Upgrading Program : In 75 cities around Thailand, there is now a veritable army of senior architects, young architects, architecture students and architecture professors working with hundreds of communities to map their old settlements and work together to develop collective upgrading plan, and then using this plan to negotiate for a more secure land tenure.

In all of this organizing and planning of community redevelopment possibilities, the inputs of sensitive, humble and skilled architects is very important: technical assistants who can make room for people to think about design and housing issues and bring their ideas about settlement layout into the planning process, but to do so without taking over and making decisions for people. This is a very delicate process, and it is something that we are not taught in architecture school how to do. In school, we are taught to think of ourselves as the "professional designers" who know best how things should be, and the people as only "clients." What's much harder is how to get people to bring their own ideas to the table, and then to translate those ideas into working drawings, and many options, from which people can then choose what works best for them.

This kind of work is now the subject of much experimentation and hands-on innovating now in hundreds of housing projects being planned and implemented in Thailand, under the *Baan Mankong Community Upgrading program* - a national program to upgrade the housing, infrastructure and land tenure of Thailand's 2,500 urban poor communities, using government infrastructure subsidies and soft housing loans (with interest subsidized by the government).

The involvement of these young architects and architecture schools is being facilitated jointly by CODI, the Thai Community Foundation and ACHR (which supports the expenses, travel costs and small stipends of about 20 young architects during 2004).

"New friends with drafting pencils : *Khon Kaen University gets involved in upgrading . . .*"

(An excerpt from "CODI Update - Special Issue on Community Upgrading in Thailand", Issue No. 4, June 2004, a publication of the Community Organizations Development Institute in Thailand)

In the northeastern region, architecture faculties at three big universities have become active in supporting the Baan Mankong program: Maha Salakam University, Korat University and Khon Kaen University. Besides working with communities in their own cities, they are also arranging to send teams of students to work with communities in nearby cities which don't have architecture faculties.

These professors, architects, planners and students who have begun working with communities play an extremely important role in the upgrading process. In a program which has to do with physical change, their ability to make lovely drawings and models, help community people to visualize new possibilities and put together professional presentations is an essential ingredient in the success of the program. For most of these technical people and academics, assisting communities with their upgrading and housing plans and sitting on these local committees is something very new. And many are finding that it's not simply a matter of making a few models.

Some are finding themselves being dragged into all the messy, complicated realities of communities in the process, getting phone calls at all hours with questions and requests, being called to endless meetings, being asked to sign forms and negotiate with contractors. But this only happens because through the work they're doing, a relationship of trust and respect is growing. No longer is it a matter of some dry academic research project. In these ways, the process is building a relationship between the university and the communities - and the society of Khon Kaen city as a whole.

Plus, when it is a university supporting the people, as a team, rather than an individual architect, there's a much greater continuity to share and discuss. Architects may come and go, but universities stay put. No matter how many different students they send to the communities, the faculty base remains strong.

6. Support to Young Professionals and "Para-professionals" in Pakistan

Stocking the community support network with young technicians and researchers : The task of laying sewers in Orangi's thousands of lanes (and in the dozens of other cities in Pakistan where the *Orangi Pilot Project (OPP)* model is now being replicated) calls for enormous quantities of skilled assistance: surveying, researching, leveling, estimating, drafting, designing, reporting, mobilizing. This is far too much for OPP's professional staff to handle. And as work expands into other areas of the city, and encompasses more and more urban issues like housing, tenure, water supply, solid waste disposal, transport and historic preservation, it becomes even more crazy to think a small NGO can provide the expertise all this work requires, without growing huge and cumbersome itself. To fill the growing need for skilled assistance in all these areas, the OPP-RTI (*Orangi Pilot Project Research and Training Institute*) and Urban Resource Center (URC) have been experimenting with ways of involving students and

young people - from both low-income settlements and from the universities - in these civic issues, through a variety of apprenticeships and training programs. Here's a brief look at three of these programs (*which continue to receive ACHR support through budget and exchange visits*), drawn from a review of "Young Professional Training Units" prepared by Asiya Sadiq at the URC.

- 1. OPP-RTI's Young Activists Training and Support Program :** Training young people has been an integral part of OPP's work since it began, and is geared towards developing within poor communities the technical expertise required to support ongoing development work in the settlements. For students and young people from low-income settlements, assisting the housing, sanitation and information gathering work offers a chance to develop employable skills while taking an active part in improving their own communities. The training evolved from a one-month course to a full two-year course. The housing and sanitation courses train young people in specific skills such as surveying, leveling, preparing designs and estimates, site supervision and technical drawing and enable trainees to take up their own work in the lanes eventually, with support from OPP-RTI. Another course in survey and documentation prepares students to undertake surveys, prepare maps and document existing social and physical conditions in low-income and urban areas. Trainees have mapped and documented sanitation, water supply, schools and clinics in 208 katchi abadis and documented 44 natural drainage *nullahs* and their catchment areas. Requests to join the program are increasing, and senior trainees are now beginning to train and guide juniors, reducing dependence on the OPP-RTI.
- 2. URC's Young Professional Fellowship Program :** For years, graduates from social work, sociology, journalism and history departments of Karachi University have come to URC for help with their final year projects, but most came with little understanding of grassroots or city-level issues. So in 1977, the URC launched a one-year training program which has paid dividends for everybody: for URC it's a chance to change mindsets and create a cadre of young professionals to do its research and documentation, and for middle class grads it's an opportunity to understand and respect the dynamics of poor people's work, and to learn through "action research" how their city really works. Students have done surveys for URC studies on urban transport and worked alongside OPP trainees to document existing sewers in Karachi's *katchi abadis*. They've also been involved in documenting evictions, parks and open spaces in the city, recycling and problems faced by low-income working women. The student's work documenting water supply and sanitation systems in *katchi abadis* and of Karachi's natural drainage *nullahs* provides the basis for replication of the sanitation program, *nullah* development projects and directly informed the review of KWSB's sewerage projects.
- 3. Dawood College Architecture and Planning Department :** Since 1997, Dawood College Architecture and Planning Department's *Young Professional Training Unit* has promoted community development as a career option for architecture and planning students. The apprentice-style training places young people interested in specific urban issues with various NGOs, CBOs and research organizations where they work on self-initiated or assigned research tasks - all of which contribute to on-going development initiatives. So far, 17 young professionals have used the program to conduct valuable research on informal water vending, solid waste management, the impact of privatizing KWSB, the operation and maintenance of various community related projects of the Provincial government, the conservation of historic neighborhoods in Karachi and Uch and environmental planning in Swath.

7. Support to Young Professionals in Indonesia

During 2004, ACHR's support for YP activities in Indonesia included several inputs to assist the Stren Kali Network of river bank communities in Surabaya, a group of 11 large communities under threat of eviction to make way for a river revitalization project. Here are a few brief notes on ACHR's efforts during 2004 to support the intervention of some good, sensitive technical assistants to help the Stren Kali communities develop alternative plans to negotiate against their eviction in Surabaya :

The causes of Surabaya's increasing problems of flooding are complex, but the city has pinned the blame partly on 11 poor communities built on the banks of the Mas River. A few years ago, many of these communities were given eviction notices and one was actually demolished. The city had declared the area a "riverside conservation zone" and sent in architects to survey and prepare plans which include embankments, river-side walkways and parks - but no houses. Because they were excluded from the planning discussions and only heard rumors of what the city was planning, these communities were scared. Some believed they'd be offered resettlement sites in remote parts of the city, others feared they'd lose everything. But one thing was clear: the communities were stuck - it was a stand-off between the city and the communities: The city of Surabaya said *evict*, the people said *stay and redevelop*. There was no movement and as a result of this stand-off, the river project could not start.

With initial support from some local NGOs, and later more support from the new national "Uplink" network, these river-side communities used this common crisis to link together, to share news and to find collective ways of negotiating alternatives to eviction. The Stren Kali kampungs meet weekly to exchange information and discuss strategies. Some communities have mapped their settlements, carried out their own surveys and begun to draft alternatives plans for redeveloping their communities which make room for the city's river-bank improvements, but allow the people to redevelop their communities in the same place.

The Urban Poor Consortium (UPC) in Jakarta, the Uplink network both played key roles in helping introduce technical assistants to the *Stren Kali* groups and helping to set up the savings groups. ACHR helped introduce these communities and their

supporters to other successful examples of river-side community redevelopment in Thailand, and then also helped facilitate the prominent architecture firm of Andy Siswanto (based in Semarang) to get involved in helping the *Stren Kali* communities to develop a solid on-site redevelopment plan for all the communities, which takes into account all the needs of the larger river revitalization project.

The availability of good technical assistance turned out to be the key to turning around the very difficult stand-off in Surabaya. Andy Siswanto is assisting the communities to prepare alternative redevelopment plans, including lots of serious hydrological proposals for accomplishing the city's flood control without displacing these communities. Andy is a friend of Wardah's and has been doing more and more work with UPC and with the Uplink network. Andy's firm is quite big - about 30 or 40 architects, and besides big government projects, he does a lot of community development projects. Endah is a young architect who has worked with Andy for 9 years and who has been assigned to the Surabaya river-side community project. When ACHR organized an exposure visit to Thailand of Stren Kali Community leaders in November, 2004, Endah was invited to come on the trip and learn along with her community partners.

(more details on ACHR's involvement with the riverside communities in Surabaya in the Indonesia section)

8. Support to Young Professionals in Japan

Support to Japanese students and young professionals : In 2004, ACHR has continued to facilitate experiential learning for those interested in becoming involved in community-driven housing processes in other Asian countries, by helping to place (and sometimes to fund) them for internships, work-study terms and short-term volunteer stints in various Asian countries (especially Thailand, Cambodia and India). Here is a summary of ACHR's activities with Japanese YPs during 2004 *(more details in Japan section)* :

- **Mami Nakamura comes to Thailand to work as a volunteer with CODI and ACHR. (November 2003 - April 2004).** Mami is a recent graduate from Tokyo, where she was a student of Father Peter Shimokawa. Through Peter, Mami became interested in the issue of homelessness in Japan, and had begun to join the activities of various homeless groups and their supporters in Tokyo, including night patrols, soup kitchens, surveys, etc. After traveling to India and some other Asian countries, Mami decided to come to Thailand, where she got a grant from a Japanese foundation which funded her transport and living expenses as a volunteer with CODI for one year. During that year, this very enthusiastic young person learned Thai, visited many of CODI's projects around the country and worked with CODI's media unit making video films. She completed a very good film which documents the community redevelopment process at *Klong Lumnoon* during her year's internship in Thailand. *(Mami was self-funded, but ACHR and CODI facilitated the internship and covered her internal travel expenses within Thailand and between other SE Asian countries).* During that year, Mami also helped organize the Thai study tour to Japan to see Machi Zukuri Projects (November 2003) and also accompanied the group as translator.
- **Tozaki Masanori on a YP study visit to Thai upgrading projects :** Tozaki is a young architect from the city of Kochi, on the Japanese Island of Shikoku. Tozaki ("*Nori*") has been working for several years with one of Japan's pioneering community architects, Yoko Hatakenaka, who has worked on two important Buraku community upgrading ("*Machi Zukuri*") projects in Fukuoka and Chikushino. Tozaki spent a few months in Thailand (March - May, 2004) to spend time with other young architects working on the *Baan Mankong* upgrading projects in several cities, and to explore possibilities for a future internship. *(Tozaki was self-funded, but ACHR and CODI helped arrange his visits.)*
- **Sozaki Yasuhiko, YP internship in Thailand :** Sozaki is another young Japanese architect who spent 12 months (Dec. 2003 - Dec. 2004) working as a volunteer on several *Baan Mankong* community upgrading projects in several cities, along with Thai architects. First, he was working on his Masters Thesis (on the subject of CODI) for Toyo University, then he was working as a volunteer architect. *(ACHR provided him a modest living allowance and transport costs during his stay in Thailand.)*
- **Etsuzo Inamoto, senior Japanese community architect, visits Thailand and Cambodia, October 2004 (10 days).** Inamoto is an architect with a long experience in assisting community-driven development projects by Buraku communities in Japan. He also has a very long and close association with ACHR. Using a small grant from Father Anzorena (SELAVIP Fund), Inamoto helped to bring two young women community architects from the Philippines (Faith and Arlene, from the NGO *TAO-Filipinas* in Manila) to visit Bangkok and Phnom Penh, where they had discussions with other young architects working on community upgrading projects in Thailand and Cambodia. The idea was to visit upgrading projects and to compare their work and exchange ideas with other young architects in Thailand and Cambodia. The focus of the exchange was on the role of young professionals in supporting community-driven housing and settlement upgrading projects. *(SELAVIP paid for the Japanese and Philippines exposure visits, but many of the Thai and Cambodian young professionals they met with are being supported by ACHR.)*

4. ACHR'S JOINT ACTIVITIES WITH OTHER ORGANIZATIONS

ACHR's international and regional involvements during 2004

1. Habitat International Coalition (HIC)

ACHR's Bangkok Secretariat has acted as the focal point for HIC's Asia branch for several years now. But 2004 became something of a transition period for HIC-Asia, as several groups have become newly active in the HIC process. This new enthusiasm has breathed new life into HIC's Asian activities. While the involvement of several new groups and several new contact persons might have caused some confusion for HIC's international secretariat in Chile over the past year, the HIC process has been opened up to new groups which find the HIC platform useful to their work.

The current HIC Board members from Asia are both active in the ACHR regional network: Wardah Hafidz (from the *Urban Poor Consortium* NGO in Jakarta), and alternative board member Denis Murphy (from the *Urban Poor Associates* NGO in Manila). The fact that neither of these board members are in Bangkok has caused some logistical difficulties recently. In spite of this, Wardah requested that ACHR continue to be the contact organization in Asia for HIC, and the ACHR Secretariat in Bangkok agreed.

After participating in the *World Social Forum* in Mumbai in January 2004, groups in the Philippines became keen to participate more actively in the HIC process. As a result, Ted Anana, who is also with Urban Poor Associates in Manila, has agreed to become the main contact person for HIC Asia. Also during this past year, Bimbo Fernandez (from the *Pagtambayayong Foundation* NGO in Cebu) has become the focal point for a HIC-initiated study - the "*Habitat as Social Production*" project, for which ACHR held two small regional meetings.

2. UN-Habitat Task Force on Forced Evictions

During the Cities Alliance Public Policy Forum in Kolkata, in December 2001, a special subcommittee was formed to look at eviction and secure tenure. That session brought together senior community leaders from the SDI network, professionals and activists from ACHR, NGOs, donors and international organizations. It was a room-full of action-oriented people who know from experience that communities, cities and professionals can work together to create long-term alternatives to eviction. The idea was floated of setting up an international, "multi-stakeholder" process to address issues of eviction.

The idea came up again in May 2002 at the UN-Habitat's Urban Forum in Nairobi, and meetings in India and London followed. Almost everyone agreed that this new process, which would be a joint effort of UN's Secure Tenure Campaign, Cities Alliance, SDI, ACHR and several other groups working on the eviction issue, should emphasize long term, process-oriented ways of preventing eviction - not just crisis intervention. But also to support the development of creative, proactive alternatives to eviction - alternatives which can transform eviction crises into opportunities to build a people's housing process in cities around the world.

The idea is to use the task force to open up space for grassroots groups, community networks, federations, NGOs and professionals who are already innovating around eviction prevention to develop and link up with other groups in their regions, to share ideas and learn from each other's experiences in developing workable alternatives to eviction - in the long term and the short term. This is a way of using successful experiences and cross-pollination of strategies to promote "*win-win*" options that preserve people's shelter rights while also supporting essential urban development.

Then, when these alternative strategies fail, and forced evictions do take place, the task force can play different roles in counter actions: fostering partnerships, proposing alternative plans, negotiating at the upper levels and mobilizing experienced people who know how to intervene in cities where eviction problems are looming. An important part of this is exploring new ways to deal with institutions like the WB and ADB which are actually causing evictions in the world today, not just by screaming and shouting at them, but in proactive ways which build new practices.

"I think the task force is like a box full of tools. We should all come together and make one big, strong tool box. Inside that box we put all the different tools all of us have developed in our different countries and our different sectors to fight eviction. And then we close that tool box and carry it together to repair the damage. And I am one of the tools to be put in that box! So when the government comes to us and says, "OK, you say you have ideas about how we should not evict these people - what are your alternatives?" Out comes this big tool box."

(Comments by Rose Maloquene, Task Force member from the South African Homeless People's Federation.)

After the World Urban Forum in 2002, UN-Habitat organized an "Advisory Group on Forced Evictions" and a few meetings have been organized. In September 2004, ACHR was able to help plan and participate in the special sessions devoted to the eviction-issue during the *World Urban Forum* in Barcelona. During that meeting, the Task Force on Forced Evictions met again, and it was agreed that there would be a coordinator for each region. ACHR was nominated as coordinator for Asia.

In December 2004, the Task Force faced a budget crunch, when the UN-Habitat withdrew its funding support for the Task Force's activities. ACHR proposed to allow task force members to pay for themselves. That way, if some members are really interested and are seriously committed to getting something going, they will find the funds to join the process, and if they

aren't too serious, they won't come only because someone is paying them to come. At the same time, the Task Force can continue to operate under the "United Nations Flag", which can be an important element to give legitimacy to the work they undertake, in the eyes of national and local governments.

3. UN Task Force on Millennium Development Goals (Slum upgrading)

In September 2000, leaders from most countries in the world agreed to reduce poverty and improve lives in the new millennium in the United Nations Millennium Summit. They set eight goals - the *Millennium Development Goals (MDGs)* - and committed to place human development at the center of economic and social progress in all countries. It was a very ambitious agenda, and nobody is quite sure whether it will end up being another hollow promise, or a dynamic yardstick for measuring progress in a more equitable and people-oriented way, which brings about real change in how the world deals with the enormous problems of poverty. As part of the Millennium Development Goals process, several task forces were set up to draft recommendations about how the MDGs can be accomplished in various sectors - recommendations to be submitted to the UN Secretary General.

One of the task forces was tasked with seeing how Slum Upgrading could be dealt with in order to meet the goals. Several members of the ACHR network and friends were invited to join this special slum upgrading task force, including Somsook Boonyabancha, Sheela Patel, Joel Bolnick and David Satterthwaite.

"I would say that ACHR was able to push for the idea of a people-centered process, and how we can look at the development process in the new millennium differently, so it's more people-centered than in this millennium. The main change is that the urban poor have to be key actors in their own development process, not recipients of someone else's idea of what they need, or what is good for them. I think we were able to push to get this direction into the contents of the report. But ultimately, this had to be compromised, because the people who sat on that task force came from very different backgrounds and had very different approaches to development."

4. UN-Habitat Global Secure Tenure Campaign

In Istanbul in 1996, 171 governments agreed to strive towards fulfilling the goal of providing adequate shelter for all. Later, the *Global Campaign for Secure Tenure* was initiated by UNCHS to help translate this agreement into action, and to spearhead a sustainable, city-based shelter strategy, in which the poor are active participants. To this end, the UNCHS formed an alliance with ACHR and Slum/Shack Dwellers International (SDI) to help launch the campaign throughout Asia and Africa. For ACHR and SDI, the campaign has been a chance to showcase and expand partnerships that poor communities and cities have developed which yield a range of housing alternatives to eviction.

ACHR has been one of the active players in the process of supporting and facilitating regional learning from the launching of several national secure tenure campaigns. ACHR supported Asian groups to travel to the Secure Tenure Campaign launches in Mumbai (July 2000) and Durban (October 2000). And ACHR was active in helping organize and support the launch of the Secure Tenure Campaign in the Philippines (with the Homeless People's Federation of the Philippines playing a leading role) in October 2002. There have been discussions of organizing campaign launches in Bangladesh, Nepal and Cambodia, but political upheavals in both those countries have caused things to slow down a bit. Thailand is also in line to organize its own national Secure Tenure Campaign, to align with its national Baan Mankong community upgrading program, and ACHR is now closely working with CODI and UN-Habitat to set the most politically opportune timing for this important international launch.

5. Cities Alliance

- **Policy Advisory Board** : ACHR's acting secretary general, Somsook Boonyabancha, has been selected as a member of the Cities Alliance Policy Advisory Board (PAB), for a term which will expire this year (2004).
- **City Development Strategy (CDS)** : In April 2004, Somsook (as a PAB member) was invited to the Philippines to join in an evaluation of the Cities Alliance-funded *City Development Strategy (CDS)* processes in several Asian cities.
- **City Development Strategy (CDS) in Hanoi, Vietnam** : In November, 2004, Somsook (as a PAB member) was invited to Hanoi, Vietnam to join in the CDS process in that city. In Hanoi, she made a presentation about the city-wide community-driven upgrading process now being undertaken in Thailand under the Thai Government Supported "*Baan Mankong*" program.

6. World Urban Forum in Barcelona

One of the very big, global development events of the year 2004 was the *World Urban Forum*, held in Barcelona in September 2004. Many members of the ACHR and SDI networks attended this 7-day meeting, including NGOs, professionals, activists, community leaders and technicians. Somsook made presentations in three important forums:

- **Eviction forum** : One forum was organized by the UN-Habitat-supported task force on eviction, in which Somsook spoke about how community groups and NGOs are dealing with eviction in various Asian countries.

- **Housing Finance forum** : Ruth McLeod (Director of Homeless International, UK) organized one forum on housing finance, in which Somsook presented the cases of two important community development funds, in Thailand (CODI), and in Cambodia (UPDF).
- **City-wide upgrading forum** : Cities Alliance organized another forum on how the city-wide slum upgrading programs (as compared to project-by-project basis) are being implemented. Somsook presented the important city-wide slum upgrading programs in Thailand ("Baan Mankong" Community Upgrading Program) and in Phnom Penh, Cambodia (the "One Hundred Communities Upgrading Program").

7. SDI - Slum / Shack Dwellers International

ACHR continues to have a close collaboration with SDI. Many of the activities organized in the region continue to be joint actions between ACHR and SDI. For example, the support for :

- **Setting up new community development funds** (in Nepal, Sri Lanka, Cambodia, Philippines), and
- **Support for strengthening community networks and federations** (in Nepal, Philippines, Cambodia, Indonesia)
- **Strengthening of community-driven savings and credit processes** (in Nepal, Sri Lanka, Cambodia, Philippines, Indonesia)

have involved very close, sustained involvement of both ACHR and SDI, working closely with local support NGOs. In this past year, the support for the setting up of the community development fund in Kathmandu, Nepal, has been one of the important joint ACHR-SDI projects (*More information in Nepal report*). In Cambodia, the work of supporting the *Urban Poor Development Fund (UPDF)*, the *Solidarity for the Urban Poor Federation (SUPF)* and the *"100 Slums Community Upgrading Policy"* has mostly been funded by ACHR, but SDI has been closely involved in an advisory, learning and support role. In Philippines, Indonesia and Sri Lanka, the work of the last year has been jointly supported by both SDI and ACHR. It is now an established practice that when groups from African countries come on exposure visits or to attend important forums or events in Asia, SDI and ACHR cost-share the expenses involved in bringing these groups and hosting them in Asia during their exposure visits. The same holds true in reverse, when Asian groups travel to Africa on exposure visits.

8. CITYNET

ACHR as an institution is on Citynet's executive board, representing NGOs and people's groups in the Asia region. Whenever Citynet organizes important meetings, workshops and regional events in Asian cities, ACHR is able to link those activities with our ACHR members in that city, and to arrange for those groups (community networks, urban poor federations, NGOs, community development funds, etc.) to participate in the Citynet activities and to bring to those events a more localized and people-oriented dimension. In cities like Bangkok, Kolkata and Phnom Penh, ACHR has actually been able to make the work of poor communities on issues of upgrading, land tenure and access to finance the focal point of the major Citynet conferences held in those cities, through field trips and special discussions with local groups. In this way, ACHR is able to use the Citynet as a platform to get groups to link with Citynet, and to broaden this organization's awareness and scope to deal with issues of poverty and housing more directly.

Citynet very often sends groups of professionals and government officials from Asian member cities to Thailand for exposure. ACHR helps to coordinate these visits - several of which happened during 2004.

ACHR also attended the Citynet's annual board meeting in Lyon, France, on 17 November 2004, and participated actively in the three days of discussions and workshops that were organized along with the executive board meeting.

9. Innovative Housing Finance Seminar in Bangkok, June 11-14, 2004 (with IIED)

In June, 2004, ACHR collaborated with IIED and CODI to organize an international seminar on *"Innovative Housing Finance"* in Bangkok. 21 delegates participated in the meeting from 11 countries, including South Africa, Philippines, Indonesia, India, Mexico, Brazil, Egypt, England, Nicaragua, Ecuador and Thailand, with special guest from MISEREOR, Dr. Martin Duetting. The aim of the seminar was to explore and exchange ideas on new and innovative ways of financing poor community-driven development initiatives. The seminar provided one of the first opportunities in years to link with some of the Latin American groups involved in innovative housing finance processes. The seminar covered all kinds of housing finances, such as setting up national or city-based community development funds (CDFs), participatory budgeting, loans to the poor and any strategies that can solve the problems of the poor.

In the course of the 4-day seminar, the delegates made field visits to several pilot housing projects under the Baan Mankong Program at Klong Lumnoon, Bonkai, Charoenchai Nimitmai and Klong Toey in Bangkok, as well as several communities in Ayutthaya to share the experiences of saving and community development.

At the end of the meeting it was agreed to form a loose network to support activities and needs for expertise from the ground work. Diana Mitlin from IIED in London helped to coordinate the meeting and documented the discussions afterwards. But more important than producing a document, the idea of the meeting was to develop links for learning and exchange of ideas and experiences between these groups around the world involved in seeking innovative means of financing the poor and their projects in housing, infrastructure and income generation. For example, the people involved with the Philippines Government's

national housing finance program for the poor, the *Community Mortgage Program (CMP)* were keen to get others in the meeting to visit Philippines and bring some fresh ideas to help improve their lending procedures and program.

(A full report of this meeting, drafted by Diana Mitlin, is available with ACHR. ACHR also has select transcripts from the meeting.)

10. IIED / David, Diana projects

The *International Institute for Environment and Development (IIED)* continues to be an important link for ACHR in the Northern academic side of development. ACHR continues to work very closely with IIED on a variety of projects to document and disseminate the stories of people-driven development that is happening in various Asian cities. It is very often the case that some of the most important, innovative and change-making processes happening on the ground in Asian countries are being led by groups with little time to document their work, or without English skills which make it difficult for them to translate their experiences into language the Northern development audience can understand. Because of this, a lot of this very important work does not become known, and is therefore prevented from being legitimized in the global development arena. IIED (and especially its semi-annual scholarly journal, *Environment and Urbanization* and Diana's *Hi-Fi News - Housing Finance Newsletters*) continues to be energetic partners in the attempt to bridge this documentation gap, and to bring the experiences of Asian people's processes to the world.

Over the past year, ACHR has worked closely with David and Diana to help document and edit the following English-language articles for IIED publications on important initiatives in the Asia region (see section on ACHR publications).

11. UN-ESCAP Regional Dialogue on Housing Rights

UN-ESCAP Regional Dialogue on Housing Rights, organized by UN-ESCAP in Bangkok, 27-29 June, 2004. The meeting brought together some very good people from the region, many involved very closely with ACHR activities: Mohammad Younus (Director of the Urban Resource Center in Karachi, Pakistan), Mohammad Siddiqui (Director of the Sindh Katchi Abadi Improvement Authority), Wardah Hafidz (Director of the Jakarta-based NGO Urban Poor Consortium), Ted Anana (from the NGO Urban Poor Associates in Manila), Minar Pimple (from the Mumbai-based NGO YUVA). ACHR and CODI organized field visits by the participants to *Baan Mankong* community upgrading projects, which demonstrated how through partnership and negotiation and pro-active community preparation, eviction crises could be turned into long-term housing improvement projects, managed by people themselves on the ground.

12. World Social Forum in Bombay, Jan 2004 -

Another major global development meeting was held in the Asia region this year. The *World Social Forum* was organized in Mumbai in January 2004. ACHR was involved in that forum by supporting groups to go to that meeting. In that meeting, HIC's Asian branch was very active and was able to use the forum to revive the HIC links within Asia (see more in HIC report, above).

5. ACHR MEDIA and PUBLICATIONS

ACHR's work with media, information and publications during 2004

1. Video

Video is a powerful medium for communicating ideas, for documenting projects and processes, for capturing important milestones, and for showing others what is possible. Plus, technology is such now that just about anybody can operate a video camera and produce simple video films - community members, NGO staff, anybody. This new easy video technology has opened up a whole new tool for community organizations and their support NGOs to use - to document, to train, to share, to analyze. Here is a list of some of ACHR's key video-related activities from 2004 :

A. Activity: Preparing videos to document exchange visits, to share the exposure experiences with larger numbers of people and assist in the learning back home:

- **Indonesian team exposure visit to South Africa and Zimbabwe** (Jan - Feb 2004) : ACHR prepared a video on this exchange visit for the participants from Indonesia.
- **Namibia NGO leader visits Nepal and Lao PDR** : After some technical training from Maurice at the ACHR secretariat in Bangkok, Anna Mueller (Director of the NHAG NGO in Windhoek, Namibia) took footage on her visits to community development projects in Thailand, Cambodia and Lao PDR, and edited the footage into a short video film, to share with the Namibia Homeless People's Federation back home.
- **Thai Community leaders and NGOs visit "Machi Zukuri" community projects in Japan** : A young Japanese volunteer named Mami Nakamura joined this 10-day exposure visit in Japan, and prepared a video documentary of the experience, which was then overdubbed with a soundtrack in Thai language.
- **Philippines Homeless People's Federation leaders help start community savings groups in East Timor (July 2004)** : ACHR helped prepare a multi-media CD of this visit, which included video footage, photo slides and text reports.
- **ACHR advisory visit to Indonesia (August 2004)** : ACHR prepared another multi-media CD which contained photos slides, text reports and video footage of this important advisory visit to Jog Jakarta, Semarang and Surabaya.
- **Thai groups and ACHR visit Burma (October 2004)** : ACHR prepared a video / slides / report CD on this exploratory trip to visit groups working in Burma.
- **River-side community leaders from Surabaya, Indonesia visit projects in Thailand (November 2004)** : ACHR prepared a video about this important exposure visit in which 13 community leaders from river-side slums in Surabaya came to Bangkok to get ideas about how communities have managed to get secure tenure and improve their river and canal-side communities here. The video was later edited by the UPC in Jakarta, with a soundtrack added in the local language.
- **"Understanding Asian Cities" Slide Show Presentations** : ACHR prepared slide shows to illustrate the situation in the 8 case-study cities being included in the study. These slide shows were presented at two different "Understanding Asian Cities" meetings, the first in Hanoi (March 2004), and the second in Bangkok (October 2004).

B. Activity: Training volunteers to take video footage and use editing software to create video films :

- **Training for Mami Nakamura (Volunteer YP for ACHR) from Japan** : With technical help and advice from ACHR, Mami produced several very good films during her year in Bangkok - films about the community upgrading process at Klong Lumnoon, about the Thai-Japan exposure trip, and about several other Thai community development projects.

C. Activity : Compiling archival video footage of community development projects, important events, model house exhibitions, ground-breakings, meetings, seminars and community processes :

- **Cambodia** : Extensive footage was taken at least monthly on community upgrading projects in Phnom Penh, Cambodia, during the 2004 year.
- **Thailand** : Extensive footage is also being taken almost constantly of important milestone events and construction activities in the Thai "Baan Mankong" city-wide community upgrading program.

D. Activity : Videos and slide programs made by other groups in collaboration with ACHR :

- **Urban Resource Center (URC) in Karachi, Pakistan** : In 2004 ACHR provided training and support in video production and editing for staff of the URC. In 2004 and 2005, the URC produced three documentaries: 1) "Summary of URC's Activities", 2) "The Lyari Expressway: Victims of Development" (Prepared for and shown on national Indus Vision TV), 3) "The Lyari Expressway : Citizens' concerns and community organization." The URC is presently making a short video on "Hawkers and Road Side Economic Activities." They have also been collecting archival video footage on various urban issues such as recycling, solid waste disposal, Karachi's historic neighborhoods, transport, city-wide sewage disposal, and eviction - all of which will be useful both as records of what is happening now, and for making future films.
- **International Tibet Heritage Fund, based in Beijing, China** : ITHF has continued to take footage and prepare short documentary videos since ACHR gave them support (equipment and training) a few years ago. They are now training a

volunteer video specialist who has produced a brief film on the ITHF's historic neighborhood preservation project in Ladakh, India.

- **Urban Poor Consortium, in Jakarta, Indonesia** : Mr. Afrizal (UPC's resident artist, poet and video producer) organized a workshop on video production in Jog Jakarta for groups linked together under the national "*Up-Link*" network in Indonesia. Since receiving initial support from ACHR for video production a few years ago (equipment and training), Afrizal has produced approximately 25 very powerful short videos on urban poor issues in Indonesia, with titles such as *Urban Poverty in Jakarta*; *City in a bucket: the politics of flooding in Jakarta*; *State violence against the urban poor in Jakarta*; *Children and urban poverty*.
- **Slum / Shack Dwellers International (SDI)** : ACHR has held discussions with SDI-affiliates in southern and western Africa about the idea of organizing a regional "Media Dialogue" workshop in the near future. The idea of this workshop would be to look at the new video, photography, website technologies that are available and see how they can be used as tools - by the urban poor and their support organizations - to document their work, to share their experiences and to lobby with the larger development community.

2. ACHR Website

For many academics, development professionals and interested people in the North, the internet continues to be the first place they go when looking for information about what's going on in the development world. But when they get on-line, many will find yawning gaps in the information available about large projects being undertaken by the big formal agencies (which is lavishly and expensively documented, with all kinds of fancy graphics and downloadable stuff) and about the smaller community driven processes. In reality, the professionals and NGOs which support these initiatives are often too busy, too under-funded and not possessing of the kind of English language or internet technology skills required to put up a good website.

- But the web continues to be an important arena for the free exchange of ideas, news, concepts and etc. For small organizations like ACHR - with small staff and small budget - the web offers an easy, affordable way of making available to anybody who is interested a variety of downloadable versions of its publications and articles, news about what's happening in the Asia region, and contact information for focal points in the ACHR network around Asia.

3. Printed publications

3.1 ACHR's in-house newsletters : ACHR has a mailing list of about 1,500 organizations around the world.

- **ACHR Newsletter "Housing by People in Asia" (in process)** (Issue number 16, to be published in late 2004) - Will be a special issue on the theme of poor people's housing strategies which cover "Whole Cities" and not just individual projects. Work involves gathering stories from member groups around Asia and Africa, editing, layout and graphic preparation of material for this 44-page publication.
- **"Big Pipes Little Pipes" (in process)** : Work continues on the long-term project to prepare a special 60-page publication on innovative community-driven water, sanitation and community infrastructure initiatives being undertaken by community groups around the Asia and Africa region. This document is being prepared in collaboration with the British Aid Agency Water Aid and should be completed in mid 2005.
- **ACHR Special Publication on On-site Community Upgrading (in process)** Work continues gathering and editing stories, drawings and documentary photographs of a large variety of housing projects in which communities and their supporters have negotiated to stay and redevelop in the same place. This 150 - 200 page publication should include at least 100 case study projects around the Asia and Africa regions.

3.2 Documentation support for non-English speaking groups in the region :

ACHR continues to provide technical and editorial support to several groups in the Asia region to develop English-language newsletters, reports, meeting booklets and posters which document a variety of innovative development activities, for a variety of purposes. Some of these publications are only in English, but increasingly, we are developing bilingual versions - in English and local languages, so that local community groups can read them. These publications, especially when they are attractively laid out with pictures and graphics, can be powerful propaganda tools for community groups and their supporters. Many people - professionals, government officers, NGO leaders - still tend to believe something, or pay attention, when something has been documented professionally...

- **Cambodia Community News Number 4: "Community Upgrading One Year Later"**
A publication of the Urban Poor Development Fund in Cambodia, Issue No. 4, May 2004. Gathered information on projects and community initiatives, edited, layout and graphic preparation of this large-format, bilingual (*Khmer and English*) news-poster which describes the first year's work on the city-wide "100 Communities Upgrading Policy" in Phnom Penh Cambodia, prepared for distribution during the policy's first anniversary seminar and celebration in May 2004. Printed in Phnom Penh.
- **Cambodia Community News Number 5: "Savings and Credit in Phnom Penh"** A publication of the Urban Poor Development Fund in Cambodia, Issue No. 5, May 2004. Gathered information on community savings and loan activities and updated statistics of the Solidarity for the Urban Poor Federation (SUPF), edited, layout and graphic preparation of this large-

format, bilingual (*Khmer and English*) news-poster. Prepared for distribution during a special city-wide seminar on the role of community savings in the city's new "100 community upgrading policy" in May 2004. Printed in Phnom Penh.

- **CODI Update Newsletter : Issue No. 4, June 2004.** Special issue introducing the innovative "Baan Mankong" community upgrading program in Thailand. This 16-page (large format) special issue of the CODI newsletter was prepared in English to disseminate to housing professionals and government agencies outside Thailand (2,500 copies distributed around the world + 2,000 copies inside Thailand). Work involved gathering information, interviewing Thai colleagues, documenting pilot projects and preparing layout and graphic presentation.
- **"What is Baan Mankong?" Brochure** - a 2-page, English language brochure, which is a very short version of the longer newsletter described above.
- **Community Upgrading Pilot project posters** : Prepared large-format English-language posters which document the pilot housing projects being undertaken under the Thai Government's "Baan Mankong City-wide Community Upgrading Program" (with "before and after" photos, drawings and brief information about the projects) for disseminating at international workshops and inauguration ceremonies both inside and outside Thailand.

3.3 Contributing to scholarly articles and professional papers on housing related issues :

A lot of the most important, innovative and change-making processes happening on the ground in Asian countries are being led by groups with very little time to document their work, or without English skills which make it difficult for them to translate their experiences into language the Northern development audience can understand. Because of this, a lot of very important work does not become known, and is therefore prevented from being legitimized in the global development arena. ACHR continues to work with scholars, universities and development institutions on a variety of projects to document and disseminate the stories of people-driven development that is happening in various Asian cities.

3.3.1 : Projects with IIED (UK) The *International Institute for Environment and Development (IIED)* in London continues to be an important link for ACHR in the Northern academic side of development. IIED (and especially its semi-annual scholarly journal, *Environment and Urbanization* and Diana's *Hi-Fi News - Housing Finance Newsletters*) continues to be energetic partners in the attempt to bridge this documentation gap, and to bring the experiences of Asian people's processes to the world. Over the past year, ACHR has worked closely with David Satterthwaite and Diana Mittin to help document and edit the following English-language articles for IIED publications on important initiatives in the Asia region, published during 2004:

- *"A Decade of Change : From the Urban Community Development Office to the Community Organizations Development Institute in Thailand."* A chapter in the IIED book, *Empowering Squatter Citizen: Local government, civil society and urban poverty reduction.*, published by Earthscan, 2004.
- *"Negotiating the right to stay in the city"* (about the people-driven City Development Strategy exercise in Phnom Penh Cambodia.), written by ACHR and UPDF staff-members, which describes the joint work of the Solidarity for the Urban Poor Federation, the Municipality of Phnom Penh, ACHR and the Urban Poor Development Fund to understand the development forces at work in the city of Phnom Penh, and to use that information to kick-start a process of change. The 18-page article appeared in *Environment & Urbanization*, Special issue on participatory governance, Volume 16, Number 1, April 2004.
- *"Baan Mankong: Going to scale with slum and squatter upgrading in Thailand,"* an article for the next issue of *Environment and Urbanization*, which was drawn from the CODI newsletter, "CODI Update: Special issue on the Baan Mankong City-wide Community Upgrading Program in Thailand (dated June 2004).

3.4 Purchasing their books / publications and disseminating them to groups around the region :

It also often happens that groups which are able to produce some very good books, studies or publications, which describe important work, are not financially able to distribute those publications to a wider audience. In these cases, ACHR has now and then purchased bulk numbers of these publications from the groups and mailed them out to selected names on the ACHR mailing list. This is the easiest form of disseminating good stories and information because all we have to do is buy it and send it! During the year 2004, ACHR purchased and disseminated the following regional publications:

- **China** : *The Beijing Hutong Conservation Study*, a 120 page full-color book (bilingual - English and Mandarin) produced by the International Tibet Heritage Fund and printed in China. This beautifully organized and elaborately illustrated book describes the early stages of an important project in the fast-gentrifying Beijing to try to save the one of the last remaining neighborhoods of traditional courtyard houses (with the people in them!), and to introduce infrastructural improvements to these crowded, single-story structures. ACHR purchased 100 copies of this book in September 2004, and is distributing it to interested groups, architects, city planners, historic preservationists and community groups around the region.
- **Pakistan** : *The Unplanned Revolution: Observations on the Process of Socio-Economic Change in Pakistan*, by Arif Hasan. ACHR purchased and mailed out 100 copies of this important and impassioned analysis of the sweeping changes that have overtaken Pakistan over the past 50 years.
- **Pakistan** : *Understanding Karachi : Planning and Reform for the Future*, (new edition, 2004) by Arif Hasan. ACHR purchased 100 copies of this important study of the economic, social and political forces which have shaped the city of Karachi.

6. BANGLADESH

Report on ACHR activities in Bangladesh during 2004

Bangladesh is Asia's fifth most populous country and another very difficult place for issues of housing and urban poverty. UN-Habitat's 2001 figures indicate that nearly 85% of the country's urban population of 36 million people live in slums and squatter settlements. Our friends in Dhaka put the figure much lower, at about 30%, but either way, the problems the poor finding access to land, housing and basic services are enormous. And each year, the cities swell further with refugees fleeing the natural mega-disasters that plague the country almost every year, in the form of floods, cyclones and famine. In 2004, the monsoon rains were so heavy that nearly half of Bangladesh was under water for weeks. 8 million people were displaced, thousands died and about 300,000 lost their homes. It's no surprise that in a country where successive governments have been so slow in dealing with these problems, most of the overseas aid money which continues to pour into Bangladesh goes to international agencies and to a few national NGOs which have become so large and so important in the country's development that they are like ministries of development in themselves.

After a long period of quiet, a few groups in Bangladesh have been active in rejoining the ACHR regional network and taking advantage of linkages and experiences in the region, primarily through the process of exchange learning.

ACHR's involvement with Bangladesh during the 2004 year was primarily with two groups :

1. The **Local Partnerships for Urban Poverty Alleviation Project** (UNDP/UN-Habitat) is now operating in 11 cities. In 2004, ACHR supported this project's development and evolution, through a series of exposure visits (both Bangladesh teams visiting Thailand and Cambodia, as well as Thai teams visiting Bangladesh) for learning and idea sharing.
2. The **Coalition for the Urban Poor (CUP)** is a network of NGOs, professionals and community groups in Dhaka, working on issues of housing rights, land tenure, savings and credit.

1. ACHR Activities with the UNDP / UN-Habitat "Local Partnerships for Urban Poverty Alleviation Project" (LPUPAP) operating in 11 Bangladeshi cities

The UNDP / UN-Habitat's "Local Partnerships for Urban Poverty Alleviation Project" is a national project which now operates in 11 provincial cities (not Dhaka yet).

How the project works :

The project uses the method of community contracts to channel grants for small physical improvements to poor communities such as community toilets, walkways, water supply, etc. There is a ceiling of US\$ 20,000 per community. Communities can do several projects, but only one at a time. The rule is that communities can propose projects costing no more than US\$ 10,000 each time, and cannot propose further projects until their last one has been completed. Once the communities have prepared their project proposals, they must pass through three steps, which provide opportunities for ensuring that people get together, look at the proposals together and prioritize together.

- **Ward committee** : First they go to the ward committee (which comprises representatives from the local authority, community leaders and Mike's staff, sitting together).
- **City Partnership committee**: Once the ward committees agree on the project, the proposal is sent to the city partnership committee.
- **Project** : Then it is sent to the project. If the project staff agree to the project, the budget is then passed directly to the community.

The project is attached to the Department of Construction - which deals with slum upgrading, and in each of the 11 cities, the project is required to get the consent of the councilors or the municipality. In this way, the project is fairly secure. But one of the important aspects of the project design is that it works directly with cities and communities - there are no NGO intermediaries involved. Another encouraging aspect of the project is the big scale. If you start working in 11 cities, and people start linking together, and different groups are able to learn from each other. Plus, the large scale makes it difficult for the implementing agency (in this case UNDP /UN-Habitat) to exert too much control, so the communities have to assume a great deal of control.

All the funds are donor money - there is no national government money. By the end of 2004, a total of 580 projects in 11 cities had been approved. Working at such a scale, in 11 cities is good because it doesn't allow the project administration to have time to control too much what is happening. Plans are on now to strengthen savings and credit processes in the project communities, and to perhaps set up community development funds in the 11 cities. Plans are also on to expand activities into Dhaka.

ACHR's support to LPUPAP during 2004 :

ACHR has facilitated four exposure visits by Bangladeshi groups to Thailand and Cambodia during the past year:

- **December 2003** : 20 community leaders from 11 project towns visit Thailand and Cambodia to see community-driven upgrading projects being undertaken under the UPDF's "100 Slums Upgrading Policy" in Phnom Penh, and under CODI's *Baan Mankong City-side Community Upgrading* program in Thailand.
- **November 4 - 11, 2004** : Bangladeshi community leaders from six of the project towns visited Cambodia and Thailand, to see community-driven upgrading projects again, but also to understand the community-driven savings and credit processes which are the organizational backbone of these community-driven physical upgrading initiatives.
- **November 27, 2004** : The LPUPAP Project director, 2 provincial mayors, 4 Municipal Chairmen and the Joint Secretary from the Ministry of Local Government spent the day with CODI (a government supported, community-driven national community development fund) discussing the possibility of setting up urban poor development funds in the LPUPAP project towns.
- **December 25 - 30, 2004** : A group of 30 persons, mostly community leaders from LPUPAP project cities, visit Thailand and Cambodia, for exposure to see community-driven upgrading projects being undertaken under the UPDF's "100 Slums Upgrading Policy" in Phnom Penh, and under CODI's *Baan Mankong City-side Community Upgrading* program in Thailand.

Ideas from Thailand and Cambodia already being applied in Bangladesh :

Mike Slingsby reported that the groups who came to Thailand and Cambodia were very enthusiastic about what they saw, and when they got back, started doing several activities in their communities right away. One person started a clinic, and another started a kind of welfare program in her community.

When the Thai group visited Bangladesh in December 2004, they spoke with some of the community leaders who they'd met earlier in Thailand. One woman who had come to Thailand started a kind of community network - linked with other communities, so that when there was a flood, they were able to assist each other during the crisis - cleaning up the mess and bringing food to victims. She also wants to start something like UPDF to link the communities together. After the exposure visit, she also helped start a savings group, with something like 350,000 Taka (US\$ 5,800) saved. They had a system of setting aside 0.5% for a special welfare fund - a variation on the Muslim "Sakat" system, putting into a communal fund for weaker members of their communities.

ACHR has also facilitated a follow-up visit of a Thai delegation to Bangladesh during 2004 :

- **December 4 - 6, 2004** : A mixed delegation of 5 persons, which included one senior CODI staff, NGO support staff and two senior national community leaders. The trip was organized to allow the Thai delegation to interact with professionals, community groups from 11 cities and local officials involved in the LPUPAP projects, through a special day-long seminar on community upgrading. The community leaders were quite enthusiastic and spoke about their work on these environmental improvement projects. Lots of sharing between the Bangladeshi and Thai community leaders, also.

The LPUPAP Project staff also discussed two possibilities for expanding the project, for which ACHR's support in the future will be critical :

1. ***Extending the project into Dhaka, and possibly of linking with CUP's NGO networks to work with the communities.*** Discussions about linking with CUP were not conclusive. There are some questions about whether CUP (with its still strongly rights-based and eviction-fighting orientation) is the appropriate support organization for the kind of community-driven development projects which the LPUPAP project funds. Dhaka, of course, is the country's largest city, with the biggest problems and the biggest squatter and slum settlements, so it seems important that the project - now that its methods are somewhat established and running well in 11 cities - should expand into Dhaka.
2. ***Possibility of starting community development funds in these 11 cities :*** The project still has a large amount of unspent budget, and the project is keen to use some of this money to set up community development funds in the project cities (and perhaps some central fund also), similar to the UPDF in Cambodia. The idea is that these 11 city-based community funds could provide revolving loans to communities, and could provide another incentive for communities in each city to link and work together.

2. Interaction with the Coalition for the Urban Poor (CUP) in Dhaka :

Background on CUP : The *Coalition of the Urban Poor (CUP)* emerged from an ACHR-organized workshop in Dhaka in 1989, when ACHR made an effort to try to link the scattered groups working on issues of housing, land tenure, eviction and community development in Dhaka together. In its early stages, CUP was mostly composed of mostly activist eviction-fighters, but their system to elect new administrative leaders every two years means the leadership has changed several times. CUP's present leader, Mr. Mostafa Qualam Khan, is a professional, a lawyer. On the whole, CUP still maintains a rights-based orientation, and the coalition continues to negotiate with the government to stop evictions and to push for certain policies having to do with housing rights - the right to land tenure in the city, the right to electricity and water supply, the right to remain in the city, etc. Some of CUP's NGO member organizations do seem to be doing concrete development work on the ground, in some of the city's poor communities. CUP is now a coalition with about 55 member organizations.

While the ACHR secretariat has kept open communication links with CUP over the years, there have not been many joint activities organized in the past few years. This year, we used the occasion of the Thai delegation's being invited by the LPUPAP to Dhaka (December 2004, see above) to reestablish links between ACHR and CUP.

CUP jointly organized a day-long seminar with LPUPAP, along with ACHR and the Thai Delegation, December 4, 2004 :

The workshop provided a chance for CUP leaders to update the Thais on the situation in Dhaka. With a recent change of government, we were informed, things have improved for the poor in Dhaka and many things are happening.

The slum and squatter situation in Dhaka (*according to the report given by CUP*) :

- **Access to water and electricity has improved** and as a result of CUP's work, they have been able to get the government to agree to allow squatters in the city access to metered water and electricity connections.
- **Evictions have stopped in Dhaka.** CUP has been able to negotiate, and the policies of the government have changed.
- **Government is now keen to develop housing for people,** we were also told.
- **Slums in Dhaka :** According to CUP, there are **4.2 million people** living in slums and squatter settlements in Dhaka - that's about one-third of the city's population. And they have altogether about **3,600 slum communities** in the city, of which 90% of these communities are somehow linked to CUP.
- **CUP says it has surveyed all these settlements.**

Everything seemed good. The vibration in the meeting was also good, people were looking at things in a very positive way, after years of serious eviction struggles. The community leaders from Thailand, though, were keen to see the situation on the ground in the communities. However, during the visit, the Thais had a chance to visit only one of the very large squatter settlements (15,000 families!) in Dhaka, where it became clear that serious problems still exist. In this settlement, 15,000 households share only ten common electric meters, and pay per-bulb rates that are much higher than the official metered rates. There were also discussions in the community about the small-group savings and credit system in the community, which show some problems. In one savings group the Thais visited, the woman leader had taken a loan of 20,000 Taka (US\$ 335), which was more than half of the groups joint savings of 38,000 Taka (US\$ 635)!

Some conclusions on Bangladesh from the ACHR / CODI :

1. **We felt very positive at the end of this visit to Bangladesh,** in general, because people were clearly moving towards solutions. On trips to Bangladesh in the past, we heard mostly complaints about how bad things are - how bad the evictions are, how bad the government was, etc. Plus, on earlier visits, people proposed only to have workshops and seminars, to talk and complain about the situation. In this trip, it was more on the approach to see how to solve the slum problems, deal with infrastructure, strengthen savings and credit, etc. The emphasis was much more on practical things. Even the government, and people and the NGOs are looking that way. The problems are still there, but at least people are looking for solutions.
2. **The task is to find a way to link people to people within Bangladesh.** This horizontal link is what is needed. This is the answer for Bangladesh. Because the upper level system - either the government or the NGOs - they are too complex in how they work or how they settle things. But people on the ground have possibilities because they are the ones facing the problems. And these problems are the best factor to get people working together on solutions.
3. **The LPUPAP project has a lot of potential, because it has resources and legitimacy.** And if the project can be managed in ways that are really flexible, it could really allow a lot of freedom for the community groups on the ground to work, to link and to build their own strength, their own organizations. This is quite promising. Mike (the LPUPAP CTA) seems to understand the idea of using the project to get people to work together, to develop horizontal systems, even though the UN system which supports the project is still very much a vertical system.

Contacts in Bangladesh :

1. Local Partnerships for Urban Poverty Alleviation Project (LPUPAP) - UNDP / UN-Habitat

Contact Person: Mr. Mike Slingsby, CTA

LGED Bhaban (Level-7), Sher-e-Bangla Nagar, Agargaon, Dhaka 1207, BANGLADESH

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2. Coalition for the Urban Poor (CUP), Contact Person : Mostafa Qualam Khan (Director)

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7. BURMA (MYANMAR)

Report on ACHR activities in Burma (Myanmar) during 2004

In recent years, ACHR's involvement with groups in one of the Asia region's most difficult countries has been restricted mostly to organizing exposure visits for NGO professionals, government officials and community leaders involved in UN projects (??) to visit community-driven development projects being undertaken in neighboring Thailand and Cambodia. The ruling military junta's repression of civil freedoms and tight control over Myanmar's society has made it almost impossible for international groups or external development organizations to work in Myanmar - or to even establish contacts with Burmese NGOs. At the same time, the Junta's continued repression of all political opposition - in defiance of international outrage - has made for an atmosphere of fear and impunity in the country, while the generals' exploitation of the country's agricultural wealth and natural resources has led to increased poverty and deteriorating quality of life for ordinary people in the country. In spite of these obstacles, in the past year, ACHR managed to make its first exploratory trip to Myanmar, where it met with a variety of groups. The following includes a report from that trip, as well as an ACHR-supported seminar workshop on "Sharing Capability Building Experiences" organized in Yangon by LOCOA.

1. ACHR's Exploratory Visit To Myanmar, 16 - 20 October, 2004.

Some ACHR's friends and colleagues in Thailand are familiar with the situation and events in Burma, while two close colleagues in the ACHR network (Mr. K.A. Jayaratne from the Sri Lanka NGO Sevanatha, and Mr. Prafulla Pradhan from the Nepali NGO Lumanti) have both been involved in UN-sponsored projects in Myanmar. But this was the first time ACHR had made an exploratory visit to the country. There were four people in the ACHR team :

- Fr. Jorge Anzorena (Selavip Foundation)
- Maurice Leonhardt, ACHR program coordinator
- Ms. Jantana Benjasup ("Pui") - CODI staff
- Ms. Mae Tong Dee - Community leader from Chiang Mai.

The team went to see if there was potential for the rest of the region to help. It was not an intervention but an exploration - as interesting as it gets - and filled with humanity that comes through hard times.

Burma is in a unique position in its development. It has suffered from political unrest for more than 40 years leaving the country in a crisis situation. Communities, all over the nation, have been re-located and people, moved from the land they were familiar with, find themselves unable to make a living in their traditional ways. Health care is very limited and the educational system dysfunctional with many schools and universities closed for much of the last decade. Youth, especially women have few opportunities - the younger generation in particular is suffering. In the early 1990's, some cease-fire agreements gave a limited opening for some small-scale development to try and improve the situation. In this visit we were able to see some success from these interventions. As an Asian coalition, ACHR hopes to find ways to support our friends in Myanmar.

Group 1: The Spirit in Education Movement (SEM)

Somboon Chungprampree ("Moo") was our guide and arranged the 4-day visit to Myanmar. He has been active in Thailand and Burma since 1995 when SEM was founded. SEM is a local Thai NGO, now with a counterpart organization in Burma. SEM deals with programmes that encompass a spiritual and holistic perspective, drawing upon engaged Buddhism, indigenous wisdom, liberation theology and participatory process. Being a Buddhist organization with an educational orientation allowed SEM to start work in Burma in 1995.

With help from local groups in Burma, SEM identified the need to build up local capacity and support the NGO to respond to grassroots needs. This led to the first 10 week Grassroots Leadership Training (GLT) session in 1996. Since then the programme has expanded to have 2 courses annually, now each 16 weeks long. There is also comprehensive follow up activities to meet the needs of leaders of the alumni as the majority has gone on to set up small-scale development projects in Burma. We visited the small SEM office in Rangoon and met with 3 staff. Later on the last day of our visit, we were able to attend one of the training courses and speak with participants - in the hills 2 hours drive from Mandalay.

Group 2: Lokahtta Cariya Foundation

The *Lokahtta Cariya Foundation* was founded by the Venerable U. Kosalla. *Lokahtta Cariya* means *doing merit for the world*. We spent a couple hours with the founder at a Buddhist temple (Wat) in Rangoon. The Foundation's work with the urban and rural poor communities has not long been underway. The Founder is an inspiration to others.

The Venerable U. Kosalla says as a monk, he wants to emphasize micro-finance and teach how to save money and plan finances.

He also wants to focus on agriculture, organic farming and animal husbandry techniques. His idea is to teach younger monks who will in turn teach others. Fr. Jorge spoke of the savings groups in Cambodia, about horizontal learning through exchanges and the wise words of Khun Paiyon in Thailand on agricultural management.

Group 3: A Savings Group on the fringe of Rangoon

In the afternoon, we traveled an hour by car to the fringes of Rangoon, to a farming area being rapidly over-taken by factories. 20 or so houses / shacks scattered amongst the rice fields were the homes of one of a few savings groups started by the *Lokahitta Cariya Foundation*.

We stopped at the local Wat and spoke with 6-7 members of the savings group. They belong to the ANAWAR Credit Union. Savings began in 2000 with 23 members - 7 are women. They tried to save 150 chats per month. After six months they have 900 chats - about \$US 1.00 - They could then get a loan of 1800 chat - \$2.00. The group lives near the Pago River so they used the loan to buy fishing nets and equipment. They try to repay the loan within 6 months at 5% per month interest. Informal money lenders charge 20% monthly interest, they tell us. They have a 5 member working committee who make decisions on loans and finance. The monk gives guidelines and will choose the 5 persons at a general meeting every 6 months.

We tell them about savings in Cambodia and other countries. They are eager to learn. They want to expand the group and increase the amount saved. They tell us men have to sign for the loans. The men tell us that in Burma, men have higher status and are the "lords of the house!" They are attracted to the idea of learning from other savings groups - but there are none around. Mae Thong Dee (community leader from Chiang Mai) tells them how active the women are in savings and organizing in Thailand.

They reply that in Burma you either link with the government or the monks. We take our guidelines from the monks. They tell us that the savings group also helps people who fall ill, as well as with funerals and welfare, health and education - but it's difficult - especially education. The monk intervenes and expresses a keenness to link up with others - there is a strong need for networking and learning from others, he says. We then visited the village and had a discussion over lunch in the house of the chairman of the savings group. Fish, vegetables and rice, soft drinks and fruit. Friendly neighbors willingly posed for group photographs.

Khun Paw accompanied us throughout the visits in Rangoon - filling in background, translating discussions and guiding us through the complexities of a new country. He heads an NGO working on income generating activities for poor village women. He is keen to expand the savings groups. The groups have had success in marketing traditional style cushions, mattresses and mats. Loans can be allocated for equipment and paid back as incomes rise. Unlike most of our contacts, Khun Paw works with government authorities. He feels it is important to link them into the economic activities of the grassroots and give them understanding of grassroots development issues. Khun Paw links equally well with the other groups in Burma.

Group 4: METTA Development Foundation

Mrs. Seng Raw and the staff reminded me of some other country focal points in ACHR in that they thoroughly understand the political, economic and social culture of their countries and take every opportunity and strategy to improve the life of the poor within this context. - And also like us perhaps, are a bit too busy to learn from "outsiders".

METTA is a large, committed and professional NGO with proven impacts in rural and urban development - something like a Burmese version of the Pakistani *Orangi Pilot Project (OPP)*. Some of METTA's achievements include the training of over 5,000 community members (half of whom are women) in participatory methodologies; wide scale Agricultural development programs for villages in rural Burma; water supply projects in 10 towns; savings groups; early childcare programs in ethnic villages; clinics - drug centers in 11 villages; Farmer Field Schools in 2 states; a Center for Action Research and Demonstration (CARD). The Rural Reconstruction Programme aims to support "war-weary" peoples attempting to construct peace. promote rehabilitation and reconstruction.

Group 5: The Rural - Urban Mission (URM)

URM is a church-linked group who tackle difficult issues sensitive to the military government of Burma. As far as they can they raise issues and take actions on the miss-use of power which affects people at the grassroots, including land and human rights issues. Their clientele includes women, youth and factory workers, among others. They have a wide outreach to all parts of the country including the minorities. URM still feels restricted in what they can do, because of the government. It has a national program on building leadership capacity and community organizing which has linked with COPE Philippines earlier this year - through an ACHR supported exchange. They also have programs embracing legal aid and workshop rights and in urban areas work particularly with women and the garment industry. The micro credit programs are linked with the church. and the diocese structure has good potential for expansion of savings groups and networks in urban areas. Fr Jorge felt ACHR could link with this urban structure to help expand the savings groups.

Group 6: Urban poor community in Mandalay

We visited a poor community in Mandalay - Burma's second largest city - most houses were made of thatched materials - public utilities were minimal - water, sanitation, roads - were amongst the poorest we had seen in Asia. **28% of Burma's population live in urban areas.** The annual urban growth rate is around 2%. Despite poverty in the cities, the overwhelming problems in the country are in the villages and rural areas - along with the dislocations caused by internal war. This is recognized by the local NGOs .

Group 7: Paung Daw Oo Monastic High School

Founded in 1993 this school has over 5,000 students ranging from kindergarten through to primary and high school. The school has given over 17 years of private free tuition to children of poor families who cannot afford education. The school targets children from poor rural and urban families and particularly those subject to ethnic abuse, or who are orphans or those could not attend government schools for various reasons. Both girls and boys are taught courses accredited by government and without a bias toward any religion. The school presently has 108 teachers and the enrollment of students totals 5,898. The school is funded through its income generation projects such as its mechanical repairs workshop, tool making, welding, photo-copying and computer typing. It also calls on donations. Last year a new medical clinic was opened within the school grounds. It gives free service to the surrounding poor community and a local doctor volunteers his services when he can. The head monk has started a savings group amongst his staff - and was keen for us to speak to organizers who may be able to expand to nearby communities.

Group 8: Spirit in Education Movement Training Group

A visit with the Local Grassroots Leadership Training Group. Around 400 young persons have been trained and most are still working in community organizing in villages in all regions of Myanmar. We spoke with a group of 26 enthusiastic, mainly young and educated, Burmese under-going training. The coordinator explained the selection process was carefully controlled by considerations of ethnicity and religion: In Burma all groups should be represented. This particular course had a wide range of topics over 9 weeks, including concepts on development, microcredit, sustainable agriculture, ecology, women's issues, holistic health, conflict-resolution, HIV and drug addiction.

Each course is learnt in the field at an appropriate location in Myanmar. - on farms, in villages with crises, at Credit Co-operatives, in women's centers. The course on women's issues and HIV takes place near the border with China - where many young girls are kidnapped into prostitution and HIV is endemic. After the course each person will work for at least 3 years at village level building grassroots capacity. The origins of a large scale Network are in the making as all states of Myanmar are participating. The bonds we saw being made were strong and lasting. They already have ideas on grassroots exchanges between villages. 26 participants from all states in Myanmar. Each ethnic group is represented. Some are farmers, students, religious, and other professions.

Recommendations for Follow-up

There are many organizations in Burma doing good community development work, under very difficult circumstances, mostly in villages and rural areas.

1. It is recommended that we invite representatives to engage other ACHR members at the annual ACHR meeting in an effort to build links and share experiences.
2. Secondly, many groups have either micro-credit or savings groups and these are scattered all over the country. It would be beneficial if ACHR could organize to bring community members from these groups together to share their experiences in a Grassroots Savings Workshop in Rangoon and perhaps one or 2 other cities. Participants at the workshops would also include grassroots savings representatives from Thailand and one or two other countries. They could share their experiences - starting with women and savings and linking this with networks, housing, community organizing etc. A loose federation or network of grassroots savings groups could result and the beginning of a process of horizontal learning across the country.

Burma / Myanmar - why the different names for the same country?

In 1989 Burma's official name was changed to Myanmar. This change was seen as being a move to make the country's name more inclusive of all its many ethnic groups, not just the majority Burmese. Myanmar was the name used in Marco Polo's account of his travels there in the 13th century.

2. LOCOA's Seminar-workshop in Yangon, "Sharing Capability Building Experiences." (March 9 - 12, 2004)

According to its website, "*Leaders and Organizers of Community Organization in Asia - LOCOA - is a network of community organization (CO) groups from several Asian countries. LOCOA seeks to replicate ACPO's work, such as: introducing CO to countries where it is not existing, training COs on a long or short term basis (one to seven months); organizing exposure trips for COs and their support groups; arranging workshops in which national groups can exchange tactics and experiences; circulating information through e-mail and newsletters; arranging for research and evaluation; and working with other Asia-wide bodies to help make people's participation a reality.*"

From March 9 - 12, 2004, LOCOA organized a seminar-workshop on "Sharing Capability Building Experiences" in Yangon. About 28 people attended the 3-day workshop, including mostly social workers, church workers and staff from Burmese NGOs. The two resource persons from the Philippines (from LOCOA) were Alice Murphy and Francia C. Clavecillas. The seminar discussions covered the national poverty situation in Myanmar, the issues affecting poor communities, and opportunities and threats to capability-building in those communities. According to LOCOA's report written after the seminar, the objectives of the workshop were to :

- Review the national situation of poverty and identify present responses from the different sectors of society
- Identify opportunities to advance capability building Identify threats to capability building activities
- Share experiences in capability building and identify possible approaches that can be used for the present work
- Discuss the negative effects of consumerism on urban poor communities
- Situate consumerism in the system of globalization
- Discuss capability building plans to help communities address their poverty situation
- Discuss possible linkages with LOCOA/ other Asian or international initiatives

(ACHR supported the air-fares and accommodation of the two Philippines participants, as well as the main workshop organizational expenses in Myanmar. A brief report on this workshop was prepared by LOCOA and is available with ACHR)

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8. CAMBODIA

Report on ACHR activities in Cambodia during 2004

ACHR's commitment to supporting a strong, people-driven development process in Phnom Penh, and in other Cambodian cities, continues to be one of the most intense involvements for ACHR. ACHR's activities in Cambodia during 2004 can be divided into the following 7 areas :

1. **Support to the Urban Poor Development Fund (UPDF)**
2. **Support to the Solidarity for the Urban Poor Federation (SUPF) and its community savings and credit program.**
3. **Support to the "100 Slums City-wide Upgrading Program" in Phnom Penh**
4. **Support to the Urban Resource Center (URC)**
5. **Support to the involvement of young professionals (YPs) in the various community processes (URC and UPDF)**
6. **Support to the Provincial city expansion of community savings, surveying, federating and settlement upgrading activities. We have completed a data gathering in 10 towns - on going**
7. **Using the UPDF and Upgrading processes as learning for the Asia Region**

ACHR's intervention in Cambodia continues to be one of its most intense involvements. Because both the poor community movement and community support institutions in Cambodia are still not very strong, ACHR's inputs from various groups and individuals in the Asian region (especially Thailand, Pakistan, India and the Philippines) continue to be significant. The work of helping strengthen the **Solidarity for the Urban Poor Federation (SUPF)** and supporting the work of the **Urban Poor Development Fund (UPDF)** have involved much more and much longer focused work than in other countries, where the local process is stronger.

The Cambodian context in which SUPF and the UPDF operate continues to be very difficult. Decades of war, political upheaval and unspeakable hardship have torn communities apart in Cambodia, scattered people across the country and obliterated their links with the past. As the country gets back on its feet and money pours into its capital city's free-wheeling economy, poor migrants from the provinces are drawn to the city for jobs in the new factories, on the construction sites and in the burgeoning service and tourism sectors. For the poor, Phnom Penh is a city of hope and opportunity, but when it comes to finding decent, affordable places to live, most have no option but to build shacks in the city's 550-odd informal settlements, on open land, and along roadsides, railway tracks, canals and rivers, where conditions are unhealthy and insecure. And as the city develops, pressure on urban land is increasingly bringing about conflicts between the poor communities and commercial interests - conflicts which have brought about very large-scale evictions.

In the past ten years, as the political situation in Cambodia has settled down considerably, the country has been the target of innumerable international agencies and a great deal of development aid, which intervenes in virtually every conceivable sector of the country's development and governance. All this foreign aid and expertise has certainly done many good things for Cambodia, but it has left little space for the urban poor to build their organizations and to explore their own solutions to the problems they face.

Through ACHR's intervention, Phnom Penh's first federation of poor communities in Phnom Penh was formed. And later on, it was ACHR which facilitated the exchange of ideas with India and Thailand which led to the city's first community-driven housing relocation projects, and ACHR which raised funds to set up the UPDF, the country's first and only finance mechanism for the urban poor. Later on, after a wave of evictions in the city, it was ACHR which supported a campaign to promote the idea of *in-situ* upgrading, as an alternative to these impoverishing evictions. When the campaign was successful in convincing the municipal government to launch the "100 slums a year upgrading policy" in 2004, it was ACHR which raised funds internationally to provide finance to communities to upgrade their communities under this policy.

1. Support to the Urban Poor Development Fund (UPDF)

- **Celebrating five years of active partnership with the city government and with the people...**
- **Making people the key actors :**

The *Urban Poor Development Fund* was set up in March, 1998 as a joint venture of ACHR, the *Municipality of Phnom Penh*, the *Solidarity and Urban Poor Federation (SUPF)*. The idea was to create a revolving fund which would provide affordable credit to poor communities for housing and income generation, through their savings groups and federations, and use the fund to pool efforts in partnership and development. The fund is governed by a "mixed" board (which includes a majority of community leaders, with representatives from the Municipality, ACHR, NGOs and other development agencies) and managed by a small support staff, with as little bureaucracy and as much flexibility as possible.

Using the fund to mobilize a genuinely "people driven" development process in Cambodia :

UPDF's task is to use its small resources of money *strategically* to make other things happen - it's not just a matter of providing *micro-credit*. Money can be a powerful tool, and if money - and decisions about how money is used - is channeled in ways which bring people in communities together, it can be a potent people's process booster. When poor people see clearly that a fund is available to them, and that it supports what they are doing, it can strengthen their hand in negotiations with the state for land, services and access to other resources, and strengthen their capacity to manage their own development process.

BOX : The Urban Poor Development Fund at a glance

(from the May 2003 publication UPDF prepared for it's 5th Anniversary Celebration)

- **Started : 1998**
- **Total capital in the UPDF fund : About US\$ 500,000**
- **Source of capital :** Contributions from SUPF Community Federation members, grant from Municipality of Phnom Penh, Prime Minister's monthly contribution, donors (Selavip, Homeless International, Misereor, Rausing, ACHR)
- **Purpose of loans :** Housing construction and repair, land purchase, income generation, environmental improvements, food production, emergencies.
- **Interest charged :** 8% annually (for housing, housing improvement and land-purchase loans); 4% annually (for bulk income generation loans to district federations, which on-lend at 6 - 12%).
- **Loans disbursed : US\$ 775,899**
- **Loans repaid : US\$ 408,139**
- **Total number of loan beneficiaries : 4,645 households (in 109 communities)**
- **How it works :** UPDF makes housing, land purchase and food production loans directly to communities (not to individuals), after a consideration process by the district units of the UPDF's CBO partner, the Solidarity and Urban Poor Federation. Community savings groups manage collection and repayment of loans. UPDF also makes bulk loans for income generation and grants for infrastructure projects to the federation's district units, which on-lend to communities, which in turn on-lend to individuals. UPDF was established by an M.O.U. with the Municipality of Phnom Penh, and is governed by a mixed board (community leaders, Municipality, ACHR, NGOs, SDI).
- **Operational costs :** UPDF has only two full-time staff members and is assisted by volunteers from poor communities as well as young professional volunteer architects. The budget for all of UPDF's administrative costs, staff salaries and development support activities is subsidized by a US\$ 20,000 annual grant from ACHR (which includes donor funds from Homeless International, Misereor and ACHR-TAP).

UPDF Loans (cumulative figures, as of 31 March, 2005)

	Total amount disbursed	Number of households / communities benefiting	Average loan size	Interest (Annual)	Loan term	Amount repaid
1. Housing loans	US\$ 361,833	902 households (in 14 communities)	\$ 401	8%	5 years	\$ 90,777
2. Land loans	\$ 5,869	67 households (in 2 communities)	\$ 88	8%	5 years	\$ 5,094
3. Fish sauce loans	\$ 357,804	2376 households (in 24 communities)	\$ 150	8%	1 year	\$ 288,024
4. Income generation loans	\$ 42,339	976 households (in 62 communities)	\$ 43	4%	3 years	\$ 21,555
5. Bank collapse loans	\$ 1,922	188 households (in 4 communities)	\$ 10	--	1 year	\$ 1,922
6. Water supply loans	\$ 469	23 households (in 1 communities)	\$ 20	8%	1.5 years	\$ 469
7. Food production loans	\$ 5,663	113 households (in 2 communities)	\$ 50	4%	1 year	\$ 298
TOTALS	US\$ 775,899	4,645 households (in 109 communities)	---	----	---	\$ 408,139

- In addition, Somsook Boonyabancha, ACHR Secretary General, makes monthly visits to Phnom Penh for the UPDF Board Meetings.
- Rashid Khatri, a Pakistani engineer who worked for years with the Orangi Pilot Project (OPP) in Karachi, has been working full-time in Phnom Penh, with ACHR's support. Khatri has supported the development of the URC as a training center for community mapping and planning, worked with the YPs with the UPDF and with communities in exploring low-cost, alternative systems for housing, infrastructure development, water treatment, water supply, etc.

2. Support to the Solidarity for the Urban Poor Federation (SUPF) and its community savings and credit program.

Since 1993, a close network of professionals, NGOs and community federations in India, Thailand and Philippines, which are part of the ACHR and SDI networks, have been assisting poor communities in Phnom Penh to organize themselves and take control of their own development. These efforts have drawn on wisdom, experiences and borrowed tools from many prominent grassroots-driven processes around the Asia region - tools like community enumeration, settlement mapping, model house exhibitions, collective savings and credit and exposure visits to learn from community-driven initiatives in other countries. All these activities were new to Cambodia, and applying them here involved a lot of trial and error. Some things caught on, though, and in 1994, the Solidarity for the Urban Poor Federation (SUPF) was established, a city-wide federation of community savings groups.

SUPF is today a large-scale people's organization in Phnom Penh. From the beginning, partnership with SUPF has been one of the central elements in UPDF's work to promote a people-driven development in Cambodia. To break the "hand-out" mentality which has done so much to disempower the country's poor communities, the UPDF has organized all its activities to strengthen and expand SUPF's community savings groups as a strategy for people to organize themselves, strengthen their communities, learn from each other and manage their own development. Strong community savings groups - *and a large federation of these savings groups* - are the building blocks of a people-driven development process and are vitally connected to housing, and environmental improvement and negotiation. When people in poor communities save together and make collective decisions about money, they acquire the management skills and negotiation capacities they'll need to tackle larger development issues. So boosting savings and credit activities on a large scale in Phnom Penh is a way to boost the basic mechanism by which poor people will begin dealing with their problems collectively, with strength, rather than in weakness and isolation.

UPDF has worked closely with SUPF's various management committees, with its seven district *sub-federations* ("Khan units"), and more recently with sub-district (Sangkat) level groups of poor communities to bring poor communities within their districts together, pool their own resources and work out their own solutions to problems of land security, housing, toilets, basic services and access to credit for livelihood and housing. ACHR's support for this process has involved :

- Wutipan is a senior community organizer from Thailand who has been working for ACHR in Cambodia part-time for the past few years. He and a small team of Thai community organizers spend 10 days every month in Cambodia, focusing especially on supporting the community organizing process and the savings and credit activities.
- Jockin Arputham (from NSDF in India) and Somsook Boonyabancha (CODI/ACHR) make frequent visits to Cambodia as senior advisors to the federation and UPDF processes. These two senior figures also advocate with the local and national government about all aspects of the community development process in Phnom Penh, and in Cambodia.

ACHR has also assisted in documenting and disseminating the savings process in Phnom Penh, as part of it's regional efforts to support community-driven savings and credit activities :

- **Cambodia Community News No. 5 "Saving and Credit in Phnom Penh"** - A publication of the Urban Poor Development Fund in Cambodia, issue no. 5, May 2004. Gathered information of savings and loan activities and updated statistics of the Solidarity for the Urban Poor Federation (SUPF), edited, layout and graphic preparation of this large-format, bilingual (Khmer and English) news-poster. Prepared for distribution during a special city-wide seminar on the role of community savings in the city's new "**100 community upgrading policy**" in May 2004.

3. Support to the "100 Slums City-wide Upgrading Program" in Phnom Penh

As in so many Asian cities today, the current trend in land development and land use means that the poor are being pushed out of the center of the city in Phnom Penh, to make way for commercial, tourism, middle-class housing development. Land that is not so central, but is likely to become prime land in the near future is also being sold. In all these cases, urban development is being completely governed by land value, in the absence of social or environmental planning. Phnom Penh is no exception, and in recent years, eviction of poor settlements in the city has been increasing.

While ACHR first worked closely with the SUPF federation and the city government to develop people-driven relocation projects, in which people choose the land, the city buys it, and the people develop their own infrastructure and housing, with loans from the UPDF. But the relocation became an excuse to keep evicting people - culminating in a period of serious eviction and demolition of many of the city's slum communities. Between 1998 and 2003, 11,000 families - nearly a quarter of the city's poor population - were evicted from their homes in Phnom Penh. About two-thirds of these families were resettled, but the relocation sites where they were made to go are mostly far sources of employment, support structures, schools, clinics, transport links. There was clearly an urgent need to do things differently.

ACHR used the occasion of UPDF's fifth anniversary (May 24 - 26, 2003) to organize a very big international event to celebrate the community-driven initiatives that UPDF had supported during its first five years, and which were helping Cambodia's poorest to develop their lives, and to promote the idea of on-site upgrading, as a community improvement alternative to relocation to distant sites. A proposal was put to the government to support the upgrading of 100 communities a year - *on the same site as much as possible*. The Government agreed, the "**100 slums upgrading**" policy was announced, and the national government committed to helping provide tenure as much as possible.

ACHR applied to MISEREOR for funding to create a special grant fund to provide grants for infrastructure development to communities to do "comprehensive Upgrading" and housing loans from UPDF (in Phnom Penh city and with grants from Selavip for other cities in Cambodia). Several pilot upgrading projects were launched, and showed everyone that staying in the same place can be good for the poor and good for the city. Unsightly and under-serviced slums can be transformed into lively, green, well-serviced and healthy neighborhoods with very little money, using people's skills and ideas and labor.

The 100 slums upgrading policy has now expanded and is being supported by several organizations - the UPDF, the URC, the Municipality and even other NGOs.

**BOX : Upgrading :
UPDF's anniversary theme is upgrading poor communities where they are located now . . .**

The UPDF has been able to provide housing and income generation loans to only some of the 11,000 families who have been evicted in recent years from their settlements in Phnom Penh. These loans have helped people to rebuild their lives at resettlement sites they purchased themselves or at the big government relocation colonies at the outer edges of the city. Some of these relocation projects involved a high level of community participation. The government's commitment to provide alternative land to evicted families has been important, but as Phnom Penh develops, evictions are increasing, and there is a danger that resettlement becomes the ONLY option. In fact, most of the city's poor settlements are on land which is not needed for urban development or infrastructure projects and these settlements could be very nicely upgraded for a fraction of the cost of resettlement. These communities provide a much-needed stock of housing for the city's workers which neither the poor nor the government can afford to replace. A big investment in housing and services has already gone into these settlements, whose central locations and built-in social support structures are vital to poor people's survival. Upgrading basic services and environmental conditions in these settlements is the cheapest and most practical way of improving the lives of Cambodia's urban poor, while making the city a more beautiful place for *everyone* to live.

Community Upgrading related activities supported by ACHR during 2004 :

1. Technical support from the Orangi Pilot Project (OPP) in Karachi, Pakistan. Abdul Khatri is an experienced community technician who has worked for many years helping communities in Pakistan develop their own low-cost sewage and water supply systems, as part of the OPP's program. Khatri has working in Cambodia for most of 2004, and has been closely involved in the community upgrading projects. Mostly, he works with communities to develop extremely cheap, alternative technologies for dealing with sewage, water supply, water treatment, water storage and organic composting.

2. City Wide Upgrading workshop in Cambodia : Feb 10, 2004 - in Phnom Penh, Cambodia. Exposure teams (mixed community, NGO and government) from Thailand, Philippines, Kenya, Nepal, India, Indonesia and 10 Cambodian provincial cities join.

3. Workshop on the role of Savings and credit in the upgrading process (May 23 -24, 2004): (Included regional and international participants from Ghana, Nepal, Thailand and India). ACHR, in collaboration with the Phnom Penh Municipality, UPDF and SUPF held this workshop in order to review the development of "100 slums upgrading project" within the first year. On the first day of the 2-day workshop, the gala inauguration of Mittapheap Community upgrading project was held. Mr. Chev Kim Heng (Deputy Governor of Phnom Penh) was the chair of this ceremony. After the inauguration, in a big tent set up in the Mittapheap community there was the seminar on saving and credit to exchange the experience among SUPF and UPDF representatives both local and regional. In the afternoon, the community people were separated into groups to discuss about saving development and network. The 2nd day was the seminar on "Strengthening Partnership for Community Upgrading", due to the upgrading has already done for 1 year, this seminar led to the experiences and learning processes that community people had faced together, including the experiences from foreign guests. The chair was Mr. Sar Kheng (Deputy Prime Minister) and Co-Minister of Interior with the attendance of Phnom Penh governor and Phnom Penh deputy governor. This seminar had community representatives of 2,000 from Phnom Penh and other cities, delegates from khans and delegates from many organizations, and foreign guests from 7 countries which were Nepal, India, Egypt, Ghana, Philippines, Kenya and Thailand.

Summary : Comprehensive Community Upgrading Projects*(as of 31 March, 2005)*

Total number of poor communities being upgraded <i>(this includes both finished projects and those in process)</i>	33 communities
Total number of households benefiting	3,576 households (21,500 people)
Total amount given in community upgrading infrastructure grants (only approved)	US\$ 93,301
Average per-household infrastructure upgrading grant	US\$ 26 / household
Total amount of cash contributed by communities <i>(this does not include community labor - most projects built entirely with community labor)</i>	US\$ 8,294 (about 10% of grant)
Total amount given in house building / improvement loans (only approved)	US\$ 170,105
Total number of households taking housing loans	415 households (18% of total beneficiary households)
Average size of house building / improvement loan	US\$ 410

Table : UPDF Loans for "100 Slums Upgrading Program" (cumulative figures, as of 31 March, 2005)

	Total amount disbursed	Number of households / communities benefiting	Average loan size	Interest (Annual)	Loan term	Amount repaid
1. Housing loans (new house loans or housing improvement loans for upgrading)	US\$170,105	415 households (in 23 communities)	\$ 410	8%	3 years	US\$ 4,285
2. Land loans	\$ 1,500	192 households (in 1 community)	\$ 8	8%	1 year	\$ 525
3. Income generation loans	\$5,603	53 households (in 5 communities)	\$ 106	4%	1 year	0
TOTALS	US\$ 177,208	660 households (in 25 communities)	--	--	--	US\$ 4,810

ACHR Assistance in documenting and disseminating the upgrading process in Phnom Penh :

- **Community Upgrading Pilot Project posters** : Large-format English-language posters which document the pilot housing projects being undertaking under the Thai government's "*Baan Mankong City-wide Community upgrading Program*" (with "before and after" photos drawings and brief information about the projects) for disseminating at international workshops and inauguration ceremonies both inside and outside Thailand.
- **Cambodia Community News No. 4 "Community Upgrading One Year Later"** A publication of the Urban Poor Development Fund in Cambodia, issue no. 4, May 2004. Gathered information from projects and community initiatives, edited, layout and graphic preparation of this large-format, bilingual (Khmer and English) news-poster which describes the first year's work on the city-wide "100 Communities Upgrading Policy" in Phnom Penh, prepared for distribution during the policy's first anniversary seminar and celebration in May 2004.

4. Support to the Urban Resource Center (URC)

Promoting the emergence of several pool of capable, professional and sensitive "community architects" to provide technical assistance to Cambodia's poor in planning their own development projects.

The team of young architects and planners at the Urban Resource Center in Phnom Penh receives support for most of its activities from its own donor organizations. However, ACHR continues to provide support to several specific URC activities and to link the young professionals at URC with the larger community upgrading, environmental improvement and housing process in the city's poor communities. All this is being done in order to try to build up several alternative pools of capable, knowledgeable and sensitive "community architects" who are available to assist poor communities in Cambodia in developing their own plans. Some of the URC activities which ACHR has helped support include :

- **Environmental improvement assistance** : providing technical support for community-driven environmental improvement projects in poor communities around the city through UPDF-financed environmental improvement activities.

- **Community upgrading assistance** : providing technical and design support for housing, layout and infrastructure to certain poor communities who are developing their settlement upgrading plans under the "100 slums upgrading policy," which is mostly financed by UPDF.
- **Research on poverty and development issues in Phnom Penh**: assisting in research about the problems of poverty in the city of Phnom Penh, as partners with ACHR in the "City Development Strategy" process, and as contributors to ACHR's "Understanding Asian Cities" study (in which Phnom Penh is one of the 8 case-study cities).

5. Support for the involvement of young professionals (YPs) in a variety of community-driven development processes

The Urban Resource Center is not the only place which gives opportunities to young architects, planners, engineers, researchers and technicians to get involved with community development issues. There are also teams of young architects and planners working as volunteers on housing projects and community upgrading initiatives within the UPDF. There are also several students who have joined the UPDF team as interns and volunteers. Efforts to include these young people in the community development process in Phnom Penh is an important part of ACHR's strategy in Cambodia, where there has been a serious lack of professionals to assist the community process in any way. This kind of professional back-up for community-driven initiatives has to be built, from the ground up. Here are some of the YP activities ACHR has supported in Cambodia over the past year:

- **March 10-14, 2004** - A group of Cambodian young professionals (mostly architects) from Phnom Penh came on an exposure visit to Bangkok to learn about housing development of the poor and slums in Thailand. In Bangkok and other cities, they shared their experiences with Thai young architects who are working with communities around the country to plan upgrading projects under the *Baan Mankong City-Wide Upgrading Program*. As part of the trip, they visited five Baan Mankong pilot projects in three cities. The visit was a good chance for some peer-discussions about the role of professionals in a community-driven process - something very delicate.
- **May 2004** - A group of young architects from Thailand went to Phnom Penh to help draft a set of very quick community upgrading plans, to show as pilot cases for the seminar of "100 Slums Upgrading Policy". The idea of this visit was a kind of training for the Cambodian YPs: how to work quickly and professionally to help communities develop plans and drawings for approval with the authorities.
- **July 5 -9, 2004** : The Urban Resource Center organized a workshop on the involvement of young professionals in community-driven housing and upgrading processes. YPs from URC and UPDF, students from the Royal Phnom Penh University's Faculty of Architecture and from CODI and Thai Community Foundation in Thailand joined this workshop.
- **October 28 – November 4, 2004** - YPs from China, India, Philippines and Thailand get hands-on exposure in Cambodia. Using a small grant from the SELAVIP Foundation, the Japanese Community Architect Inamoto helped to bring two young women community architects from the Philippines (Faith and Arlene, from the NGO *TAO-Filipinas* in Manila) to visit Bangkok and Phnom Penh, where they had discussions with other young architects working on community upgrading projects in Thailand, Cambodia, India and China. The idea was to visit upgrading projects and to compare their work and exchange ideas with other young architects in Thailand and Cambodia. The focus of the exchange was on the role of young professionals in supporting community-driven housing and settlement upgrading projects. (*SELAVIP paid for the Japanese and Philippines exposure visits, but many of the Thai, Cambodian and Chinese young professionals they met with are being supported by ACHR.*)

6. Support to the urban poor communities in provincial cities in Cambodia :

(This portion of the report has been written by Father Jorge Anzorena, as a draft for his "Selavip Newsletter")

The urban poor in Cambodia are not only in Phnom Penh, but are found throughout urban centers across the country, and often face conditions and poverty problems of much greater severity than in Phnom Penh. Poor settlements in provincial towns also lack drainage, access, sanitation, water supply and electricity, and face similar competition to keep their lands, with the development of new markets, road improvements, and rural corporate farming pushing an increasing number farmers from the land to poor settlements in regional cities. Over the last 2 years, SUPF and UPDF have been making contact with communities in other cities, sharing with them their experiences in strengthening their communities, organizing themselves with surveys and information on their communities and their issues. With local communities, SUPF leaders undertook preliminary surveys of urban poor settlements in 10 cities. Since the UPDF's fifth anniversary event, requests from poor communities in other cities communities have escalated, and UPDF has begun to support the groups in these provincial cities to build up community processes for securing and improving their settlements. The basic problems are threatens of eviction, lack of clean drinking water and toilets. These initiatives are being supported by ACHR, Selavip, Homeless International and Misereor. Here are some brief notes on the situation in these towns :

1. **Battambang** : The Battambang province is the second largest province of Cambodia and it is 298 kilometers far from Phnom Penh. The poor are settled on the Sangkhae River bank, along the railways tracks and on the road sides. Savings groups have started and been encouraged by the communes.
2. **Samrong** : Samrong Town is located in the Oddar Meanchey province, 467 kilometers far from the capital. The settlements are not too crowded but the people are very poor. Some are farmers or sell goods in the market. The land and house tenure

problem is serious. With the expansion of the road and the construction of a stadium, people face eviction without compensation.

3. **Siem Reap** : Siem Reap is a tourist town near the famous Angkor Wat complex. Many poor people migrate to get jobs here in tourism. ACHR (working with local NGOs and community leaders) surveyed 12 informal settlements with more than 1,000 families, staying along the river, within the Angkor temple site and behind big buildings in the city. Five communities began savings, and have now saved a total of 1.5 million Riels (US\$375).
4. **Sisophon** : Sisophon is a town in Ban Teay Meanchey Province, 376 kilometers from Phnom Penh. In a quick survey done by the UPDF (with local authorities and community leaders) they found four settlements with more than 1,100 families. Most of these settlements are located along the railway tracks and on public land. These communities are facing eviction by the National Railway Department. People's occupations here are mostly construction workers and street vendors, with an average income of 4,000 Riels (US\$ 1) per day.
5. **Poipet** : Poipet is in the Ban Teay Meanchey Province, 376 Km from Phnom Penh, on the Thai-Cambodia border. Poipet is an infamous casino city, where rich Thais and Cambodians come to gamble. There are 13 slums in the city, where almost 11,000 families are squatting, living in conditions which many describe as being far worse than anything in Phnom Penh. These people work mostly as push-cart vendors around the border crossing, casino workers, motorcycle taxi drivers, beggars and homeless people. Eight savings groups with 187 members have saved over 15 million Riels (US\$ 3,750) up to October, 2004.
6. **Prey Veng** : This town is located in the Prey Veng province, to the east of Phnom Penh, on the Mekong River bank. This province is the poorest in Cambodia, with many people being farmers with an average income of only US\$ 0.50 per day. There are 9 settlements in Prey Veng with 300 families, squatting along the river banks or on private land.
7. **Peam Ro** : This is another town in the Prey Veng Province, but there is much more economic growth here because the town is located on the National Road No 1, which connects Ho Chi Minh City and Phnom Penh, and goes along the banks of the Mekong River. There are about 7 settlements in Peam Ro, with about 1,100 families. Many are market and street vendors. One community called Steung Slot has 26 members who have saved 1.2 million Riels. With new projects to expand the national highway, there are increasing threats of eviction.
8. **Sihanoukville** : Sihanoukville is located on the main deep-sea harbor in southern Cambodia, and is an important town for trade with Thailand. Krong Preah Sihanouk Municipality has 3 districts and 22 communes. There are now many large infrastructure projects being planned in Sihanoukville, including the construction of a new harbor and the expansion of many roads. These investments are causing many serious land conflicts between the local authorities, private sector companies and the poor communities which live in the way of these projects.
9. **Chbarmon** : Chbarmon is in Kampong Spue province, 49 kilometers from Phnom Penh. It is a small and very poor city. There are about 150 families in 5 poor settlements along the river, on the road-side and behind the market. The people living in these settlements are mostly construction workers, market vendors, factory workers and motorcycle taxi drivers. Some of these communities are also affected by the project to expand of the National Road No. 1. UPDF has collaborated with the government to solve the land problem of some families evicted from army land.
10. **Kandal** : This small city is located on the edge of Phnom Penh. According a former survey, there are 20 settlements in Kandal, with about 1,000 households. Most of these squatter areas are located along the banks of the river and lake, and along roads. The relationship between the communities and the local government is still smooth, and there is a saving group.

7. Using the UPDF and Upgrading processes as learning for the Asia Region

- **Jan 21-24, 2004** : Teams of community leaders and NGO partners from South Africa (The South African Homeless People's Federation, and their NGO partner People's Dialogue) and from India (The National Slum Dwellers Federation, Mahila Milan Women's Collectives and their NGO partner SPARC) visit Cambodia to exchange ideas on community-driven upgrading, and to visit projects being undertaken as part of the government's "100 Slums A year Upgrading Policy."
- **March 10-14, 2004** : A team of 6 Cambodian Young Professionals travel to Bangkok to visit community-driven upgrading projects, to share ideas with Thai YPs involved in supporting those projects, and to exchange ideas about the role of YPs in community-driven housing and upgrading activities.
- **April 28 - 30, 2004** : Maurice Leonhardt travels to Cambodia for discussions about the "Understanding Asian Cities" project with the groups involved in doing the research on Phnom Penh, one of the 8 case-study cities in the report. The groups involved in the research include URC, UPDF and SUPF.
- **May 23 -29, 2004** : **Mixed teams of community leaders, NGO partners and (some) municipal officials from Nepal, Ghana, India and Thailand travel to Cambodia** : to join the workshop on Savings Restructuring and the role of savings and credit in community upgrading.
- **Ongoing exchanges between Cambodia and Vietnam** : During 2004, there were several exchanges organized between community leaders in the savings and credit processes in various cities in Cambodia and the 8 provincial cities in Vietnam (involved in the ACHR project there).

8. Support from ACHR Secretariat to train YPs in Cambodia to make video films

During 2004, Maurice Leonhardt, who is in charge of ACHR's outreach work with video documentation and training, spent several weeks in Phnom Penh training young professionals and community leaders to shoot their own video footage (using video cameras provided by ACHR), and to put this footage together, using editing software on the computer.

9. EAST TIMOR

Report on ACHR activities in East Timor during 2004

ACHR's involvement in Asia's newest, poorest and smallest country, East Timor, began soon after it won its independence in 2000. At that time, the country emerged from 500 years of domination - first by the Portuguese, then by the Japanese, and most recently by the Indonesians. ACHR's involvement in East Timor began with making contact with groups working in the country, sharing information about community-driven development alternatives in other Asian countries, and later helping to promote the establishment of community savings and credit groups and the central involvement of communities in the upgrading of the country's severely ruined communities.

Background on the situation in East Timor :

- **East Timor is a very tiny country of only 13 districts**, 260 villages and a population of only about 800,000 people. About 150,000 of them (mostly poor and 80% unemployed) live in the ruins of the sleepy, sea-side city of Dili.
- **90% of the buildings in Dili were destroyed** by the Indonesian military in a month-long frenzy of killing, burning, smashing and looting, after the East Timorese voted overwhelmingly for independence in the August 1999 UN-sponsored referendum. There has been some rebuilding in the last few years, but the city is still filled with bombed-out buildings without roofs or windows. Almost all the principal government buildings are still in ruin - hospitals, ministries, schools, office buildings. And many of the houses around the city - both substantial middle class houses and small ones in the kampungs, are still ruined. Some have been made habitable with tin sheets and woven bamboo panels to block the windows, and some completely repaired.
- **Land ownership is unclear** : Land ownership records were destroyed, along with everything else, during the Indonesian withdrawal. Many houses in the city - both in middle class areas and in the kampungs, belonged to Indonesians who fled during the independence struggle. After being trashed by the military, these houses have been gradually occupied by returning East Timorese families. Most houses which belonged to East Timorese were also destroyed during the Indonesian rampage - some belonging to people who are still camping out in their ruins, others belonging to families who fled into the hills, the refugee camps or abroad. As refugee families return to Dili, many find their land and houses occupied by others, so there are many disputes.
- **East Timor's government is still less than three years old!** Dili is still filled with advisors and consultants from all over the world, making a variety of inputs into the country's brand new government, which continues to be heavily supported - and directed - by the agendas of international aid organizations. So complete is the destruction that during the height of the UN presence in Dili, they had to bring in a full-size luxury ocean-liner and anchor it in the city's harbor, as the only means to provide acceptable accommodation, restaurants, entertainment and security to all the high-income staff of all the UN agencies, international NGOs and western soldiers on the UN peace-keeping mission.
- **Banks and financial institutions are only just now beginning to operate in East Timor.** A local currency has only just been introduced, but most transactions are still carried out in US dollars. Government revenues so far come almost entirely from donor money - only a few small taxes on import and export of things - no local taxation yet. In 2004, the big revenues from East Timor's under-sea oil fields will supposedly begin coming in, as per the deal that is still being hammered out with the Australian government. It will be hundreds of millions of dollars per year - enormous money for such a small country, and that will likely create very big changes.

1. ACHR Activities in East Timor before 2004 :

Early contacts and exposure visits to share ideas from the Asia region about people-driven development alternatives with groups in East Timor : After our colleague Ken Fernandez (with the *Center for Housing Rights and Eviction - COHRE* in Australia) made two exploratory trips to East Timor in 2000 and 2001 (*report available with ACHR*), he put us in touch with several NGOs, activists, community groups and government officials working on issues of poverty, housing, land tenure and reconstruction in this war-ravaged country. Another colleague, Terry Standley (with UN-ESCAP) also helped us to establish more initial contacts. We began sending them various ACHR publications describing work happening in the region and opened up communications with these NGOs, activists and community networks.

- **First exposure trip** : In January 2002, a group of 5 of these East Timorese NGO leaders visited Thailand (CODI) and Cambodia (UPDF, SUPF, URC, other NGOs), where their exposure visits were organized by ACHR (the trip was funded by UN-ESCAP, with guidance by Terry Standley). The focus was on community-driven housing development and community savings and credit as a tool for building poor communities. In Cambodia, a country with many similarities to East Timor, the group saw how savings and credit activities - and community managed finance - can help rebuild trust and community solidarity in situations that have been shattered by brutal political upheavals and war.
- **Second exposure trip** : Later in 2003, ACHR facilitated another exposure visit to Thailand and Cambodia by a mixed team of 10 East Timorese (government officials, NGOs and community leaders) led by Mr. Joseph Oenarto, an Indonesian architect who had been working on issues of housing and poverty in East Timor for many years, and was now involved in a UN-ESCAP project there. The idea of coming to Thailand was to learn about the *Baan Mankong* Community Upgrading program, and to see how community-driven development can work in practice. In Thailand, this group was also able to

spend some time understanding the workings of CODI - a new type of flexible government organization which has been able to use finance in very flexible ways to promote a variety of community-driven development projects in housing, infrastructure improvement, income generation, welfare, education, and community enterprise, on a national scale. The CODI model was an important case for these officials from a brand-new government to see, as it showed an unconventional funding mechanism for channeling public resources right down to the grassroots level, without all the bureaucratic steps which usually create vertical barriers between the poor and resources that are intended to benefit them.

2. ACHR Activities in East Timor during 2004

1. First Thai exchange to East Timor (February 6 - 9, 2004)

As a follow-up to the visit of the mixed East Timorese team to Bangkok, ACHR supported a group of ten people from Thailand (including Thai community network leaders, savings group leaders, CODI and ACHR staff, and the Mayor of Rayong City) to spend four days in East Timor to explore possibilities, to boost the people-driven process and to join in a seminar on housing for poor communities in East Timor. (A detailed report on this visit is available from ACHR). The itinerary for the 4-day visit was organized by Joseph Oenarto, and included :

- **Visits to several poor communities** in Dili, to see the situation on the ground and to meet with people. One of the communities the team visited (Comoro) had already begun experiments with running women's savings and credit group and income-generation activities, with support from a small, local NGO. After experiencing some problems, though, the savings had stopped and the women were looking for help to start again.
- **An evening with the REDE Women's network**, an umbrella for 24 women's organizations in Dili, all with varied agendas and varied activities, including income generation, handicrafts production, skills training, dealing with domestic violence, etc. The network was then planning a big national congress in June 2004, to which the Philippines Community women will be invited to join. This network could possibly become an important ally in the process of developing community-based savings and credit groups.
- **A visit to a Cooperative Credit Union** established in 2001, now with over 400 lower-middle-income members from scattered places around the city, who take loans from the cooperative for small businesses, for emergencies and for consumption.
- **Participation in a day-long seminar on "Housing for Poor Communities"**, organized by Joseph Oenarto and the Ministry of Transport, Communication and Public Works. The meeting drew a crowd of about 100 people, including government officers from the Ministry of Public Works and other departments, NGO people, a group of community leaders (many women!), and a few UN advisors. At the seminar, Joseph described the players in E. Timor's housing since independence :
 1. **Government** : the government is still being established, writing regulations and drafting laws. So housing related departments need a common understanding about problems. This is still in process, still building up this information.
 2. **NGOs** : At first, the NGOs working in E. Timor mostly dealt with gender, human rights, advocacy and "government watch" - a lot of "superstructure" issues. They are only now starting to look at complex issues of poor people, housing and urbanization, but still lack understanding.
 3. **Communities** : Still need to change the prevailing thinking about the role of communities - community-driven housing is still a new idea for most of those working in E. Timor, we've been told what to do for so many centuries by someone else! A new approach is needed which utilizes community power to do development, and which makes communities full partners in the development process, not "beneficiaries."

After some discussions about community involvement in housing and the situation in East Timor, the Thai team made presentations and answered questions about the importance of savings and credit in community-driven development, and presented the Thai government's "Baan Mankong Program" of community upgrading, being managed by CODI.

A few important reflections from the Thai team, at the end of the East Timor visit :

Kru Chop : Kru Chop is one of Thailand's key community leaders whose work has sparked off savings activities in poor urban and rural communities across the whole country. While visiting the Comoro Community's defunct savings and credit group, and later during the housing seminar, he offered these impressions on East Timor's poor communities, and thoughts on the role of savings and credit :

- **This community is already rich in assets!** I suggest that you start saving again. This community already has a lot of capital: it has human capital, idea and brain-power capital, it has a culture of doing things together and helping each other, it has labor capital, time capital. In fact when you think about it, this community already has a lot of capital! We just have to manage all these different kinds of capital properly. In many cases, when we start saving, it is a way to use our financial capital to start managing all these other kinds of capital and make them all come together. This is why saving is important. It's not that we are poor! We already have so many kinds of capital! We just have to put them all together.
- **What if we don't set up a savings group?** OK, we may not set up the savings group, but then our lives have to rely on others, eternally. We have to stay behind the others, follow someone else. But if we have our own funds, our members can make use of it, can get loans to do whatever they want, even if it is a very small amount of money to help us earn better, or to

pay for school fees or whatever. At the end of the year, if we have a little profit, we can use that profit for the welfare of the people in the community. That is the benefit of the saving group.

- **Setting up of a savings group has the very important implication of developing PEOPLE.** It is a way of people development, we are able develop each other. It starts from knowing how to save, a way to develop our personal behavior management, helps us be more disciplined, helps us link into an organization, helps us learn about management, how to manage as a group. It gives us power and builds the creditability as a group for other organizations. We build our credibility by doing that. That credibility allows us a position to get assistance from whatever organization we want. Therefore the setting up of a community fund, through savings activities, is a way of moving the community into economic and social freedom. East Timor has just received independence - we need to be cautious, and think of this very strongly. Because this is the direction to lead the people into real independence - this can be the second independence of the Timor people!

Other members of the Thai team had these observations to add :

- **We see a lot of energy here in East Timor :** We've heard complaints from outsiders working in East Timor about how the people here have no power, no enthusiasm, don't know how to do things by themselves, are unmotivated, dependent, etc. *But what we have seen in the communities and in the networks we have visited is the opposite!* We see a lot of energy here - especially in the women's groups, in their efforts to link together, to organize themselves and to develop activities to help their groups, their families, their neighbors. Unless we recognize and understand this potential - and support it, we cannot trigger development by people in East Timor - or anywhere else for that matter.
- **East Timor is so small - no bigger than a single province back home in Thailand!** Only 260 villages in the whole country! Why don't we look seriously at all these communities as the roots of this new country, with strength, with active processes, conducting many different development activities which can lead the country? With all this energy in people here, getting all these villages organized in savings groups would be no problem at all! Just put about 20 villages into one network, so you have 10 - 15 networks, and they could take over all the development in the country! *This would be a way to make people the force leading the country's development, from the very roots of society, and from the very beginning.*
- **Idea of using the land tenure conflicts to build communities :** During our field visits, we've seen lots of problems of land tenure uncertainty and land conflicts, which seem to be common across the whole city. Need to have a system to deal with the land rights of people with their participation. Should make use of these problems to bring people to work together. It's good to have conflict in some ways! We should make use of this unsettled conflict about land to bring all the groups to sit and work - this is the thing that everyone is keen on - make use of it to build the communities and build the system. And build the strength of the people from below, using the land issue, which is very important for them as a tool. Not only to look at it as a welfare issue, in which some superman should come and give them their land tenure, it's not so! Just get the people to find a way together, so they are the ones who find the solution and build it themselves. That's the message.
- **We're trying to show all the people concerned in East Timor, from the ministers right down to the community people, why not start a dual system?** While government is busy setting up systems to run the country, people can start a strong development system at the same time. What we need from the government is just some institutional support to allow space so that people can start the country development by themselves. We don't say this is "assistance to the people" but that people are starting the country development, from the ground up, *from the very beginning.* This is crucial. When we look back at so many countries in Asia, we see that this is the area that everyone forgot about! In all those countries, the system began by building the institutions and the high-level systems first, and then for many years, the roots of society down on the ground were abandoned, left powerless or taught to become passive recipients of whatever decisions the central system threw their way. So what we are trying to convince our friends in East Timor is to create space for that grassroots involvement *now.*
- **Lack of finance for the poor leaves a space open for something new :** All this external aid may be helping run the country for the time being, but it has its limitations. The UN people have their own financial unit, which takes care of their finance. They haven't yet been able to get commercial banks going here, and that's why the credit union has so many takers from the middle class. But there is no financial service of any sort for poor people in East Timor, and that leaves a very big space open for us to use finance, through the savings activities, to create space for people to do things.

2. Support for the development of a community-driven upgrading process in Dili :

ACHR has played a role in convincing the UN-Habitat and Cities Alliance to approve the budget (as a grant) for the first year of a community upgrading project in East Timor, which is now in the process of being planned. Joseph Oenarto and Damien Mate are key actors in developing that project, along with Terry Standly. An initial 12-month "formulation" period began in March 2004, to examine the situation with regard to poor communities in Dili, and to set up an upgrading strategy, map the settlements, select pilot project areas, etc. After the one-year "formulation" period, the implementation will begin, possibly with a funds provided by way of a loan from the World Bank (?).

The exposure visits to Bangkok and Cambodia (which were funded by UN-ESCAP, but organized by ACHR focal points), as well as the Thai team's visit to East Timor, provided chances to share ideas from two of the region's key community upgrading processes: the "Baan Mankong" community upgrading program in Thailand, and the "100 Slums Upgrading Policy" in Phnom Penh, Cambodia, and to bring a more people-centered approach to the upgrading program being developed in East Timor. ACHR's continued support to this upgrading process has included these possibilities :

- **Start community savings and credit :** Either we can start with community savings and credit activities, which will broaden into several other activities, or

- **Community upgrading** : Or we can start with slum upgrading, or community improvement, in which we can build a more holistic approach to the issue of not only physical upgrading, but use a physical upgrading process as a tool to build strong social communities, capable of managing their own finance, their own development, their own welfare, their own everything. They build their social unit with traditional roots. And the physical set-up gets very nice also. So the question is, what kind of flexible supporting mechanism can be established to make space for these things to happen? So we are proposing that this be something broad scale, so communities will come and be involved in the planning of their own community upgrading.
- **Learning exchanges** : With other community-upgrading processes and savings groups in other countries in Asia.

3. Hosted team of NGO women from the REDE (East Timor Women's Network) for short exposure to CODI, community savings groups, community-driven upgrading in Bangkok (July 2004), while these three young NGO workers were in Bangkok to attend the Asia Pacific NGO Forum. Two of these women are working with the local NGO which has been one of the key supporters of women's savings and credit groups in Dili communities.

4. Facilitated first visit of Philippines Homeless People's Federation leaders to East Timor to work on savings (July 25 - August 1, 2004) :

After the Thai exposure visit, there was a discussion within ACHR about how best to support the building and strengthening of the savings and credit process in East Timor - in an ongoing way. It was decided to invite a group of women's savings group leaders from the *Homeless People's Federation Philippines (PHPF)* and their NGO supporter (PACSI) to East Timor to spend some time in the communities. There were several reasons for this choice: both countries share a long history of colonial occupation, both are strongly Roman Catholic, and their languages are somewhat related. Plus, the Philippines has a very strong, national savings process, and a very well-established system for transferring knowledge about savings horizontally, so they make very good teachers.

The first visit of 4 women community leaders and 1 NGO leader was timed to coincide with the National Women's Congress, organized by the *REDE Women's Network of East Timor*, which the Philippines group participated in. During the visit, they visited many poor settlements in Dili and helped to re-start the defunct savings group in one of the poor settlements, Comoro. Because of the Women's congress, the Philippines group had only very limited time to spend with the communities. But the group was very enthusiastic to establish this relationship with the communities in East Timor, and is determined to continue to support the savings and credit process through frequent visits - both ways. *(When they got back home, the Philippines community women wrote up a very lively and insightful report on that visit, illustrated with photos, which is available with ACHR.)*

5. Provided support for setting up an initial support system for communities in East Timor : Since the setting up and supporting of community savings groups was identified as one of the key tasks of ACHR's intervention in East Timor, it was decided to invite **Joseph Oenarto** (a locally-based architect and long-time supporter of the poor in East Timor) to Indonesia and Thailand to visit various savings and community-driven development processes, and then to provide him with a modest budget of US\$ 3,000 to start the savings activities right away - no need to wait for any big project to start. *(Joseph has prepared a small report on how he used that money and what he's done).*

6. Hosted East Timor group in Bangkok for discussions and exposure to CODI and community-driven upgrading under the "Baan Mankong" national upgrading program (November 28 - Dec. 3, 2004). Three key persons involved in the East Timor upgrading process (including Joseph Oenarto, Damien Mate (UN-Habitat), and Mr. Cesar Moreira, the Vice Minister of Transport, Communication and Public Works) spent 5 days in Bangkok, on their way back from a Cities Alliance meeting in Hanoi. In Bangkok, they were taken to visit several of the community-driven upgrading projects being implemented with CODI's assistance, under the Baan Mankong program. The idea was to show these three people, who are centrally involved in drafting East Timor's own community upgrading program, a model for community upgrading that makes room for poor communities to do the planning, manage the money and implement the projects, in close collaboration with their local officials.

At the end of the exposure visit, the team gathered for a frank discussion with CODI and ACHR staff, in which the savings and credit and upgrading processes in East Timor were discussed. The East Timor group gave a report on the work they've been doing so far to set up the community upgrading project (with support from UN-Habitat and Cities Alliance), and the constraints they are facing in making the process more people-driven and people-strengthening.

7. Facilitated second visit of Philippines Homeless People's Federation leaders to East Timor to work on savings (Early January, 2005) : In early January, 2005, another team of women community savings leaders from the Philippines will make their second trip to East Timor, in order to follow up their earlier visit with more support and technical advice on setting up and running community savings and credit groups in East Timor. The group will spend about 10 days, and have specifically requested to stay with families in the communities (rather than in a hotel) to better understand the realities the poor face in Dili, and to allow the local women's NGO (rather than institutional staff) to coordinate their visit and provide translation, in order to use the visit to also strengthen the local support process for community savings.

8. Support for a young urban planner from East Timor to have a "community planning internship" in Thailand (April - August 2004) to study, participate in and experience the process of providing technical support to community-driven housing processes. The architect is Jeffrey Oenarto (the son of Joseph Oenarto) and he is planning to return to East Timor to assist in the community organizing and community upgrading processes there. While he was in Thailand, Jeffrey worked very closely with young Thai architects on some of the community-planned upgrading projects under the "Baan Mankong" program - in Songkhla and Bangkok. *(ACHR facilitated the internship and partially supported Jeffrey's travel and living expenses)*

Reports Available on East Timor :

- ACHR Report on the Thai team's (Community savings leaders, CODI staff, ACHR) visit to East Timor, February 2004.
- Grassroots Report by the *Homeless People's Federation Philippines* visit to East Timor, July 2004.
- Maurice's photo report on the Philippines visit to East Timor, July 2004.
- Report by Ken Fernandez on COHRE's exploratory trip to East Timor, March 2001.

10. INDIA

Report on ACHR activities in India and involving India-based groups during 2004

1. Using India as a good place to learn about large-scale, people-driven solutions to housing, resettlement and sanitation.

India continues to be one of the region's most productive laboratories on people-driven solutions to a variety of problems of urban poverty. ACHR maintains very close ties with the alliance of the **National Slum Dwellers Federation**, **Mahila Milan** women's savings collectives and the Mumbai-based NGO **SPARC**. These three groups, which work very closely together, are involved in some very large-scale housing, resettlement and community sanitation projects in several Indian cities. The NSDF/MM/SPARC alliance has also developed and refined through practice a very clear set of activity-tools which have proven to be very useful in helping communities organize themselves, develop solutions and use those solutions to negotiate with the state for secure land tenure. As such, the NSDF/MM/SPARC projects in Mumbai, Pune, Orissa and other cities continue to be frequent destinations for ACHR-sponsored exposure visits from other Asian and African countries. During the 2004 year, though many groups continued to visit the Indian projects, ACHR was involved directly with only one large exposure visit :

- **Thai exposure visit to Mumbai and Pune (May 5 - 10, 2004)** : A large Thai group comprising community leaders, CODI staff, NGO staff and local government officials traveled to India, as part of CODI's efforts to expand people's ideas of what is possible in community upgrading, under the Baan Mankong City-wide upgrading program. As a part of training for Nation-Wide Slum Upgrading Policy, after exposure of Thais to Denmark and Japan, Thai community leaders, CODI, local government, and academic representatives visited India. The programme was to learn about community-driven savings credit and upgrading activities, city-wide development solutions from their diverse upgrading, redevelopment and relocation housing in Mumbai and Pune. They visited SPARC, met with Jockin and shared the experience of saving and credit activities with pavement dwellers and work of Mahila Milan. They also learned about the alliance's work in community-managed toilets in Bombay and Pune, and the federation's new "community policing" initiatives in Pune and Bombay, in collaboration with the local police.

2. Support from Indian groups (NSDF/Mahila Milan/SPARC Alliance) to the community federation, savings and credit and UPDF processes in Cambodia :

For over a decade, the Indian NSDF/MM/SPARC Alliance has been an active partner in supporting the building of a community movement in Cambodia, and ACHR continues to support this relationship of mutual learning and support. As one of the Asia region's senior community-organizers, NSDF President Jockin Arputham is the main advisor and usually travels with some of his colleagues from Mahila Milan almost every month, to attend the board meeting, and to spend time trouble-shooting on problems that come up in the community-organizing, federation, housing, savings and upgrading processes in Cambodia. Jockin has brought enormous energy and many ideas to Cambodia and has worked closely with ACHR and the Cambodian Government to help negotiate several breakthroughs in the Cambodian work. Many of the organizing techniques now commonly used in Cambodia (like community-driven surveying, house mapping, model-house exhibitions, etc.) were first learned through exposure trips to Bombay. Here are some of the Indian working trips to Cambodia which ACHR has supported in 2004 :

- **Jockin to Cambodia for UPDF board meetings** : Almost every month, Jockin Arputham (NSDF president) and Somsok Boonyabancha (ACHR) travel to Cambodia for the monthly board meetings of the UPDF. The UPDF is the chief funder of community-driven initiatives in housing, upgrading, infrastructure improvement, income generation and community enterprise in Phnom Penh, and the UPDF board meetings are an important ritual in the refinement of this mechanism for supporting what poor people need to do to survive in Cambodia.
- **Jan 10-11, 2004 - Jockin and Mahila Milan leaders come to Cambodia** to work on the "100 Slums Upgrading" policy and to advise on the community planning process that upgrading begins with. community upgrading advisory service
- **Jan 21-24, 2004 - India and South Africa to Cambodia** : A group of community leaders from the South African Homeless People's Federation (SAHPF) and their support NGO People's Dialogue join a group from the NSDF/MM/SPARC Alliance on an exposure visit to Cambodia to see and the community-driven upgrading projects being undertaken as part of the "100 slums upgrading policy" in Phnom Penh, and to share their ideas about upgrading and housing.
- **May 23 -24, 2004 - Indian group comes to Phnom Penh take part in the Workshop on Savings Restructuring and Upgrading**. This important workshop, which linked the process of strengthening community savings groups with the settlement-upgrading activities, also included regional and international participants from Ghana, Nepal and Thailand, besides 13 other cities in Cambodia.

3. ACHR support for NSDF/Mahila Milan/SPARC Alliance to provide ongoing, direct support to the community federation and development fund process in Nepal :

Over the past 7 or 8 years, the NSDF/Mahila Milan/SPARC alliance in Bombay has acted like a "big sister" to the growing federations of poor communities in Nepal, and to the women's savings and credit process which is supported locally by the NGO Lumanti. Most of the exposure trips made by the Indians to Nepal, and by the Nepali groups to India, have been paid for by ACHR to support mutual learning. Along with ACHR and CODI in Thailand, the NSDF/MM/SPARC Alliance were also key supporters in the process of developing the Kathmandu Urban Poor Development Fund. Jockin (NSDF President and one of the region's most gifted and powerful community leaders) was an important ally in showing a reluctant municipal government how working with the poor can lead to "win-win" solutions for everybody. ACHR's support for this kind of alliance-building between poor people's organizations in neighboring countries is not only an efficient mechanism for horizontal learning and cross-pollination, but a powerful builder of solidarity and confidence in large-scale people's organizations. During 2004, ACHR supported the following specific exchanges between India and Nepal :

- **May 30 - 31, 2004 : Indians join in the celebrations to launch the Kathmandu Urban Community Support Fund.** 10 persons from India joined the event, including Mr. Jockin Arputham (NSDF President), Ms. Shobha Adhav (Pune Mahila Milan Leader), Ms. Rehemat (Bombay Mahila Milan leader), Mr. Shakoor (NSDF), Mr. Murti (SPARC staff), Ms. Shutapa (SPARC staff), Mr. Subash (SPARC Video technician), Mr. Subrat (Staff of NGO Dawn, which supports the NSDF/MM in Orissa), Dr. Ambika Prasad Nanda (Orissa State Planning Board).
- **October 1 - 2, 2004 : Nepalis to Mumbai for exposure and meeting :** A team of 12 Nepali community leaders and support NGO staff from Lumanti came to Mumbai to take part in the National Slum Dweller's Federation and Mahila Milan's annual National Convention. While in Mumbai, the group also had an exposure to several of the federation's large-scale community-driven housing and resettlement projects in Mumbai and Pune.

4. India participates in ACHR's Understanding Asian Cities Study :

One of the eight cities included in this ACHR-initiated research project is the medium-sized western Indian city of **Pune**. The study has been prepared by Dr. Meera Bapat, an independent researcher with a long history of involvement with issues of poverty, housing and land tenure. Meera is on the board of the NGO SPARC, in Mumbai, which is the support organization for the National Slum Dwellers Federation (NSDF) and Mahila Milan. The Pune study shows how cities use their power to control land-use to support the interests of real estate interests, at the cost of the public good, so large sections of the population too poor to afford even the officially-defined minimum accommodation are forced to live in congested and illegal settlements. As part of the study, the fortunes of a group of families in seven slums around the city are traced over a period of 27 years. This "longitudinal" survey gives human evidence of how this lop-sided planning process has increased poverty, entrenched deprivation, worsened crowding and deepened occupational vulnerability in Pune. The Pune study was completed By Dr. Meera Bapat during 2004, but the process of compiling the issues and disseminating the results continues into 2005. Here is a list of the activities related to this study which happened during the 2004 year :

- **Workshop in Hanoi, Vietnam, March 28-31 , 2004.** (Continuation of 8 Asian Cities Research). About 20 participants from the 8 case-study cities, plus 10 professionals from Hanoi, in which authors of the 8 city-studies presented their work and discussed gaps in the research to be filled in the final drafts.
- **Workshop in Bangkok, October 28-30, 2004.** In which David Satterthwaite (from IIED in UK) agreed to come help edit a compilation of the Asian Cities Research and to help prepare a document which discusses some of the common themes which appear in the studies. Most of the study authors, including Dr. Meera Bapat, attended this meeting, along with several other Asian researchers and professionals.

5. India participates in the ACHR/IIED conference on "Innovative Housing Finance" in Bangkok :

June 11-13, 2004, ACHR and IIED (London) collaborated to organize an international seminar on "Innovative Housing Finance" in Bangkok. The meeting brought together 21 key professionals who are involved with finding new and innovative ways of bringing finance to poor communities in 11 Asian, Latin American and African countries. Sheela Patel, the director of the Indian NGO SPARC, was one of the participants. Besides directing the NGO which supports the NSDF/MM's work in India, Sheela has also helped set up *Nirman*, a new funding mechanism to channel loans and grants to the very large NSDF-initiated housing and sanitation projects in Indian cities. Sheela has also worked with Ruth McLeod at Homeless International (UK) to help design and pilot-test in India a new joint-venture mechanism for financing community-driven housing and upgrading projects called *CLIFF* (Community-led infrastructure financing facility). Sheela was able to share with this international group the experience of developing and using these important housing finance tools for the poor. (A full report of this meeting, drafted by Diana Mitlin, is available with ACHR. ACHR also has select transcripts from the meeting.)

6. ACHR support to the International Tibet Heritage Fund's new project in Ladakh, India :

Leh is the 600-year old capital of the former Tibetan kingdom of Ladakh, now part of the Indian state of Jammu and Kashmir. Leh is built in traditional Tibetan architecture, at a height of 3,500 meters above sea level. In cooperation with the Ladakh Autonomous Hill Development Council and local resident committees, the *International Tibet Heritage Fund (ITHF)* has started a project to preserve and rehabilitate the historic town center. 100 historic residential and religious buildings need to be surveyed and documented. As with their pioneering work in Tibet and Beijing, the ITHF works very closely with resident families to find ways that these historic neighborhoods can be preserved - and basic services can be improved - without gentrification, without kicking out the people. This project has its own funding, but ACHR has supported the team's efforts by helping to link the ITHF team with other Indian design professionals, and inviting ITHF team members on the exchange and exposure visits below :

- **June 2004** : Andre Alexander (ITHF's Director) and colleagues traveled to Pakistan to see OPP replication projects, to understand the work of URC in Karachi (especially its project to preserve the city's historic core neighborhoods in ways that emerge from the participation of the residents), and to visit heritage community preservation projects in the north of Pakistan, accompanied by Arif Hasan.
- **October 2004** : ITHF team members from India, Japan and China visit historic preservation projects in Bangkok and Ayutthaya which include a big component of poor community revival.

7. World Social Forum in Mumbai, India, Jan 17 - 19, 2004 :

One of the year's major global development meetings - *the World Social Forum* - was held in Mumbai this year, in January 2004. ACHR supported several groups to go to that meeting, but besides those groups, many Indian groups and organizations within the ACHR network participated in the meeting. Besides supporting a group of Indonesian community leaders and NGO supporters to attend the meeting, ACHR also paid for Mr. Ted Anana and a group of professionals, activists and community leaders (led by the NGO Urban Poor Associates in Manila, who works on the issue of eviction) to attend the meeting. In that meeting, HIC's Asian branch was very active and was able to use the forum to revive the HIC links within Asia.

8. ACHR's involvement in Slum/Shack Dwellers International (SDI) events in India during 2004 :

- **March 1 – 6, 2004** : SDI Meeting was organized in Mumbai. International and regional teams from member countries attended, some supported by ACHR, some by SDI funds.
- **October 1-2, 2004** : India's National Slum Dwellers Federation and Mahila Milan held their annual national convention in Mumbai. Community and NGO groups from several Asian and African countries attended this very big meeting and exposure visit, some paid for by ACHR and some by SDI funds.

11. INDONESIA

Report on ACHR activities in Indonesia during 2004 (Report written December 2004)

ACHR's involvement in Indonesia, Asia's third most populous country, has continued to be intense, through its working links with several prominent groups working on issues of urban poverty.

- The **Urban Poor Consortium (UPC)**, an NGO based in Jakarta, continues to be one of the most dynamic and active organizations in the country, and continues to be an important ACHR focal point in the region. The UPC is also the national secretariat for a new national network of NGOs, professionals and community organizations that was set up as part of the ACHR-sponsored "Asian People's Dialogue 2" held in Indonesia in September 2002.
- The **Uplink Urban Poor Linkages Network** now includes active groups in Palu, Makassar, Semarang, Jakarta, Surabaya, Jog Jakarta, Solo, and Palembang, and is becoming an important mechanism for mutual learning and support for marginalized groups throughout the country.
- **KIP in Surabaya** : ACHR also continues to have close working links with Professor Johan Silas, and his Kampung Improvement Program (KIP) in Surabaya, one of the region's longest-running and most successful government-driven community upgrading programs.

In this report, we cover the following principal areas of activity in Indonesia :

1. **Support to the Urban Poor Consortium's work building a people's movement and finding alternatives to eviction - especially through savings and credit**
2. **Surabaya River-side community group visits Bangkok, November 26 - 30, 2004**
3. **Indonesian involvement in the ACHR "Understanding Asian Cities" Study**
4. **Indonesian professionals join the ACHR / IIED Innovative Housing Finance Meeting in June 2004**

1. Support to the Urban Poor Consortium's work building a people's movement and finding alternatives to eviction - especially through savings and credit

Things have never been easy for the poor in Indonesia, and in the year prior to 2004, they went from bad to worse. In 2003, around the time of the big APD-2 Meeting was held in Jakarta, a wave of violent evictions was unleashed by Jakarta's notoriously anti-poor governor. Of the 9 million who stay within the municipal boundaries of Jakarta, about 40% live in informal settlements, without secure land tenure or adequate services, along riverbanks, railway tracks and on leftover bits of swampy or flood-prone land, much of it under public ownership.

The city's governor Sutiyoso (who is not elected by the citizens but appointed by the national government) made it his personal crusade to clear Jakarta of these informal *kampung*s, as well as its vendors, street musicians, homeless people and pedicabs. In a city with such a huge population of poor people, this is no small task. In 2002 and 2003, evictions across Jakarta, which were already bad, increased in frequency, scale and brutality to the point where an atmosphere of siege reigned. Eviction became front-page news, and graphic footage of violent evictions play almost nightly on TV news. To give a sense of the scale, between 2001 and 2003 :

- 10,321 families (50,000 people) were evicted
- 24,748 street vendors and street stalls were evicted and had their carts and stalls smashed
- 550 street musicians were arrested
- 17,103 becaks (pedicabs) were confiscated or destroyed, rendering 34,000 men jobless.

Why this upsurge? The city's poor have found their homes and livelihoods increasingly threatened by a government which is bent on transforming Jakarta into another Singapore. Many of the evictions were happening in the name of city beautification and urban renewal, while others were to clear land for some major flood control and reclamation projects. But already-occupied land was also being seized for commercial redevelopment by persons in power, through violent and illegal means, using private and government militias - a leftover from the dark days of the Suharto dictatorship.

Ever since the UPC was set up in 1997 by activists, professionals, academics and artists, it has placed itself squarely in the eye of this storm. Using a variety of organizational and advocacy strategies, the UPC has struggled to bring together poor communities and support organizations in this notoriously difficult city into a movement with enough creativity and critical mass to resist this onslaught of evictions in the short term, and to find viable ways of addressing the long-term housing and livelihood needs of the city's poor. What strategies has the UPC used to fight evictions in Jakarta?

1. Using crises to organize people
2. Organizing people through settlement upgrading

3. Organizing people through savings and credit
4. Community radio stations
5. Organizing people through land negotiations
6. Buying time by going the legal route
7. Mobilizing support from other sectors
8. Making the issues behind eviction into high-profile facts of public discourse through media

ACHR's support : After supporting the big APD-2 Meeting in 2002, and co-sponsoring (with COHRE and UPC) a high-profile fact-finding mission during the eviction crisis in 2003, ACHR's support for UPC and the community-strengthening process slowed down a bit in 2004, but a program of active regional exchange learning and information sharing continued, mostly through the following ACHR-supported regional exposure visits, to and from Indonesia :

- **Feb 1-10, 2004 : Indonesia team to South Africa and Zimbabwe :** A group of 11 community leaders from the Uplink network and translators from UPC traveled to South Africa and Zimbabwe. The focus of this exposure visit, which was jointly supported by ACHR and SDI, was on the role of saving and credit activities and the functioning of people's federations. The trip gave a big boost to the community-driven savings and credit process and after the group came back home, the community savings and credit activities in Indonesia expanded a lot.
- **March 23 - 31, 2004 : Indonesia team to Pakistan :** A group of housing activists from UPC and community leaders from the Uplink network traveled to Karachi, Pakistan, to attend a national workshop, "*Peoples Tribunal on Evictions and Large Scale Projects*", organized and hosted by the Urban Resource Center (URC) in Karachi. The focus of this visit was on creating and operationalizing alternative solutions to the large-scale evictions that continue to happen in Pakistan - especially in its cities. As part of the workshop, the Indonesians also visit URC and OPP projects.
- **May 29 - June 2, 2004 : Indonesia team to Nepal :** A group of women's savings group leaders from several Indonesian cities in the Uplink Network and a translator traveled to Nepal to attend the big celebration and study tour that was organized by Lumanti to launch the Kathmandu Urban Poor Development Fund. There were also teams from India, Cambodia, Ghana and Thailand on the trip.
- **June 4 - 8, 2004 : Indonesian team to Thailand :** Another group of mostly women savings group leaders and activists from UPC traveled to Thailand to spend some time with community savings networks there, and to see how savings can play an important role in strengthening communities and helping prepare them for other development initiatives like housing, upgrading, income generation, etc.
- **July 11 - 12, 2004 : Community video training in Jakarta :** On July 12, Afrizal, the UPC's resident poet, artist and filmmaker worked with ACHR to organize a program to train interested community people and activists from around the Uplink Network to make simple video films about various community initiatives.
- **August 3 - 8, 2004: Tour of community-led upgrading projects in Javanese cities :** Maurice Leonhardt (ACHR), Fr. Norberto Carcellar (from the NGO which supports the Homeless People's Federation in the Philippines), Joseph Oenarto (working on housing issues in East Timor) joined various Uplink Network members in a tour and advocacy support of important recent work in community-driven housing and community-upgrading initiatives in Indonesia.

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2. Surabaya River-side community group visits Bangkok, November 26 - 30, 2004

For ACHR and for the Indonesian "Uplink" network, the struggle of Surabaya's river-side communities ("Stren Kali") to resist eviction and to get their on-site redevelopment plans accepted by the city has been one of the most exciting stories of 2004 in Indonesia - and in the Asia region. In November, 2004, a big group of river-side community leaders from Surabaya and NGO activists from the Uplink network came to Bangkok to visit other canal-side community upgrading projects, and see how they have transformed eviction crises into redevelopment opportunities. Also, to get ideas for the upgrading proposals they are now in the process of preparing, and which they will present to the national government in early January 2005.

The group from Surabaya included 13 people : 10 community leaders from 9 (out of 11) river-side communities + Ms. Endah Meigawati (young architect, works with Andy Siswanto, works with Stren Kali communities) + Wardah Hafidz (UPC, Uplink coordinator) + Gracia (translator). In Bangkok, they visited Baan Mankong community upgrading projects at Bonkai, Charoenchai Nimitmai, Petch Klong Chan and Klong Lumnoon. They also met with the Rangsit municipality and the Bang Kean Canal-side Community Network. For the Surabaya group, the Bangkok exposure was a chance to exchange ideas on the role of savings, income generation, eviction, and all kind of problems that people who live in the communities along the canal had faced in order to use these experience to help solve their problems in Surabaya. Moreover, meeting with the municipality team in Rangsit was a good opportunity to see how it is possible to make contact with the local government and could applied these to propose to the local government in Surabaya. The following story is drawn from ACHR internal reports on the Stren Kali Network's progress over the past three years.

Background on the "Stren Kali" network of river bank communities : The causes of Surabaya's increasing problems of flooding are very complex, but the city has pinned the blame partly on a group of about eleven poor communities built on the banks of the Mas River (home to a total of about 1,300 households. In recent years, many of these communities have been issued eviction notices and one has already been demolished. The city has declared the area a "riverside conservation zone" and sent in architects to survey and prepare plans which include embankments, river-side walkways and parks - but no houses. Because they were being excluded from the discussion and only heard rumors of what the city was planning, these communities lived in fear. Some believed they'd be offered resettlement sites in remote parts of the city, others feared they'd lose everything.

Initially supported by a small local NGO (KPPD) and the *Devankota Alternative City Council*, these communities used this common crisis to link together, to share news and to find collective ways of negotiating for alternatives to eviction. The Stren Kali kampungs met weekly to exchange information and discuss strategies. Some communities mapped their settlements, carried out their own surveys and began to draft alternatives plans for redeveloping their communities which make room for the city's river-bank improvements, but allow the people to redevelop their communities in the same place. The eviction threats continued, though.

You are not alone and solutions are possible :

After the big ACHR-sponsored "Asian People's Dialogue 2" meeting in Jakarta, and the national "Uplink Urban Poor Linkages Network" was subsequently set up within Indonesia, the Stren Kali Network in Surabaya began to take part in a larger process, and to get new ideas and new energy from new friends within Indonesia and in the Asia region. These new linkages opened up new possibilities for how to strengthen their case and new avenues for negotiation and assistance. It also helped the river-side communities to understand that they are not alone, that other cities have river-side communities also, and solutions are possible which allow flood-control issues to be dealt with in ways that allow the people to stay where they are. In fact in many place, these communities have become the main actors in a process of improving the river-banks for everyone.

In 2003, ACHR supported a group of young architects from Thailand to spend some time in Surabaya helping the communities develop plans for redeveloping their river-side communities, in cooperation with the city's river revitalization plans. In 2003, SDI community groups from South Africa later came to help strengthen the savings process in these communities and to help the people see savings as an important mobilizing strategy and a vital part of their process of taking over decisions about their own lives and settlements. Later, a prominent Indonesian architect from Semarang, Andy Siswanto, was invited by Uplink to work with the Stren Kali communities and help them improve their proposed plans, and bring those plans to the national government to negotiate. Andy has had a lot of experience working with poor communities on in-situ upgrading projects, and has also a lot of technical experience dealing with problems of flood control.

Savings Groups : In 2002, when Patrick came from South Africa, he helped start savings groups in 2 of the riverside communities. There was a lot of enthusiasm, but the process died, because the local support NGO (JERIT) was not interested and didn't approve of the savings activities. In November last year (2003), strong savings group leaders from Jakarta (under the Uplink network) came and helped re-start savings groups - which this time survived, and are now thriving. Now there are active savings groups - mostly women - in 7 of the 11 river-side communities, with 765 members, 28 collectors, 21 treasurers and collective savings of about \$4,000. They have two kinds of savings: short term (for emergencies) and long term (for housing). 50% of the savings goes to each type. Plus, where the river-side slum process used to be very male-dominated, now the women are very much involved in the process, partly through the savings - it happened almost automatically with the renewed savings process. They are very keen to learn. (**Somsook:** "That means it is going to go now, and you use this savings process as a mechanism.")

Updated Survey info on River-side Kampungs in Surabaya

No.	Kampung Name	No. of households
1	Bratang	348
2	Kampung Baru	86
3	Gunning Sari (1)	21
4	Gunning Sari (2)	28
5	Gunning Sari (3)	total 400
6	Gunning Sari (4)	
7	Kebraon	60
8	Pulo Jagir	280
9	Jambangan (not yet surveyed)	550
10	Karang Pilang (not yet surveyed)	340?
11	Pagesangan (not yet surveyed)	??
	TOTAL	Gracia says 1,300 (?) Wardah says 5,000 (?)

Land tenure : These communities are now all squatters. Wardah says the land belongs to the central government, and is under control of the Ministry of Settlements - River Division. Most of these settlements are about 40 years old. In the 60s and 70s, there were no facilities here, but the government allowed people to stay.

"River Normalization" Project : This is a national government flood-control project which is being carried out in many cities and river areas around the country, to deal with serious problems of urban flooding, resulting from global warming, silting of rivers, deforestation, uncontrolled urbanization, etc. - all of which are making flooding worse in cities. Originally, the project called for 12 meters to be cleared on both sides of the river, which would have meant wiping out all the settlements. Now, with Andy's help, they have persuaded the Ministry of Settlements to agree to a 3-meter easement, as a compromise.

Different reasons to evict : the national government wants to evict these people to make way for its *"River Normalization Project,"* but the local government wants to evict them to free up this valuable river-side real-estate for commercial development - to get more revenues in the city! So complicated.

Wardah : *"With devolution, people are like ping-pong balls, hit between the local and national governments."*

Preparation process in Surabaya : Now, 8 of the communities have done their surveys, and reblocking plans are finished in 8 communities. Savings groups are now strong in 8 communities. They are also now running cooperative garbage recycling, children's groups, etc. - all activities to link, prepare, unite and strengthen these communities. The people presented their proposals to the national government in mid-January, 2005, so they were then busy preparing all the material, which will include: full survey and household data, maps, redevelopment plans for each settlement (housing and infrastructure) and data on the water and flooding issue. River-edge conditions vary a lot from community to community, so an important part of the planning is developing water-management and river-edge conditions for each situation. Andy and some hydrologists have helped with this.

Key factor of good technical assistance : Andy Siswanto, a prominent Javanese architect from Semarang, is assisting the communities to prepare alternative redevelopment plans, including lots of serious hydrological proposals for accomplishing the city's flood control without displacing these communities. Andy is a friend of Wardah's and has been doing more and more work with UPC and with the Uplink network. Andy's firm is quite big - about 30 or 40 architects, and besides big government projects, he does a lot of community development projects. He has good connections in the government. Endah is a young architect who has worked with Andy for 9 years. She has been assigned to the Surabaya river-side community project.

Key factor of national and regional inputs : Earlier, the communities in Surabaya were stuck - it was a stand-off between the city and the communities: City said *evict*, the people said *stay and redevelop*. No movement - the river project could not start. In this situation, the UPC in Jakarta and the national UPLINK network played a big role in helping introduce technical assistants to the Stren Kali groups, also helping to set up the savings groups when the local NGO (JERIT) refused to help. ACHR also played a big role in helping introduce the communities and their supporters to other examples of river-side community redevelopment in Thailand through exchange visits and helping facilitate Andy to come explain his work in Surabaya (and elsewhere). In these ways, we could link the region's rich experience in canal and river-side community planning to help Surabaya.

Change of government : Now there is a new national government in Jakarta. On December 6, 2004, the UPC and the *Stren Kali* communities went to meet the new Minister of Settlements, and to remind him of the agreement with the former minister to reduce the easement to 3 meters, and to give the communities a chance to develop their alternative proposals. And also, now the local government in Surabaya is elected directly, so it's an opportunity, more space for change.

Negotiation process : Earlier, the municipality offered the *Stren Kali* communities relocation, but the land was very far away from schools, jobs, etc. About 2 years ago, in the midst of the struggle against the eviction, the communities went to the City Council, and to the Ministry of Settlements - River Division (Wardah says they control the land). The people's idea is to first negotiate a compromise solution, in which they reconstruct their settlements, to pull back from the river and cooperate with the river normalization project, and then use the momentum from the housing project to negotiate a more secure tenure later on. After they have shown that they are allies of the river project.

The local government wanted to legalize the eviction and push the people out, and the communities said "Stay here and upgrade!" The UPC helped invite the Minister of Settlements to Surabaya for a dialogue. The Ministry of Settlements was persuaded to say "Wait!" A "Joint committee" was set up and given 3 months to prepare an alternative concept without eviction to present to the Minister. The Ministry initially agreed to reduce the river easement from 12 to 3 meters. After they presented their initial concept, they were given 12 months to prepare real plans. This 12 months ends in January 2004, when the communities and their supporters will present a full set of redevelopment plans, survey data and flood control strategies to the Ministry of Settlements. (On this joint team: professors, NGOs, government, water specialists, technicians, architects, community leaders, local government, anthropologists, sociologists, etc.)

In the planning process in each settlement, the 3 meter easement is still difficult in some communities, so the technical team has worked with the communities to develop some creative strategies to provide the required 3-meter easement, without necessarily removing all the houses. In other areas, reblocking, squeezing, some relocation to adjacent land, etc. Very delicate planning, so nobody has to leave the area.

Leader in Bangkok's Klong Lumnoon : *"The problems in your community and ours is very similar. So we feel in our hearts for you. We support you from far away!"*

Surabaya team reacts to what they've seen in Bangkok :

- **Strong collaboration between local government and people!**
- **How do you get your mayors to be on the side of the poor?** (as in Pathum Thani, where the mayor took the Indonesians out for lunch, and has been very supportive of the Klong Rangsit community redevelopment process)
- **Canal cleaning in Bang Bua - in an area that is surrounded by government offices, and yet people are the main actors!**
- **E.M. is a great idea** - we can take this and use it at home. Want to invite Vichai to come show how to do. Discuss plans to invite Vichai to Surabaya.
- They comment on how people use the space in crowded settlements very well, and still include greenery, make it beautiful.

3. Indonesian involvement in the ACHR "Understanding Asian Cities" Study

The city of Surabaya was one of the original 8 cities chosen as case-study cities to be included in the ACHR-sponsored "Understanding Asian Cities" project. The Surabaya study was to be prepared by Professor Johan Silas, a key figure in the development of Surabaya's well-known *Kampung Improvement Program* (KIP) and a teacher of planning and architecture at the Laboratory for Housing and Human Settlements Studies in the Surabaya Institute of Technology. During the course of the study, however, the architect Andy Siswanto, who has been closely involved in some important community upgrading projects around Semarang, also became interested in joining the "Understanding Asian Cities" process. Andy and Johan bring a wealth of experience and understanding to the study (mostly through their spoken contributions during the various meetings, however, since neither have yet produced any documents!). Below are the main "U.A.C." activities organized during 2004:

- **March 28-31, 2004 : Second Regional Workshop on Understanding Asian Cities**, held in Hanoi. Cities represented were Surabaya (Johan Silas and colleagues), Chiang Mai, Pune, Phnom Penh, Karachi, Hanoi, Muntinlupa and Historic Beijing. About 20 participants from 8 cities attended this meeting, plus 10 professionals and academics from Hanoi. During the meeting, presentations of the research from the 8 cities were made, and gaps in the research were identified. There was then an initial regional analysis of the 7 research topics. .
- **October 28 - 31, 2004 : Core Group meeting on Understanding Asian Cities Meeting in Bangkok**. In this meeting, which focused on developing a regional analysis of changes happening in the 8 case-study cities, with the assistance of David Satterthwaite, from IIED in London. Andy Siswanto came to this meeting, and contributed a lot to the discussion - especially describing some of his projects in community upgrading :
 1. **Surakarta On-site Incremental Upgrading** : (300 households in a river-side settlement)
 2. **Balik Papan** : (Mix of resettlement and on-site upgrading. Like Klong Toey.)
 3. **Bana Arjo** : (5,000 households squatter settlement in Central Java - 40 hectares of inner-city land; a project of the Municipality, funded by the central government. Project finished about 1998 - 1999)

4. Indonesian professionals join the ACHR / IIED Innovative Housing Finance Meeting in June 2004

June 11-13, 2004 - 3 Indonesians join the ACHR / IIED "Innovative Housing Finance" seminar in Bangkok: ACHR collaborated with IIED and CODI to hold an international seminar on "Innovative Housing Finance" in Bangkok. There were 21 delegates from 11 countries (South Africa, Philippines, Indonesia, India, Mexico, Brazil, Egypt, England, Nicaragua, and Ecuador). The aim of the seminar was to find new and creative ways of financing poor community-driven development. The seminar covered all kind of housing finance mechanisms and tools, such as community development funds, participatory budgeting, and other strategies that can solve the problems of the poor. Attending the seminar from Indonesia were the architect Andy Siswanto (from Semarang), and Professor Johan Silas and Dewi Septanti from the Kampung Improvement Program (KIP) in Surabaya.

12. JAPAN

Report on ACHR activities in Japan during 2004

ACHR's involvement with groups in the region's economic powerhouse, Japan, has been quite different than with groups in other countries in the region. Japan's high level of economic development, wealth and relative lack of poverty make it more of a "first world" than a "third world" country, and in many ways has more in common with countries in Europe and North America than in Asia. But much of Japan's culture, people, traditions and ways of looking at the world, despite its phenomenal industrial and economic expansion over the past half century, continue to be firmly rooted in Asia. Japan's wealth has sometimes tended to put it off the map of the kind of poverty, community and housing issues that ACHR mostly deals with. But the country does have its problems of housing, poverty, social exclusion and urban homelessness. The scale and nature of these problems may be very different than those in neighboring countries like Indonesia, Philippines or India, but ACHR's continuing interaction with Japan has shown that there is still much to learn, and that the learning goes both ways.

Over the past few years, ACHR's involvement with Japan has mostly involved work in the following four key areas:

1. **Support to Homeless groups in Japan** : Support for exchange visits and sharing strategies for dealing with the problem of urban homelessness, both internally between groups within Japan, and internationally, between homeless groups in Japan and other Asian countries.
2. **Support to Japanese academic research into issues of Asian poverty, housing and community development** : for the learning and research of Japanese academics and professionals interested in exploring these issues and active processes in other Asian countries.
3. **Support to Japanese students and young professionals** : Facilitating experiential learning for those interested in becoming involved in community-driven housing processes in other Asian countries, by helping to place (and sometimes to fund) them for internships, work-study terms and short-term volunteer stints in various Asian countries (especially Thailand, Cambodia and India).
4. **Study tours to visit Japanese community planning processes** : Exploration of the Japanese Government's Machi Zukuri ("Community-based Planning Facility") as one experience community-driven, government-supported housing redevelopment for others to learn from.

1. The Homeless issue in Japan :

In earlier years, 2002 and 2003, ACHR was involved in supporting several international exchanges of homeless groups, especially between East Asian groups from Japan, Hong Kong and Korea - to compare strategies for dealing with homelessness, and to start building a horizontal sub-regional homeless support network. In 2004, with continuing economic problems in Japan, the numbers of homeless people in Japanese cities continued to increase dramatically and the problems of homelessness are getting worse, despite the passing of a new law to force cities to develop shelters and support systems for homeless people. In fact, the process of drafting and approving that law, which was passed in July 2003, proved to be a new source of friction between homeless groups and their supporters around the country, some of whom were for and some against the new law. As a result, 2004 saw some new divisions between homeless groups with different strategies, and many groups focused their efforts on rebuilding local and national homeless networks.

- **Thai homeless groups and their supporters to Japan (June 3-7, 2004)** ACHR supported the travel of a group of 7 homeless community leaders, NGO activists (from Human Settlements Foundation and 4-Regions Slum Network) and academics (from Thammasat University) from Thailand to attend a national seminar on the issue of urban homelessness, held in Kyoto, Japan, June 3 - 7, 2004. The seminar was organized by the Hope Association (key person, Ms. Hanako Odagawa), the main homeless support organization for Kyoto's homeless groups. Kyoto is often said to have one of Japan's most well-organized and well-linked networks of homeless groups. The meeting was a chance for homeless groups and their supporters from around Japan to meet, talk, and share ideas about shelter, livelihood, survival, organization, health, etc. The Thai group was the only outside-Japan homeless group, and their experiences were important additions to the dialogue, especially their activities on the issues of :
 - **increasing earning of homeless people**
 - **developing people-managed shelters for homeless people, and**
 - **negotiating with sometimes hostile local governments.**
- **Thai Homeless Support Activist on extended study tour of Homeless groups in Japan (June - September, 2004):** Mr. Suwit is a senior community organizer from the Human Settlements Foundation (NGO) in Thailand. He was part of the group that came to Kyoto for the Homeless Seminar in June 2004. Suwit decided to stay in Japan after the meeting and spend some time to learn more about the issue of homelessness in Japanese cities. He spent three months traveling around, meeting and having discussions with homeless groups in various Japanese cities. Mami Nakamura, the young post-graduate student who had volunteered with CODI and ACHR earlier in 2004, (and who speaks Thai and English) volunteered to

accompany him for part of his journeys, translating and facilitating his meetings with homeless groups. (*Khun Suwit's expenses for this exposure within Japan were met by friends inside Japan, but ACHR paid for his airline ticket and his expenses during the Homeless workshop*).

2. Support for Japanese academic research and study tours :

- **Learning and exposure support for Father Peter Shimokawa, professor of community development at Sophia University, Tokyo.** Over the past several years, Peter Shimokawa has become a key person in the ACHR network, first through his work with *NOJIREN*, a homeless support group in Tokyo's Shibuya Ward, and later through his own study tours to see various people-driven initiatives around the Asia region, many facilitated by ACHR. Peter continues to inspire his students (such as Mami and Tozaki) to come work on housing and community development issues in other Asian countries. This is an extremely important task, as Japan plays a larger and larger role in financing (and therefore exercising considerable control over) development in the Asia region. In January 2004, Peter wrote to us the following :

"I have felt the need to tell the reality of people's process in other Asian countries to Japanese people, especially the youth, who have concern and are interested in development work. Otherwise, most of the Japanese working in the development field in most Asian countries will become obstacles for people's process!"

- **Collaborative Japanese-Thai research into Community Welfare Funds in Thailand :** In October 2004, a research project which will examine the development of CODI's community welfare funds (with detailed case studies of welfare fund activities in three communities) was launched as a collaboration between CODI and Nihon Fukushi University. The study was arranged by Professor Mitsuhiro Hosaka, who will work with Somsook, CODI research staff to undertake the research and prepare the report. (ACHR's involvement may only involve some facilitation of research visits and perhaps some editorial support.)
- **Collaboration with researchers at Toyo University, in Saitama, Japan** into community-driven upgrading and community development funds in Thailand, Cambodia and Vietnam.

3. Young Professionals :

- **Mami Nakamura in Thailand, to work as a volunteer with CODI and ACHR. (November 2003 - April 2004).** Mami had just completed her B.A. in development studies at Sophia University in Tokyo, where she was a student of Father Peter Shimokawa. Through Peter, Mami became interested in the issue of homelessness in Japan, and had begun to join the activities of various homeless groups and their supporters in Tokyo, including night patrols, soup kitchens, surveys, etc. After traveling to India and some other Asian countries, Mami decided to come to Thailand, where she got a grant from a Japanese foundation to fund her work as a volunteer with CODI for one year. During that year, this very enthusiastic young person learned Thai, visited many of CODI's projects around the country and worked with CODI's media unit making video films. She completed a very good film which documents the community redevelopment process at *Klong Lumnoon* during her year's internship in Thailand. (*Mami was self-funded, but ACHR and CODI facilitated the internship and covered her internal travel expenses*). During that year, Mami also helped organize the Thai study tour to Japan to see Machi Zukuri Projects (November 2003) and also accompanied the group as translator.
- **Tozaki Masanori on a YP study visit to Thai upgrading projects :** Tozaki is a young architect from the city of Kochi, on the Japanese Island of Shikoku. Tozaki ("*Nori*") has been working for several years with one of Japan's pioneering community architects, Yoko Hatakenaka, who has worked on two important Buraku community upgrading ("*Machi Zukuri*") projects in Fukuoka and Chikushino. Tozaki spent a few months in Thailand (March - May, 2004) to spend time with other young architects working on the *Baan Mankong* upgrading projects in several cities, and to explore possibilities for a future internship. (*Tozaki was self-funded, but ACHR and CODI helped arrange his visits.*)
- **Sozaki Yasuhiko, YP internship in Thailand :** Sozaki is another young Japanese architect who spent 12 months (Dec. 2003 - Dec. 2004) working as a volunteer on several *Baan Mankong* community upgrading projects in several cities, along with Thai architects. First, he was working on his Masters Thesis (on the subject of CODI) for Toyo University, then he was working as a volunteer architect. (*ACHR provided him a modest living allowance and transport costs during his stay in Thailand.*)
- **Etsuzo Inamoto, senior Japanese community architect, visits Thailand and Cambodia, October 2004 (10 days).** Inamoto is an architect with a long experience in assisting community-driven development projects by Buraku communities in Japan. He also has a very long and close association with ACHR. Using a small grant from Father Anzorena (SELAVIP Fund), Inamoto helped to bring two young women community architects from the Philippines (Faith and Arlene, from the NGO *TAO-Filipinas* in Manila) to visit Bangkok and Phnom Penh, where they had discussions with other young architects working on community upgrading projects in Thailand and Cambodia. The idea was to visit upgrading projects and to compare their work and exchange ideas with other young architects in Thailand and Cambodia. The focus of the exchange was on the role of young professionals in supporting community-driven housing and settlement upgrading projects. (*SELAVIP paid for the Japanese and Philippines exposure visits, but many of the Thai and Cambodian young professionals they met with are being supported by ACHR.*)

4. Learning from the Japanese experience of participatory community planning :

In November, 2003, a group of 16 Thai community leaders, architects, CODI staff and ACHR staff spent 8 days in Japan visiting government-funded, community-driven neighborhood redevelopment projects in Kobe, Fukuoka, Kyoto and Osaka. The visit was one in a series of four (4) Asian exposure visits to expand Thailand's understanding of various strategies and styles of community upgrading projects, as part of the initial stage of the *Baan Mankong* national community upgrading program. The group also visited homeless support groups in Kyoto.

As a follow-up to this Thai study tour of *Machi Zukuri* projects in Japan, ACHR coordinated in 2004 with our Japanese colleagues to produce a series of brief articles describing the community development projects in three of the cities we visited, which will be published in the ACHR newsletter "*Housing by People in Asia*", Issue No. 16 (special issue on cities) in January 2005.

- **Mano** : The redevelopment of an industrial, low-income neighborhood in the city of Kobe
- **Misaki** : The community-driven redevelopment process in Misaki, a Buraku community on the outskirts of Chikushino town, near Fukuoka
- **Asaka** : The ongoing community-driven redevelopment process at Asaka, another Buraku community in the southern part of Osaka.

Reports on work in Japan available with ACHR :

- Transcript of several discussions with Peter Shimokawa and Mitsuhiro Hosaka on the homeless issue in Japan, as well as the country's new homeless law.
- A detailed report on the November 2003 Thai study tour to see *Machi Zukuri* community-planning projects in four Japanese cities.
- "*Community-driven planning is alive and well and happening in Japan: Machi Zukuri in Practice*" - an article describing the Machi Zukuri policy and three cases where it has been used to redevelop poor communities in Japanese cities - from the ACHR newsletter, "*Housing by People in Asia*" - number 16.
- ACHR also has several very good academic articles describing the *Machi Zukuri* participatory planning facility and the history of its development in Japan, from other sources, if anybody is interested.
- *Articles describing homeless groups and their work, as well as the new Homeless Law*, from ACHR Newsletter, "*Housing by People in Asia*", numbers 13, 14 and 15.
- A brief report by the Hope Foundation on the National Seminar on Homelessness, held in Kyoto, June 2004.

13. LAO PDR

Report on ACHR activities in Lao PDR during 2004

Background on ACHR's work in Lao PDR :

Tiny development fund greases the wheels of community self-reliance in rural Lao:

(From ACHR Newsletter No. 14, February 2002: Special issue on Community Development Funds.)

Pak Ngum District lies just south-east of Vientiane, the capital city of Lao PDR. During 2002, the *Lao Government's Women's Union* and the *NGO Foundation for Community Development* have been working with women in this district of mostly poor farmers to plan several development programs involving water supply, farming and income generation. As part of the initiative, ACHR invited Thailand's *Community Organizations Development Institute (CODI)* and leaders from *Thai Community Networks* to bring their experience to Lao to help set up savings and credit groups.

Besides making frequent visits across the boarder to Lao, the Thais have invited teams from Pak Ngum (including women's savings group leaders, officials from the Women's Union, an some local and district officials) to Thailand to learn about the community savings processes there and to see how poor communities can bring about real improvements in their lives and communities when they pool their ideas and resources. These exposure visits *(also organized and supported by ACHR)* to Thailand brought a lot of energy and gave fresh ideas to the women - many of whom had never been outside of the district - and convinced them to come back and set up their own savings and credit groups.

They started out with 21 groups, but within a year, 30 villages had savings groups, which eventually divided themselves into five networks of six or seven clustered villages each. At first, the women gave loans only from their pooled savings, but within a few months found their limited capital fell far short of meeting their groups' credit needs - particularly the need to pay off high-interest debts to informal money lenders. In March 2001, the *Pak Ngum Development Fund* was launched, with a very modest US\$ 5,000 grant from ACHR. The idea was to channel a little supplemental capital into the savings groups in order to strengthen and expand them, to bring more people into the process, to help develop the skills to manage a communal resource, and to enable these poor village women to improve their members quality of life - on their own steam. The fund is a tool to strengthen these self-support systems at all levels - in the village, in the network, and in the district.

Making good use of some good ideas from outside and some good support from inside : The government in Lao PDR has promoted village savings cooperatives in the past, but these schemes were run through the mostly-male traditional leaders and district-level government channels. There was cheating, corruption, a lot of people lost their money and most of these schemes failed. "It was like a bad dream," as one leader put it. So when the idea came up of trying again, a lot of understandably mistrustful women were reluctant to go down that path again.

A few things helped change their minds. First, these new savings groups were to be based in the village, controlled and operated by village women (whose families had lived together for generations), and all the money stayed right in the village. No government control, no traditional leaders, no outsiders. Secondly, the exposure trips to Thailand showed how community-driven savings and credit can actually become a tool for tackling the larger development issues behind rural poverty. In some villages, monks have supported the savings schemes, and in others, public support from the village head man has helped legitimize the process and gather members. Pak Ngum District's governor, who also traveled to Thailand, has become one of the fund's biggest supporters.

The size of the loan fund set up by ACHR (as of February 2002) was just \$5,000 dollars! But this extra resource has pulled over 2,000 women in 35 communities together. And look at what such a small investment has been able to do as the money has revolved: it's helped increase incomes, improve lives, create new leaders, pull in new savers, establish self-sustaining self-help mechanisms in vulnerable situations. And that original investment is still there, still in people's hands, still growing!

Pak Ngum Fund *(figures as of November 2004)*

- **Fund started :** 2000
- **Fund active in :** 116 villages in 3 large districts in Vientiane Province
- **Total capital in fund :** 3.8 billion Kip (US\$ 386,401) *(Only 16% of this amount comes from the external capital ACHR put into the fund - the rest is the people's savings.)*
- **Total savings in 30 villages :** 3.2 billion Kip (US\$ 322,444)
- **Source of funds :** Mostly from people's savings, with a small external capital infusion by ACHR (funds from DFID, Misereor, Selavip, Homeless International)

- **Purpose of loans :** income generation in agriculture, animal raising, weaving, product production; education, welfare, health-care and emergencies.
- **Size of loans :** 500,000 - 2 million Kip (US\$ 50 - 200).
- **Interest charged :** 1.5% monthly interest (18% annually) charged to networks, which on-lend to savings groups at 2 - 5% monthly interest (24% - 60% annually).
- **Loans disbursed :** 3.2 billion Kip (US\$ 316,322)
- **Total Beneficiaries :** 6,965 households (10,235 people) are direct beneficiaries of the fund. (This means that about 40% of all households in the 116 participating villages are direct beneficiaries of the fund.)
- **How it works :** The Pak Ngum Fund is managed entirely by a committee of representatives from the 30 village savings groups, which have organized themselves into 6 networks throughout the Pak Ngum District. Loans from the fund are made at 1.5% monthly interest (18% per annum) to village savings groups (not to individuals), via their networks, subject to a ceiling of 10 million Kips (US\$ 1,100) per network and a repayment period of up to one year. Savings groups on-lend to individual members according to rates, terms and procedures set by each group.

ACHR supported the following exchange learning and exposure trips in Lao during 2004 :

- **Regular support visits** (Every 2 months, 3 or 4 people go) by senior CODI staff and senior community leaders to Lao PDR.
- **April 2004 : A big support visit and seminar in Lao which focused on income generation activities.** (20 people from Thailand traveled to Lao for 4 days) Community leaders from several provinces in Thailand were invited to share specific skills and techniques with the Lao groups in a big seminar on income generation in semi-urban areas. For example, Mae Tong Dee and her women's group members from Chiang Mai came to teach the people to do income generation activities like making *naam preek pow*; community leaders from Chonburi Province came to teach about their work promoting "local wisdom" like making traditional herbal medicines; community leaders from Chinat Province came to teach how to make shampoo using all natural, local materials; some groups from Northeast thought about how to make organic liquid fertilizer from kitchen waste. About 150 Lao community members from many of the savings groups in Vientiane Province joined the seminar, held in Vientiane. There were also meetings to discuss welfare activities.
- **Lots of internal visits and horizontal exchanges**, within Lao, between savings groups in Vientiane, and between Vientiane and other cities where there are plans to begin: Luang Prabang, Champasak, etc. Because we have limited funds to support visits by outsiders, there has been a big effort in the past year to use "internal resource" people much more, where people in Lao visit each other. For example, the people from Pak Ngum District (which is where the savings groups began first) will travel to Sangthong and Nasaythong Districts to promote savings groups and teach about accounts-keeping. Pak Ngum community leaders have also been traveling to Champasak, in the southern part of Lao, to help start savings groups in communities there. This horizontal learning strategy makes much more efficient use of resources, plus it builds local skills and strengthens networks between communities and between parts of the country. There are a lot of community leaders who are very good story-tellers and can tell about their experiences with savings and loans very well - no need to invite outsiders from Thailand.
- **September 2004 : Big exposure trip of Lao group to Thailand** (22 people in the group - mostly community leaders) : They joined the Mairieng Sub district activities, where they saw one of the powerful cases of community-driven local planning and self-sufficient development. The group also went to Nakhon Sawan to see the Community Forest being managed by the Community Forest Network. Some of the villages in Sangthong District in Vientiane is promoting a variety of environmental activities and community forest management, and are looking for ideas.

85.5% of Lao people earn their living through agriculture and fishing!

ACHR has also contributed additional capital of US\$ 10,000 during 2004 (\$8,000 on 6 January, 2004; \$2,000 on 30 June, 2004) to add to the community-managed development fund that has been set up to serve the three districts of Vientiane: Pak Ngum, Sangthong and Nasaythong.

Expanding the savings and credit and community fund process to new cities in Lao PDR :

According to the tight regulatory system in Lao PDR, the collaboration between ACHR, CODI and the Lao Women's Union to support the savings and credit process in Vientiane has been governed quite strictly by an MOU, which will expire in September 2005. So now we have to start the process to prepare a second phase MOU with the Lao Women's Union. Somsook will go in early 2005 to meet with the Lao Women's Union, to talk about how to explain these activities.

Project results :

- **The Lao Women's Union is promoting the expansion of the S&C process :** Every year, the National Lao Women's Union organizes meetings, to which they invite women's union representatives from all the districts, provinces, all over Lao to come to Vientiane. This year, They talked a lot about this project and the savings and credit program it is promoting in Vientiane. And the Lao Women's Union representatives are very much interested in these activities, want to extend them to other areas.

- **The Lao government is also interested in promoting this kind of activity**, because it shows that the people can manage the money by themselves.
- **The people are also very proud of this process**, because they have their own money, they are managing it by themselves, collectively. And the amount being borrowed is coming mostly from their own savings - the outside capital in the fund is very little!

Plans to expand the project :

Discussions are now on between ACHR, CODI and the Lao Women's Union to expand the process in two ways, under a new MOU :

1. **Expand the community savings and credit process into more villages in Vientiane Province**, and to include more households in the existing villages, in the three districts where the project is operating now. (Where membership is now averaging about 40% of households in the villages with savings groups)
2. **Expansion of the project to include other kinds of activities besides S&C** : including community welfare, income-generation, rice-banks, liquid fertilizer (E.M.) and organic farming, local wine production from various fruits (like pineapple!).
3. **Expand the community savings and credit process into four other provinces**: Luang Prabang, Bokeo and Phong Saly (in Northern Lao) and Champasack (in Southern Lao). Most of these areas are also fairly rural, like the three districts in Vientiane.

Province	Total # of districts	Total number of villages	Total number of households	Total population	Density (persons per square km)
Vientiane	9	490	89,000	580,000	149
Luang Prabang	11	1,162	64,000	410,000	24
Bokeo	5	371	22,000	130,000	20
Phong Saly	7	613	26,000	170,000	10
Champasack	10	907	87,000	560,000	36

14. NEPAL

Report on ACHR activities in Nepal during 2004

ACHR's involvement with groups in Nepal goes back to 1992. After the Nepali housing activist and close friend of ACHR, Ramesh Manandar, died tragically in a plane crash in 1992, friends across the ACHR network took up a collection to establish the "Ramesh Fund." Lajana, Ramesh's wife, began linking together people in Kathmandu who'd been involved in housing and poverty issues and used this \$15,000 as seed money to start the **Lumanti Support Group for Shelter** in 1993. Lumanti is still the only NGO in Kathmandu which focuses on issues of housing, development and access to credit in urban poor communities. In recent years, Lumanti has begun working closely with an established federation of poor communities and helped start a new women's savings federation, which together now cover nearly all the city's slum and squatter settlements and has reached poor communities in 21 other rural and urban districts in Nepal.

1. **The Nepal Baso Bas Basti Samrochan Samaj** (*National Federation of Squatter Communities*) has been growing over the past ten years. In a country where the crisis of landlessness is increasing sharply, the federation's main goal is to find means of securing land tenure for poor communities in Nepal. The national federation is now active in 21 districts across Nepal, including two districts in the Kathmandu Valley and has over 35,000 members. The federation process, says Chairman Deepak Rai, helps bring people who are vulnerable into something that is big and strong.
2. **The Nepal Mahila Ekta Samaj** (*Nepal Women's Unity Federation*) Bimala Lama is an active leader from the Ramhity Basti squatter community. After returning from an exposure visit to Cambodia and Thailand in 1999 where she attended a regional meeting of women's savings groups, she immediately began working to bring together the women's saving and credit groups scattered around Kathmandu's squatter and slum communities. She visited most of the sixty identified squatter communities, telling people about the things she'd seen large networks of women's savings groups accomplishing in Cambodia and Thailand (where conditions are much worse, she felt, than in Nepal), and urging the women to combine the strength of their savings groups together into a federation. Two months later, women from nineteen communities gathered in a large meeting and the Nepal Mahila Ekta Samaj was born, a committee was elected and a celebratory round of hot tea made do for a toast. The women's federation brings a new perspective and adds strength to the *Nepal Baso Bas Basti Samrochan Samaj*. Since then, the Mahila Ekta Samaj has been active in starting and supporting savings and credit groups in new communities, helping organize infrastructure improvement projects, spreading around experiences building toilets and sewers through local community exchanges and monitoring the situation in communities facing eviction.

As these federations have grown in size, confidence and ability, Lumanti's work in savings, housing, infrastructure, education and income generation has multiplied alongside them. Lumanti is now working in 70 slums and squatter settlements in Kathmandu (where there are 130 savings groups), and supporting federation branches in 21 outside-Kathmandu districts. Instead of taking charge of this work, in the customary NGO fashion, Lumanti has increasingly taken the role of back-up organization to these maturing federations, which are increasingly taking over responsibility for these things.

1. ACHR support to the setting up of an urban poor development fund in Nepal :

For ACHR, one of the most exciting developments in the Asia region during 2004 was the setting up of the Kathmandu Urban Support Fund in Nepal, in May. Nobody expected any big breakthroughs for the urban poor in a country that has been plunged in a violent civil war, where the entire royal family was murdered and the democratic government overthrown by a monarchist coup and the whole country is under a state of emergency. But as things turned out, life goes on, and the political melt-down in Nepal didn't stop the wheels of negotiation from turning. The Kathmandu Fund was launched with big support from the Mayor of Kathmandu, the community federations, the local NGO Lumanti, and the ACHR and SDI networks.

ACHR's involvement in promoting community driven development funds in the region :

When it was launched in May 2004, the Kathmandu Urban Support Fund became the 12th community development fund to be launched within the ACHR network (of which 9 are in Asia and 3 in Africa). Community development funds, which are lightly, flexibly and jointly managed by communities and local actors, are now appearing in several Asian and African countries, and providing badly-needed credit for housing, infrastructure and income generation to poor communities. In most of these countries, these are the only institutions which provide affordable, long-term credit to groups of very poor people. When development resources go into such funds, the money circulates, helping people, creating assets, energizing community processes. And as money lent to families, communities and networks gets repaid, it goes back into the fund, where it starts circulating again, financing more housing and income-generating projects. In these ways, the money ultimately serves many purposes, helping build a more confident, more equitable and more self-reliant community movement, and a more balanced, productive relationship between the city and the poor. ACHR has been actively promoting the concept of community-driven development funds for many years now, in many ways:

- **New Fund Initiatives** : Helping establish new funds and set up the kind of institutional arrangements which create space for the poor to become the main actors, together with other local stake-holders - especially government. In the long term, these institutional arrangements are much more important than the amount of capital in funds.
- **Learning** : Setting up exchange visits between people involved in managing funds in different countries (community leaders, NGOs, professionals) to visit each other, learn from each other's experiences, share ideas and understand the deeper aspects of community funds. The techniques involved in managing these funds aren't something you can find in the market, or in existing development finance systems, so you have to go straight to the groups who are actually doing it for advice.
- **Linking** : There are now several fund-related projects scattered across Asia and southern Africa. ACHR's work linking these groups into a "funds network" puts the collective strength and experience of all these funds at anyone's disposal in times of trouble. There is a lot of cross-pollination and many core ideas are common in several of these funds.
- **Saving** : Community funds mean nothing without the roots of solid community savings and credit organizations. Promoting and strengthening these processes, through community exchanges and advocacy, is also an important part of ACHR's fund promotion work.
- **Studying** : Coordinating with researchers, academics and development institutions in the North to crystallize the lessons from these funds and to disseminate their concepts to a wider audience through development literature and forums.

Besides contributing to the fund's initial capital base (The Municipality of Kathmandu contributed the first US\$ 100,000 to the fund, which ACHR and SDI matched by contributing another US\$ 100,000 (ACHR providing \$50,000 and SDI \$50,000). ACHR has been actively promoting the community development fund concept in Nepal for years, through exposure visits to countries with active urban poor development funds, and through advisory visits to and from India and Thailand. Here is a summary of the activities organized to support the new fund only during the 2004 year :

- **December 27 - 30, 2003 : Somsook traveled to Kathmandu** to meet with professionals in the Lumanti NGO, community federation leaders, and local government officers about the new community development fund(s) that were in the process of being set up in Kathmandu and other cities in Nepal. Her trip to Nepal was followed by a visit by Jockin Arputham, who has pledged continued logistical and funding support for these new fund initiatives, from both India's National Slum Dwellers Federation and the SDI network.
- **Jan 19-23, 2004 : Nepal Municipal Authorities to Thailand** : In preparation of the launch of the Kathmandu Urban Community Fund, and to encourage and stimulate preparation for starting funds in three other cities, high-level city officials, federation leaders and staff from Lumanti (support NGO) visited CODI (Thailand) to learn how the funds from CODI are channeled to community networks, how these networks manage these finances, and how the important role of community savings fits into the health of a good community fund. They also visited several community-driven upgrading projects in two cities being supported by the CODI Fund, under the national "Baan Mankong" community upgrading program.
- **February 10, 2004 : Nepal team of women community leaders and NGOs joins "City Wide Upgrading workshop in Cambodia** with exposure to projects in Cambodia and Thailand.
- **May 23 -29, 2004 : Nepal team travels to Cambodia and Thailand**: A mixed team (community leaders, local officials and NGO professionals) joins the workshop in Cambodia on Savings Restructuring and Upgrading includes regional and international participants from Ghana, Nepal, Thailand and India Thailand to learn about saving and credit and community upgrading.

2. More details from the Kathmandu Urban Poor Fund launch event : (May 30 - 31, 2004)

The Kathmandu Urban Community Support Fund was launched during a gala 2-day event organized Lumanti in Kathmandu, May 30 - 31, 2004. (ACHR funded the meeting costs, including transport, food and accommodation for all the regional and international participants). Here are some details about who came to the event, and what the main activities were.

Who came to join the Fund launch event?

- **From India (10 persons)** : Mr. Jockin Arputham (NSDF), Ms. Shobha Adhav (Pune Mahila Milan), Ms. Rehemat (Bombay Mahila Milan), Mr. Shakoor (NSDF), Mr. Murti (SPARC), Ms. Shutapa (SPARC), Mr. Subash (SPARC Video technician), Mr. Subrat (NGO Dawn in Orissa), Dr. Ambika Prasad Nanda (Orissa State Planning Board).
- **From Ghana (3 persons)** : Mr. Farouk (NGO People's Dialogue, Ghana), Mr. Baba Fuseini (Community savings leader), Ms. Salomiy Hammond (Community savings leader).
- **From Indonesia (5 persons)** : Ms. Asmanida (Community savings leader, from Lampung city), Ms. Rohaeni (community savings leader from Garut city), Ms. Hasnia Daeng Palikkai (community savings leader from Makassar city), Ms. Neni Kartika (Urban Poor Consortium, Jakarta), Ms. Veronica (Women's Legal Aid NGO in Jakarta)
- **From Thailand (8 persons)** : Ms. Somsook Boonyabanha (ACHR, CODI), Ms. Panthip Petchmark (CODI), Ms. Withanya (Community leader, Ayutthaya), Mr. Ruanguyth George (National Housing Authority), Mr. Patiphan (CODI), Professor Sutat (community leader, Ayutthaya), Mr. Charoen (Community leader, Ayutthaya), Mr. Thomas Kerr (Asian Coalition for Housing Rights).
- **From Nepal** : 52 Representatives from community savings groups in 22 districts outside Kathmandu (There are a total of 75 districts in the country): These are all members of the fast-expanding community federation.

How the fund will work?

The management of this fund will be under partnership of Municipality, Lumanti, urban poor representatives, academics and others. Only organized community groups with savings and credit schemes will be eligible to apply for loans from the fund - not individuals. The fund has an independent board (the fund is not controlled by the Municipality) which includes representatives from Lumanti, the community federations and the Municipality.

- **Inauguration of the Kathmandu Urban Community Support Fund (Morning 30 May)**, ceremony held in the Kathmandu Municipality. (*Highlights from some of the speeches are given below*)
- **Foundation stone laying ceremony and (Pink!) Model House Exhibition at relocation project** at Palikhel, Ward 6, Kirtipur Municipality (Afternoon 30 May) : An important part of this inauguration event was the inauguration of the fund's first community relocation project that will benefit by housing and land purchase loans from the new fund. There was a model house exhibition and *bhoomi puja* (Hindu ceremony for beginning a new construction). Also poetry and dancing and a big vegetarian feast! This community was evicted two years ago from their river-side community by the Vishnumati Link Road Project. After a lot of negotiations with the Municipality, people agreed to voluntarily demolish their own houses in exchange for short-term compensation from the city to help people rent housing elsewhere. A long struggle for alternative land followed, in which finally, 46 families saved and planned and began looking for land. Finally the land in the Kirtipur Municipality was found and the project was set up (using loans from the new fund to buy the land and pay for the houses).
- **National Community Federation(s) Meeting at Sankhamool Community (Evening 30 May)** : This is a river-side squatter community, where the federation's president (Hukum Bahadur Lama) lives. This is the federation's office (Nepal Basobas Basti Samrakshan Samaj), and sometimes used to put up visitors to Kathmandu. Meeting is chaired by Deepak Rai, the Federation's secretary. All the international guests and federation representatives from 21 other Nepali districts join the two federations: The Nepal Mahila Ekta Samaj (Society of Women's Unity Nepal) and the Nepal Baso Bas Basti Samrochan Samaj (National Federation of Squatter Communities) for a big meeting in the crowded meeting room, everyone sitting on the floor, ducks quacking outside and smells of roasting chapatti drifting in from the cooking stoves out front. Smells like a farm here! (Many of the reps. from districts outside the Kathmandu Valley are staying here).

Community savings and loans in Kathmandu Valley :

- There are now 130 community savings groups (16 - 20 members per group) in the Kathmandu Valley (Kathmandu, Lalitpur, Thimi), with 2,139 members and combined savings of Rs 7 million.
- Most groups save monthly, but there are some groups who save daily or weekly.
- Members take loans for income generation, buying livestock, emergencies, toilet construction, infrastructure.
- Many of these savings groups have also been able to leverage local resources for their infrastructure projects from ward, municipality and national government levels.
- Some groups have set up special housing savings schemes, where the money is not used for loans, just goes into bank for future housing.
- Lumanti provides support with accounts.

52 of these community visitors from outlying districts will be staying in Kathmandu for a couple of days for a training program Lumanti and the two federations have organized: strengthening the federation, surveying, savings, expanding into new areas.

- **Site visits to community-driven upgrading projects (Morning 31 May) :**
 1. **The Khadipakha Community** : 145 households living in a beautiful, 40-year old squatter community built on the hill-slopes along a small drainage canal, which winds its way through the center of the community. The people boxed the canal in with retaining walls at the side and then covered it over completely with a concrete slab, creating a broad public open space winding through the community! Very beautiful to see all the people using this space (which used to be a stinking drain) for playing, drying grains and chilies, chatting, hanging around, feeding their goats, etc. They also built individual toilets. Originally, the local authority was no friend to this community, which had no secure tenure yet here, and the upgrading work has been a powerful relationship-builder with local authority, as well as an important tenure-consolidating strategy. The official attitude towards the community has gradually become positive, and the improvements have been totally supported by the local authority. A lot of individual families have invested in housing improvements after the canal-covering project, so there is a perception of greater tenure security.
 2. **The Mandikhataar Community** : is an urban squatter settlement (72 houses) located amidst a series of middle class housing developments. The community worked with Lumanti to build a network of paved walkways through this steeply-sloping community. All the families also built their own toilets, which connect to new sewer pipes running under the walkways. After the toilets and walkways, people began to improve their houses, and the community negotiated with the city to extend the municipal sewer mains to reach the edge of their settlement (so they can connect their internal sewers to it). Since then, many other middle class housing projects nearby have linked their toilets to the new sewer mains under the road. There is now a neighborhood committee and the Mandikhataar community people have been the most active members! The local government gave its approval for the project - through the "*Village Development Committee*" which was taken by community people as a kind of recognition of the community.

3. **The Lyaku Community** (*in Thimi Municipality - Ward No. 7*) : Four years ago, Lumanti began working with this beautiful rural village of 3,000 people - which is very picturesque but also very poor and very crowded. There were no toilets in the entire community, and the lanes and public square were like giant, muddy open toilets. A community savings scheme worked as a spring-board for a number of community infrastructure improvement projects, supported by Lumanti and the Thimi Municipality.
- **Urban Forum (Afternoon 31 May)** : at Hotel Marshyangdi, for the participation of the international participants, plus some of the key local government officials, local planning professionals and community housing activists from Kathmandu. Discussed issues of housing, access to land, community development.

3. Excerpts from speeches made during the Fund's Inauguration ceremony, May 30 :

3.1 Mayor of Kathmandu explains his take on the history of the Fund : When I first came to office, the policy makers were not very supportive of the poor, and the poor communities themselves were not very well organized. . . . And because the communities were not organized, it was easy for them to be manipulated by politicians. When Lumanti first began highlighting the issues of poor communities ten years ago - especially the issue of tenure security - the key people in the Kathmandu Municipality (KMC) and in the city's planning unit were slow to understand these issues and were not supportive. When we had our first few meetings with the KMC, to talk about the issues of poor communities, I was the first person who started understanding what Lumanti was trying to convey and recognized that this tenure security was an issue we needed to work on.

The community people were also trying to negotiate with the city. One day, a big delegation of community people came to my office at the KMC. It was more like a demonstration than a delegation, though! They were shouting slogans and using bad words against me, so I invited them all inside my office, and I told them, "I want to hear you." But they told me, "You are not going to hear us, because nobody has invited us inside the municipal office like this, you are doing some mischief!" And I said, "I am behaving well, man! I am inviting you all in to listen to what you have to say. If your number had been smaller, I would have offered you coffee! So let us sit together and have a discussion." But they said "No, no! Mr. Mayor, you are fooling us!" and they left my office without telling anything to anybody! And in my office I had my whole city planning team, even my city council members, they were so envious.

In the mean time, Lumanti kept coming in to us and having meetings with me and my city planning commission, and trying to convince us. Also, they brought some community people with them. Initially, I was a little hesitant, but then slowly the process began. And I came to realize that I can address this issue. So I talked with my city planning commission, with my city council members, with the government, and slowly I came to understand that in our valley here, where there are only 52 squatter settlements, within two or three years we can solve the problem. It's not such a big problem.

And not only here, but in the other cities in Nepal. The mayors of other cities look to me, as mayor of the country's capital city, they rely on me, even to do lobbying. So slowly, other mayors began taking up this issue. And last year, this gathering of mayors, Lumanti, community people and ACHR happened to discuss the fund idea. So the process has begun.

This fund is supported by the KMC, but it is not under the control of the Kathmandu Municipality. It is independent - we have set it up that way on purpose. Because the situation of the government is very uncertain now. I may be the mayor again next week, or I may not. Now Lumanti and the accountant can sign for withdrawals from the fund.

Other mayors are interested to do similar funds in their municipalities, but many are having to resign, under pressure from the Maoists, and difficult to do things with the political instability now in the country. The mayor from the Butwal Municipality, for example, had come on an exposure to Bangkok to visit CODI, and was very keen to set up a fund in his city, but soon after coming home, he was shot! This is the reality of how unstable the politics of Nepal is right now.

The KMC contributed US\$ 100,000 to the fund, and this is the first time in Nepal that a local government has contributed such a large amount to support people's own initiatives to address their problems of poverty and housing. Also, this is the first time that poor people are sitting with NGO people, professionals and government officials on the board to administer these funds - that has also never happened before in Nepal! We see this as a very big achievement.

3.2 Jockin Arputham (President of NSDF and Chair of SDI) : Five years ago, this Kathmandu Mayor was saying "Evict these people! These squatters all have land back in the village, let them go back there!" But now see what's happened. Now this man is our best ally in the municipal government. Earlier, when we had a meeting to discuss this new fund in Kathmandu, I said "SDI will put in US\$ 50,000 to the fund", and straightaway the mayor said "I'll give US\$ 100,000!" And he did!

This is a considerable commitment of resources and support from a local government, especially in the context of Nepal, a small and impoverished country which is also in the midst of a civil war and a complex political crisis. It isn't easy to have a relationship with the mayor, to change the situation of the urban poor. But Lumanti and the federations here have developed a very clear relationship with the city, and with its mayor.

But I think the mayor mentioned something that is very important for all of us: when the people made a demonstration and used abusive language and shouted at him, he must be the first mayor ever who, even after all these bad words, to invite the people to talk to him! He was very keen to talk to the people, but the people didn't believe - something must be wrong with this mayor, he wanted to talk to us! So they went off! But he still believed, because of Lumanti, and he thought we need to listen to them. So he made an initiative and he decided that we should work together: Lumanti, the people and the municipality.

Tomorrow is the first day in the history of Nepal, in which we are going to set up a fund which is managed jointly by the communities, the NGO and the municipality. I think it is very important for all of us to learn to look at how we influence the government or the municipality to listen to the people, through the NGO. It's not an entry point, it's a clear working relation with the municipality. Our agenda is very clear, what we want to achieve is very clear: I think the municipality it also coming along with us, and we need to see tomorrow how we are benefiting from this interaction between these three partners.

3.3 Lajana Manandar (Director of Lumanti, the Fund's local support NGO) : We have been working with poor communities in Nepal since 1996, when Lumanti was formed. Organizing, savings and credit, improvement of basic facilities - everything started since 1996, and it is all going very well and is expanding. Apart from that, working with the Municipality to set up the fund. We also deal with the ward committees (the lowest unit of the municipal government) in the city, to get their support in improving the community's environment. While working with small improvement projects in communities, we directly deal with these ward committees, rather than the Municipality. We only deal with the Municipality when issues of eviction come up and for setting up the fund.

Now the fund has been set up, and there is a big commitment from the Municipality. There is now a mechanism in place for allocating local government funds for community initiatives and undertaking joint-ventures between the city and the poor, and this makes a good model for other municipalities to follow. This is the first time the KMC has started consulting with the communities - in workshops related to housing and poverty issues, the federation people are now invited and consulted, and their inputs are sought. The relationship between the city and the poor is building, but still there is a lot needs to be done. But it has started, and the first result is the fund, to which the Municipality has contributed a large amount of money.

3.4 Somsook Boonyabantha (Director CODI, Secretary General ACHR) : This is the launch of the new fund, and it is also the launch of the fund's first housing project. This is not important because we are seeing Nepal's first squatter relocation project, but because this project is the fruit of a new mechanism. And this new mechanism is important because it is something the municipality agreed to set up, but is clearly allowing to be *independent*. As the Mayor was saying very clearly, the city government gave this first US\$100,000 to the fund, but now it is only the fund's manager and the community leaders who sign the checks! This process is a symbol of a new system in this society - this is important. This is exactly the kind of system most of us are looking for in our countries: how the community people can get support and finance channeled to them, so that they are the ones who do things, who control the game, who drive the development of their own lives and communities. This fund is a symbol of that.

This new fund in Kathmandu is a joint effort between the municipality, the NGO and the people. And it presents a new, alternative to the city administration system. And this is interesting because since this fund will be part of the city, it signals an acceptance by the city of the idea that people can be the key actors. Because it is very new, the way the fund works is still being designed, and this first project is a chance to experiment with how this fund process can send the right kind of message to the urban poor and to the city as a whole: this fund is going to be the people's tool, and it is going to support their way of change. This is something that needs inputs from our visitors from other countries.

3.5 Bimala Lama, leader of the Women's Federation : She talks about how they are trying to expand the women's federation and the savings groups, especially amongst the city's 52 squatter communities. She says that before now, the idea was to drive the poor away from the city, but this new fund is an important tool to help the poor communities and the city to work together to find ways to make room for everyone in the city - rich and poor alike. And since this fund is a collective effort by many organizations working together, in partnership, we will light the diva (ceremonial oil lamp) collectively!

3.6 Representative from the Department of Housing and Physical Planning, Ministry of Local Development : We are happy because this partnership fund helps us to solve problems we've been trying to solve for years, but haven't been able to. And it is good that the lead has been taken by the Kathmandu Municipality.

- Government statistics put the population in the Kathmandu Valley now at about 1.6 million people. 16% of Nepalis live in urban areas around the country.
- We estimate that 25% of Nepal's urban population live in rental housing
- We estimate that 8% of Nepal's urban population are squatters, but that percentage is much higher in Kathmandu valley.
- And there is very little development in these urban areas to support this growth yet. Now our job is to effectively "activate" local organizations like these.

3.7 Hukum Bahadur Lama (President of the Nepal Basobas Basti Samrakshan Samaj Federation) speaks : This is the happiest day! Before, there was no way for people in our settlements to get help or recognition. The government's planning was only to evict squatters, but now they are willing to join hands to work together on problems of housing and land in our city. The fund is not only a quantity of money, but it is a joining together. Now the Municipality and the other organizations are giving their word to help. Now, if there is to be an eviction, alternative land must be provided. And if there is no alternative, people cannot be evicted. We're not asking for the Prime Minister's chair! We are only asking for the chance to do our own development. Most of us want to stay on the same land where we live now, if possible, with land certificates. That's why we established our savings groups. And now all savings members must contribute some amount of money from their savings into the fund.

2. ACHR's support for the horizontal exchange learning between Nepal and India and Sri Lanka. ACHR support for NSDF/Mahila Milan/SPARC Alliance to provide ongoing, direct support to the community federation and development fund process in Nepal :

Over the past 7 or 8 years, the NSDF/Mahila Milan/SPARC alliance in Bombay has acted like a "big sister" to the growing federations of poor communities in Nepal, and to the women's savings and credit process which is supported locally by the NGO Lumanti. Most of the exposure trips made by the Indians to Nepal, and by the Nepali groups to India, have been paid for by ACHR to support mutual learning. Along with ACHR and CODI in Thailand, the NSDF/MM/SPARC Alliance were also key supporters in the process of developing the Kathmandu Urban Poor Development Fund. Jockin (NSDF President and one of the region's most gifted and powerful community leaders) was an important ally in showing a reluctant municipal government how working with the poor can lead to "win-win" solutions for everybody. ACHR's support for this kind of alliance-building between poor people's organizations in neighboring countries is not only an efficient mechanism for horizontal learning and cross-pollination, but a powerful builder of solidarity and confidence in large-scale people's organizations. During 2004, ACHR supported the following specific exchanges between India and Nepal :

One of Kathmandu's Ward Chairmen speaks: He went on an exposure trip to Bombay, he was so impressed with what he saw in Byculla: in 45 minutes the Mahila Milan savings collector collected daily savings from more than a hundred pavement houses. And the community toilet projects the federations have built in Bombay are very good - they don't look like toilets at all but like houses! Very beautiful.

3. Nepal joins ACHR's Annual ACHR Meeting (Jan 2004) in Bangkok and Ayutthaya :

Lajana Manandar, the director of the NGO Lumanti Support Group for Shelter, is a core focal person in the ACHR network. She joined the ACHR meeting and made a presentation about Lumanti's work in Nepal.

15. PAKISTAN

Report on ACHR activities in Pakistan during 2004

There are about 400 individuals, organizations, government officials and community groups on ACHR's mailing list in Pakistan.

1. Support to the Karachi Urban Resource Center's activities
2. Support to facilitate the setting up of new URCs within Pakistan
3. Support to facilitate the replication of the URC concept in other Asian countries
4. Support to URC's activities related to the issue of eviction - nationally and regionally
5. URC translates ACHR newsletter into Urdu-language version
6. Pakistan's involvement in ACHR's "Understanding Asian Cities" Project
7. Facilitating advisory work from the OPP's technical advisor Khatri in Thailand and Cambodia

1. Support for the Karachi Urban Resource Center's activities

Background : Opening up the urban planning process to citizens and groups who have been excluded : Since it was formed 17 years ago, the Karachi Urban Resource Center has become a key player in most of the city's urban issues: housing, tenure security, sewerage, water supply, solid waste management, pollution, transport, historic preservation. URC's activities - and especially its public forums - have helped galvanize a growing network of community and professional groups to design and promote solutions to the city's problems that are sensible, affordable, sustainable, participatory and appropriate to the city's fiscal and social realities.

Like all Asian cities, Karachi has big problems of drainage, sanitation, housing, waste management, land-use, transport and conservation of historic areas. These problems are not independent, but are the product of social, political, economic and administrative issues. But when planners, architects and politicians try to work out solutions to these problems, they are limited by the way they've been educated. Because they don't interact with people or interest groups, they aren't aware of the causes and repercussions of these problems and so cannot present appropriate solutions.

In the planning process anywhere in the world there are three players: the politicians, the planners and the people. In many countries like Pakistan, the politicians and planners get together, make their plans and implement them. In this form of planning, there is no input from people at all. What is required is that the politicians, planners and people come together. According to Arif Hasan, one of the co-founders of the URC,

"What is required is to identify, to make aware, to train and to bring together institutionally, people who are different. The purpose of URC is to create space for that interaction: create it, nurture it and institutionalize it."

But this space can only be used properly if these three players are on an equal footing. Since people are weaker, they need support - they need professional support, they need managerial guidance and they need alternatives so they can negotiate with the politicians and planners. This is basically what the URC is all about, and here is how Arif Hasan describes some of the URC's main activities :

- **Reading up and meeting groups :** We began by clipping newspaper stories like "the Minibus Owners' Association has decided to go on strike." What is this Minibus Owners Association? we wondered. So, we contacted the association and got to know of its problems. Likewise, we'd go meet scavengers and transporters and land-grabbers. As we established relationships with these interest groups, we discovered that their purpose in coming together was to present their claims before the government and to protect their gains - the only way weak groups can survive.
- **Publishing "Facts and Figures" :** We listed books and articles on Karachi, kept folios of clip-pings on various urban issues and began publishing a small newsletter which explains important things that have happened in the city each month. This goes to all the universities, newspapers, corporate officials and government departments, so they know what's happening in the city.
- **Presenting government plans in public forums :** Later on we began getting hold of government plans, analyzing and presenting these plans at public forums - because government does not present its plans to any one. We invite community people, journalists, government officials and interest groups to these forums. If there is a plan for transportation, for example, then we invite the transporters. If there is a plan on solid waste we invite the waste management operators and informal recyclers. These forums reveal how the interest groups disagree with government. So a space was created where different groups would come together. Then we transcribe these forums and publish them so people can buy and use them.
- **Preparing alternative plans :** When there is disagreement between government and interest groups, we prepare alternatives to government plans, prepared from the point of view of the interest groups and communities. In the process of discussing these plans with people, they are then modified. Then we begin lobbying for these plans. We have succeeded in getting some government plans canceled, some plans changed.

- **Conducting research** : Eventually, we felt the need to broaden the URC's base, so we began getting young graduates from the university to come work with the URC on one-year fellowships, to do research on the problems of the city. A number of university departments have begun working with URC and hopefully changes will take place in the university as a result of these interactions.
- **Networking** : The aim now is to link all these groups together in a network, so that a comprehensive working plan for the city can emerge with all these working groups contributing to it. In that respect a network has been formed and it is known as The People's Voice, in which many of these groups are represented, to put across a collective point of view on issues.
- **Producing documents, books, videos, leaflets, technical monographs, etc** : to disseminate information in many ways, to many different actors in the development process and to the people whose lives are directly affected by these issues, on issues such as housing, tenure security, sewerage, water supply, mega-projects, solid waste management, pollution, public transport, historic preservation, etc.

Small budget but big activities and far-reaching effects : By operating on an extremely small budget, making use of many volunteer students and community activists, dovetailing their projects in with other initiatives and keeping a very small staff and overheads, the URC has been able to avoid the trap of becoming dependent on large amounts of donor money, and therefore independent from the influence of shifting donor agendas. For most of its life, the URC has operated on a basic core budget of about US\$ 15,000 per year. It is just about impossible to find an organization in Asia - or the world - that can do so much work, with so little money as this one. Most of the URC's extremely modest budget expenses are met by grants from charitable organizations inside Pakistan. For many years, ACHR has supported only specific studies, "action-research" projects, workshops or exposure events the URC has undertaken, while its core funding has come from its local donors. But during the 2004 year, ACHR has helped to fill some gaps in the URC's core funding with a small operational grant (US\$ 10,000 sent on September, 2004).

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2. Support to facilitate the setting up of new URCs within Pakistan

ACHR's support to facilitate the setting up of other URCs inside Pakistan : During the 2004 year, the URC also concentrated on URC replication in some other cities in Pakistan. In Lahore, the Punjab Urban Resource Centre (PURC) has already started its activities. Younus reports that this is a good group of activists, having a lot working experience with OPP-RTI. Two more cities (one in Punjab and one in Sindh) are also taking the initiative for setting up URCs in their cities. Younus feels that "this replication will provide us strength by combining land, housing, eviction, water, sanitation, solid waste and other issues of urban poverty in different cities."

3. Support to facilitate the replication of the URC concept in other Asian countries

ACHR's support to facilitate the setting up of other URCs in the Asia region : In recent years, the URC concept has been spreading around Asia, and as the region's senior-most urban resource center, the Karachi URC has played "elder brother" to the establishment of many new URCs in Asian cities. The URC in Karachi remains the most rigorous, active, professional and committed example of the URC model in Asia. Through workshops and training programs it organizes in Karachi, exposure visits it hosts and the extensive documentation it produces on a wide range of urban issues, the Karachi URC has ignited a significant movement in Asian cities and opened up new avenues for professionals to support poor communities in the often skewed process of urban development. In recent years, URCs have been set up in :

- **Kathmandu, Nepal** (established by the NGO Lumanti in 1992)
- **Colombo, Sri Lanka** (established by the NGO Sevanatha in 1993)
- **Kuala Lumpur, Malaysia** (established by activists in 1996)
- **Phnom Penh, Cambodia** (established by Cambodian professionals in 1997)
- **Cape Town, South Africa** (established by the NGO "People's Dialogue in 2000)
- **Kolkata, India** (established by activists in 2004)

Some of these groups are still finding their wings, while others have already plunged head-first into all sorts of urban issues back home, but for all of them, their links (both through formal training programs, exchanges and seminars and through informal correspondence with Younus via the e-mail) with the Karachi URC offers offer a vital chance to meet, compare notes and to take a closer look at the region's senior most urban resource center.

4. Support to URC's activities related to the issue of eviction - nationally and regionally

During the 2004 year, ACHR supported several activities organized by the URC in Karachi relating to housing rights and forced eviction. These activities were both local (relating to eviction and housing rights issues within Pakistan) and regional (relating to eviction and housing rights issues within the larger Asia region). These activities focused on housing rights and forced eviction as large numbers of poor and low-income settlements faced the threat of - or the fact of - displacement. The URC's eviction-related activities included :

- **Monitoring and documenting evictions** in Pakistan, on an ongoing basis.
- **Preparing and circulating reports** on eviction cases and housing rights issues in Pakistan to the media, civil society organizations, government agencies and international organizations.
- **Encouraging affected or threatened communities to establish horizontal support networks** for the protection of their housing rights
- **Interlinking affected communities with NGOs** and government departments
- **Advocating housing as a basic human right**
- **Documenting and disseminating news about the prominent struggle** being faced by river-side communities facing evictions for the construction of the Lyari Expressway in Karachi. This has become one of Asia's "hottest" eviction cases, and the URC has been at the center of the movement to resist this expensive, polluting and unnecessary civil project, which the city does not need or want.
- **March 23-31, 2004** : The URC worked with other groups to organize a national workshop in Pakistan, "**Peoples Tribunal on Evictions and Large Scale Projects**" to focus on creating and operationalizing alternative solutions to the large-scale evictions that continue to happen in Pakistan - especially in its cities. As part of the workshop, ACHR sponsored an exposure visit by a group of community leaders and housing activists from Indonesia to attend the workshop and visit URC projects.
- **August 6-7, 2004** : Mohammad Younus, the director of the Karachi URC, attended the ACHR / COHRE regional meeting on housing rights and eviction, held in Bangkok, where he made a presentation on the URC's intense involvement in battling the controversial Lyari Expressway project in Karachi.

5. URC translates ACHR newsletter into Urdu version

Translating ACHR's newsletter No. 15 - Special issue on "*How Poor People Deal with Eviction.*" For several years, as part of its commitment to making important development news and information available to all groups in Pakistan, the URC has been translating and producing Urdu-language versions of the ACHR newsletter, "Housing by People in Asia." By using computerized composing and simple cut-paste techniques for reproducing photographs, the URC is able to make this important regional community news available to community groups, NGOs, civic groups and government agencies simply and cheaply. ACHR has supported this activity by paying the modest printing costs. During 2004, the URC translated and disseminated an Urdu-language version of the 15th Special Issue on "How Poor People Deal with Eviction."

6. Pakistan's involvement in ACHR's "Understanding Asian Cities" Project

One of the eight cities being studied, as part of the ACHR's "Understanding Asian Cities" study is Karachi, and the author of the Karachi study is Arif Hasan, one of the founders of ACHR and a key member of the ACHR network. During the 2004 year, besides working with his research team to prepare the Karachi study, Arif joined the following meetings that were organized around the study :

- **March 28-31, 2004** : Regional Workshop on Understanding Asian Cities, held in Hanoi. Authors of city studies in Surabaya, Chiang Mai, Pune, Phnom Penh, Karachi, Hanoi, Muntinlupa and historic Beijing attended.
- **October 28 - 31, 2004** : Understanding Asian Cities 3rd meeting was held in Bangkok. The research coordinators invited David Satterthwaite (from IIED in London) to help edit the research. Nine study authors attended this meeting, along with ACHR staff, to talk about the outcome of the Understanding Asian Cities research.
- **ACHR annual meeting** : As a core member of ACHR's governing body, Arif Hasan also attended ACHR's annual meeting in Bangkok and Ayutthaya, in January, 2004.

7. Facilitating advisory work from the OPP's technical advisor Khatri in Thailand and Cambodia

Abdul Khatri is a Pakistani national who has spent many years working with the Orangi Pilot Project's Low-Cost Community Sewerage projects in Karachi and other cities. In the course of his work with OPP, Khatri amassed a considerable wisdom and technical expertise on simple, low-cost alternative systems for toilets, composting, sewers, drainage, water purification and wastewater treatment which communities can build and manage themselves - some pioneered in Pakistan, and some developed later with communities in Thailand and Cambodia. As a key technical resource in the region, Khatri has made himself available (with ACHR's support) to help communities in Thailand and Cambodia involved in community upgrading, canal cleaning, etc.

- **Support to the community upgrading process in Phnom Penh** : During most of 2004, Khatri was in Phnom Penh, working closely the UPDF and the communities on upgrading and environmental improvement projects.
- **Support to the community upgrading process in Thailand** : During the 2004 year, Khatri also spent some time in Thailand, assisting several communities involved in upgrading projects under the "Baan Mankong City-Wide Slum Upgrading" program to develop low-cost and alternative sewage disposal systems (February 2004). Khatri was also involved in giving technical support to several canal-side community networks, involved in projects to rehabilitate their polluted canals. (April, 2004)

16. PHILIPPINES

Report on ACHR activities in Philippines during 2004

1. Interaction with Urban Poor Associates (UPA in Manila)
2. Interaction with the Philippines Homeless People's Federation
3. Support to the process of developing new social housing finance systems in the Philippines
4. Muntinlupa, Philippines joins the ACHR "Understanding Asian Cities" project
5. Cities Alliance Project Evaluation in the Philippines, April 2004
6. Support for Young Professional activities in the Philippines
7. ACHR's Eviction Watch Program (based in UPA)

1. Interaction with the Urban Poor Associates (UPA) in Manila

- **January 2004** : Denis Murphy and Ted Anana from UPA join in the ACHR annual meeting in Bangkok and Ayutthaya.
- **July 10 - 16, 2004** : Eight women community leaders and NGO staff from Urban Poor Associates come on an exposure visit to Thailand, hosted by ACHR and CODI. ACHR paid for the trip and CODI facilitated the exposure, which focused on community-driven upgrading and community-based savings and credit as an organizing strategy. The group visited CODI, Baan Mankong community upgrading projects, community development activities in Ayutthaya, visited the NGO People's Organization for Participation (POP) and the Four Regions Slum Network. The Philippines group was led by Alice Murphy, who was one of the founders of UPA and is a senior community activist. In Bangkok, the group attended the inauguration of the Bonkai Pilot Upgrading project, which was inaugurated by the Prime Minister on July 11.

2. Interaction with the Philippines Homeless People's Federation

Women Community Leaders from the Philippines Homeless People's Federation support the community process in East Timor :

After the Thai exposure visit to East Timor in 2003, there was a discussion within ACHR about how best to support the building and strengthening of the savings and credit process in East Timor - in an ongoing way. It was decided to invite a group of women's savings group leaders from the *Homeless People's Federation Philippines (PHPF)* and their NGO supporter (PACSI) to East Timor to spend some time in the communities. There were several reasons for this choice: both countries share a long history of colonial occupation, both are strongly Roman Catholic, and their languages are somewhat related. Plus, the Philippines has a very strong, national savings process, and a very well-established system for transferring knowledge about savings horizontally, so they make very good teachers.

July 25 - August 1, 2004 : First visit to East Timor to work on savings : The first visit of 4 women community leaders and 1 NGO leader was timed to coincide with the National Women's Congress, organized by the *REDE Women's Network of East Timor*, which the Philippines group participated in. During the visit, they visited many poor settlements in Dili and helped to restart the defunct savings group in one of the poor settlements, Comoro. Because of the Women's congress, the Philippines group had only very limited time to spend with the communities. But the group was very enthusiastic to establish this relationship with the communities in East Timor, and is determined to continue to support the savings and credit process through frequent visits - both ways. (*When they got back home, the Philippines community women wrote up a very lively and insightful report on that visit, illustrated with photos, which is available with ACHR.*)

- **Feb 10 - 13, 2004 - Philippines group attends the "City Wide Community Upgrading Workshop" in Cambodia** - A group of federation leaders and NGO supporters from PACSI (Philippine Action for Community-led Shelter Initiatives) traveled to Cambodia to share in this important event. During the visit, they spent an intense day with the community leaders from the Cambodian federation, helping to tackle some of the serious problems with savings and loan repayment. The Philippines federation has a very strong, very methodical approach to the savings and credit process, and shared their strategies with the Cambodians.
- **March 5-9, 2004 - Philippines Exposure to CODI and Community Networks in Thailand** : A group of women leaders from the Philippines Homeless People's Federation and NGO supporters from PACSI spent 5 days in Bangkok visiting community upgrading projects being undertaken as part of the Baan Mankong Upgrading Program, spent some time in CODI, to understand how some of the ideas can be used to manage the federation's own new Urban Poor Development Fund, and to visit savings and credit groups in Bangkok and Ayutthaya.

- **August 3-8, 2004 - Philippines joins Indonesian exposure and advocacy tour :** Father Norberto Carcellar (from the PACSI Ngo) joined a mixed team to visit community-driven housing and community-upgrading initiatives in Indonesia. (Father Norberto joined Maurice Leonhardt from ACHR, Joseph Oenarto from East Timor, and a group of Indonesian professionals to visit projects in Semarang, Jog Jakarta and Surabaya.

3. Support to the process of developing new, innovative social housing finance systems in the Philippines

The Philippines president Gloria Arroyo, in response to strong lobbying by NGOs, signed an executive order in January 2004 authorizing the creation of the *Social Housing Finance Corporation (SHFC)*. The NGO Foundation for the Development of the Urban Poor (FDUP), which has played a very active role in reforming the government's Community Mortgage Program (CMP), was a key player in the process of drawing up plans for this new corporation, including preparing the organizational structure, transferring the CMP and other social housing programs and looking at the corporation's financials. As Ana Oliveros (FDUP's director) put it, "We do not want the SHFC to be a purely financial institution and want to look at other models, like CODI and the UPDFs which ACHR has helped set up in other Asian countries." To support this process in the Philippines, ACHR has been in close contact with Ana, has provided materials on CODI (Thailand), UPDF (in Cambodia) and PUPDF (in the Philippines), and has invited FDUP and other professionals involved in the Philippines social housing finance sector to Bangkok, to visit CODI, and to share with other organizations and individuals involved in innovative housing finance around the world at the following ACHR/IIED sponsored workshop :

June 11-13, 2004 - Jing Karaos, Ana Oliveros, Sandra You and Fr. Norberto Carcellar (all from the Philippines) joined an international seminar on "*Innovative Housing Finance Workshop*" jointly organized by ACHR, IIED and CODI in Bangkok. There were 21 delegates from 11 countries, including South Africa, Philippines, Indonesia, India, Mexico, Brazil, Egypt, England, Nicaragua, and Ecuador. The aim of the seminar was to find new ways of financing for poor community development.

4. Muntinlupa, Philippines joins the ACHR "Understanding Asian Cities" project

Jing Karaos and Sandra You (independent development professionals with very close ties to the urban poor) and Father Norberto Carcellar (who directs PACSI, the NGO which supports the Philippines Homeless People's Federation) were all involved in preparing the study of *Muntinlupa* (a municipality within the Metro Manila urban agglomeration), as one of the eight cities in the ACHR "Understanding Asian Cities" project.

Like many Asian countries, the Philippines has a slew of progressive policies to deal with the urban poor's desperate need for affordable housing, filled with comforting references to "*government as enabler*" and a slew of decentralized mechanisms which mandate local governments to survey poor communities, inventory empty land within their constituencies and develop their own social housing programs. But the key to that cupboard-full of goodies seems to have got jammed in the lock in the Asia-wide rush to push economic growth above all else. Dramatic inequities in how land is owned and used continue to thwart efforts to solve the country's deepening housing crisis. Cities have no money to buy the land they've identified for social housing, poor families can't afford even tiny plots of urban land, and in a country where most land is still owned by handful of powerful old colonial families, land reform remains a pipe-dream. Meanwhile, speculation by private and public land-owners continues to drive land prices further out of reach of those who most need it.

Muntinlupa, the most recent addition to the 17 municipalities of Metro Manila, makes a vivid case study of how effective social housing programs and market forces work like oil and water in the structurally-adjusted cities of the new millennium. When the city was developed in the 1980s as a "back room" to the Makati financial district, industrial estates, business parks and up-market subdivisions replaced the mango plantations, and some of the city's richest families moved in. But skyrocketing land values priced so many out of the formal housing market that by 2002, a whopping 43% of Muntinlupa's population were squatting along the North-South railway and on the shores of Laguna de Bay.

The Muntinlupa study documents a 2002 case where the president proclaimed 50 hectares of unused public land within a former prison for social housing. This property would have done very nicely to resettle thousands of Muntinlupa's squatters without throwing them out of the city, especially the 10,000 households in line to be evicted for a major railway expansion project. The city had no funds to resettle these families, so the prison land came as a boon for everyone. Here was a chance to put to use all that local solution-making the national policies had called for. But almost immediately, the proclamation was amended to favor a "mixed use" solution, thereby opening the door for private-sector developers to get into the action. Instead of allowing the city to work with communities to develop affordable housing on this land, the project was turned over to the bankrupt National Housing Authority, which is now proposing to build medium-rise social housing blocks on a small portion of the land, through "public-private partnership" which nobody imagines will end up being affordable to the poor families the project is intended to benefit.

Jing Karaos (the principal author of the Muntinlupa study) and Father Norberto (who contributed to it) joined in the following "*Understanding Asian Cities*" meetings during 2004 :

- **March 28-31, 2004** - a regional workshop on "Understanding Asian Cities" held in Hanoi.

- **October 28-31, 2004** - a core group meeting on "Understanding Asian Cities" held in Bangkok

5. Cities Alliance Project Evaluation in the Philippines, April 2004

In April, 2004, ACHR's general secretary Somsook Boonyabancha was invited to participate in an evaluation of the Cities Alliance funded project in the Philippines called "*Upscaling Poverty-focused City Development Strategies in the Philippines*". Instead of playing the part of a visiting big-shot, however and pretending to evaluate a complex, national planning process in only two days, Somsook took advantage of the network of ACHR contact groups in the Philippines to organize a much broader-based and more people-oriented assessment of the CDS process's effectiveness in Philippines cities. So during the month before the April evaluation, Somsook asked several key groups working actively with poor communities in the country to join in the assessment, and bring the evaluation process right down to the ground: *what do the poor people living in poor communities in those project cities feel about the CDS process? Have they even heard about it? Did it work? Has it made any change? What have been the concrete results?* To gather these responses from the grassroots, Somsook got help from :

- **Urban Poor Associates** (UPA) NGO in Manila
- **PACSI**, the partner NGO to the Philippines Homeless People's Federation
- **Pagtambayayong Foundation** NGO in Cebu
- **Foundation for the Development of the Urban Poor** (FDUP) NGO in Manila
- **Freedom to Build** - a private-sector developer of affordable housing in Metro Manila
- **Jing Karaos**, an independent researcher and journalist specializing in issues of urban poverty

6. Support for Young Professional activities in the Philippines

Philippine young architects take part in an exposure visit and sharing with other YPs in Thailand and Cambodia :

October 2004 (10 days). Etsuzo Inamoto is a senior Japanese community architect with a long experience in assisting community-driven development projects by Buraku communities in Japan. He also has a very long and close association with ACHR. Using a small grant from Father Anzorena (SELAVIP Fund), Inamoto helped to bring two young women community architects from the Philippines (Faith and Arlene, from the NGO *TAO-Filipinas* in Manila) to visit Bangkok and Phnom Penh, where they had discussions with other local young architects working on community upgrading projects in Thailand and Cambodia. The idea was to visit upgrading projects and to compare their work and exchange ideas with other young architects in Thailand and Cambodia. The focus of the exchange was on the role of young professionals in supporting community-driven housing and settlement upgrading projects. (*SELAVIP paid for the Japanese and Philippines exposure visits, but many of the Thai and Cambodian young professionals they met with are being supported by ACHR. and ACHR and CODI coordinated the program.*)

7. ACHR's Eviction Watch Program (based in the Urban Poor Associates NGO in Manila)

For several years now, ACHR's Eviction Watch Program has been coordinated by Ted Anana, within the Urban Poor Associates (UPA) in Manila, an NGO with a very long history of supporting poor communities' resistance to forced eviction in the Philippines and other Asian countries. In recent years, while ACHR's approach toward the problem of eviction has moved away from the rights-oriented approach to embrace a more pro-active solution-based approach, there continues to be a crucial role in the struggle against eviction for activists and NGOs working in other spheres of development, at national, regional and international levels, using a variety of key strategies.

In Asia, a well-linked group of NGOs, housing rights activists, lawyers, professionals and academics have responded to eviction crises over the years by developing a range of tools for crisis intervention. Their work in community organizing, advocacy and eviction monitoring was extremely important in helping quantify and publicize these housing rights violations and bringing city-level, national or international attention to a very local phenomenon. These strategies were also important in helping people who didn't have any networks or connections to link with people and groups who could help them in their struggles against eviction. And the task forces, eviction watch programs, legal-aid cells and international networks they set up continue to be crucial allies to communities struggling to protect their housing rights.

For these groups, fax machines, and later e-mail and internet, proved to be powerful tools for global networking, information-sharing and advocacy about evictions. Now someone sitting in Melbourne or Geneva or Manila could write 200 people about an eviction crisis happening somewhere, and within hours, information and hundreds of protest letters could be flying around the world. As a result of all this work, there is now an international machinery around the issue of human and housing rights, to which NGOs and CBOs can link when there is a crisis. The Eviction Watch Program, based in Manila, is part of this, and joins with other organizations to use a variety of strategies to stop evictions. Sometimes these strategies work, sometimes they don't. As one jaded northern activist put it, "*A lot depends on how guilty the agency or the city or the bilateral funder behind the evictions can be made to feel, and who ultimately makes them feel accountable for what they are doing.*"

Here is a list of the kind of strategies and activities used by the Eviction Watch Program, and its allies :

1. Monitoring and documenting evictions : It's hard to sweep cases of eviction under the carpet when somebody's keeping track of them, documenting them in nicely-produced reports, newsletters and videos, and mailing these out, showing them at international meetings, posting them on internet sites and passing them on to allies in the media. Well-publicized documentation of evictions can be a potent political tool for communities and their supporters when they negotiate to find alternatives to eviction. It can also get civil society, human rights groups, NGOs and the media to join the opposition to eviction.

2. Organizing high-profile fact-finding missions : When communities and NGOs can't stop evictions locally through negotiation or resistance, sometimes a team of outside observers on a fact-finding mission can alter the playing field, especially when the visiting team includes prominent and respected professionals from academia and the judiciary, and when the mission is carefully organized and well publicized. Fact-finding missions can help stop forced evictions by showing governments that the things they do which violate the human rights of their own citizens are being watched by the outside world. They can also give a big solidarity boost to stressed-out local groups on the front lines. Since 1988, ACHR, COHRE and other groups have organized fact-finding missions in Seoul (1988), Kuala Lumpur (1995), East Timor (2000), Bangladesh (2000), Jakarta (2001), Fiji (2001), Manila (2001) and Karachi (2003). Some of these missions have slowed down or stopped evictions, others have had little impact and evictions kept right on happening.

3. Publicizing evictions and bringing in the press : There is a perpetual problem getting the press to cover housing issues. No matter what country, you find journalists are bored with housing issues, which have to be made to sound incredibly sexy or lurid to get them interested at all. And then when they do come and write something, they often get it all wrong. Even so, cultivating a strategic relationship with the press is worth the effort and is an important aspect of the fight against eviction. Why? Because a lot of the agencies which cause eviction, and most of the big multilateral institutions like World Bank and ADB, which finance the projects which displace people, are very vulnerable to public opinion created by the press.

4. Letter, fax and e-mail protest campaigns : If a state doesn't feel accountable to its own civil society, sometimes it will feel accountable to an international community, if a barrage of indignant faxes from around the world makes it clear that their actions are being watched and deplored from afar.

5. Invoking international human rights laws and covenants : There are all sorts of international laws, declarations, agendas, covenants and resettlement guidelines to protect people's human and housing rights, which most countries signed, but very few are very meticulous about following. So another important strategy is putting the spotlight on violations of these agreed-upon rights, and shaming governments into following them.

6. International anti-eviction campaigns : In Istanbul in 1996, 171 governments agreed to strive towards fulfilling the goal of providing adequate shelter for all. Later, the Global Campaign for Secure Tenure was initiated by UNCHS to help translate this agreement into action, and to spearhead a sustainable, city-based shelter strategy, in which the poor are active participants.

Other eviction-related activities involving the Philippines :

- **August 6-7, 2004 : Philippines joins ACHR / COHRE Regional Meeting on Eviction :** Ted Anana from ACHR worked with the Center on Housing Rights and Eviction (COHRE) to organize regional meeting on housing rights and eviction, held in Bangkok. The meeting drew about 30 professionals and community leaders from various Asian countries to discuss eviction and housing rights.

Report of Specific Activities undertaken in 2004 by Ted Anana, the coordinator of the Manila-based Eviction Watch Program :

Presence at the World Urban Forum in Barcelona (September 8 - 11, 2004) : Eviction Watch assisted the UPA team composed of Attorney Bienvenido Salinas and community leader Jeorgie Tenolete in preparing the power point presentation on the Pasig River rehabilitation project and its impact on project-affected communities in one of the activities at the World Urban Forum in Barcelona, Spain. Submitted also to HIC GS a case study on crisis intervention in a project being funded by IFC-World Bank; the study showed that following World Bank guidelines, it is possible to avoid evicting some 500 families by making some adjustments in the plan. Attended the HIC meetings at the Barcelona, including the general assembly.

Attended the IFC - World Bank meeting held in Manila (October 29, 2004) : where among other issues discussed was the World Bank guidelines on involuntary resettlement. The case of the 500 families affected by the Cavite Coastal Road project showed that when government, private investors, the affected families and NGO inter-act with each other that a solution acceptable to all parties can be arrived at. In this case, the government prodded by IFC World Bank agreed to align the coastal road project a few meters so that it would be moved towards the sea, thereby avoiding demolishing the 500 families.

World Habitat Day Activities (October 4, 2004) : Eviction Watch assisted in the global campaign to observe World Habitat Day by spreading the HIC campaign materials to housing rights organizations in Asia such as Korea, Japan, Philippines, India, Indonesia. In the Philippines, Eviction Watch helped organize a nationwide radio hook up during which government housing officials, NGOs and community leaders spoke on the housing situation of the country and the various approaches to solving the housing backlog. Leaders of peoples organizations from different cities in and outside Manila called to express their issues and sentiments. Among the government housing officials who was invited to speak was then HUDCC Secretary General Manny de Castro. In India, Korea and Japan there were reports of conferences and rallies organized to mark the day. For the Philippines, every Saturday, UPA's radio program "Buhay Maralita" tackles various issues on habitat such as evictions, government housing programs like CMP, government resettlement sites, lands proclaimed for socialized housing by the president, issues of sanitation and water, education and health conditions of the urban poor.

Organized fax, letter-writing and e-mail campaigns : to express concern over the following eviction cases and human rights violations around Asia (A number of international organizations have also responded to these cases, such as Frontline Human Rights Defenders, HIC, COHRE, HLRN and IAI).

- the massive forced evictions in Delhi (November 4, 2004)
- forced evictions in Karachi for the Lyari Expressway project (throughout 2004)
- the killing of the son of a Lyari community activist (December 10, 2004)

Assisted in organizing the Cordaid Philippines partners activities (October 2004) related to the north and South-Rail projects that would affect some 83,000 evicted families. Eviction Watch worked to gather information about the project and the government's plans for relocating those to be affected by the project community consultations were organized, government housing and LGU officials were invited. Cordaid partners meetings have been held once or twice a month since this was organized on October 15, 2004 by CORDAID. The partners are: Homeless Peoples Federation of the Philippines, Damayan ng Maralitang Api (DAMPA), SARILAYA, Samahan ng mga pamilyang Apektado ng Riles (SAPAR), Grassroots Women Empowerment Center (GWEC), Sentro ng Alternatibong Lingap Panligal (SALIGAN), Families and Children for Empowerment and Development (FCED), Partnership of Philippine Support Service Agencies (PHILSSA), Institute on Church and Social Issues (ICSI), Kasagana-Ka, Urban Poor Associates. Between September and November consultations attended by government officials in communities in the city of Manila and Caloocan affected by the North-Rail and South-Rail projects.

Participated in a delegation of NGO workers, community leaders and some Korean NGO leaders to meet with Secretary General Lucille Ortille of the Housing and Urban Development Coordinating Council (HUDCC) on December 2, 2004 and again on March 31, 2005. Also joined with a delegation of leaders and NGO workers met with Assistant General Manager Jopet Sison of the National Housing Authority on February 23, 2005.

Organized an exposure visit within Manila (December 2, 2004) : Facilitated Korean NGOs and POs visiting Manila to visit affected communities, resettlement sites and government offices. In December 2004, Eviction Watch and LOCOA organized a one-day visit of Korean NGO workers to some communities affected by various development projects; they also met with the acting secretary general of HUDCC. Two Korean officials of the Korean Federation on the Environment Movement, which according to Mr. Na is one of the biggest membership-based NGOs in South Korea, met with HUDCC Sec Gen. Ortille and visited two urban poor communities in Manila and Caloocan.

Assisted in setting up the St. Thomas More Law Center, the litigation unit of UPA (Urban Poor Associates NGO), which has already filed three eviction-related court cases. Assisted in bringing together three law groups (SALIGAN) Urban Poor Desk, Economic and Social Legal Assistance Center (ESLAC) and the St. Thomas More Law Center to file cases at the Ombudsman and the courts against illegal demolitions being conducted by the Metro Manila Development Authority. Various law groups were also involved in paralegal education and advice. (An injunction case with prayer for a temporary restraining against the MMDA which attempted to demolish some 78 families living along the San Juan River without provision of relocation; a case petition asking the court to prohibit demolition and to declare MMDA resolutions NO. 02-28 and 03-96 Can you list these three court cases; administrative case for grave misconduct, abuse of authority and conduct unbecoming of public officials at the Ombudsman against MMDA personnel who conducted an illegal demolition)

6. Support for Young Professional activities in the Philippines

Philippine young architects take part in an exposure visit and sharing with other YPs in Thailand and Cambodia : October 2004 (10 days). Etsuzo Inamoto is a senior Japanese community architect with a long experience in assisting community-driven development projects by Buraku communities in Japan. He also has a very long and close association with ACHR. Using a small grant from Father Anzorena (SELAVIP Fund), Inamoto helped to bring two young women community architects from the Philippines (Faith and Arlene, from the NGO *TAO-Filipinas* in Manila) to visit Bangkok and Phnom Penh, where they had discussions with other local young architects working on community upgrading projects in Thailand and Cambodia. The idea was to visit upgrading projects and to compare their work and exchange ideas with other young architects in Thailand and Cambodia. The focus of the exchange was on the role of young professionals in supporting community-driven housing and settlement upgrading projects. (*SELAVIP paid for the Japanese and Philippines exposure visits, but many of the Thai and Cambodian young professionals they met with are being supported by ACHR. and ACHR and CODI coordinated the program.*)

17. SRI LANKA

Report on ACHR activities in Sri Lanka during 2004

ACHR continues to have a close ties with two large women's savings federations in Sri Lanka (the **Women's Bank**, and its offshoot **Women's Development Bank Federation**) and one key NGO (Sevanatha) working on issues of poverty. The 2004 year was a very active one for these organizations, but ACHR was directly involved in only a small part of their work, as summarized below. ACHR has continued to keep in contact with many other groups in the country, however. There are about 30 individuals and organizations on ACHR's mailing list in Sri Lanka.

1. Support to the Women's Development Bank Federation's new Housing Fund

The **Women's Development Bank Federation** was formed in 1997 and now brings together about 8,000 poor women savers in 140 rural and urban communities in 17 municipal council areas in Sri Lanka. **Jana Rukula** ("People's Collaboration") is made up of federation leaders and functions as a kind of internal support system for the federation, keeping track of savings and loan and membership statistics, taking care of communications and links with regional groups, organizing big events and producing a newsletter.

How the WDBF works : Members are emphatic that their federation is a movement, not a bank, and the idea is to put their resources, ideas and support together to solve their problems locally. Loans are made for small businesses, for emergencies and for essentials, and to pay off crippling debts to unscrupulous money lenders, who charge 20% per month. The smallest unit is the *savings group*, made up of 10 women who save together weekly. Five savings groups make a *primary branch*, which keeps the money and makes loans. Big communities have several primary branches. Group leaders in each primary branch meet monthly to make decisions about loans and cross-check accounts. Although there are rules about repayment schedules and borrowing limits, in practice the system is highly flexible, and based on need and trust. *District branches*, which comprise several primary branches, are registered with the *Cooperative Development Department* in each district, and provide platforms for meeting, sharing ideas, mutual support and working out district-wide initiatives to deal with specific issues of jobs, housing, land tenure, etc. National meetings are held about once a year. The federation's most recent national meeting was held 21 - 25, October, 2004 in Colombo, and gathered 2,000 members from seven districts of Sri Lanka.

WDBF's Housing Development Fund : Until 2003, all the loans women members of WDBF took were from member savings, and in most cases all the money circulates in loans constantly - very little kept in banks or boxes. Starting with a grant from the SELAVIP Foundation in 2003 (later with additional grant funds from SDI), the WDBF set up a special housing development fund to make grants and loans for housing, house improvements, kitchen improvements, sanitation and infrastructure. In mid 2004, ACHR contributed US\$ 25,000 to this fund, from its *Regional Development Fund Project* (supported by Misereor). All the WDBF members also contribute to the fund, which now has a capital of about US\$ 100,000.

- **Toilet construction loans :** There have been some loans given for small kitchen improvement and drainage projects, but the main use of the fund so far has been to support much-needed toilet-building in the poor communities where the savings groups operate. As of March, 2004, the fund had given a total of US\$ 34,095 to women to build a total of 508 individual toilets (at an average cost of \$67 per toilet). Later on, some communities began discussing the possibility of using loans to build Indian-style community toilets.
- **Land and housing loans :** So far, the fund has not been used for housing or land-purchase loans, but there has been discussion of using the fund to finance a pilot on-site upgrading project the WDBF is negotiating (as an alternative to eviction) in the Elugala community, in the Kurunegala Municipal Council Area.

October 21 - 25, 2004 - WDBF organized a "National Urban Workshop on Improving the Living Environment and Health Conditions of low-income families in urban Settlements" on 21 - 25 October, 2004. To open up a national dialogue on the issue of land tenure and settlement improvement, and to discuss how to move forward with the *Housing Development Fund*. ACHR facilitated a group of 7 persons from Thailand to join the event and to share experiences in fund management and community upgrading in Thailand (4 community leaders, 2 CODI staff, 1 ACHR translator - travel expenses paid for by ACHR). Teams from India, South Africa, Namibia, and Zimbabwe also participated in the workshop (their travel expenses were paid for by SDI). The exchange focused on the role of saving in the housing development process, and how to negotiate alternatives to eviction.

Exchange visits with India and Nepal : During 2004, several exchange visits were organized between India (the Mahila Milan / National Slum Dwellers Federation / SPARC Alliance), Nepal (the Women's savings federation and the NGO Lumanti) and the WDBF members in Sri Lanka, focusing on community-driven savings and credit systems and federation-building. The WDBF has a very close relationship with the Indian federation, which over the past few years has acted as a kind of big sister to the process in Sri Lanka. The exchanges during 2004 involved groups from Sri Lanka visiting India and Nepal, as well as groups from India and Nepal visiting Sri Lanka. Most of the Indian exposure visits were paid for by SDI, while the Nepal-Sri Lanka visits were paid for by ACHR.

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Reports from WDBF available with ACHR :

1. ***Sri Lanka Poor Women's Development Bank Federation Newsletter***, (December 2003) - 20 pages of news, savings membership, loans and savings figures, women's stories and community problems the women's collectives are tackling.
2. ***"National urban workshop on improving the living environment and health conditions of low-income families in urban settlements"*** (October 2004) - a 20-page illustrated report that discusses the work of the WDBF to support community-driven projects to make environmental improvements, build toilets and improve housing conditions, mostly using the new Housing Development Fund to deal with issues of environmental
3. ***WDBF's Housing Development Fund - Second Progress Report*** (March 2004) - a 10-page summary of the toilet building, environmental improvement and housing improvement projects undertaken so far and being financed by the new fund.

2. Women's Bank events

The Women's Bank is another very large, national federation of poor women's savings groups, with about 25,000 members in 2,200 savings groups, established in 1989. In March, 2004, the Women's Bank celebrated its 15th Anniversary by organizing a large gathering in Colombo, and also organized a study tour. There has been some tension since a large faction of WB members broke away in 1997, formed the new Women's Development Bank Federation and began receiving support from both ACHR and SDI. But ACHR continues to keep good contacts with the Women's Bank, although there were no jointly organized activities in 2004.

18. THAILAND

Report on ACHR activities in Thailand during 2004

ACHR's involvement with groups in Thailand ..

1. Support to promote regional learning about community upgrading
2. Using CODI / Baan Mankong as a learning laboratory for the Asia region
3. Facilitating Thailand / CODI to support savings and fund processes in SE Asia - Lao, Vietnam and Cambodia
4. Thailand takes part in UAC study
5. ACHR support to English documentation of Thai community development processes -
6. Thai involvement in regional YP work

1. Support to regional learning / exchange of Thai communities and their professional and government supporters within the Baan Mankong city-wide upgrading program

To support the process of community upgrading idea-gathering in other countries, ACHR supported the following exposure visits by teams of Thai community leaders, NGO professionals, CODI staff and government officials during 2003 : Cooperative housing models in Copenhagen, **Denmark** (September 2003); Kampung Improvement Program (KIP) in Surabaya, **Indonesia** (August 2003 ; Government-driven high-rise social housing in **Singapore** (August 2003 ; Government funded "Machi Zukuri" community redevelopment projects in **Japan** (November 2003). During 2004, ACHR supported the following upgrading-related exposure visits involving Thai groups and other countries :

- **February 6 - 9, 2004 - Thais to East Timor** - ACHR and CODI were invited to visit East Timor to present the experience of CODI as a public agency facilitating community driven developments, accompanied by community leaders from the south of Thailand, Mayor of Rayong, one of the most advanced in partnership development city in Thailand, two CODI staff, Somsook and Thomas Kerr from ACHR to share the experience of saving and credit. As a follow-up to the visit of the mixed East Timorese team to Bangkok, ACHR supported a group of ten people from Thailand (including Thai community network leaders, savings group leaders, CODI and ACHR staff, and the Mayor of Rayong City) to spend four days in East Timor to explore possibilities, to boost the people-driven process and to join in a seminar on housing for poor communities in East Timor. (A detailed report on this visit is available from ACHR - more details in the East Timor section).
- **Feb 10, 2004** - Thais join city Wide Up-grading workshop in Cambodia
- **April 10-15, 2004** - Abdul Khatri in Thailand to advise YPs on sewerage and drainage for communities in Ban Mankong program
- **May 5 - 10, 2004 - Large Thai group (community leaders, government officials and CODI staff) to visit community housing and toilet projects in India.** As a part of training for the Baan Mankong nation-wide slum upgrading policy, after exposure of Thais to Denmark and Japan, Thai community leaders, CODI , local government, and academic representatives visited India. The programme was to learn about community-driven savings credit and upgrading activities, city-wide development solutions from their diverse upgrading, redevelopment and relocation housing in Mumbai and Pune. They visited SPARC, met with Jockin and shared the experience of saving and credit activities with pavement dwellers and work of Mahila Milan. (Book-length Report on this visit has been prepared by CODI - in Thai)
- **May 23 -24, 2004 - Thai group to upgrading workshop in Phnom Penh :** Workshop Cambodia on Savings Restructuring and Upgrading includes regional and international participants from Ghana, Nepal, Thailand and India. (more details in Cambodia section)
- **May 29 - June 3, 2004 - Thais to Nepal** -The *Kathmandu Urban Community Support Fund* was launched during a gala 2-day event organized Lumanti in Kathmandu, May 30 - 31, 2004. (ACHR funded the meeting costs, including transport, food and accommodation Somsook together with community leaders, CODI, NHA, ACHR and academic representatives visited Kathmandu for Urban Community Support Fund Launch. ACHR and SDI granted US\$ 50,000 each to support the setting up of this fund for urban poor in Kathmandu as a housing development and housing projects. Kathmandu municipality also contributed 100,000 US\$ for the fund. The management of this Fund will be under partnership of Municipality, Lumanti, urban poor representatives, academics and others. The inauguration of this Fund is also inauguration of the first community granted by the Fund. International groups attending the event included SDI: India, Indonesia, Thailand, Ghana.
- **October 20 -25, 2004 - Thai group attends the Sri Lanka National Workshop on savings** and credit and community improvement - by the Women's Development Bank Federation (WDBF). There were 4 community people, 2 CODI staff, ACHR visited Sri Lanka for exchange. This program aimed to join the Women's Development Bank Federation Workshop in Colombo where the delegates from India, South Africa, Namibia, and Zimbabwe were also participated. The exchange were about the saving for housing and to see how people there solve the problem of eviction.
- **December 4 - 6, 2004 - Thai team to Dhaka, Bangladesh :** A mixed delegation of 5 persons, which included senior CODI staff, NGO support staff and two senior national community leaders. The trip was organized to allow the Thai delegation to interact with professionals, community groups from all the 11 cities and local officials involved in the UNDP / UN-Habitat's

"Local Partnerships for Urban Poverty Alleviation Project" (LPUPAP), through a special day-long seminar on community upgrading. The community leaders were quite enthusiastic and spoke about their work on these environmental improvement projects. And Somsook presented the CODI city-wide slum upgrading process under Baan Mankong. Lots of sharing between the Bangladeshi and Thai community leaders, also. (ACHR facilitated - but did not pay for - this visit, which was funded by the UNDP / UN-Habitat's LPUPAP)

2. Using CODI / Baan Mankong as a learning laboratory for the Asia region

Using CODI's Baan Mankong as a regional and global learning opportunity for how to put poor communities in the driver's seat in a process of forging city-wide solutions to problems of housing, land tenure and basic services in cities.

In January 2003, the Thai government announced an important policy to address the housing problems of the country's urban poor citizens which aims to provide secure housing to one million poor households within five years. This ambitious target will be met through two programs. In the first, the *Baan Ua Arthorn Program* ("We care" in Thai), the National Housing Authority is designing, constructing and sell ready-to-occupy flats and houses at subsidized rates to lower-income applicants on a "rent-to-own" basis. The second *Baan Mankong Program* channels government funds, in the form of infrastructure subsidies and soft housing loans, directly to poor communities, which plan and carry out improvements to their housing, environment and basic services and manage the budget themselves. Instead of delivering housing units to individual poor families, the *Baan Mankong Program* ("Secure housing" in Thai) puts Thailand's existing slum communities - and their networks - at the center of a process of developing long-term, comprehensive solutions to problems of land and housing in Thai cities.

As part of this unconventional program, which is being implemented by the Community Organizations Development Institute (CODI), poor communities work in close collaboration with their local governments, professionals, architects, universities and NGOs to survey all the communities in their cities and then plan an upgrading process which improves all the communities in that city - *all of them* - over the next four years. Once these city-wide plans are finalized, CODI channels the budget (both infrastructure subsidies and housing loans) from the central government directly to communities. This housing experiment in Thailand is the result of a process which has been developing in Thailand over the past ten years, starting with the building of large-scale community savings and credit activities, then the formation and strengthening of large-scale networks of poor communities, and finally to using these people's managerial skills to deal with housing problems at a much larger scale.

But the Baan Mankong Program is only possible with the commitment on the part of the central government to allow people to be the core actors and to decentralize the solution-finding process to cities. As such, the program has become an important and learning experience for governments, housing activists, NGOs, bilateral and multi-lateral aid institutions and community federations around the Asia region - and around the world. ACHR has been actively promoting the *Baan Mankong Program*, through exposure visits and a variety of dissemination techniques, as a living laboratory and a learning focal point for people-managed, and city-managed - solutions to solving serious housing problems. During 2004, the *Baan Mankong Program* was in its second year, and the upgrading activities in communities in Bangkok and other cities provided many opportunities for ACHR to piggy-back on Thailand's experiences to share the learning around the region, in several ways :

1. **Pilot project visits** : Pilot upgrading projects are being organized in as many cities as possible, to get things going, to generate excitement and to demonstrate that community-driven upgrading can work. Pilots provide a set of much-visited examples of how upgrading can be done and provide opportunities for "*learning by doing*" through actual implementation. Once networks and cities learn from the pilot projects, they can take charge of teaching others to solve their problems in similar ways, so that after the program ends, the upgrading process can continue to grow. The pilot projects are all much visited - by local groups as well as by groups from around the country, the Asia region, and the world.
2. **Learning centers** : Twelve cities around the country with very strong upgrading processes have been designated as learning centers for other towns and cities in their regions, as well as outsiders from around Asia.
3. **Big events** : Now, whenever a big event is organized to launch an upgrading process in a city or to inaugurate a pilot project, people from neighboring cities (and often international visitors, with ACHR's help) are invited to see what's happening, participate, get inspired, feel excited to go home and start their own upgrading program. In these ways, other networks see and learn, and the ideas spread automatically, driven by people's own initiative and inspiration.
4. **Exchanges** : One of the most potent strategies for ensuring that learning about all aspects of the program is opened up is a constant stream of exchange visits - between communities, pilot projects, cities and regions - involving people, officials, NGOs, academics and technicians. The same applies for the learning that happens regionally, as government officials, community groups and support professionals from around Asia visit the Baan Mankong processes in Thailand.

- **Jan 12 - 14, 2004 - A team from DANIDA visits Baan Mankong Projects** in Bangkok and other Thai cities. DANIDA is the Danish Government's Overseas Funding Organization, which has a long working relationship with the evolving community-driven environmental upgrading process in Thailand, and has made the *Baan Mankong* Upgrading Program a "*Global Best Practice*" in its 4-year Plan (2004 - 2008).
- **Jan 19 - 23, 2004 - Nepal Municipal Authorities visit CODI and upgrading projects in Thailand** - In preparation of the launch of the *Kathmandu Urban Community Fund*, and to encourage and stimulate preparation in 3 other cities, high level city

officials, federation leaders and staff from Lumanti (support NGO) visit CODI to learn how funds from CODI are channeled to community networks, how these networks manage these finances, and how the important role of community savings fits into the health of a good community fund. They also visited several community-driven upgrading projects in two cities being supported by CODI, under the national *Baan Mankong* community upgrading program.

- **February 12 - 13, 2004 - Nepal team of women community leaders and NGO staff in Bangkok** - exposure to S & C and community upgrading projects in Thailand (*after joining the "City Wide Upgrading workshop" in Cambodia*).
- **Feb 24-28, 2004 - Kenya group in Thailand** - A team of 5 delegates from Kenya (from the Homeless People's Federation and their support NGO, Pamoja Trust) visited CODI and communities in Bangkok to exchange the experiences in saving and credit activities, including functioning of the network and community upgrading. They also visited *Baan Mankong* upgrading projects to see links between saving activities and upgrading of slums.
- **Feb 27, 2004 - Anna Tibaijuka (Chief of UN-Habitat, Nairobi) and Jan Meeuwissen (Chief of Asian Division, UN-Habitat in Fukuoka)** and high-level UN-Habitat team visit Bangkok and CODI, making field visits to Baan Mankong Pilot projects at Charoenchai Nimitmai and Bonkai. Here are a few comments from Somsook on this important visit :

"You can be sure there were lots of pictures in the newspapers about this visit! The key message we wanted to get across to the UN in this visit was that the project where community is the key actor is possible, and that there are different forms these projects can take: one is upgrading of an existing slum where the people buy the land they had occupied and reblock it, with housing built by the people themselves. I think that was the key thing, and Ms. Tibaijuka seemed happy with this, and got the message that community should be the center and key actors like that. Between the site visits, I sat with her in her car, and she told me she really appreciates the policy of the Thai government about this "One million houses". She said this is very good, very clear. She described the Global Campaign for Secure Tenure as being difficult, because it's hard to show a clear result. But this million houses is very clear and we should try to get the other governments in Asia to announce a similar policy."

- **March 5 - 9, 2004 - Philippines community leaders in Thailand** : A group of mostly women savings group leaders from the Philippines Homeless People's Federation were in Thailand to visit savings and credit groups, to see how the CODI fund operates (since the Philippines Federation is now expanding their own national Urban Poor Development Fund).
- **May 12 - 14, 2004 - Cities Alliance Policy Advisory Board (PAB) meeting held in Bangkok**, hosted by CODI and ACHR, with a special focus on the Baan Mankong City-wide Community Upgrading. Thailand's Baan Mankong City-wide Upgrading Program has been made one of the International Best Practices by the Cities Alliance. PAB makes site visits on May 12 to Bonkai, Klong Lumnoon pilot projects. PAB members later joined the inauguration of the Charoenchai Nimitmai pilot project, with the Minister of Social Welfare and Human Security.
- **May 21 - 24, 2004 - Egyptian team in Bangkok** : Gregor Meerpohl from MISEREOR helped introduce this team of 8 persons (including 4 professionals from the Egyptian Center for Housing Rights, and 4 community leaders from slums in Cairo and Port Said) to ACHR, which coordinated their visit to Thailand and Cambodia. In Thailand, the group visited CODI to learn how CODI manage the funds from the government to communities and visited communities in Thailand to shared their experiences in saving and credit activities, reblocking and upgrading, land sharing, reconstruction, and network functioning. This exposure visit, which was paid for by ACHR, was an attempt to show a very strongly rights-oriented group some alternative ways to deal with eviction by groups in Southeast Asia.
- **May 25 - 29, 2004 - Nepal and Ghana team in Thailand**: After joining the workshop on Savings Restructuring and Upgrading in Cambodia, a mixed team (community leaders, local officials and NGO professionals) from Ghana, India and Nepal visited Thai savings and credit groups and community upgrading projects.
- **June 4, 2004 - Good Governance Meeting at UN-ESCAP in Bangkok** : In this meeting, the experience of CODI / Baan Mankong city-wide upgrading was presented as a case study in using innovative community-driven programs like Baan Mankong as a mechanism to promote a more people-centered governance in cities.
- **June 4 - 8, 2004 - Indonesian community savings leaders in Thailand** : A team of 8 women leaders from recently-started savings groups in several Indonesian cities (under the national "Uplink" network) visited Thailand to meet, interact with and learn from several long-established community savings groups in Thailand, supported by CODI.
- **June 11 - 14, 2004 - International Housing Finance Workshop in Bangkok** : ACHR / IIED organize "Innovative Housing Finance Workshop" in Bangkok for international participants from 20 countries, with a special focus on CODI's housing and community improvement loan processes and the Baan Mankong Community Upgrading Program. Site visits to Bonkai, Klong Lumnoon and Charoenchai Nimitmai pilot projects.
- **June 27 - 29, 2004 - UN-ESCAP Regional Meeting on Housing Rights and Eviction** : In this meeting, Thailand's experiences in finding negotiated alternatives to eviction was presented - especially the innovative Baan Mankong community upgrading program, which was a focal point of the meeting. Field visits to several Baan Mankong pilot projects by participants were organized by ACHR / CODI.
- **July 10 - 14, 2004 - Philippines group in Thailand** : A group of 8 women from the Philippines (community leaders from Metro Manila, along with professionals from the NGO Urban Poor Associates) visited Bangkok and Ayutthaya for an exposure to various Thai community development processes, including savings and credit, upgrading, eviction stopping strategies, etc. The group joined the big inauguration of the Bonkai Community Upgrading Project (under the Baan Mankong Program, inaugurated by Thailand's Prime Minister) on Sunday 11th July. The group also met with the Four Regions Slum Network, the NGO P.O.P. and visited several upgrading projects and community savings schemes. ACHR collaborated with CODI to organize this exposure program (which was paid for by ACHR).

- **July 21, 2004 - Mr. Darren Walker, Rockefeller Foundation's (USA) "Working Community Project" meets CODI**, visits several Baan Mankong community upgrading projects in Bangkok. ACHR worked with CODI to help coordinate.
- **August 14 - 15, 2004 - ACHR / COHRE Regional Meeting on Eviction in Bangkok** : ACHR's Eviction Watch Program coordinator, Ted Anana, worked with the Center on Housing Rights and Eviction (COHRE) to organize this regional meeting on housing rights and eviction in Bangkok. The meeting drew about 30 professionals and community leaders from various Asian countries to discuss eviction and housing rights. CODI's Baan Mankong program was presented as a local example of eviction alternatives, and there were site visits organized to several of the Baan Mankong pilot upgrading projects - many of which were developed out of serious eviction crises.
- **September 4 - 29, 2004 - Fr. Jorge Anzorena visits projects in Thailand** : Fr. Anzorena, from the Selavip Foundation, is an old friend and guiding light for ACHR, CODI and many groups working in Thailand. He comes every year to visit new and interesting projects, and to gather material for his twice-yearly "Selavip Newsletter." His itinerary is jointly worked out by CODI and ACHR.
- **September 16, 2004 : CODI working model presented by Mr. Paiboon Wattanasiritham at the World Urban Forum in Barcelona**, in a special debate session on financing community-driven development initiatives, organized by Ruth McLeod, from the Homeless International Funding Agency in UK. ACHR assisted in the process of preparing his English-language presentation at the forum.
- **October 4 - 8, 2004 - Vietnamese Researchers to study upgrading in Bangkok** : A group of Vietnamese academics visited community upgrading projects under the Baan Mankong program at Bonkai and Charoenchai Nimitmai, to learn about how people in the community solve their housing problems and how to negotiate with the government. The visit was coordinated by CODI and ACHR.
- **November 26 - 31, 2004 - Surabaya Group to Bangkok - 26-30 Nov** : Surabaya to Thai. The group comprised of 10 community people, 1 architect, 1 NGO, 1 interpreter visited Bonkai, Charoenchai Nimitmai, Petch Klong Chan, Klong Lumnoon, Rangsit Municipality, and Bangkean Canal Network. They came for the exchange of savings, income generation, eviction, and all kind of problems that people who live in the communities along the canal had faced in order to use these experience to help solve their problems in Surabaya. Moreover, meeting with the municipality team in Rangsit area made them get the idea of how to contact with the local government and could applied these to propose to the local government in Surabaya.
- **November 4 - 11, 2004 - Bangladesh team in Thailand** : Bangladeshi community leaders from six of the project towns under the UNDP / UN-Habitat's "*Local Partnerships for Urban Poverty Alleviation Project*" (LPUPAP) visited Cambodia and Thailand, to see community-driven upgrading projects again, but also to understand the community-driven savings and credit processes which are the organizational backbone of these community-driven physical upgrading initiatives. (*facilitated - but not paid for - by ACHR*)
- **November 27, 2004 - Bangladesh team in Thailand** : The UNDP / UN-Habitat's "*Local Partnerships for Urban Poverty Alleviation Project*" (LPUPAP) Project director, 2 provincial mayors, 4 Municipal Chairmen and the Joint Secretary from the Ministry of Local Government spent the day with CODI, learning about the CODI model (a government supported, community-driven national community development fund) discussing the possibility of setting up urban poor development funds in the LPUPAP project towns. (*facilitated - but not paid for - by ACHR*)
- **November 28 - Dec. 3, 2004 - East Timor group in Bangkok** for discussions and exposure to CODI and community-driven upgrading under the "Baan Mankong" national upgrading program. Three key persons involved in the East Timor upgrading process (including Joseph Oenarto, Damien Mate, and Mr. Cesar Moreira, the Vice Minister of Transport, Communication and Public Works) spent 5 days in Bangkok, on their way back from a Cities Alliance meeting in Hanoi. In Bangkok, they were taken to visit several of the community-driven upgrading projects being implemented with CODI's assistance, under the Baan Mankong program. The idea was to show these three people, who are centrally involved in drafting East Timor's own community upgrading program, a model for community upgrading that makes room for poor communities to do the planning, manage the money and implement the projects, in close collaboration with their local officials.
- **December 16 - 18, 2004 - Bangladesh team in Thailand**, led by Mr. Mike Slingsby, from the UNDP / UN-Habitat's "*Local Partnerships for Urban Poverty Alleviation Project*" (LPUPAP), came to organize the big exposure trip (below) later in the month.
- **December 25 - 30, 2004 : Big Bangladesh group in Thailand** : A big group of 30 persons, mostly community leaders from the UNDP / UN-Habitat's "*Local Partnerships for Urban Poverty Alleviation Project*" (LPUPAP) project cities, visit Thailand and Cambodia, for exposure to see community-driven upgrading projects being undertaken under the UPDF's "*100 Slums Upgrading Policy*" in Phnom Penh, and under CODI's *Baan Mankong City-side Community Upgrading* program in Thailand. (*this visit was facilitated - but not paid for - by ACHR and CODI*)

3. Facilitating Thailand / CODI to support savings / community fund processes in sub-region

- a. Lao PDR
- b. Vietnam
- c. Cambodia

For several years now, the community-savings network process supported by CODI has been involved in supporting more recent ("younger sister") community-savings and credit programs in neighboring countries. Through frequent community-to-community exchanges, and through higher-level advocacy by senior community network leaders and CODI staff, the Thais have been able to

nurture and support growing community-driven savings and credit movements (and also the expansion of local development funds jointly controlled by communities and their local government in Cambodia, Lao PDR and Vietnam. ACHR has actively promoted this process by funding exchanges and contributing directly to the new community funds in Lao, Vietnam and Cambodia. In all this sub-regional support system, the Thais have been important actors.

A. Support for Thai exchanges with savings groups in Lao PDR :

The Pak Ngum Fund was started under a MOU between CODI, ACHR and the Lao Women's Union in 2000. After 4 years, the fund is active in 116 villages in 3 large semi-rural districts in Vientiane Province (Pak Ngum, Sangthong and Nasaythong). The 10,000 mostly women members have saved a total of 3.2 billion Kip (US\$ 322,444) and given loans of 3.2 billion Kip (US\$ 316,322). ACHR, CODI and the Thai community networks are now negotiating with the Lao Women's Union to expand the community savings and credit process into more villages in Vientiane Province, and into four other provinces in Lao PDR: Luang Prabang, Bokeo and Phong Saly (in Northern Lao) and Champasack (in Southern Lao). Most of these areas are also fairly rural, like the three districts in Vientiane. Here is a brief list of activities during 2004 by Thai supporters of the Lao PDR process, supported by ACHR:

- **Feb 29, 2004 - Large meeting / workshop in Lao PDR :** Focus on savings and credit.
- **Regular support visits** (Every 2 months, 3 or 4 people go) by senior CODI staff and senior community leaders to Lao PDR.
- **April 2004 : A big support visit and seminar in Lao which focused on income generation activities.** (20 people from Thailand traveled to Lao for 4 days) Community leaders from several provinces in Thailand were invited to share specific skills and techniques with the Lao groups in a big seminar on income generation in semi-urban areas. About 150 Lao community members from many of the savings groups in Vientiane Province joined the seminar, held in Vientiane. There were also meetings to discuss welfare activities. (*More details in the Lao PDR section*)
- **September 2004 : Big exposure trip of Lao group to Thailand** (22 people in the group - mostly community leaders) : They joined the Mairieng Sub district activities, where they saw one of the powerful cases of community-driven local planning and self-sufficient development. The group also went to Nakhon Sawan to see the Community Forest being managed by the Community Forest Network. Some of the villages in Sangthong District in Vientiane is promoting a variety of environmental activities and community forest management, and are looking for ideas.

B. Support for Thai exchanges with Vietnam 8 Provincial Cities Project :

At the end of 2000, ACHR worked with the UNCHS/UNDP Provincial Cities project to first strengthen and link these scattered savings groups together, and then in 2001 to set up *Urban Community Development Funds* in each of the five cities covered by the project: Viet Tri, Hai-Doung, Hue, Quy Nhon and Cantho (later adding three other cities - Vinh, Da Nang and District 2 of Ho Chi Minh City). The idea of these new, experimental funds was to strengthen the linkages between these scattered savings groups together and to help them to boost their income generation and community upgrading activities by providing them access to some external capital. By strengthening these savings groups as the basic unit of self-help, a community development fund can help support communities to improve their settlements and enhance their earnings on a larger scale. Savings group members borrow from the funds for house improvements, infrastructure and income-generation projects. One of the key ideas behind the fund is that savings groups in each city will be actively involved in setting the system for managing their city's fund, so that it answers their needs. The fund in each city is governed by mixed committees comprising representatives from communities, the wards, the city government, and the Women's Association.

As part of the process in these five cities, ACHR has supported an intensive process of horizontal learning and sharing of ideas, through workshops and community exchanges - between cities, within wards, and with community savings groups and funds in Thailand and India, in which people have a chance to help each other fine-tune their systems for considering loan applications, collecting repayments and managing accounts.

C. Support for Thai exchanges with Cambodia community savings and UPDF processes :

In Cambodia, the ACHR-supported UPDF works closely with poor communities in Phnom Penh and in 10 provincial cities to help bring poor communities within various constituencies together, to pool their own resources and work out their own solutions to problems of land security, housing, toilets, basic services and access to credit for livelihood and housing. ACHR's support for the UPDF, for the city-wide upgrading process and for the community movement in general in Cambodia has involved a very close collaboration with CODI, the Thai community networks and several senior Thai community organizers.

- Monthly visits to Phnom Penh by Somsook Boonyabancha (Director CODI) for UPDF Board meetings. Somsook makes frequent visits to Cambodia as senior advisor to the federation and UPDF processes, and as a board member of UPDF. This senior figure also plays an important role in advocating with the local and national government about all aspects of the community development process in Phnom Penh, and in Cambodia.
- Wutipan (a senior Thai community organizer) and a small team of Thai community organizers spend 10 each month in Cambodia, focusing especially on supporting the community organizing process and the savings and credit activities.
- Monthly training and community organizing process by 2 Thai facilitators will continue in Phnom Penh.

4. Thailand takes part in ACHR's "Understanding Asian Cities" study

One of the eight cities included in this ACHR-initiated research project is the northern Thai city of Chiang Mai. The Chiang Mai study was prepared by Professor Duongchan Apavatjirut Charoenmuang, from the Social Research Institute of Chiang Mai University. Here is a list of the activities related to this study which happened during the 2004 year :

- **Workshop in Hanoi, Vietnam, March 28-31, 2004.** (Continuation of 8 Asian Cities Research). About 20 participants from the 8 case-study cities, plus 10 professionals from Hanoi, in which authors of the 8 city-studies presented their work and discussed gaps in the research to be filled in the final drafts.
- **Workshop in Bangkok, October 28-30, 2004.** In this workshop, David Satterthwaite (from IIED in UK) agreed to come help edit a compilation of the Asian Cities Research and to help prepare a document which discusses some of the common themes which appear in the studies. Most of the authors of the studies in 8 cities attended this meeting, along with several other Asian researchers and professionals.

5. ACHR support for English-language documentation of Thai community processes

A lot of the most important, innovative and change-making processes happening on the ground in Asian countries are being led by groups with very little time to document their work, or (as is the case with Thailand) without English skills which make it difficult for them to translate their experiences into language the Northern development audience can understand. CODI's very busy "Information and Public Relations Unit" produces a bewildering variety and quantity of high-quality publications, books, newsletters, video films, documentaries, television programs, posters and press kits - but all of it is in the Thai language! Because of this, a lot of very important work does not become known within the larger global development arena. ACHR continues to work closely with CODI, the community networks and Thai professionals on a variety of projects to document and disseminate the stories of people-driven development and community-driven upgrading in Thailand.

- **CODI Update Newsletter : Issue No. 4, June 2004.** Special issue introducing the innovative "Baan Mankong" community upgrading program in Thailand. This 16-page (large format) special issue of the CODI newsletter was prepared in English to disseminate to housing professionals and government agencies outside Thailand (2,500 copies distributed around the world + 2,000 copies inside Thailand). Work involved gathering information, interviewing Thai colleagues, documenting pilot projects and preparing layout and graphic presentation.
- **"What is Baan Mankong?" Brochure** - a 2-page, English language brochure, which is a very short version of the longer newsletter described above.
- **Community Upgrading Pilot project posters** : Prepared large-format English-language posters which document the pilot housing projects being undertaken under the Thai Government's "Baan Mankong City-wide Community Upgrading Program" (with "before and after" photos, drawings and brief information about the projects) for disseminating at international workshops and inauguration ceremonies both inside and outside Thailand.

Projects to document CODI and Baan Mankong with IIED (UK) The *International Institute for Environment and Development (IIED)* in London continues to be an important link for ACHR in the Northern academic side of development. IIED (and especially its semi-annual scholarly journal, *Environment and Urbanization* and Diana's *Hi-Fi News - Housing Finance Newsletters*) continues to be energetic partners in the attempt to bridge this documentation gap, and to bring the experiences of Asian people's processes to the world. Over the past year, ACHR has worked closely with David Satterthwaite and Diana Mitlin to help document and edit the following English-language articles for IIED publications on important initiatives in the Asia region, published during 2004:

- **"A Decade of Change : From the Urban Community Development Office to the Community Organizations Development Institute in Thailand."** A chapter in the IIED book, *Empowering Squatter Citizen: Local government, civil society and urban poverty reduction.*, published by Earthscan, 2004.
- **"Baan Mankong: Going to scale with slum and squatter upgrading in Thailand,"** an article for the next issue of *Environment and Urbanization*, which was drawn from the CODI newsletter, "CODI Update: Special issue on the Baan Mankong City-wide Community Upgrading Program in Thailand (dated June 2004).
- Diana's Community Welfare Paper
- Updates about Baan Mankong for *Hi-Fi News*

6. Thai involvement in regional Young Professionals work

- **Dec. 2003 - Dec. 2004 - Japanese YP in Thailand** : Sozaki Yasuhiko is a young Japanese architect who spent 12 months working as a volunteer on several *Baan Mankong* community upgrading projects in several cities, along with Thai architects. First, he was working on his Masters Thesis (on the subject of CODI) for Toyo University, then he was working as a volunteer architect. (ACHR provided him a modest living allowance and transport costs during his stay in Thailand.)

- **November 2003 - April 2004 and August - September 2004 - Mami Nakamura (Japanese YP) works in Thailand as a volunteer with CODI and ACHR.** Mami had just completed her B.A. in development studies at Sophia University in Tokyo, where under Father Peter Shimokawa she became involved with the activities of various homeless groups and their supporters in Tokyo. Mami got a grant from a Japanese foundation to fund her work as a volunteer with CODI and ACHR for one year, working with CODI's media unit making video films. (*Mami was self-funded, but ACHR and CODI facilitated the internship and covered her internal travel expenses*). During that year, Mami also helped organize the Thai study tour to Japan to see Machi Zukuri Projects (November 2003) and also accompanied the group as translator.
- **March 10-14, 2004 - Cambodian Young Professionals in Bangkok** to learn about their role in community based upgrading.
- **March 10-14, 2004 - Cambodia YPs on exposure visit to Thailand :** A group of Cambodian young professionals (mostly architects) from Phnom Penh came on an exposure visit to Bangkok to learn about housing development of the poor and slums in Thailand. In Bangkok and other cities, they shared their experiences with Thai young architects who are working with communities around the country to plan upgrading projects under the *Baan Mankong City-Wide Upgrading Program*. As part of the trip, they visited five Baan Mankong pilot projects in three cities. The visit was a good chance for some peer-discussions about the role of professionals in a community-driven process - something very delicate.
- **March - May, 2004 - Japanese YP on a study visit to Thai upgrading projects :** Tozaki Masanori is a young architect from the city of Kochi, on the Japanese Island of Shikoku. Tozaki ("*Nori*") has been working for several years with one of Japan's pioneering community architects, Yoko Hatakenaka, who has worked on two important Buraku community upgrading ("*Machi Zukuri*") projects in Fukuoka and Chikushino. Tozaki spent a few months in Thailand to spend time with other young architects working on the *Baan Mankong* upgrading projects in several cities, and to explore possibilities for a future internship. (*Tozaki was self-funded, but ACHR and CODI helped arrange his visits.*)
- **April - August 2004 - YP from East Timor on community planning internship in Thailand :** The young Indonesian architect, Jeffrey Oenarto spent 5 months in Thailand to study, participate in and experience the process of providing technical support to community-driven housing processes. Jeffrey has now returned to East Timor to assist in the community organizing and community upgrading processes there. While he was in Thailand, Jeffrey worked very closely with young Thai architects on some of the community-planned upgrading projects under the "Baan Mankong" program - in Songkhla and Bangkok.
- **May 2004 - Thai YPs assist community upgrading process in Phnom Penh :** A group of young architects from Thailand went to Phnom Penh to help draft a set of very quick community upgrading plans, to show as pilot cases for the seminar of "100 Slums Upgrading Policy". The idea of this visit was a kind of training for the Cambodian YPs: how to work quickly and professionally to help communities develop plans and drawings for approval with the authorities.
- **July 5 -9, 2004 - Thais join YP workshop in Cambodia :** The Urban Resource Center organized a workshop on the involvement of young professionals in community-driven housing and upgrading processes. YPs from URC and UPDF, students from the Royal Phnom Penh University's Faculty of Architecture and from CODI and Thai Community Foundation in Thailand joined this workshop.
- **October 2004 - Thai YPs join other YPs from the region in discussions in Thailand and Cambodia :** Etsuzo Inamoto is a senior Japanese architect with a long experience in assisting community-driven development projects by Buraku communities in Japan. He also has a very long and close association with ACHR. Using a small grant from Father Anzorena (SELAVIP Fund), Inamoto helped to bring two young women community architects from the Philippines (Faith and Arlene, from the NGO *TAO-Filipinas* in Manila) to visit Bangkok and Phnom Penh, where they had discussions with other young architects working on community upgrading projects in Thailand and Cambodia. The idea was to visit upgrading projects and to compare their work and exchange ideas with other young architects in Thailand and Cambodia. The focus of the exchange was on the role of young professionals in supporting community-driven housing and settlement upgrading projects. (*SELAVIP paid for the Japanese and Philippines exposure visits, but many of the Thai and Cambodian young professionals they met with are being supported by ACHR.*)

19. VIETNAM

Report on ACHR activities in Vietnam during 2004

1. Support to the 8 Provincial Cities Community Development Fund Project
2. ACHR interaction with the Saigon-based NGO ENDA-Vietnam
3. Vietnam involvement in the ACHR "Understanding Asian Cities" Project
4. ACHR involvement with the Cities-Alliance City Development Strategy (CDS) in Hanoi

1. Support for 8 Provincial Cities Community Development Fund Project :

Background : If there is a single, undeniable lesson to be drawn from the last few decades of governance around Asia, it is the realization that governments can't do everything. In Vietnam, the government has cautiously begun exploring a number of strategies to engage poor people in their own development and has called for a direct partnership between local level officials and poor communities to find solutions to poverty, inadequate shelter and environmental problems. But in a country with little experience of community-driven development, this partnership strategy has not been easy, particularly in provincial cities, with their smaller economic bases and limited financial, human and technical resources.

In September 1999, five provincial cities in Vietnam became involved in a UNCHS/UNDP project to explore community-based approaches to tackling problems of housing, poverty and environment, and to set up more appropriate institutional arrangements to support these. The idea was to promote sustainable livelihoods and improved shelter and infrastructure for poor groups through the creation of an enabling environment for community-driven development and to kick-start community development activities in poor communities, on a partnership basis with the cities. After a series of ACHR-organized exposure visits (which involved municipal officials, UN project staff and community leaders) to see community-driven initiatives in Thailand, Indonesia and Sri Lanka, there began to emerge a set of officials with a new vision. Projects in the communities were underway and there were signs that the strategy was beginning to take root.

Enter Community Development Funds : The poor in Vietnam - and especially poor women - are no strangers to savings and credit. In the absence of formal sources of credit, several kinds of informal, self-help savings systems are at work across Vietnam. At one end are the community savings groups initiated by the Women's Union and at the other end are the "thrift groups", which follow an old Chinese tradition in which 12 people get together and agree to put a certain amount of money into the pot every month, then each month one member takes the whole pot, on a rotating basis. Some groups modify this system, keeping the thirteenth month's pot as a special "welfare fund" for emergencies.

In Vietnam's secondary cities, where opportunities are fewer and poverty is more severe (many earning as little as VN Dong 90,000 - US\$6 - a month), these informal savings systems are real life-lines for the poor. But these groups are scattered, and their ability to help each other is extremely limited. So at the end of 2000, ACHR worked with the UNCHS/UNDP Provincial Cities project to first strengthen and link these scattered savings groups together, and then in 2001 to set up Urban Community Development Funds in each of the five cities covered by the project: Viet Tri, Hai-Duong, Hue, Quy Nhon and Cantho (later adding three other cities - Vinh, Da Nang and District 2 of Ho Chi Minh City). The idea of these new, experimental funds was to strengthen the linkages between these scattered savings groups together and to help them to boost their income generation and community upgrading activities by providing them access to some external capital. By strengthening these savings groups as the basic unit of self-help, a community development fund can help support communities to improve their settlements and enhance their earnings on a larger scale.

The funds started off very modestly with US\$ 30,000 of donor money from ACHR, which topped off some resources left over from the UNDP Project's revolving fund, which altogether granted each of the five cities about US\$ 13,000 as seed money to start their independent, city-based community development funds. (later, three more cities were added, bringing the total to 8 cities). Savings group members borrow from the funds for house improvements, infrastructure and income-generation projects. One of the key ideas behind the funds has been that savings groups in each city are actively involved in setting the system for managing their own city's fund, so that it answers their needs. The fund in each of the eight cities are governed by mixed committees comprising representatives from communities, the ward, the city government and the National Women's Association. In this way, the fund is an important local partnership-builder.

As part of the process in these eight cities, there's been an intensive process of horizontal learning and sharing of ideas, through workshops and community exchanges - between cities, within wards, and with community savings groups and funds in Thailand and India, in which people have a chance to help each other fine-tune their systems for considering loan applications, collecting repayments and managing accounts.

"Squishing" all those steps into one flexible fund committee :

(From ACHR's Newsletter, "Housing by People in Asia", No. 14, Special issue on Community Development Funds, February 2002)

A lot of time was spent discussing how the funds should work in each city. For the Vietnamese, the most natural answer was to let the municipality take care of the fund, and when communities needed loans, they'd apply through their village, then the block, then the ward, and then the municipality - all those layers of official approval. When a team of community leaders from the Thai networks came to Vietnam to join one of the workshops, they were horrified! "You don't need this system!" they said, "We have enough problems with the bureaucratic system in Thailand, and we don't like it, because it tells us we need these papers, these documents, this proof, that approval. So many steps! Why should we follow a system that we aren't comfortable with, when we can make an alternative?"

This was something new in Vietnam. So a new model was proposed. Instead of having five or six layers of approval, loan applications have to go through, why not squish those layers into a single mixed committee, which has all the players on it (community leaders, representatives from the municipality, the Women's Association, block leaders, ward leaders) to cut right through all the steps and all the stiffness of that formal system. Then let the community savings groups propose their members' loans, as a group, directly to this communal fund committee, where all the loan negotiations happen. Then people start having a little freedom, because this is partly people's own money they've saved and put together as a saving group, so they have the right to make decisions about it.

A brief report on what's happening in the 8 Vietnamese Provincial cities . . .

The following report is a condensed version of a longer report prepared in 2004 by Nguyen Thu Huong, ACHR's 8-Cities Provincial Funds Project coordinator. The report gathers information presented in exchanges and workshops held in various cities :

1. The Community Development Fund in Da Nang City :

Da Nang's community fund, organized and run by the city's Women's Union, operates in all wards of the city with a membership of over 10,000 who are divided into 2,621 groups. It has acquired a total of 61.662 billion dong, of which 35.053 comes from bank loans, 6.593 billion from projects, and 16.534 billion from savings. Da Nang savings members reported about the organization structure and the method of expanding activities of the fund with each capital source and the method of establishing the saving and credit groups. Da Nang pays special attention to the role of various players such as that of authorized offices of the people's Committee, the head and the members of the credit and saving groups, in the structure and activities of the groups. The ward women's union plays a decisive role in selecting qualified borrowers, assessing loans, allowing fund rotation and disbursement. The women reported that one of the major difficulties in Da Nang is that many of the savings groups leaders are not trained, don't keep adequate financial accounts and have little incentive for their work. (In Da Nang, they have a system in which the savings leaders earn a small stipend based on 10% of the interest earned on loans).

2. The Community Development Fund in Can Tho City :

32 saving groups have been established in Can Tho City with 718 members in 4 Wards. Of these, 8 groups (or 227 members) have borrowed money from the CDF and 24 groups (or 491 members) have not yet borrowed. They have accumulated a total of more than 50 million VND in savings. The interest rate for all kinds of loans is 2% per month. Revenues from the interest on loans from the CDF are equally split between the fund and financing group activities. 100% of the revenues from interest on loans from the group are retained by the group itself. The major difficulty facing Can Tho is a lack of government officials with an understanding of the Community Development Fund model who could advise the city government on expanding the fund's activities. Another problem has been the upheaval of changes in the local administrative system as the city is upgraded to a "first level" city in 2004.

3. The Community Development Fund in Viet Tri :

In the city of Viet Tri, the emphasis is on the sustainability of the CDF's development through building a local human resource for management, highlighting the role of local government, the Women's Union at various levels, and the Fund Management Committee. The CDF started with 4 pilot groups, with 113 members. By now, 343 Women's Savings Groups have been established, with a total savings capital of over 2 billion dong. 73 women's saving and credit groups have also been set up under the support of the CDF, with a total capital of 152 million dong. These groups operate on a daily, weekly or monthly savings basis, and make loans weekly or monthly. Other sources of capital have recorded good amortization and rotation. By now, Viet Tri's CDF has 213.78 million dong of capital, of which the city's People's Committee has contributed 20 million dong.

A step forward for partnership : Viet Tri is the first city in the 8-Cities Network to have been able to negotiate a sizeable state budget contribution to the fund.

The women report that the major difficulty in Viet Tri is that most of the members of the Fund Management Board are 'amateurs' (with official jobs elsewhere) and this has caused delays in reports and information flow.

4. The Community Development Fund in Vinh City :

Vinh City now is in the process of reconstructing its fund activities to better support a program of environmental improvement projects in the city. The CDF makes loans to support small, community-based environmental improvement projects. The projects must improve public places and facilities such as parks, trees, public lights, water supply, drainage systems and community recreation centers. Community members are urged to make a daily savings of 200 dong to pay back the city Fund. This model is being replicated across Vinh city. The Fund also makes loans to small businesses composed of a group of households who would pay back with part of the monthly profits of their business. The loans help create jobs and expand their business. The Fund also encourages members of the businesses to save so that they can have more money to reinvest in their business. The Fund also makes loans for credit and savings projects as part of the poverty eradication program.

5. The Community Development Fund in Qui Nhon City :

The CDF started initially with three pilot residential areas, and by May 2001 was officially established with an initial capital of 234.065 million dong. The city-level management board of the CDF made allocations to the ward-level management board, which in turn took care of the lending and rotating of loans among communities. By 2004, the fund was operating fully in two wards - Hai Cang and Le Hong Phong. The main activities focus on loans to communities for small infrastructure improvement projects (electric connections, water supply, toilets, roads and bridge construction) and small business development. Loans have so far been made to 621 families. The Fund has helped set up 39 savings groups, with a membership of 528 and a savings capital of 128.478 million dong. The Fund is expanding its operation to two new wards of Dong Da and Nhon Binh. The money from savings is mainly used within the group to provide small loans for family businesses, while the money from the Fund is used more for loans for the infrastructure projects.

6. The Community Development Fund in District 2, Ho Chi Minh City :

This district-based CDF has 33 savings groups, with 1,029 members from three wards - An Khanh, Binh Khanh and Binh Trung Dong. The Fund acquires capital from two major sources: Community savings (totaling 488 million and managed by the groups themselves) and ENDA support (totaling 385 million and managed by Ward-level officials). With that money and support from local authorities, the community has upgraded 5,398 m of alley ways, built 2,500 m of sewage system, installed 120 power supply meters and 124 water supply meters, and maintained operation of 150 public lamps. In addition, group members have also acquired loans to upgrade their houses and invest in their family businesses.

7. The Community Development Fund in Hue City :

The women from Hue reported on the success of their community saving groups. They concluded that the optimal size for a savings group is 10 to 40 persons. In order to mobilize people for a new savings group, program officers must arrange for them to see and learn from successful groups. Training of the group leaders is necessary before the establishment of the group. Since May 2001, Hue's CDF has grown from 4 savings groups to 33 groups. The Fund's operation is closely related to the city's poverty eradication. The major difficulty of the Fund is recovering money from loans for infrastructure (mostly road construction). The Fund also lacks money to organize experience-sharing meetings among groups.

8. The Community Development Fund in Hai Duong City :

Hai Duong's economy is largely agricultural and handicraft-based, so per capita income is low. Unemployment is high. Many families are poor and lack money to invest in their business. Therefore the CDF's operation has been an important addition to the poor's survival systems in the city. The Fund's Management Board was set up in May, 2001 with 7 members and a capital of 171 million dong. Between 2000 and 2002, 100 millions dong was loaned to two residential areas in Nguyen Trai and Ngoc Chau Wards, in projects to build 2,542 m of concrete-paved alleys, 250 m of sewers, 1,250 m of open ditch and 82.5 sq. m of a common houses. So far, 73 million dong has been paid back to the Fund. Since 2002, 70 million dong of Fund capital has been loaned to 41 families in nine groups. Another 42 million from Fund members' savings has also been loaned to another 63 families. 15 million has been paid back. Interest rates vary between 0.5% and 0.7%.

New proposals from cities to the 8-Cities CDF network :

- Can Tho and Quy Nhon proposed that the Network Executive Committee cover expenses for specialized Fund staffers for 1-2 years. When the Community Fund has expanded, the cities will be able to cover these expenses themselves with money from the interest on loans from the Fund.
- Viet Tri asked for another \$15,000 to add to their Fund capital to make a total of 500 million dong. This will increase the interest money which will be used to pay specialized staffers.
- All cities agreed to maintain experience-sharing visits among different groups in the Network.
- There is a need to maintained the network coordination and setting up Network Fund. Network coordination will work under a supervision of steering committee which is a combination of Local Authorities, National Gov., CDF management committee, NGOs, Academy....

Young Professionals involved in supporting CDFs in two of the project cities :

After the last survey of communities involved in the 8 Cities CDF in May 2004, the coordinator suggested a new model of management at local level in order to overcome some disadvantages of the existing CDF management mechanism (more details in the Young Professional Section of this report). The new model involved an increased focus on building up local YPs in each city to support the day to day management and activities of each city's CDF. The very important task of these YPs was also to

help facilitate the development and strengthening of the community networks in each city, while also developing a basic database on existing poor communities in each city. Initially, teams of YPs were identified and began work in two pilot cities, with the support of the local municipal governments (Viet Tri and Cantho). These YPs have had some experience with activities of CDF and are also familiar with the municipal system so that they could provide feed-back on the existing structure. They are also helping to create a new kind of interaction between people and government. The YP teams' main tasks in the two pilot cities are :

- Reporting on CDF in the last two years. Identifying problems of CDF and drawing up plans for CDF activities in 2004, through 3-month action plans.
- Identifying and encouraging new communities to participate in CDF activities by providing them all with information about the CDF.
- Organizing community meetings and networking communities together through their saving activities.
- Participating in management committee meetings of CDF; advising and providing support to each city's CDF management committee, especially when the selection of next disbursement of CDF.
- Promoting all forms of community saving as ways to build up social structures within poor communities.
- Preparing weekly and monthly reports to the coordination office on existing activities of poor communities and supporting all communities which have received revolving loan funds from their local CDF.
- Getting legal and technical support from coordination office whenever it is needed.

2. ACHR interaction with ENDA-Vietnam :

The Saigon-based NGO ENDA-Vietnam has had very close links with ACHR for many years, through exposure visits (with groups going to Vietnam and Vietnamese groups visiting other Asian countries), through joint workshops, research projects and on ongoing dialogue. During the 2004 year, there were mainly two activities involving ENDA-Vietnam :

- **August, 2004 : ENDA-Vietnam holds its annual internal review**, and ACHR was invited to participate. On October 14, Somsook traveled to Vietnam to join in and comment on the presentations of ENDA's various community development projects taking place around the country.
- **October 3 - 5, 2004 - Vietnamese Research Group (5 persons) visits CODI and Baan Mankong Community Upgrading Projects in Bangkok.** ACHR worked with CODI to facilitate a group of researchers from Vietnam, supported by the NGO ENDA-Vietnam, to visit community upgrading projects at Bonkai and Charoenchai Nimitmai. The group focused on slum upgrading projects through community savings and by local resources. They also had an opportunity to learn about how people in the community solve their housing problems and how to negotiate with the government. The team leader, Ms. Nhat, has also been involved with ACHR's 8-Provincial Cities Community Funds. At CODI, the group discussed ideas for the future of the CDF processes in Vietnam with Somsook.

3. Vietnam involvement in the ACHR "Understanding Asian Cities" Project :

One of the eight cities being studied, as part of the ACHR's "Understanding Asian Cities" study is Hanoi, and the author of the Hanoi study is Nguyen Thu Huong and a team of researchers at the Institute of Sociology. During the 2004 year, besides working with her research team to prepare the Hanoi study, Huong has been involved in helping coordinate the 8-Cities Community Development Fund Project and joined the following meetings that were organized around the study :

- March 28-31, 2004 : Regional Workshop on ACHR's "Understanding Asian Cities" project is held in Hanoi. Authors of city studies in Surabaya, Chiang Mai, Pune, Phnom Penh, Karachi, Hanoi, Muntinlupa and historic Beijing attended. As part of the meeting, academics and NGO people working in Hanoi met the meeting participants and presented their work on urban issues in Hanoi.
- October 28 - 31, 2004 : Understanding Asian Cities 3rd meeting was held in Bangkok. The research coordinators invited David Satterthwaite (from IIED in London) to help edit the research. Nine study authors attended this meeting, along with ACHR staff, to talk about the outcome of the Understanding Asian Cities research.
- ACHR annual meeting : As a core member of ACHR, Huong also attended ACHR's annual meeting in Bangkok and Ayutthaya, in January, 2004.

4. ACHR involvement with the Cities-Alliance City Development Strategy (CDS) in Hanoi

City Development Strategy (CDS) in Hanoi, Vietnam : In November, 2004, Somsook (ACHR's acting secretary general, who is a member of the Cities Alliance Policy Advisory Board) was invited to Hanoi, Vietnam to join in the CDS process in that city. In Hanoi, she made a presentation about the city-wide community-driven upgrading process now being undertaken in Thailand under the Thai Government Supported "Baan Mankong" program.