

JANUARY - MARCH 2011

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TEN YEARS OF WOMEN'S SAVINGS in PAK NGUM DISTRICT, LAO PDR

It has been ten years now since the first women's savings groups were launched in Pak Ngum District, in Vientiane Prefecture. To celebrate this milestone, a meeting and workshop was organized in Pak Ngum District, January 19 - 22, 2011, which brought together 125 people, including 95 from Lao PDR (savings members from 24 districts in 5 provinces, members of communities implementing ACCA projects and representatives from the Lao Women's Union) and several other visitors from community savings networks in Thailand and Cambodia, as well as representatives from CODI, UPDF and ACHR. The January celebration in Pak Ngum, in which a new community center was also inaugurated, gave all these women (mostly) a chance to reflect on the progress of their savings movement over the past ten years, and to discuss the breakthroughs and problems in their community savings systems.



Some very serious saving going on in this country! The community savings and credit process in Lao PDR was initiated in 2001, as a collaboration between the National Lao Women's Union and CODI, under the *Women and Community Empowering Project*, and supported by "big sister" savings groups in other Thai cities. The process began with savings groups in Pak Ngum District and soon expanded into all 21 communities in Pak Ngum District and two more adjacent districts in Vientiane Prefecture. There are now savings groups in 532 villages and communities, in 22 districts, in 5 provinces, with 104,803 women savings members. These women, whose members include some of the poorest in a poor country, have now collectively saved a whopping US\$ 12.6 million - all of it in constant circulation in loans to savings members. So you can see why they call their savings groups "money trees" (*ton ngun*). From saving mostly for income generation, they have developed welfare programs, community enterprises and natural resource conservation projects and have set up district-level funds which link all the savings groups in each district. In some of these districts now (including Pak Ngum), every single village has a savings group, and in many of the villages, every single family joins the savings process. Three MOUs have been signed and the present one will end in the next six months.

The women's savings process in Pak Ngum is a showcase of how much poor people can do when they collectively mobilize and manage their own financial capital. From managing their savings groups, they have now been able to join the ACCA Program and to channel small project funds from ACCA into their district loan funds to finance small infrastructure and housing improvement projects, to add to their already long list of collective activities. The women also used the Pak Ngum meeting to discuss the future direction of their savings movement in Lao PDR - especially the possibility of establishing a national fund, as a way to institutionalize the savings process for housing, infrastructure, upgrading and other community development activities in the country.

FATHER JORGE : WHAT I HAVE LEARNED IN THE PAST 34 YEARS



One of the highlights of the recent ACHR regional meeting in Bangkok was a presentation by Father Jorge Anzorena entitled, "What I have learned in 34 years." Father Jorge, who has just celebrated his 81st birthday, is a person who needs no introduction in Asia, where he has been a persistent friend and tireless visitor to most of Asia's community organizations, housing NGOs, community architects and development projects for decades. Through his work with the Selavip Foundation, and through the production of his twice-yearly "Journal of Low-Income Housing in Asia and the World", Father Jorge has visited, written about, taught about and supported most of the important work going on in community-driven housing and development.

To the task of telling about these initiatives by communities, NGOs and government agencies, he continues to bring warmth, respect, enthusiasm and an almost encyclopedic understanding of who's doing what around the world. When he isn't teaching in Japan, Father Jorge is out traveling, meeting groups, visiting projects and collecting new stories for the newsletter,

which he's been publishing in some form or other since 1986. So when he speaks about what he's learned in 34 years from many of the groups that are in his vast circle of friends, you can bet he knows what he's talking about.

We don't have enough space to reproduce the text of his presentation here, but it can now be downloaded from the ACHR website. What we do have enough space for here is the marvelous introduction Father Jorge was given in the meeting, by one of his oldest friends in Asia, Denis Murphy, from the Manila-based NGO Urban Poor Associates :

Denis : I've been working in the Philippines in community organization work for forty years. My job today is to introduce Father Jorge. This amazing person is an Argentinean by birth, entered the Jesuit order and became a priest when he was in his early thirties. But I would like to speak more personally about the day I hired him as my employee. I was working with the Catholic Bishops of Asia, in their Office for Human Development. We were a small group of three or four people, responsible for developing all of Asia, if you can imagine that! Jorge came and asked if he could work with us. And of course, we hired him, because he had just finished his doctorate in architecture in Japan, and he was willing to work with us in all the poor countries of Asia, on the matter of housing. That was 1976 - that's thirty-four years ago! Now my advice to you is that if you ever have to hire someone, you should look for someone like Father Jorge. Why? I'll give you four reasons:

- **Look for someone who will never stop working.** We asked Father Jorge to begin work in 1976, and he has never stopped. We've never asked him to stop and he keeps on going. He's long past the retirement age of 65 and he's still working.
- **Look for someone who will do a fantastic job and win you prizes and respect.** And Father Jorge has done a terrific job. For the work he has done in Asia, for all of us, he received the Magsaysay Award in 1994. And what higher recommendation could there be of your work than that prize?
- **Get someone who doesn't make any enemies or create any friction.** Everyone who is capable, effective or possessing of a strong personality cannot help but alienate some people, no matter how good-humored you are. But as far as I know, Jorge has no enemies and no critics. That's the kind of employee you want, because you will avoid all kinds of trouble.
- **Get someone who works for nothing.** This is probably Father Jorge's most potent recommendation, for he works for nothing. Seriously! We never gave Jorge anything. Even his room and board he doesn't ask for. And on top of that, he will bring you money! Jorge has brought millions and millions of dollars into Asia, into housing work. And that money has reached all corners of the poorest countries in Asia.



Father Jorge profiles a long list of projects he's learned from and been inspired by over the years. A full transcript of this presentation, with photos from his PowerPoint slides, can be downloaded from the ACHR website: www.achr.net

UPDATE ON THE STATE of COMMUNITY FINANCE IN ASIA

There are plenty of reasons to groan about the inequalities, the injustices, the excesses and the sheer greed of the capitalist system, which has somehow managed to become the final chapter of most of the world's economic and political evolution. But there are some aspects of the capitalist model which still shows some promise - particularly the power of capital (or of finance, or access to credit) to act as midwife to all kinds of innovation and dynamism. The problem is that more and more of the world's capital is being gathered up into a very large and very exclusive pot, to which fewer and fewer numbers of people have access. But take heart, there is some encouraging evidence that some capital is finding its ways into the hands of the poor, in the form of community savings and community development funds. These sources of "community finance" are helping to unlock the innovation and dynamism that exist just as powerfully in slum communities as they do in Wall Street board rooms. We're not talking about super gigantic amounts of money yet, of course, but this *community capital* is financing all sorts of livelihood investments, upgrading initiatives and housing and land projects that poor people develop themselves.

Why are community savings and credit and development funds so important? These are forms of finance that start growing from the ground, from people's own resources, instead of trickling down to them in stingy dribbles from some bogus poverty alleviation program or other. And when finance grows up from the ground like this, people can begin to think for themselves what they'd like to do - and then do it. Even if it starts very modestly, this kind of finance system within poor communities has the power to gather people together and to allow them to start doing things, because it is finance that they manage themselves. Savings and credit is the first layer - the key vehicle to get people to believe in themselves, to believe in their own power to determine their lives. For nothing as clearly divides the empowered from the powerless as much as control over money. Then, when a community's saving has brought them together, built their confidence, their management skills, their collective strength and their own internal fund, they are ready for the second layer, which is the development fund. The job of the development fund is to pump additional resources into this people's finance system (through loans or grants, and with a certain direction), which is now prepared and ready to handle them. This extra financial resource greatly expands people's space to create, to develop and to negotiate. It allows them to speed up and scale up their problem-solving initiatives and to push beyond the limited capacity of their internal savings, which by itself would allow them to move forward only very, very slowly.

Community savings and development funds go together. Growing numbers of poor communities are realizing that as long as the control over money is always in someone else's hands, so will the fate of their land and houses and communities and livelihoods always be tossed around by the power of someone else's money and some bigger fish's investments. And they are increasingly making money - and the control over their own internal resources and outside development resources - the fundamental tool in their process of bringing about change in their cities and reclaiming their power over their lives and communities.

Country	SAVINGS				FUNDS	
	How many cities and towns with community savings?	# savings members	# sav. groups	Total savings (US\$)	City funds started in how many cities?	Have national fund?
Cambodia	24 cities (UPDF-linked)	24,733	524	638,165	14 cities	yes (UPDF)
Nepal	11 cities	11,264	471	2,285,714	3 cities	no
Korea	2 cities	138	5	35,100	none yet	no
Burma	8 townships	4,359	54	48,646	1 city	no
Indonesia	5 cities (Uplink + Yogyakarta)	1,607	128	9,666	1 city	no
Philippines	33 cities (HPFP + TAO)	25,991	1,837	2,162,239	8 cities	yes (HPFP's UPDF)
Vietnam	12 cities (CDF Network)	33,657	1,561	1,788,345	9 cities	no
Sri Lanka	250 towns, cities (Women's Coop)	65,000	6,500	13,513,500	6 cities	yes (Clapnet)
	130 towns, cities (WDBF)	52,633	8,016	20,000,000	1 city	no
Mongolia	13 cities (CHRD + UDRC)	1,980	180	45,793	10 cities	yes (UDRC)
Thailand	274 cities (only urban)	91,758	1,500	1,674,056	31 cities	yes (CODI Fund)
Fiji	5 cities	25,000	2,500	97,000	none yet	no
India	2 cities (Bhuj and Leh)	323	20	7,825	none yet	no
	56 cities (Mahila Milan/SPARC) *	75,000	1,170	850,000	none yet	yes (SPARC Nirman)
Lao PDR	532 villages, in 22 districts	104,803	532	12,584,000	22 Districts	yes (LWU Fund)
Community finance in 13 Asian countries	1,379 cities / districts / towns	518,246 savings members	24,998 savings groups	US\$ 56 million community savings	City funds in 107 cities / districts	National funds in 7 countries

* SPARC keeps savings and loan data on only about 10% of the 750,000 households who are members of Mahila Milan and NSDF. Many of the others are doing saving and lending, but it is not being documented, so these figures cover only the documented savers.

TWO HOUSING POLICY BREAKTHROUGHS in CAMBODIA

1. CIRCULAR NO. 3: The Circular number 3 ("Squatter Settlement Resolution on illegally-occupied state land in urban areas") is a central government policy directive which was approved in May 2010, and is very closely based on the city-wide community upgrading strategies and procedures that have been developed by the UPDF and the National Community Savings Network. The policy focuses on improving the housing, living conditions and land tenure security of squatter settlements in Cambodian towns and cities, and calls for a full survey of all these settlements, to be carried out jointly by local authorities with the communities and relevant NGOs, in order to develop an accurate database of settlements in each city. It also calls for identification and mapping of the sites which are currently being occupied by informal settlements, and identification of what this land should be used for, as well as a census of all households in these settlements. The Circular then suggests three possible solutions, according to each specific situation:



- **on-site upgrading** as the first redevelopment option, where no other public development purpose makes a conflict
- **relocation within the city**, only where staying and upgrading on the same land is not possible, because of some other planned developments
- **another solution** as deemed appropriate, such as land-sharing or private-sector housing.

Whatever the solution, the policy makes clear the necessity for extensive discussions between all the relevant stakeholders, to ensure that the city's infrastructure needs and the poor's secure land and housing needs and requirements are both met. The Circular recognizes the need for the participation of all stakeholders, including the residents of these poor settlements, local authorities, NGOs and any other relevant persons and organizations, and also looks beyond housing to the issue of livelihoods.

The Circular is now being disseminated at national, provincial, municipal, district, sub-district and community levels, through a series of workshops. When these workshops are over, it should be possible to start several pilot projects involving both on-site upgrading and voluntary relocation, and the lessons from these pilots can then be shared through further workshops. After this, country-wide implementation of the policy can begin. The implementation of these early stages is being supported by GIZ and UN HABITAT. While Circular Number 3 represents an important recognition by the Cambodian government of the need to provide secure land and housing for its growing urban populations, and makes provisions for a participatory approach, some concerns have been raised. Some fear that surveying and mapping the existing settlements will make it easier for the government to evict them in the future. The Circular's weak point, perhaps, is that it does not explain the financing or implementation mechanism of the relocation and upgrading projects, nor is there any provision for limiting the creation of new illegal settlements by offering alternative accommodation, or addressing the push factors for internal migration from rural to urban areas.

2. NEW NATIONAL HOUSING POLICY: ACHR will be meeting with the Minister of Land Management, Urban Planning and Construction in March to present the concept note, "A housing policy for Cambodia" drafted by ACHR. This concept note proposes the establishment of a Cambodian Land and Housing Development Institution (LHDI), which would be a national institution supporting housing development in the country. The LHDI would have two arms, one dealing with policy change, and the other with implementation of housing development. While the LHDI will be under the Ministry of Land Management, Urban Planning and Construction, it should have a special independent status, and a board comprising of community representatives, as well as government and civil society representatives. The concept note also proposes that the provincial and city level authorities work closely with the LHDI, coordinating the implementation of activities on the ground. This will require comprehensive surveys of land and settlements to inform the implementation of city-wide upgrading. Additionally, some cities may see fit to establish and support City Development Funds (CDFs). Actual implementation would occur at the sub-district level, working closely with community networks in a joint development process. As with current UPDF projects, the communities will need to be strongly organized and networked, with savings activities, working teams, and community surveys. By "waking up" the communities, the demand side will be able to exert stronger pressure for changes at a policy level and demonstrate alternative approaches to meeting housing need, working in partnership with the authorities.

For further information on these two policy initiatives in Cambodia, please contact ACHR at achr@loxinfo.co.th, UPDF at updf@clickmail.com.kh or Mr. Beng Khemaro at the Ministry of Land Management at bhskhemro@yahoo.com

ACHR's LATEST REGIONAL GATHERING in BANGKOK, JANUARY 2011



ACHR's first regional gathering in two years was organized in Bangkok at the end of January, at the Menam Riverside Hotel. The 4-day meeting brought together 130 serious "doers" from around Asia - people who are working on the ground, with communities, to bring about change in their countries. There were community leaders, NGO workers, activists, government officials, community architects and friends from international agencies. And as usual, the meeting was a very good opportunity for all of these active people - many already good friends - to meet, to tell about the good things that are happening, to learn from each others' good experiences, to draw inspiration and fresh energy from those other experiences, and to see how we can support each other to move forward and make that work

stronger and more effective. Here are of Somsook's welcoming remarks which opened the meeting :

This ACHR network is now in its 22nd year. ACHR is like an Asian family, a coalition of Asian groups, and we are trying to make change according to the particular realities of our Asian cultures, our Asian politics, our Asian ways of thinking. This is important because many of the development theories that determine what happens in our field are still coming from somewhere else. And even though we may not be able to understand those theories very well, we are often obliged to follow them. Here is our chance to see how people in the Asia region are working, within the context of their own cultures and political processes, and here is our change to share and learn and understand the broader global forces affecting Asia at the same time. In the past 22 years, we have undertaken a lot of initiatives within the ACHR network, from housing rights campaigns and fact-finding missions, training and advisory programs, exchange visits, workshops, promoting community savings and credit and community funds and city-wide upgrading, all kinds of possible change among the groups in the region.

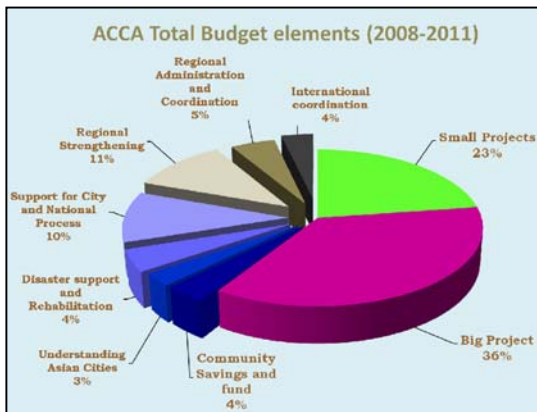
Now the coalition's work has come to a new stage of action, through the ACCA Program (Asian Coalition for Community Action), which is bringing together many of these elements and all these 22 years of experience. The ACCA Program is supporting groups in 15 Asian countries so far, to take action in different ways, to show visible change by people, to show that people themselves can make this change, and to show this change happening at scale, in many cities in these countries - in some countries ACCA is being implemented in more than 15 cities. And after more than two years of implementation, the ACCA process is taking place on quite a big scale around the region. So this meeting will be an important chance for all of us to report on the progress, assess what we've achieved so far, and decide on what next steps we need to take to consolidate these activities and scale them up further.

- **Country reports** : The first part of the meeting consisted of country reports from each of the countries with ACCA projects. Presentations were grouped by region, and provided an overview of the projects being implemented so far, the challenges faced and the outcomes of the projects. As usual, these lively presentations were the most inspiring part of the meeting.
- **Community architects activities** : There was also a presentation of the quite exciting work of community architect groups in the region, to support the people-driven housing and upgrading process in several countries.
- **International agencies** : One session allowed meeting participants to interact with representatives from several international agencies and donor organizations: Rockefeller Foundation, Selavip, UN Habitat, UN-ESCAP, and CDIA. The focus was on how these agencies and ACHR could ensure that they work in complementary ways to support people driven development.
- **Issue-based planning sessions** : In this part of the meeting, the participants broke up into sub-groups to discuss particular issues, including community funds and flexible finance; disasters; community architects; building partnerships and policy change; and mainstreaming community organizations and networking. Each group looked at the key challenges that needed to be addressed, next steps, and how ACHR could support these activities.
- **Planning the next steps** : The last day of the meeting focused on the next steps for ACCA and ACHR. As we try to institutionalize the ACCA program in each country, it is clear that several activities need to continue: bridging the gap between top-down and bottom-up approaches, so that the grassroots and the policy-makers can meet in the middle; supporting community activities with skilled technicians such as community architects and other young professionals; and strengthening networks on the ground to facilitate the scaling-up process. Agreements were made on other issues and further proposals to be made to Misereor, Rockefeller, and the Gates Foundation, to fund the continuation of ACCA and ACHR activities.
- **Field visits to Baan Mankong community upgrading projects** : In a city that is so rich with community upgrading projects, there were also some field visits organized to projects being implemented by communities with support from CODI's Baan Mankong upgrading program. After the visit to the Suan Phlu Community upgrading project, the National Baan Mankong Community Network and CODI hosted a market-style dinner for the meeting participants at the CODI office.



A full detailed report on the meeting is now being prepared and should be up on the ACHR website by mid March 2011..

ACCA PROGRAM UPDATE : FIGURES, MEETINGS, PLANS



The Asian Coalition for Community Action Program (ACCA) is now well into its third year of implementation. The most recent ACCA committee meeting was held in Bangkok on January 26, 2011, the day before the big ACHR Regional Meeting began. During the half-day meeting, projects were approved in 12 new cities and two on-going cities in Cambodia, Philippines, Lao PDR and Pakistan, including 2 new big projects and 44 small projects. Besides discussion about these new proposed projects, there were reports on the ACCA Program's performance so far, and reports on ACCA-related activities with community architects, links with other organizations, activities and plans for upcoming events.

A detailed meeting report has been prepared and can be downloaded from the ACHR website. www.achr.net

ACCA PROGRAM UPDATE : (Cumulative figures, as of February 1, 2011, after the Bangkok meeting)

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

Here are some brief notes on three of the key points agreed upon during the meeting, regarding the ACCA Program's future :

1. Continuing the ACCA Program in two ways: The existing ACCA Program is scheduled to end in October 2011. But since about 42% of the project budget remains unspent, at the end of just over two years, the committee agreed to propose extending the program by an extra six months, so that the program's current phase will end in May 2012. The committee also agreed to draft a new 3-year funding proposal to send to the Gates Foundation, to continue the program with a second phase of ACCA (2012 - 2015).

2. Plans for ACCA Program implementation in the coming year (to November 2012)

- **Support city-wide community upgrading processes in 70 - 80 more cities with:**
 - **Big projects:** The total remaining big project budget of US\$ 1,738,933 should be good for about 35 more housing and land projects of max. \$40,000 each.
 - **Regional Revolving Loan Fund:** The new ACCA Regional Revolving Loan Fund has \$400,000 in lending capital (drawn from the ACCA big project funds) to provide housing and land loans of max. \$50,000 per project, at 4% annual interest, repayable in 5 years in 6-monthly installments to ACHR, with repayment in the local currency. This new regional revolving fund is an experiment and should support about ten projects, by either providing loans to support urgent community projects or by providing a guarantee fund to unlock other finance sources locally.
 - **Small projects:** The total remaining small project budget of US\$ 1,062,000 should be good for supporting at least 350 more small projects, in 70 more cities, with max. \$15,000 per city and max. \$3,000 per project).
 - **City development process and coordination :** This funding support is for city surveys, mapping, networking, community savings, city funds, information, workshops, meetings, building joint committee, coordination, etc., with max. support of \$3,000 per city.
- **Support disaster rehabilitation to affected communities** (remaining budget \$156,590)



- **Support for community savings and funds**
- **Support for research and studies in the area of understanding Asian cities**
- **Support for national processes** (including in-country exchanges, national workshops, policy change making, coordination, etc.), with a total of about \$12,000 per country.
- **Support for regional workshops, meetings and exchanges**, including these tentatively planned events: the next assessment trip to visit ACCA projects in Sri Lanka (*last week in April, 2011*, an advisory trip to Fiji with SDI (*March, 2011*) and a regional workshop on community finance and community funds (*date not yet set*).

3. Agreement on the new ACCA / ACHR Committee structure : When the current ACCA/ACHR committee was formed, according to a structure that was discussed and agreed upon by the larger regional network (in the last ACHR regional meeting in January 2009), it was agreed that the committee would function for a year or two, and then we'd review and see if it should be changed. After some discussion, a new structure for the ACCA/ACHR Committee was agreed upon by the committee, and was then proposed to the larger ACHR regional meeting for comment and agreement. It was decided that the representatives on this new 13-member committee will be determined by the groups in each sub-region, and that the representatives will not be fixed, but will rotate, according to whatever system for rotation each sub-region collectively determines. Here is the new committee structure:

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



Upcoming ACCA and ACHR events for 2011

- ACCA assessment trip to Sri Lanka + ACCA Committee Meeting : Last week in April, 2011
- ACCA committee meetings (every 3 months): April, July and October, 2011
- Pro-poor urban development workshop in Seoul, with Citynet: date yet to be decided
- Asia Pacific Urban Forum + Ministerial workshop on pro-poor urban development in Bangkok : June 2011
- Implementation of the ACHR-Selavip "Decent Poor Fund" : February - September, 2011

FIRST ACCA REGIONAL FUND LOAN in MANDAUE, PHILIPPINES

The first two proposals for loans from the new ACCA Regional Revolving Loan Fund were approved during the ACCA committee meeting on January 26 : one loan to Cambodia (\$50,000 to support house improvements in the coastal town of Khemara Phouminh) and one to the Philippines (\$10,000 to support the Homeless People's Federation's ongoing housing project at the LTHAI community in Mandaue). These will be important test cases for how this new regional revolving loan fund will work.



At the end of February, a small team of Thai community leaders and representatives from the ACHR secretariat traveled to Mandaue to visit the LTHAI project and to take part in the official signing of the first ACCA Regional Fund loan contract, which was the new fund's debut loan. Besides representatives from communities around Mandaue and the visiting team, the loan contract signing was witnessed by a group of about 30 representatives from the five different groups implementing ACCA projects in the Philippines (HPFP, UPA-Kabalaka, TAO, FDUP and SMMI in Iligan). They had gathered in Mandaue for a 3-day meeting to report on the progress of their ACCA projects, exchange experiences and see how they can build stronger support and learning links between the different groups and projects.

Mandaue was one of the first branches of the HPFP and remains one of the strongest in the central Visayas region. They have undertaken a variety of path-breaking land and housing upgrading projects, including a pioneering community-managed collective water supply system in one of the poorest squatter settlements, in partnership with the city. The local government has become an active supporter of the federation's 17-year old community savings program and

an important ally in its land and housing initiatives. There are now 513 savings groups in Mandaue, in 23 communities, with 5,311 members.

ACCA projects in Mandaue: The Homeless People's Federation is implementing two big ACCA projects in Mandaue - one in the MMVHAI community (land-filling, now finished, and house construction getting started), and now the one in the LTHAI community (for housing construction). The MMVHAI project used ACCA big project funds of \$40,000 and the LTHAI project is using a \$10,000 loan from the new ACCA regional revolving loan fund. Both of these communities are in the 9.2 Hectare area of reclaimed land that was donated by the municipality to the squatter communities occupying that land.

Background on the LTHAI Community (269 households) : The Lower Tipolo Homeowners Association (LTHAI) is one of the 11 homeowners associations which comprise the 9.2 Hectare social housing site in the center of Mandaue - all this reclaimed land was donated to the residents by the city in 1998, after years of eviction threats (MMVHAI, where the other ACCA big project has been implemented (land-filling), is also part of this 9.2 Hectare site). The LTHAI community was burned to the ground in July 2007, and the community decided to use the fire as an opportunity to completely rebuild their settlement in a proper way.

Their first step was to fill the low-lying, swampy land, which they did partly with their own savings and labor, and partly with a 4 million Peso (US\$ 83,350) loan from UPDF. Then they surveyed the 1.6 hectares of land, developed a proper subdivision plan (with 4x5m plots) and laid the new community infrastructure, according to their subdivision plan, with drains, water supply and shared septic tanks, with funding support from CLIFF. The people have designed a 2-story unfinished "starter" row-house, which they are now building collectively, in batches, using the compressed earth blocks the community people are making on the site themselves, right on the site. The new row-houses are being partly financed by a US\$ 255,000 loan from the SDI-International Urban Poor Fund. Each family will take a loan for 47,000 Pesos (\$1,000 per house - SDI's maximum loan amount) to build the "starter" house.

New loan from the ACCA Regional Loan Fund : The HPFP is borrowing US\$ 10,000 from ACCA to support this ongoing incremental housing project in LTHAI. The loan will help 23 families fill the gap between the \$1,000-per-house SDI loans and actual (and swiftly rising) cost of constructing their "starter" houses, which despite many cost-saving measures are still costing about 60,000 Pesos (\$1,400). The ACCA funds are being used to procure housing materials (especially roofing materials), with the community providing all the labor. The loan will be made to federation in US\$ and repaid to the ACCA Regional Fund in US\$, but the repayments will be calculated according to the original loan amount in the local currency. The loan to the Mandaue City Fund will be given at an interest rate of 4%, to be repayable in 5 years, with 10 equal payments of about \$1,113 each, to be transferred back to the ACCA Fund every six months, the first coming due in June 2011.



SO MANY INGREDIENTS IN THIS SOUP! If housing projects could be likened to soup recipes, the Homeless People's Federation members in Mandaue are proving to be some of the region's most resourceful cooks, able to muster all sorts of ingredients from a wide range of sources to add to their elaborate concoctions. Besides the grant and loan finance they have pulled in for their housing projects in Mandaue from SDI, CLIFF, ACCA and their own UPDF, and besides the free land they have negotiated from the Municipality (a very rare breakthrough in this country where the poor usually have to pay for *everything!*), the federation in Mandaue has worked hard over the years to cultivate fruitful partnerships with various local government bodies and with the local professionals, architects, lawyers and institutions who have provided technical, legal, financial and other kinds of support to several of the federation's projects, including a community-run pharmacy run in collaboration with the Municipality's Health Department, and donations to build houses for five of the poorest families in the community by a group of medical students.

ACHR - SELAVIP "DECENT POOR" FUND LAUNCHED in ASIA

The Selavip Foundation has recently approved a grant of US\$ 90,000 to ACHR, to create a special joint program to assist some of Asia's poorest community members and help make sure they can take part in the housing and upgrading projects being implemented by communities themselves, with support from the ACCA Program. The Selavip funds have been topped up with another US\$ 10,000 from ACCA to create a \$100,000 regional funding source, which we are calling "*The Decent Poor Program*."

The idea came from Thailand : The idea (*and the name!*) for this new regional program came from an experiment in Thailand last year, which was also funded by a \$60,000 grant from Selavip. In that program, the Thai community networks developed their own criteria and selected the beneficiaries. That new project was a tool to strengthen the awareness of the needs of the community's poorest members, and to ensure that they are as much a part of the secure housing process as those with more income. Many times in Thailand, when a community housing project is developed and the community organizes as a group and takes a loan to build new houses, the very poor get left out because they cannot afford to repay the loans. This is not the objective of our projects! Everybody has to be on board - this is the key idea. And the groups implementing the projects have to think hard about how to include everybody - even the super-poor! So the \$600 per family grant, which the Selavip project provided, could make a bridge between the poorest and the system. The project worked out very well, and the communities were very creative in how they used this small grant to help ensure the poorest can be part of the upgrading projects, and get decent houses also. Some groups used the \$600 subsidy to build a house collectively for a poor family on part of the community land, or to pay off a family's debts. Because this small fund could only support 120 households around the county - just a tiny fraction of those in need! - these few families who did get the support became examples of how communities and community networks can think more clearly about their poorest members and how to ensure they can be included in the process.



Now the "Decent Poor" program goes regional : In a similar way, this new regional-level Decent Poor Fund will be able to subsidize only a small number of households (about 200 households, in 9 countries, at US\$ 500 per household, maximum 20 households per country), but the idea of the program is to use this small money *strategically*, to get the whole national community movement in all these countries to look at the poorest people as the subject, and to see how these small funds can bring this new, inclusive way of planning-to-include-everyone into the process. The identification and selection of the grant recipients will be carried out by the community organizations, who will then propose candidates for selection by the community network or the city joint committee. The proposed grant candidates from each city should then obtain final approval at the national level. The national committee should oversee and manage the program, with clear strategic objectives for change in community awareness, and in city and national policies regarding housing for poorest of the poor. After consideration by the national committee, the proposal should finally be submitted to the ACCA Committee for final approval.



This is a strategic program, a challenge to the poor communities we work with. It's not a program to solve the problem of poverty, which is far too great for this tiny intervention! The objective of the program is not to simply identify the poorest and give them a little welfare hand-out, but to make a clearer awareness among the communities and among all the projects about the need to make room for the poorest, and find a way that nobody is excluded. The most important part of this is the process by which the community networks discuss this issue, survey and make themselves aware who are the poorest, and discuss and think of the solution together. So it's just like a kind of training, or boosting communities' awareness of how they have to regard the very poorest as essential parts of the community, family members, through the real working process.

EVERYONE IN THE BOAT! This should be one key principal for any housing project, anywhere in Asia, with ACCA or otherwise, to make sure that *everyone is included!*

(A brief information sheet on the Decent Poor Program can be found in the appendices at the end of the report on the ACCA Committee Meeting in Bangkok, January 26, 2011, which can be downloaded from the ACHR website)

BAMBOO CONSTRUCTION WORKSHOP in DAVAO

Matina Crossing is a small network of four adjacent informal communities in Davao City, on the southern part of Mindanao Island, in the Philippines. All four communities have active savings groups and are part of the Homeless People's Federation. In February 2010, Matina Crossing was one of the communities chosen for the field work during the community architects workshop that was organized in the nearby town of Digos. During that workshop, the community people and the architects looked at some of the physical problems they faced and decided the most serious one was the need for a proper bridge across the deep ravine, with a tidal river flowing along the bottom, that separates the communities from the mainland. Later, the community decided to apply for an ACCA small project loan from HPFP, to build a bridge.

Later on, the federation and the community architects decided to use the construction of this bridge, which they decided to build out of bamboo, as a hands-on training course for other communities in using bamboo - a material which is plentiful and much-used in the Philippines. As Ruby Papeleras said, the workshop was part of the federation's ongoing search for cheaper building materials which communities can manage themselves. While the workshop was being organized, though, there was an attempt to evict the Matina Crossing communities, but the HPFP's whole network of communities in Mindanao decided to go ahead with the workshop anyway, and use the building of the bamboo bridge as a "people's strategy" to assert the people's right to stay there.



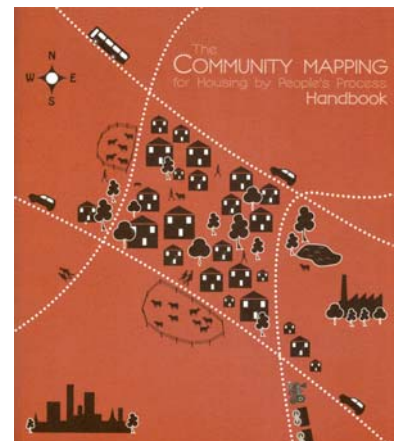
So in January 2011, after a great deal of preparation and planning, the HPFP organized a one-week workshop on bamboo construction, in collaboration with the local and regional network of community architects and ACHR. Some 60 people joined the workshop, including community leaders from Davao and other cities, community builders and carpenters, students, academics and community architects from the federation's support NGO PACSII. There were also 11 participants (community leaders and architects) from four other countries where bamboo is also a plentiful and widely-used building material - Indonesia, Thailand, Cambodia and Vietnam. Cak-cak, an architect from Indonesia who helped organize the workshop, reported afterwards that "both theoretical and hands-on training was given during the workshop, covering all aspects of bamboo construction, from planting and harvesting, to preservation, to the uses of bamboo in meeting basic needs in communities for shelter, furniture, bridges, income generation

and handicraft production." The seven days workshop provided an enjoyable learning moment whereby not only bamboo skills and knowledge were transferred and exchanged, but relationships and networks were also established.

But no bridge yet . . . Although the participants learned a lot about all these things and sharpened their bamboo construction skills, they were not able to actually build the bridge in Matina Crossing, as they had planned to do. Why? The bamboo bridge, which will have to span the 23-meter ravine, proved to be a bigger technical challenge than anticipated. The team will have to study the structural joints more carefully, find a stronger species of bamboo and perhaps make some alterations to the structure plan a bit before the actual bridge can be constructed. But the process is continuing and the workshop participants were able to test many of the construction techniques they were learning by building a small bamboo pavilion. *(For more information, please contact ACHR)*

PLEASE SEND US COMMUNITY MAPPING and UPGRADING STORIES

ACHR's two Regional Community Architect Program coordinators Chawanad Luansang ("Nad") and Supawut Boonmahathanakorn ("Tee") have produced a handbook on Community Mapping, which was published and distributed during the ACHR regional meeting in Bangkok in January 2011 (copies still available with ACHR if you'd like us to send you one!). This is no scholarly tome, but a lively, useful, hands-on kind of handbook, filled with tips and techniques drawn from real mapping initiatives in poor communities around Asia, and amply illustrated with photos and cut-outs. If anyone has stories about their experiences with community mapping, please send these to ACHR. Even though the mapping handbook has been printed, Nad and Tee are continuing to compile your experiences with the community mapping process, which can then be shared with other groups and community architects in the region, via the website, blogs or in more publications.



Nad and Tee are also compiling stories and techniques for a companion handbook on Community Upgrading, which is now in the works. So please send them your interesting stories and experiences about community upgrading, to enrich this next handbook with as many real stories on the ground as possible. Please send your stories by e-mail to architect_once@hotmail.com and chawanad@hotmail.com

SHEELA and JOCKIN HONORED by the GOVERNMENT of INDIA

There is some very good news from India, in the "Laurels, Prizes and Trophies" department: On the eve of India's Republic Day, January 26, 2011, Sheela Patel and Jockin Arputham were both announced as recipients of this year's *Padma Shri* awards, for social work, and were among 84 prominent people chosen by the government to receive this prestigious award. The Padma Awards, the country's highest civilian honors, are conferred in three categories, namely, *Padma Vibhushan* (for exceptional and distinguished service), *Padma Bhushan* (for distinguished service of a high order) and *Padma Shri* (for distinguished service in any field). The awards are given in all disciplines and fields of activities, including art, social work, public affairs, science, engineering, trade and industry, medicine, literature, education, sports and civil service. In India, getting a Padma Shri is something like being knighted in England. The awards will be conferred by the President of India at a function held at Rashtrapati Bhavan (India's presidential palace in New Delhi) some time in March or April. Dame Sheela and Sir Jockin certainly need no introduction among the wide circle of their long-time friends in the ACHR diaspora, but just in case some new ones may have slipped in without hearing the story, here's a super-mini bio on this pair, who work as a team and got their Padma Shri awards as a team :

Sheela Patel is the director of the Society for the Promotion of Area Resource Centers (SPARC), an NGO she helped set up in Mumbai ("Bombay" back then...) in 1984, initially to work with the city's poorest pavement slum dwellers, and later with urban poor communities of all sorts and in cities around the country. Sheela's work with SPARC made a striking break with the old welfare-delivery style of working with the poor. Instead of handing out goodies or delivering lectures on infant nutrition, Sheela and her colleagues supported women from the pavement slums in Byculla to begin finding their own solutions to the serious problems they faced. They began by surveying their own footpath slums, starting their own savings and credit collectives, negotiating with the city to find alternatives to the constant demolition of their shacks, and beginning to plan their own house models, which they could build and finance themselves, once they got secure land. These women called themselves *Mahila Milan* ("Women together" in Hindi).

Jockin Arputham is a slum dweller and a powerful, charismatic leader who has worked for more than 40 years to build representative organizations of slum dwellers and to help them move from confrontation and resistance into a more proactive designing of solutions and forging of working partnerships with government agencies and international institutions to bring about tangible changes in their lives and settlements. Jockin is the president of the National Slum Dwellers Federation (NSDF), which he founded in the 1970s. Very soon after SPARC began working with the pavement women, Jockin and Sheela met, and they decided to combine forces. Since then, the NSDF has worked in close partnership with Mahila Milan and SPARC, and their alliance, which is now a national movement in some 56 Indian cities, has supported tens of thousands of the poorest, most vulnerable urban families to get access to credit, sanitation, housing and secure land tenure. Jockin is also the president of the Slum / Shack Dwellers International (SDI), which brings together national federations of slum dwellers in over twenty countries in Asia, Africa and Latin America. In 2000, Jockin was awarded the Ramon Magsaysay Award for Peace and International Understanding.

27 years later, SPARC, Mahila Milan and NSDF continue to work together as an alliance and to play a major role in the politics of slum redevelopment in India. To date, the alliance has built 7,214 housing units, with another 4,617 units under construction (mostly community-managed relocation to free government land). They have also constructed 918 community-managed toilet blocks in slums in many cities (with a total of 15,102 seats), as well as 497 individual toilets. All this construction is undertaken by negotiating government subsidies and creating ways by which communities design, build and manage as much of the work as possible. Some 750,000 households are now members of Mahila Milan and NSDF, in 56 cities around India, many of them actively involved in community savings and credit groups.



For more information on Sheela and Jockin's work in India, please contact Sheela at: sparc@sparcindia.org

ARIF HASAN : KARACHI'S BOOK BAZAAR GOES SOLAR

For many unhappy reasons, the frequency and length of power black-outs in Karachi are increasing, and this has led to an epidemic of generators, which brings not only sickening levels of air and noise pollution, but also interferes with phone and radio signals. As an experiment in making commercial establishments independent of this fickle power grid and non-polluting, Arif Hasan began discussing with the book vendors in the old Urdu book market in central Karachi the possibility of powering their small book market stalls (whose modest electricity requirements include only one fan, two energy-saving lights and a plug for recharging their mobile phones!) with solar panels up on the roof - probably one separate panel for each stall, so there's no problem of one stall accusing another of using more electricity. Karachi, after all, may be short on electric power, but it is particularly rich in sunlight. Most of the booksellers were agreeable to the idea, but were only willing to invest after the solar option had been tested for a few months, in one stall, so they could see with their own eyes whether it worked or not. *(the photo at right shows the bookstalls with their generators all lined up out front)*



So with a small grant from ACCA (from the "Understanding Asian Cities" component), Arif undertook to do a little "action research" of his own in the book bazaar, helping one willing merchant to set up and start running a solar-powered electricity supply system to power his book stall, for three months (cost: about US\$ 1,500). The experiment was a success, 90% of the book-sellers are interested, and they are now discussing with a supplier of solar panels and with the Energy Ministry how to make the book market 100% solar powered. Arif has written up the whole story in a detailed study entitled, "*A study into the acceptability of alternative energy sources for the Urdu Bazaar in Karachi.*"

Our prolific friend Arif has also produced several other studies and essays recently :

- **The 2011 Task Force Report on Urban Development** has been published by Planning Commission of Pakistan and provides a comprehensive account of the country's urbanization process, identifies the major issues confronting Pakistan's towns and cities, analyses the existing urban policies and makes several recommendations to reform the urban sector.
- **The Evolution of the Micro-credit Program of the OPP's Orangi Charitable Trust, Karachi**, a paper that will be published by IIED, presents a history of the OPP's micro-credit program, along with case studies of a number of different organizations and cooperatives which have benefited from the micro-credit system.
- **Structural Reform and Societal Values.** In this impassioned essay, Arif argues that the creation of a more tolerant society in Pakistan is not possible without removing the causes of the country's under-development, increasing poverty and growing sense of alienation for the vast majority of its citizens. The increase in the number of PhDs, private universities, O and A level schools, flyovers, expressways, cars, mobile phones, TVs and shopping malls do not create development or end deprivation, as the country's 2005 earthquake and more recent floods clearly showed. Pakistan desperately needs major structural reforms if the emerging alienation-related crisis is to be averted. The initiation of these reforms can create the conditions for the slow evolution of a more rational and humane society, even though there are no quick fixes.

For copies of all these papers, please contact Arif at arifhasan@cyber.net.pk

EXPANDING THESE KINDS OF STUDIES INTO OTHER COUNTRIES : These and other studies being undertaken by Arif look specifically at the realities in Pakistan, but they touch urgent issues which are common across Asia - especially the issue of land, how land management is changing, and how the market is increasingly determining land use. So it is important to share these studies - and the conclusions they make - with friends in other countries. We'd also like to open up these issues to groups in other countries, if they would like to ask for support to start these kinds of studies also. Then we can organize a small workshop and come with the initial information and present it to the larger group.

ACHR LOSES AN OLD FRIEND IN JAPAN: PROFESSOR YUZO UCHIDA

On January 26th, 2011, during the ACHR regional meeting in Bangkok, we received an e-mail from Hosaka with the sad news that Professor Yuzo Uchida, of Toyo University, had suffered a heart attack and passed away early that morning. During the meeting, several friends of Uchida-san spoke about him, and we observed a minute of silence, for Professor Uchida and for some other ACHR friends who have passed away in the past year - Ken Fernandez (who died on January 1, 2010) and Rabial Malick (who died on April 11, 2010). Here are three of Uchida-san's friends remembering him during the meeting :

Hosaka : Professor Uchida joined the Kanchanaburi meeting in February 1986 which led to the establishment of ACHR, and since then has always facilitated interactions between Japan's Buraku communities and the urban social movement in Asia. He was deeply committed to social change for a just society. I wonder why we have to hear such cruel news every year? Perhaps simply because we are getting old. But we, who are left behind, carry on and pursue the work that was pursued by Peter, Ken and Uchida.

Father Jorge : I was always very much impressed with Professor Uchida's commitment to the truth. When he saw something which was wrong, he would always stand up against it. Even when he was a student, he would stand up in front of everybody when there was something wrong in the university. He had a tremendous sense of justice. Uchida was one of the pioneering academics to work with the Buraku communities in Japan. In the last years of his life, he even acted as chairman of the Tokyo District Buraku Liberation League. The Buraku are an out-caste group of people who have been discriminated against for centuries in Japan. He brought a lot of strength to all the problems of justice. When we began this project of ACHR, he was one of the few professors who went to Cambodia, and was one of the teachers there. *(Father Jorge then says a prayer for Professor Uchida)* Uchida, you always tried to go farther than your personal interests. You were always looking for the truth, and you always tried to raise yourself to a better level of life. We wish that in this moment, you are also looking at us, through a higher point of view. And we ask you to help us to go far away from our own egoism, and to try to find out the problems of the people around us, the problems of our cities, the problems of our countries and the world as a whole. Please help us to do this.

Inamoto : I met Professor Uchida 40 years ago. I was a student then, and he was my teacher. The thing Professor Uchida always taught me was that when you are working in the field, you should not try to push the things that you learned at university on the humble people in the communities. Instead, you should listen to them and learn from them. You may propose something, of course, but you need to have a dialogue with them. If you only push your ideas from university on them, as many people do, then you are wrong. And if Professor Uchida suspected that I was doing these wrong things, he would be very angry!

PHOTO : That's Professor Uchida, in the front row with the black shirt and white hair, during an ACHR-Japan gathering in Tokyo no too long ago.



For more information, please contact Hosaka at: hosaka.m@k6.dion.ne.jp