



CAMBODIA

A DIFFICULT COUNTRY WHICH KEEPS SHOWING NEW IDEAS AND NEW WAYS

Cambodia had a big head start, because most of the things the ACCA Program promotes were already happening in a big way in many Cambodian cities: the citywide focus, the community savings, the surveys, the networks, the land-searches, the small upgrading projects, the big housing projects, the partnership with government, the negotiations for land, the city development funds. Because the soil in almost 30 cities had already been well-fertilized by all these activities, the groups in Cambodia have been able to take up the opportunities the ACCA Program offers and zoom ahead with them. All the ACCA projects in Cambodia are being implemented as a joint venture by the two key partners in all this earlier work - the national Community Savings Network of Cambodia (CSNC) and the National Community Development Foundation (NCDF - formerly UPDF), in close cooperation with municipal and provincial authorities in all of Cambodia's 24 provinces.

Times are still difficult in Cambodia, with lots of development and lots of evictions still happening across the country. But with all this experience and all these links already in place, the groups in Cambodia have been able to use the ACCA resources in much more strategic ways: to get government land in cities where projects were ready but needed finance, to negotiate for government land in "hot" cases where eviction was eminent, to show a more comprehensive demonstration of people-managed housing where no such alternative models had yet been possible, and to start activities in new cities with big problems of land, housing and eviction. ACCA has also been used to consolidate horizontal links between cities, with more exchanges, more national workshops on savings and city-wide upgrading, more mutual help and more people-to-people learning. Cambodia is also a good example of how working partnerships between poor community networks and their municipal, district and ward-level authorities can be strengthened through joint exposure visits to each other's cities, as well as through the small and big projects and land negotiations and joint exchange learning and seminars.

The ACCA projects in 28 cities are bringing new tools and new strength to community-driven alternatives to eviction, in which the communities and their local authorities work together to survey all the slums in the city, find possible pieces of empty land, and negotiate to upgrade the communities that don't need to move, and relocate those who do need to move to free land from the government. All this is being shown as something practical and possible through the ACCA projects.



ACCA in CAMBODIA :

PROJECT CITIES (total 28)

- Serey Sophoan
- Samrong
- Preah Sihanouk
- Peam Ro District
- Bavet / Svay Raing
- Khemara Phoumin
- Kampong Cham
- Pailin
- Sen Monorom
- Siem Reap
- Roessei Keo Dist, Phnom Penh
- Daun Keo
- Steung Treng
- Banlung
- Pursat
- Kep City
- Battambang
- Kratie
- Stoeng Sen
- Kampong Chhnang
- Poun Nhea Leu
- Prey Nob
- Posenchey District, Phnom Penh
- Dangkor District, Phnom Penh
- Borey Cholsar
- Krouch Chhmar
- Anlong Veng
- Preah Vihear

SMALL PROJECTS

Small projects approved : 223
In number of cities : 28
Total budget approved : \$370,000

BIG PROJECTS

Big projects approved : 13
In number of cities : 13
Total budget approved : \$530,000

SPECIAL PROJECTS

One disaster-rehabilitation project in Phnom Penh (\$5,000), 3 national surveys in 27 cities (\$24,500), and research in bamboo construction.

SAVINGS (only in 28 ACCA cities)

Savings groups : 372
Savings members : 14,304
Total savings : \$589,508

CITY DEVELOPMENT FUNDS

CDFs active in : 23 cities
Total capital in 23 CDFs : \$647,474

- from ACCA \$511,500 (79%)
- from coms. \$131,674 (20%)
- from gov. \$2,300 (0.5%)
- from others \$2,000 (0.5%)

IMPLEMENTING GROUPS

All the ACCA projects are being implemented the national Community Savings Network (CSNC) and its partner the National Community Development Foundation (NCDF).

DECENTRALIZING NCDF to 23 provincial funds :



The Urban Poor Development Fund (UPDF) was set up in 1998 under an MOU between the Municipality of Phnom Penh, the network of community savings groups and ACHR. During the UPDF's early years, its loans and grants for housing, upgrading and income generation went only to poor communities within the city of Phnom Penh. But as the community process spread to other cities, the UPDF began "stretching" the MOU to reach out to this growing number of provincial cities, with support and loans. As the community movement, the reach, the needs and the capital in the UPDF all grew, and as more and more province-based and city-based community development funds (CDFs) sprung up around the country, everyone began looking for ways to turn the UPDF into a more formal institution to support this growing national community process. A range of institutional set-ups, government partnership arrangements and governance structures were studied and discussed, and some delicate negotiations commenced with various government ministries, departments and committees.

But in the particular political context of Cambodia, most of these options proved to be problematic. Finally it was decided to let the UPDF remain as a city-based fund (according to its original MOU, under the Municipality), and to set up a new national institution (the National Community Development Foundation - NCDF) to act as the NGO support partner to the national people's process. The NCDF, which has now been registered as an NGO with the Ministry of Interior, has only a small fund component, and focuses on providing technical support and coordination to the national community process in Cambodia, working closely with the province-based and city-based CDFs and with the ACCA projects.

So what happened to the US\$2 million capital in UPDF? After considerable negotiations, it was agreed that the UPDF's capital will be divided up between the 20 or so province-based and city-based CDFs that are now operating around the country (including the UPDF in Phnom Penh), which are all showing a lot of new light about how networks of poor communities and their local governments can use these local development funds as a key point of collaboration and negotiation. Since most of the UPDF's capital is circulating in loans, these assets come in the form of loan packages, not cash. There are now plans to undertake a kind of nation-wide auditing process, to polish up these provincial CDFs and prepare them to receive these UPDF funds. Then, a big national meeting will be organized, during which each province will receive its share of the UPDF assets in front of everyone, as a kind of grand hand-over ceremony.

SPREADING OUT the opportunities :

Cambodia is the country which has pushed the “spread out effect” the farthest in its implementation of ACCA. Thrift has become a custom in the way of doing things in Cambodia, where they have learned to make as much change as possible using very small funds. This is also a strategy to draw out people’s ingenuity and resourcefulness, and it has helped attract resources from other stakeholders. This thrift is being applied in the ACCA projects in several ways:

1 Spreading out the small project budgets : In most of the Cambodian cities, the groups are implementing 8 to 12 small projects, instead of only five. Their idea is to stretch that \$15,000 resource to cover as many communities as possible, since the scale of problems is never limited to just five communities. In the town of Banlung, for example, all 17 communities in the city have implemented small projects, with budgets of between \$500 and \$2,000. The amount available to each community may be very small, but even that small amount allows them to start planning and start taking action to solve their own infrastructure problems. This is a way to boost *all the communities in the city* to be actively involved in the process, so they’re not just sitting on the sidelines watching others implement projects. And many communities have been able to use those projects to attract good contributions from the city government and from their own members. It’s like buying dinner for ten, but feeding twenty! To stretch the opportunity even further, they have a rule in Cambodia that small projects which fund individual improvements (like water connections or individual toilets) are treated as revolving fund loans from the local CDF, while projects which fund collective improvements (like roads, drains or dikes) are treated as grants.

2 Spreading out the big project budgets : The Cambodian groups have adopted a few rules which also help them stretch the ACCA big project funds. The ACCA funds should cover no more than 20% of infrastructure costs in the housing projects, with the idea that the local government should provide at least 80%. Houses should be constructed as inexpensively as possible, using cost-saving materials, to make the housing affordable to the poorest community members. A ceiling of \$37,500 per city was set for housing loans (leaving a margin for other non-ACCA cities), which are given in bulk to communities (not to individuals) and are repaid monthly, in five years, at 8% annual interest (which includes 1% for the city-level welfare fund, 2% for the local CDF and network activities, and 5% which goes back into the national NSDF fund to increase its lending capital.)



Community builders training center :

A small project grant of \$10,000 from ACCA helped the growing network of community builders in Cambodia to construct their first builders training center in Phnom Penh, where community people from around the country can come stay and get hands-on training in making blocks and other alternative and cost-saving building materials and techniques. The municipality gave a half-hectare of valuable inner-city land for the project. ACHR and the Thai community builders network provided the first set of equipment for making hollow concrete blocks, and the center’s ongoing training programs are being supported by the national community savings networks and the local universities and architects. Since the ribbon cutting, the center has been very busy, and has helped popularize the cost-saving technologies of compressed earth blocks and community-manufactured hollow cement blocks, which communities are now using in many of the ACCA housing projects around the country.

All projects lead to getting **SECURE LAND** :

ACCA big project funds have unlocked free land, infrastructure and other contributions worth 20 times the original ACCA investment in the 14 + 5 projects now underway . . .

In ten of the 14 ACCA-supported housing projects (plus five spin-off projects in those cities), the communities have been able to leverage free land from the municipal or provincial government, and negotiations are now on for another 19 projects on free government land. Likewise, most of the communities doing small projects are using their improvements to their roads, drains and water supply systems to bolster their negotiations for secure tenure - and many are getting it. Getting free land from the government has become a strategic direction for the people’s movement in Cambodia - and getting it for communities across the city, not just in a few pilots. Evictions are still happening, but after five years, it’s clear that ACCA works like a bridge between the poor communities and the local authorities in a city. Before, cities invariably said no, there is no land for the poor. But after starting the first few ACCA housing projects and word getting around, municipal and provincial authorities are now providing free land for housing the poor in most cities (both ACCA and others), and this has become the norm. There have also been some big policy breakthroughs on land. Cambodia’s new National Housing Policy, which ACHR helped to draft, is closely based on the citywide community upgrading strategies and procedures that were developed by the UPDF and the CSNC. The policy provides a framework for making citywide upgrading plans for housing all the poor in the city (on-site if possible and relocation only when necessary, to land within the city the government provides for free, with full land title) in which the municipality and the local community networks survey and work out the plans together. (*more on next pages*)

The finance figures about these 14 ACCA housing projects (plus five more spin-off projects) are a revelation about what is possible when community networks play their politics with their local governments effectively to leverage support for their community-driven projects. Here are the figures for the 14 + 5 big projects that are now finished or well underway:

CONTRIBUTIONS to the 14 + 5 ACCA housing projects in Cambodia so far :			
Contribution from	Form of contribution	Value (US\$)	% total
● ACCA :	These funds used mostly for housing loans	525,000	(5%)
● Government	Mostly in free land (10 projects) and infrastructure (9 projects)	8,586,465	(80%)
● Communities	This doesn’t include all the community labor; this figure will go up sharply, as people pay for their own houses by loan or savings	922,500	(9%)
● Others :	Mostly UPDF housing loans + some NGO support. This will also go up a lot, since many more housing loans are still in the pipeline.	659,145	(6%)
Total	14 + 5 big housing projects for 3,407 families	\$ 10,763,110	(100%)

So an investment of \$525,000 from ACCA has unlocked *at least* 20 times as much funds (\$ 18.8 million), mostly from the government, and these unlocked resources will probably go up to 40 or 50 times the ACCA investment by the time the projects are all completed, and will likely double again once the asset value of these newly-secure and newly-legitimate communities enter the formal world - *all assets in the hands of the poor!* And that doesn’t factor in the 3,407 poor households which got secure land tenure through these projects - one of the most important assets of all.

CAMBODIA : Free land from the government

1,688 poor families in 12 ACCA big housing projects get secure tenure - FREE!

1

Free land for 420 households in SEREY SOPHOAN : After surveying all the slums in the city, two settlements (both facing eviction) were prioritized as having the most urgent housing problems: Poun Lea Meanchey (a big riverside settlement of 387 households) and Monorom (a smaller settlement of 30 households across the river). After long negotiations, the city agreed to a land-sharing plan for the larger settlement, in which the people would get free land title in exchange for reblocking and giving back part of the land for a park. Meanwhile, the Monorom settlement, which faced flooding every year, negotiated a piece of free government land (with infrastructure) for resettlement, 1.5 kms away (purchased under the Provincial Authority's "Social Land Concession"), where they have now built their new houses, with collective title.



2

Free land for 288 households in SAMRONG : In Samrong, the government acquired a huge tract of land for settling decommissioned soldiers, at Pha Ong, on the outskirts of the city. After long negotiations, the CDF and community network persuaded the government to cut 140 hectares from this large development (under the provincial government's "Social Land Concession" program) for resettling 288 poor families evicted from slums around Samrong (identified through the network's citywide survey), with large "self-sufficiency" plots big enough for people to build houses (of compressed earth blocks), raise animals and have small gardens, fish-ponds and fruit trees. The ACCA funds are supporting the first batch of 30 housing loans.

3

Free land for 52 households in PREAH SIHANOUK : 700 poor families live in Sihanouk's largest squatter area, on public land owned partly by the National Railways and partly by the Port. Big private sector and ADB-funded projects are on to expand the port and revive the railways, and eviction has been in the air for years. In 2009, the Prime Minister announced a land-sharing compromise, in which a large portion of the land would be granted to the community to redevelop their housing, in exchange for returning part to the government for its projects. But while negotiations around this larger project continue, 52 of these families, living on land urgently needed for the project, have negotiated relocation to free land, with full infrastructure and compensation of \$400 per family. ACCA is providing small housing loans to all the 52 families.

4

Free land for 33 households in PEAM RO DISTRICT : Pro Lay Toek was a small community of 33 extremely poor households (evicted from other areas), living in thatched huts on stilts on a long strip of flood-prone land along a canal. They used support from ACCA to plan and construct a full on-site upgrading project, with land filling, infrastructure and new 2-story concrete-framed row houses. Because the land tenure was not clear, they used their planning as a bargaining chip to persuade the Commune Council authorities to give them the land free, on a collective land title. The people used a \$4,500 loan from UPDF to buy an extra 1.5m strip of land to slightly widen the individual house plots and make room for an access road.

5

Free land for 194 households in KAMPONG CHAM : The ACCA project is supporting two housing projects for very poor evictees, both on relocation sites provided free by the government, after long negotiations by the CDF and community network. Sesib Pir Knong (42 households) was the first slum in the city to negotiate a relocation agreement when the city wanted to evict them for a bridge project, and they have now built 2-story row-houses on free land 6 kms away, on the outskirts of the city. Beung Snay is another relocation site that was carved out of (and cross-subsidized by) a big commercial development in the center of town, and the network has negotiated to resettle 152 families from 4 roadside squatter settlements (identified in the citywide survey) here, with free land and full infrastructure provided by the government.

6

Free land for 37 households in SVAY RAING : The ADB-financed project to build a new national road from Phnom Penh to Ho Chi Minh City caused a lot of evictions along the way - including Svay Rieng, one of the country's poorest provinces. The big project involved 18 evicted families who were able to negotiate resettlement to a piece of government land nearby, at Akhpivat Chong Prek, where another 19 poor families were already squatting. In the deal the community network negotiated with the governor of Svay Rieng, all 37 households got 180m2 plots for free, with individual land title. Some basic infrastructure was provided by the local government, and the people used an ACCA small project grant of \$2,500 to improve the internal road. The ACCA funds will support an initial round of housing loans (\$1,000 per family) to the first 22 families.

7

Free land for 430 households in SIEM REAP : The government has long planned to evict the 2,000 poor families who live along the Siem Reap River, which winds through the city's major tourist areas, as part of a larger project to beautify this major tourism city. Two years ago, the CDF and community network helped to negotiate a collaborative solution, in which the first 430 families will get about \$400 cash compensation and relocate to free 105m2 plots, with individual title deeds, at three nearby relocation sites provided by the Provincial government, with full infrastructure (partly financed by the Korean developer who will develop the riverbanks), including roads, electricity, water supply, toilets. The ACCA funds (plus some NDCF funds) will be used to give small housing loans to the first 130 families to start building houses on the new land.

8

Free land for 186 households in KEP CITY : Almost 68% of the population of this small coastal city are squatters, many living on public land along roads and beaches, where they face the threat of eviction for tourism and development projects. After a citywide survey done in collaboration with the local authorities, the network negotiated with the Provincial government to provide 1.9 hectares of public land at O'Krosa Village (on the "Social Land Concession" scheme) and some basic infrastructure for resettling 186 families from 11 of these scattered roadside squatters. Each family will get 75m2 plots, on collective community title. The \$40,000 from ACCA will be combined with NDCF funds to provide housing loans to the first 50 families.



In November 2014, Cambodia's Minister of Land Management, Urban Planning and Construction visited Thailand, on a study tour organized by ACHR and CODI, where he and other officials met their Thai counterparts and visited community upgrading projects being implemented by communities themselves, with support from the Baan Mankong Program.

Two housing **POLICY** breakthroughs :

Two policies are helping institutionalize the kind of citywide, people-driven and partnership-based slum upgrading that has been on the bubble for 18 years . . .

1 CIRCULAR NUMBER 3 is a central government policy directive that was approved in May 2010 and is closely based on the city-wide community upgrading strategies that have been developed by UPDF and the National Community Savings Network and are being strengthened and applied with ACCA. The policy focuses on improving the housing, living conditions and land security of informal settlements in Cambodian towns and cities, through a flexible, pragmatic and participatory approach. The policy calls for a full survey and mapping of all the settlements in each city, to be carried out by local communities and NGOs, in collaboration with the local authorities, to develop an accurate settlement database. The next step is to determine whether or not the land each settlement occupies is required for other genuine development purposes. The policy then suggests three possible solutions :

- **on-site upgrading** as the first redevelopment option, where no other public development purpose makes a conflict.
- **relocation within the city** to land provided free by the government, only where upgrading *in-situ* is not possible.
- **other solutions**, as appropriate, like land-sharing or alternative housing provided by private-sector developers.

Whatever the solution, the policy makes clear the necessity for extensive discussions between all the key stakeholders (the communities, their networks, local authorities, NGOs and other actors), to develop plans which ensure that the poor's land and housing needs and the city's infrastructure needs are both met. The growing number of UPDF and ACCA supported housing projects (both on-site upgrading and relocation to free government land), are supplying a fast-expanding repertoire of demonstrations of how this new collaborative and city-wide upgrading policy can actually be put into practice, how the projects can be financed, how the land can be acquired, and how the communities and their cities can become development partners in finding secure housing solutions that are truly city-wide.

2 NATIONAL HOUSING POLICY and HOUSING DEPARTMENT : Then, three years ago, in March 2011, ACHR was asked to prepare a concept note for the Ministry of Land Management, Urban Planning and Construction, with suggestions about how to scale up and institutionalize the people-driven upgrading that was already happening under the "Circular 3" policy into a national housing program. The draft concept note from ACHR, which has been under discussion since that time, followed very closely the kind of citywide, community-driven and partnership-based concepts we have been implementing in the ACCA Program, with the added element of community development funds to be set up or strengthened in each city, and the establishment of a national institution to support housing development around the country. In this draft policy, which builds on the strength of the community processes and the community-city partnerships which already exist in many Cambodian cities, the role of the central government is small, and a big space is opened for municipal governments to work with the urban poor communities in their cities to work out citywide solutions to their problems of land and housing and basic infrastructure.

After some time, the government is now ready to set up the country's first housing department, and has asked for ACHR's continued collaboration and support. In January 2014, a team from ACHR and the National Community Development Fund Foundation (NDCF) met with Mr. Im Chhun Lim, the Minister of Land Management, to discuss this. It was agreed that ACHR would continue to assist in the "capacity building" of the Ministry and staff in several ways, including facilitating ministerial and staff study visits to community upgrading projects in Thailand, organizing training workshops in people-driven citywide slum upgrading for government officers, supporting the Ministry to develop a five-year housing plan and developing some pilot projects in collaboration with all four organizations. To seal the deal, an MOU will be signed between the Ministry, NDCF Foundation, UN-Habitat and ACHR in December 2014.

This collaboration with the Ministry of Land Management is an important step in boosting the status of the NDCF and the national community savings network as key organizations involved in developing and implementing solutions to the country's big urban poor housing problems and helping these people-driven solutions to be accepted by the larger system in Cambodia.

CAN-CAM: a new technical support system for Cambodia's poor communities

With all these housing projects happening around the country - with and without ACCA support - the need for architects to work with communities and help them develop their housing and settlement upgrading plans has mushroomed. Since 2010, the Community Architects Network in Cambodia (CAN-CAM) has been taking on this role. Besides helping communities to design their housing and upgrading projects, CAN-CAM has linked with universities and technical institutes and organized seminars to draw idealistic young people (both students and professionals) into the country's community development movement.



▲ In November 2011, CAN-CAM held a four-day training workshop in Kep City, which focused on surveying and citywide upgrading as a new direction in Cambodia's community-driven process. This coastal city, just south of Phnom Penh, was a new member of the national urban network. Besides local architects and community leaders, community architects and community builders from Lao PDR, Vietnam and Thailand joined the workshop.



▲ In December 2011, an assessment workshop was organized in Kampong Cham, at the ACCA housing project at Sesib Pir Krong, where the 2-story concrete row-houses, built on land provided free by the provincial government, were now finished. This large gathering of community architects, community leaders, NGO staff and local officials was a chance to reflect on all cost, management, design and social aspects of this important breakthrough project, which was designed and built entirely by community people, with good support from CAN-CAM and the local authorities.



INDONESIA

ACCA IN 11 CITIES PLUS ONE VOLCANO PLUS TWO RIVERS

ACCA in INDONESIA :

PROJECT CITIES (total 13)

- Surabaya
- Makassar
- Jakarta
- Tasikmalaya District
- Yogyakarta
- Mount Merapi area (2 projects)
- Kendari
- Bantaeng
- Sidrap
- Bandung
- Solo
- Sleman Regency

SMALL PROJECTS

Small projects approved : 49
In number of cities : 11
Total budget approved : \$152,200

BIG HOUSING PROJECTS

Big projects approved : 9
In number of cities : 8
Total budget approved : \$325,200

SAVINGS (only in 13 ACCA cities)

Savings groups : 176
Savings members : 2,853
Total savings : \$77,218

CITY DEVELOPMENT FUNDS

CDFs active in : 4 cities
Total capital in CDF: \$380,800

- from ACCA \$120,000 (32%)
- from coms. \$23,000 (6%)
- from gov. \$201,800 (53%)
- from others \$36,000 (9%)

IMPLEMENTING GROUPS

The ACCA projects are being implemented by 3 groups: Arkom Jogja Community Architects (Yogyakarta, Bantaeng, Sidrap, Merapi, Solo and Sleman), Urban Community Architects (Bandung), and Uplink Network with UPC (all the other cities).

JAKARTA: The UPC worked with Jaringan Rakyat Miskin Kota (JRMK), a small network of vulnerable and flood-prone poor communities, to survey and map living conditions and infrastructure problems in eight kampungs in the northern part of the city, along the Java Sea, where the Urban Poor Consortium NGO (UPC) had been carrying out a variety of programs in anti-eviction advocacy, infrastructure improvements, savings, children's education and alternative health. With the \$15,000 from ACCA, they implemented three small projects, and used them to build their relationships with the local government and strengthen their negotiations to stay. The projects included a paved road in Kebon Bayem (50 households on railway land), a community center in Marlina (300 households on private land), and temporary housing for 30 families evicted from the Budi Dharma under-the-expressway community.

SURABAYA: In Surabaya, the Stren Kali network of riverside squatter communities used small and big ACCA project funds to build embankments, pave lanes, install street lights and move river-fronting houses back from the riverbanks to create space for beautiful new landscaped riverside walkways, as part of their long campaign to win the right to stay and upgrade their settlements *in-situ*. They also used a special grant from ACCA to organize a high-profile architectural competition to boost the national community architects process, to showcase a variety of settlement upgrading options, and to lobby with the government for on-site upgrading and secure land tenure, which is still only provisionally assured.

MAKASSAR: The ACCA process in Makassar began with a "political contract" to support the needs and initiatives of the urban poor, signed by the new mayor and the urban poor network, which mobilized 65,000 votes to get him elected. Despite this breakthrough, the ACCA process has been slow getting started, but several community centers have been built, using ACCA small project funds as loans to the community, to be repaid into revolving loan funds which stay in the community. And a big project eventually got underway at Kampung Pisang, where 40 poor households were threatened with eviction from the 3.7 hectares of private land they had been squatting on. After mediation by the mayor, a land-sharing agreement was reached in which the people were to rebuild their community on a small part of the land and give the rest back to the land owner to develop. The ACCA funds were used to provide housing loans, and the municipality was to provide the infrastructure, with the community providing all the labor. But the news from Makassar is that the land-owner changed his mind before anything was signed and went back on the agreement, and the mayor, who has moved on to national politics, no longer supports the process.



▲ This little community center, in the Marlina squatter community, was built with a \$2,225 grant from ACCA, which the community topped up with \$115.



▲ In this riverside kampung in Surabaya, the people have built this landscaped walkway along the edge of the river, to comply with the city's regulations.



▲ One option for the land-sharing housing project for 40 families at Kampung Pisang, in Makassar, where the land negotiations were assisted by the mayor.

Two ACCA projects help volcano-hit villages in Mount Merapi fight to return and rebuild:



▲ Arkom's project in Mount Merapi started with the construction of temporary houses and latrines, then focussed on restoring water supply, and then on repairing roads like this one in the Kalitangah Lor Village.

The UPC's project in the Mount Merapi was managed by a local artist named Tanto, who used myths and classical performance techniques to help a network of devastated villages to revive the cultural practices which tie them to the land and to the mountain they have always lived beside.



In a country stricken with all kinds of natural disasters, two ACCA projects were implemented in adjacent areas that were severely affected by the November 2010 eruption of the Mount Merapi volcano, in central Java. Both of these projects drew directly on the experience of helping 25 villages in Banda Aceh to rebuild their destroyed villages after the 2004 tsunami. Both Merapi projects supported communities in extremely difficult circumstances, who had decided to return and rebuild their devastated villages in their own way, despite the presence of aid agencies offering their version of what people need, and despite government bans on rebuilding in certain areas and attempts to grab their land for "community forests," in the name of safety.



Some big breakthroughs for riverside kampungs in 3 cities

Citywide mapping, networking, planning and negotiating by riverside kampungs pay off in Yogyakarta, Solo and Jakarta

Indonesia is one of Asia's many watery countries, and rivers and canals figure prominently in many of its cities. Many of these waterways are lined with informal settlements, which are blamed for polluting the water, causing floods, illegally occupying public land and generally given the short end of the stick. But there's good news from several cities where networks of riverside kampungs are using ACCA support to survey, map, save, plan and develop on-site upgrading projects, in collaboration with their local governments, to show that riverside communities are not a problem but a valuable urban asset, and can become decent, legal and beautiful communities.

Since 2010, the Arkom group of community architects has used ACCA support to initiate a very lively community development process in Yogyakarta - an ancient city which is considered to be the cultural heartland of Javanese culture and arts. They started by surveying and mapping 13 informal settlements ("kampungs") in the center of the city, in different land situations: riverside squatters, communities on "Sultan's land", communities renting private land and squatter settlements on railway land. From the beginning, the explicit goal was to use the survey and mapping process to link these vulnerable communities (many facing eviction) into a community network, to build a stronger cooperation between the communities and the city government and to promote a more community-driven model for solving problems of poverty and insecure tenure in the city.

During the course of this initial survey, five riverside kampungs showed a lively interest in joining the process, and Arkom helped them to organize themselves, start women's savings groups and do detailed settlement mapping to identify common problems. The maps that the community people developed became the basis for identifying and planning the first round of small ACCA projects, based on each kampung's priority needs: paving walkways, improving riverside embankments and building bamboo community centers.

Gradually, the process spread to communities in other areas of Yogyakarta and the network grew. Later, Arkom and the community network used a \$40,000 ACCA big project grant to set up a city-level revolving loan fund for housing, which gave its first round of loans to families in two of the riverside squatter settlements (Ledok Gajah Wong and Sungay Wilongo), to improve their houses. They used the infrastructure upgrading projects and housing improvements to show the municipal government an alternative strategy for improving these riverside settlements and to negotiate for the right to stay on the government land they already occupied, in cooperation with the local government's plans to solve the problems of riverside kampungs in the whole of Yogyakarta.

From these beginnings in Yogyakarta city, the process of organizing and improving riverside kampungs has spread upstream and downstream, extending from Yogyakarta city into the adjacent Sleman and Bantul Regencies, and later into the nearby city of Solo. Another ACCA-supported project in Jakarta is helping two groups (UPC and Ciliwung Merdeka) to develop a similar people-driven upgrading process among the 34,000 poor families who live in the sprawling slums along the Ciliwung River. Arkom's director, Yuli Kusworo, says that having networks of riverside kampungs in several adjacent administrative areas like this makes policy advocacy on the community-driven approach and the river and settlement issues more powerful at all levels.



BIG PROJECT: 46 poor families in Pepe Keprabon show the city of Solo an on-site, community-designed upgrading solution to the problem of riverside squatter settlements



Pic 26. Front view of West side Flat



Pepe Keprabon is a small riverside kampung of 46 families in Solo, which was identified through the citywide mapping process to be the city's first-of-many on-site riverside kampung upgrading projects, under an MOU with the Municipality and with full support from the mayor. As part of the project, the people will dismantle their own houses and carefully preserve re-usable doors, windows and timbers, and then construct new apartments, in a 3-story building on the same site (which they designed themselves, with help from Arkom) that will be partly financed by loans from the Solo city-fund (set up with the big project funds from ACCA and managed by the women's savings groups) and partly subsidized by the city government. The city has agreed to give the land to the community on a long-term-collective lease (25 years) and will also provide paved roads, a river embankment, water supply, electricity and sanitation.



NEPAL

NEW TOOLS FOR AN ALREADY-ACTIVE NATIONAL COMMUNITY MOVEMENT

Despite the persistence of a difficult and tenuous political situation, the community process in Nepal continues to thrive and grow and produce all sorts of extraordinary innovations and breakthroughs. The ACCA process in Nepal has built on this already very active national community savings and credit process, and continues to be embedded in a well-established and close collaboration between three national people's organizations (the National Women's Federation, the National Federation of Squatter Communities and the National Network of Women's Savings Cooperatives) and the support NGO Lumanti. These community organizations are playing a lead role in managing the ACCA program, and most of the project funds are managed by the Women's Savings Cooperatives (which link all the community savings groups in the city).

The ACCA process has been used to strengthen the collaboration between poor communities within the city, and between the communities and their local governments, to create long-term systems in each city for solving problems of land, housing and poverty, long after the ACCA projects are finished. This is happening in an extremely difficult context where political instability continues, even years after Nepal's civil war ended, and where central control over local government functions means key municipal officials are frequently replaced. Even so, the relationship between the municipality, federations and communities in several cities has dramatically improved over the last four years of ACCA. Local governments in seven cities have given free land for housing the poor (in both small and big project communities), nine cities have allocated budget for a variety of infrastructure improvements (land filling, biogas plants, roads, water mains and solid waste systems), and municipal governments in five cities have contributed seed capital to the new city-based community development funds.

Many of the communities in the Nepal ACCA process got the full small project ceiling of \$3,000, or whatever amount was agreed to for each community. But then the communities had the freedom to discuss what they needed and what kind of projects they would like to do, and used that budget to do as much as they could. A lot of the communities were very thrifty with those funds and implemented several small projects for that amount - a drain and a community center and a market, for example, or a few communal toilets and a water tank and pipe distribution system. And many were also able to leverage additional cash or materials for their projects from the local government. Many of those small projects also led to successful negotiations for secure land tenure and other housing and infrastructural improvements.

ACCA in NEPAL :

PROJECT CITIES (total 18)

- Bharatpur
- Biratnagar
- Birgunj
- Kohalpur
- Ratnanagar
- Koshi
- Techo
- Dharan
- Kalaiya
- Thankot
- Kathmandu (Bagmati Evictions)
- Siddhipur
- Tokha
- Machhyagaon
- Panga
- Khokhana
- Pokhara
- Lekhnath

SMALL PROJECTS

Small projects approved : 92
In number of cities : 16
Total budget approved : \$205,000

BIG HOUSING PROJECTS

Big projects approved : 12
In number of cities : 12
Total budget approved : \$379,800

SAVINGS (only in 18 ACCA cities)

Savings groups : 552
Savings members : 13,450
Total savings : \$1,958,186

CITY DEVELOPMENT FUNDS

CDFs active in : 7 cities
Total capital in CDF: \$395,166

- from ACCA \$275,000 (70%)
- from coms. 6,200 (2%)
- from gov. \$96,992 (24%)
- from others \$16,974 (4%)

IMPLEMENTING GROUPS

The ACCA projects in all 18 cities are being implemented as a collaboration between Lumanti (NGO), the National Women's Savings Cooperative Network and the National Federation of Squatter Communities.



An epidemic of CITY FUNDS :

Years before ACCA began in Nepal, the Kathmandu municipality donated funds to set up the country's first city-based Urban Community Support Fund. Since the ACCA projects began, the mayors in five more cities have demonstrated their growing confidence in poor communities with cash donations to set up similar community-managed development funds in their cities. The idea is catching on, even in cities where the local governments are not yet ready to join.

1 KATHMANDU : The Urban Community Support Fund was launched in Kathmandu in 2002, as a collaboration between the Kathmandu Municipality (whose mayor chipped in the fund's \$100,000 seed capital), ACHR and SDI (who jointly matched this amount with another \$100,000) Lumanti and the local community federations and women's savings cooperatives. The fund's first loan went to 44 evicted riverside squatters to develop the country's very first community housing relocation project at Kirtipur.



2 BHARATPUR : The new Urban Community Support Fund (UCSF) in Bharatpur was launched on Nov 23, 2010, with 5 million Rupees (US\$ 75,000) seed capital from the Municipality. The new fund supports projects conceived and implemented by the urban poor in Bharatpur, with loans for land, housing and income generation and grants for sanitation and infrastructure projects. The squatters federation acts as secretariat to the new fund, which is managed by the women's savings cooperative and chaired by the mayor.



3 BIRGUNJ : The Urban Community Support Fund in Birgunj was set up in 2009, with seed capital of US\$ 11,500 from the Birgunj Municipality and \$11,500 from Lumanti. The fund is jointly managed by the community network and the municipality (the mayor is chairman), and has already given loans to community savings groups for their members to start small businesses, buy cycle rickshaws, buy land and build hand pumps and 99 "honorable toilets."

4 DHARAN : The fund in Dharan was set up in November 2010, right after and inspired by the launch of the Bharatpur city fund, with a US\$ 57,000 grant from the Municipality. Like the funds in other cities, the fund in Dharan is jointly managed by the city's urban poor communities and the municipality.

5 FOUR OTHER CITIES : In the last two years, urban community support funds have also been set up in Kalaiya, Techo, Thankot and Kohalpur.

"The urban poor in Bharatpur are our development partners, because it is something so natural for them to deal with all these difficult issues like housing and upgrading and livelihood. I am totally convinced about the approach being promoted by ACCA, in which people are the key actors in resolving their problems of land, housing and basic services, on a city-wide scale, in partnership with their local governments." (Ramji Prasad Baral, CEO-Mayor of Bharatpur)

Three housing breakthroughs:

In several cities in Nepal now, we are seeing striking changes in how local governments perceive the poor communities within their constituencies, and these changes are being manifested in contributions to city funds, help promoting community savings, inviting other cities to join and giving land tenure in both big and small ACCA project communities. Here are three cities where the ACCA-supported housing projects make good examples of this transformation:

1 BHARATPUR : On-site upgrading on free government land at Salyani (31 houses)

The project at the Salyani community is the first-ever community-led housing upgrading project in Bharatpur, and the city's first case of a squatter community being given secure rights to the public land they occupy. The project has been an important breakthrough and a learning opportunity for the whole city. With help from the community architects, the people developed low-cost plans to rebuild their mud and thatch houses, upgrade the infrastructure and negotiate with the Forestry Department, which owns the land, to get subsidized timber, which many used to construct their new houses. This project is much visited by communities and municipal officers from other cities, and has inspired several similar projects in other cities.



2 BIRGUNJ : On-site upgrading on free private land at Shanti Tole (27 houses)

People in this densely-crowded community, from the "untouchable" sweeper caste, have lived here for 50 years in windowless mud huts and worked the land-owner's fields. But after surveying and mapping the settlement, Shanti Tole's women's savings group persuaded the owner to give the land to the people free, so they could upgrade their housing. The municipality provided basic services, and architecture students from the local engineering college helped the people develop low-cost row-house designs, which they built themselves. The ACCA funds went as loans, through the Birgunj CDF, to pay the land transfer taxes, to buy a little extra land to add to the layout (at 10% of market value!), and build the new houses.



3 KOHALPUR : On-site upgrading on free government land in Ekta Nagar (320 houses)

Most of the families in this big community were displaced by the civil war and squatted on this government land, where they were living in dilapidated bamboo, thatch and mud houses, with no basic services. With help from the National Squatters Federation, and because they'd been paying their land taxes, the savings group managed to get the local government to give them long-term user-rights to the 75,000 m2 land (worth US\$1.9 million!). The most needy families got the first round of ACCA loans (about \$1,200 per family) for building new houses, through the Kohalpur CDF, to which the local government has contributed. The \$40,000 from ACCA has been matched by \$150,000 from community so far.



New support systems for poor communities:

UPES: When Lumanti first initiated community-based programs in Birgunj, young people in several poor communities wanted to take part. The organization they formed, the Urban Poor Empowerment Society, has become a key actor in the city's community process, taking over many of the organizing, documentation, communication and support roles that NGOs and professionals usually provide. Some 48 young people from UPES now take part in the savings, CDF, settlement upgrading, housing, loans, health and education activities in the city's slums.

PTAG: Since ACCA was launched in 2009, several groups of architects and students have been providing technical assistance to the growing number of housing and upgrading projects around Nepal. In 2010, with support from Lumanti, CAN and UN-Habitat, those groups formed their own national network, which they call the Pro-poor Technical Assistance Group (PTAG). The group meets regularly to compare notes, support each other's work, explore alternative and low-cost building technologies (like bamboo) and find ways to draw more idealistic young professionals and students into the community upgrading process.



BAGMATI RIVER EVICTIONS :

SPECIAL PROJECT: Using an eviction crisis to push for a people-driven and on-site upgrading solution to the problem of riverside squatters in Kathmandu . . .

There are 17 informal settlements on the banks of the Bagmati River, which passes through the middle of Kathmandu, which are home to 2,500 poor families who have fled to Kathmandu from poverty and the Maoist civil war. Although conditions are far from perfect, these communities have made improvements to their housing, infrastructure and sanitation over the years. Many have active women's savings groups and have explored on-site redevelopment options with community architects. In 2011, the government announced a big project (financed by ADB) to revitalize this badly polluted river, for which all these settlements would be evicted: the largest mass-eviction in Nepal's history. In December 2011, eviction notices were posted, and in May 2012, despite protests, court cases and negotiations at all levels, the first of these Bagmati settlements (Thapathali) was demolished and 258 families lost their houses and belongings.

In August 2012, the community federations worked with CAN, ACHR and Lumanti to organize a week-long workshop to explore alternative housing solutions for these embattled riverside settlements (including on-site upgrading, reblocking, land-sharing and land readjustment) and to use these alternative plans and ideas to negotiate for a more viable solution than relocating all those people and deepening their poverty. The workshop proposed a more holistic redevelopment approach, in which the communities would move back 20 meters from the river bank to make room for the project, and then redevelop more densely-planned forms of housing along those smaller strips of land. A special \$25,000 grant from ACCA is helping the communities to continue refining and lobbying for this solution, and to assist the evictees.



This woman in the small town of Techo (pronounced TAY-choo) is weaving a "sukoo" sitting mat out of dried corn husks. She is not a historic monument, nor has she been declared a world heritage treasure. But she and the humble craft she practices to support her family are a valuable part of Nepal's heritage all the same, just as much as the ancient palaces and temples that are standing all around her.

People preserve their own history in **TECHO** :

BIG PROJECT: Women's savings cooperative launch their own fund to help members upgrade their traditional houses in historic Newari towns in the Kathmandu Valley

It's hard to imagine any place in Asia where the presence of things ancient is more present than in the Kathmandu Valley: ancient *built things* (like temples, shrines, stupas, palaces, houses, squares, streets and entire neighborhoods), and ancient ways of *doing things* (like worshipping, greeting each other, dressing, cooking, farming, making things, carrying loads, selling vegetables, driving bargains or bundling up against the cold). In this part of the world, the heritage of the *built* and *done* are both so rich that if you squint a little, you can easily imagine you've stepped back a few centuries. Which is not to say that this beautiful valley is stuck in a time warp. Kathmandu is grappling with all the big modern problems: poverty, pollution, unplanned urbanization, political instability, global warming, civil strife, natural disasters - you name it. And all these problems are bringing with them plenty of serious threats to that heritage. But at the same time, the valley remains one of the best places to see how heritage can be consciously retained as an

essential part of everyday life, for everyone in the city, not just for tourists or elites. Here you can see heritage being preserved in many different ways, from big, internationally-funded projects to restore palaces and temples, to municipal programs to restore public squares and water spouts, to community-run projects to lay traditional brick-paving in low-caste neighborhoods and repair historic Newari-style houses.



Techo is one of many small, historic towns in the Kathmandu Valley. Its 200-year old center has many fine examples of traditional Newari architecture and spatial planning, but many of these buildings are now dilapidated, and some are being demolished and replaced with more modern buildings, without any planning or sense of preservation. Techo was once noted for its mustard oil, and most of the town's residents used to farm their lands which surrounded the town. But as the urban area expands and farmland gets eaten up in new housing and commercial areas, those once-prosperous farmers become poor inner-city dwellers.

With support from Lumanti, the city's very active community process started in 2005 with women's savings groups and projects to construct water supply systems and toilets. Later, when the women's cooperative started giving housing improvement loans, they surveyed the housing status of the community members and found that 80% of residents in the old town had no formal titles to their land - a situation common in other old Nepali towns. The women are now using this survey data to negotiate for secure tenure with the Ministry of Land Reform.



In the old town, the women's savings groups have identified a great need for loans to help people make repairs to their old, dilapidated (but historic) houses, to make them more earthquake-safe and to add new rooms, toilets and infrastructure. With the \$40,000 big project funds from ACCA, they have set up a revolving fund which gives loans (through the savings groups, at 12% annual interest, repayable in 3-4 years) to finance these repairs. The fund is managed by the Techo Women's Savings Cooperative. The fund's first round of loans went only to savings members in Techo, but the plan is to expand the fund to cover other similar historic Newari settlements in the Kathmandu valley - all of which are facing the same problems as Techo.



One of the key ideas of this project is to help families in this beautiful old town centre to repair and upgrade their traditional houses without destroying their beauty and cultural integrity. The PTAG team of community architects are providing technical assistance to the house owners to identify the physical problems and develop upgrading plans.

Not just houses, but infrastructure and public spaces are also being upgraded by community people in **TECHO** :

During the first phase of ACCA, the communities in Techo stretched a \$15,000 small project grant from ACCA to plan and implement 19 projects in 10 communities, with multiple projects in some communities. The projects included improving storm drainage and water supply systems, laying traditional flagstone paving in courtyards and roads, cleaning out ponds and renovating Hindu temples. Besides their labor, the community contributed 60% of the cost of these projects, and were able to leverage another \$2,000 cash support from the local authorities.

At one point, the women's savings cooperative in Techo worked with the PTAG community architects to map and survey all the town's communities and used the mapping process to identify another round of small infrastructure upgrading needs, in their ongoing process of upgrading the town's historic housing and public spaces. In the second phase of ACCA, another \$5,000 small project grant has helped them to implement four more projects. On the strength of all this community-planned and implemented urban upgrading work, the cooperative is now negotiating with Techo's Village Development Committee to include the projects they identified in their annual development plans, so that additional funds can be leveraged for the projects.



One project involved repairing the clay tile roof on this beautiful old public "phalcha" rest house in Laskuti.



Another project improved the drains and laid new paving stones in this public square in the Kutujhol community.

First ever **BANK LOANS** for poor people's housing:

An innovative housing process is taking off in the cities of Pokhara and Lekhnath, with municipal government support and pioneering finance from private banks . . .

It's no secret that the Aladdin's cave of private-sector finance which makes the world keep spinning is closed to the poor. Even at a time when giant banks, middle-class homeowners and entire countries are defaulting on their loans, community savings groups with proven credit-worthiness and 100% loan repayment rates are seen as too great a risk: the informality of poor people's lives, jobs and survival systems and the rules and regulations of formal finance systems just can't tango.

But there's some good news on this front from Nepal, where women's savings groups in two cities have been able to unlock some of that formal sector capital and channel it into housing loans to some of the cities' poorest families. Over the last two years, the women's savings cooperatives in Pokhara and Lekhnath have been working with Lumanti and the city government to convince banks to give loans to poor community members, with the CLIFF Program providing the guarantee fund financing. In their first success, the cooperatives were able to persuade two private banks to give housing loans to savings members, as long as 80% of the loan amount was deposited with the bank, as a guarantee fund. But later, as the loan repayments came in on time, the banks reduced the guarantee - first to 50% and then to just 20% of the amount they loaned to poor families. As part of the arrangement, the banks issue the loans directly to individual borrowers (not to the savings groups or cooperatives yet), who have set up their own accounts with the bank. The repayments go into a special account in the bank, which acts as a kind of within-bank revolving loan fund to finance other housing projects in the same or other cities. Half of the 8% interest earned on the loans goes back to the bank, and half is added to the capital in the revolving loan fund. This is a huge breakthrough for Nepal, where poor families never ever got access to private sector bank loans!

1 POKHARA : Women in poor settlements in this city have long been using their collective savings to give loans to each other for emergencies and for small businesses which have helped increase their incomes and boost their assets. Over the years, these self-help initiatives and the women's financial management skills have won the admiration and support of the municipal government, which has become an important ally of the community process in Pokhara. A few years back, inspired by some of the community-driven housing and slum upgrading projects being implemented in other cities, the municipal government in Pokhara helped a group of 279 poor room-renters to purchase a piece of land at a price well below the market rate. The people used their savings to buy the land, and the municipality chipped in by leveling the land and putting in some basic infrastructure. Now they are using loans from the private Laxmi Bank to build new houses, and the ACCA Program has chipped in with a small project grant of \$10,000 to develop simple infrastructure in this and other bank-financed housing projects in Pokhara.

2 LEKHNATH : The city of Lekhnath, which is not far from Pokhara, is another city where the women's savings cooperatives have been working with Lumanti, the municipal government and the CLIFF Program to develop a variety of on-site and relocation housing options, using housing loans they have leveraged from private sector banks, using the CLIFF funds as a guarantee fund. There are now bank-financed housing projects in 19 communities in the city. A small project grant of \$10,000 from ACCA is helping some of these communities on new land to develop simple infrastructure, which the municipal government has agreed to match.



BLENDING FUNDS:

These housing and housing finance breakthroughs in Pokhara and Lekhnath were made possible only after some careful gathering and strategic blending of resources from many different sources - which the support NGO Lumanti is learning to do very well. The bank guarantee funds came from Homeless International's CLIFF Program, the earnest money came from the women's savings co-operatives, the housing finance came from the private banks, the process support budget came from Lumanti's various donors and the infrastructure funds came from the municipality and ACCA. Try making that rich, nourishing soup with just one onion!

COMMUNITY WELFARE:

Women's savings cooperatives decide to share the ACCA support to boost 20 welfare funds



Very few of Nepal's urban poor are able to access either of the government's two principal welfare programs - old age pensions or support for single women - even though they may technically qualify for benefits. Without this formal welfare support, the poor have developed their own informal support systems to help each other when needs arise. Some of the saving groups and women's savings cooperatives have established their own welfare funds, using a certain portion of their daily savings or funds collected especially for welfare (usually \$1 - 2 per member per year). These pioneering groups set their own rules for how they manage their welfare funds. In the city of Dharan, for example, the women's savings cooperative has mobilized 70,000 Rupees (\$700) for their welfare fund and are already using it to provide benefits to members in need (for births, deaths, illnesses and medical emergencies so far) according to a few simple rules. The rules and benefits provided by the welfare funds vary from one cooperative to another, depending on their priorities and how much funds they have available. But everyone agrees these welfare funds - even though they have started on a small scale - have helped a lot to ease the situation of community members when they find themselves in difficult times.



To support these grassroots welfare initiatives, the national network of community women's savings groups decided to spread the ACCA funds for seeding community welfare funds (usually \$2,000 per city) as widely as possible by giving smaller grants to more savings cooperatives, to help them launch or strengthen welfare funds which they run as part of their cooperative operations. In August 2014, leaders from 17 savings cooperatives gathered in Kathmandu for a meeting in which the first batch of ACCA support for these growing welfare funds was handed over to the women's savings cooperatives in Kathmandu and several other cities. The meeting provided an opportunity for community members to share their experiences on managing community welfare programs and to learn from their friends in other groups. Representatives from the Federation of Cooperatives were also invited, and they were vocal in their appreciation of the work these urban poor women are doing to develop their communities through their saving groups. Each of 20 women's savings cooperatives around the country were given Rs 80,000 (\$800), from a \$16,000 welfare fund grant from ACCA, as seed money to start new welfare funds or strengthen funds that are already in operation.



MYANMAR

CYCLONE NARGIS OPENS UP BIG NEW POSSIBILITIES FOR PEOPLE

The community-driven development process in Myanmar - one of Asia's poorest countries - got a very big boost through the intense process of relief and rehabilitation which took place after Cyclone Nargis devastated the country in May 2008, killing 140,000 people and affecting a majority of the country's already-poor, already-traumatized population. The storm triggered all kinds of changes and opened up new development possibilities in this very difficult country. Because the calamity was so great, and because it affected so much of the country, government authorities weren't able to do enough and were finally obliged to open up the country to assistance from international agencies, albeit slowly and stubbornly. Since the storm in 2008 and the big political changes that followed in 2011, Myanmar has been opening up to the world at an astonishing speed. Investors are flocking in to exploit the country's vast natural resources and cheap labor, and market forces are making land prices soar. Evictions are increasing, and problems of urban and rural landlessness are clearly going to get worse before they get better. At the same time, consultants and development agencies of all sorts are flooding into Asia's newest poverty hotspot. Most of the projects these agencies develop are following the old top-down, supply-driven model, in which poor communities are passive receivers of someone else's idea of what they need.

In this context, the ACCA-supported projects here could not be more vital or more timely for Myanmar, for they show how much poor communities can do to solve their own problems of poverty, land, housing and livelihood, when they are given a little space, and access to very modest resources, to plan and carry out their own solutions, as communities. The solutions these communities are showing are still small in scale, but they have several elements in common and show a new light.

ACCA in MYANMAR :

PROJECT CITIES (total 8)

- Kaw Hmu Township
- Kunchankone Township
- Dedaye Township
- North Ukkalapa Township, Yangon
- Hlaing Tar Yar Township, Yangon
- Htantabin Township, Yangon
- Myayenanda Township, Mandalay
- 5 more townships in Mandalay

SMALL PROJECTS

Small projects approved : 42
In number of cities : 8
Total budget approved : \$119,500

BIG HOUSING PROJECTS

Big projects approved : 10
In number of cities : 8
Total budget approved : \$391,200

SAVINGS (only in 8 ACCA cities)

Savings groups : 113
Savings members : 3,826
Total savings : \$262,231

CITY DEVELOPMENT FUNDS

CDFs active in : 4 cities
Total capital in CDFs: \$291,642

- from ACCA \$256,206 (88%)
- from coms. \$34,736 (12%)
- from gov. 0 (0%)
- from others \$700 (0%)

IMPLEMENTING GROUPS

The ACCA projects are being implemented by three groups: Aungzabu Foundation (Kaw Hmu and Myayenanda), Bedar Development Trust (Dedaye) and Women for the World (Kunchankone, Mandalay and Yangon).

CYCLONE NARGIS: Three support groups use ACCA support to facilitate a new kind of development process that is led by people, instead of by NGOs or aid agencies

In the weeks before the foreign aid organizations were allowed in, the greatest source of help and support to cyclone victims came from committed groups of Burmese people themselves, and from monks in the networks of local Buddhist temples around the country who gave shelter to people who'd lost their homes, helped provide whatever food and health assistance they could, and organized cremation ceremonies for the dead. The first three ACCA projects in Myanmar were implemented by three small, local groups who all first became active in the post-cyclone relief activities and worked in three badly-hit townships:

1 KAW HMU TOWNSHIP: Here, a network of 18 villages organized themselves around the Aung Zabu Buddhist Monastery, with support from Abu and the Aung Zabu Foundation. They used ACCA funds to rebuild their totally destroyed villages. They started by using the ACCA big project funds to repair and rebuild some 750 houses within less than a year, through an extraordinary collective construction process that was managed entirely by the village savings groups. They also used the small project funds (and some additional disaster support) to repair roads and drains, rebuild community halls, set up rice banks, plant trees, restore wells and water ponds and rebuild bridges that had been washed away in the cyclone. They also set up a special fund for education and the elderly, and planted vegetable gardens, as part of a longer-term sustainable development program.

2 KUNCHANKONE TOWNSHIP: The Yangon-based NGO Women for the World (WFW) used ACCA support to help another network of 15 cyclone-devastated villages to rehabilitate their houses, farms and communal facilities and build new self-support systems in the process. Besides setting up women's savings groups in all the villages, establishing rice banks (and a "cow bank" in one village also) and rebuilding destroyed houses, roads and bridges, they used ACCA project funds to build children's libraries and set up special revolving loan funds to support experimental farming cooperatives for landless families (rural landlessness is a huge problem in Myanmar) that are managed by the whole village and that are testing mixed cropping and organic farming techniques as an alternative to the conventional chemical farming practices which have bankrupted so many farmers.

3 DEDAYE TOWNSHIP: Another small local NGO, the Bedar Rural Development Program (BRD) worked with yet another network of 4 cyclone-affected villages in the Nay Yang Kar region of Dedaye Township, which is just south of Kunchankone Township, on the Andaman Sea, to rebuild houses, restore damaged village infrastructure and revive these village's livelihoods and self-reliance.



The ACCA process in Myanmar is the subject of a special 28-page issue of the ACHR newsletter, "Housing by People in Asia", which can be downloaded from the ACHR website.

Post-cyclone **HOUSING:**

ACCA big project funds in three townships allowed cyclone-hit villages to say no to cookie-cutter housing give-aways and to rebuild their own houses together, in their own ways . . .

Some 450,000 houses in the Ayeyarwady delta were totally destroyed by Cyclone Nargis, and another 350,000 were badly damaged. Eventually, about 60 overseas NGOs, aid agencies and volunteer groups were officially allowed into Myanmar to work on the Nargis rehabilitation, and each group was assigned a strictly-demarcated area by the government, to avoid overlap. Initially, most of these organizations focused on emergency relief support - food, medicines, drinking water and such things. But later on, it became clear that housing was a serious need for the survivors, especially as they faced the onset of the monsoon rains in June.

So they began building as many houses as possible, as fast as possible. Most of these international organizations came with their own standardized house models, costing between \$500 and \$1,000, which were reproduced by the hundreds, in long straight rows, and *delivered* to the affected people. Although they were simple and small, a lot of attention was paid to the technical specifications of these houses and how the construction was managed, to maintain a high standard of quality and to make the houses strong enough to withstand another typhoon. But a year after the storm, of the 750,000 houses that needed to be rebuilt or repaired, these 60 agencies had been able to build only about 14,000 houses - *just 2% of the actual need*. In this way, high technical standards and institutional limitations of conventional "housing delivery" approach trumped the real scale of need, and thousands continued to live under scraps of tarp and palm thatch.



ALTERNATIVE : Let the people rebuild their own houses and manage the money. In the ACCA-supported housing projects in Kaw Hmu and Kunchankone Townships, the people sat together and planned their own houses. With very modest grants from ACCA, the villagers in these two townships were able to repair and reconstruct over 1,000 houses - all of them beautiful, all different and full of whimsy - for the same amount the big relief agencies could build less than 100 houses. Some houses needed only a little bit of repair, while others had to be totally rebuilt, but the important thing was that the villagers did the reconstruction *together*. So the house reconstruction wasn't a charity hand-out, but became a way by which these traumatized communities could rebuild their own systems of self-reliance after the cyclone.

EXAMPLE : 19 villages rebuild and repair 750 houses in Kaw Hmu Township: There were too many damaged houses in the 19 villages in the Kaw Hmu network for the limited support from ACCA, and too many to just hand-pick a few beneficiaries. So all 19 village committees began by sitting down together and looking at the whole scale of housing needs, prioritizing who needs what most urgently, and then agreeing as a whole village about who would get what house construction support. For both house repairs and new house construction, the people did all the work themselves, working in teams rather than individually, and they bought all the materials collectively. The whole process was managed by village committees. By using extremely simple and quickly-constructed house types they developed themselves, and by using local materials of bamboo, timber and thatch, they were able to reduce the cost of total house reconstruction to just \$100 to \$300 per house, and house repairs to as little as \$30 - \$50 per house. Through all this working together and economizing, and by merging the \$40,000 big project support from ACCA with another \$60,000 grant from Selavip, they were finally able to rebuild 750 houses, in less than six months.

House Rebuilding

KAW HMU TOWNSHIP (in 19 villages)

- Budget from ACCA \$40,000
- Budget from community \$1,000
- Budget from other donors \$60,000
- Number of houses rebuilt 750 houses

KUNCHANKONE TOWNSHIP (in 6 villages)

- Budget from ACCA \$40,000
- Budget from community \$3,600
- Budget from other donors \$68,000
- Number of houses rebuilt 286 houses

DEDAYE TOWNSHIP (in 4 villages)

- Budget from ACCA \$35,200
- Budget from community \$9,400
- Number of houses rebuilt 20 houses



▲ **\$600** Built by Habitat for Humanity



▲ **\$220** Built by people (Kaw Hmu)



▲ **\$800** Built by Save the Children



▲ **\$833** Built by people (Kunchankone)

Who builds houses better, cheaper and faster?

In a country where most rural people have always lived in wood and bamboo houses they designed, built, repaired and expanded themselves, it does seem a little crazy to make the affected people wait around for a foreign engineer and a contractor to build them a house that's really not that much different than the ones they build for themselves. But that's what happened, and nobody seemed to find it odd that this great army of accomplished Burmese house designers and house builders was left to be idle spectators in the Nargis reconstruction process. Many of the projects did include a "participation" component in their housing programs, while others organized training workshops for villagers on cyclone-resistant construction techniques or experimented with getting villagers to manufacture housing components to speed up construction on the site. But these efforts fell short of actually allowing people to organize the building themselves, and the pace of delivery continued to be slow. Compare that to the process where community people got the funds and rebuilt their own houses faster, better and cheaper.

Expanding the same community-driven model from Cyclone Nargis to **YANGON** :

Most visitors to Yangon see only a nice clean, colonial city, with wide, tree-lined streets, grand old buildings, lakes and gilded pagodas. But outside that picturesque center lie vast swaths of informal settlements, where the city's poor live in bamboo shacks without basic services, on swampy, low-lying land under a patchwork of tenure conditions ranging from insecure renters to squatters.

In the 70s and 80s, the government evicted thousands from the city center and relocated them to these peripheral areas, but disasters, conflicts and sheer poverty in other parts of the country have pushed thousands more poor migrants into Yangon, looking for jobs, opportunities and a new life. Nobody knows how many poor families live in Yangon and nobody's surveyed them yet: the city government estimates that 10% of the city's 6 million inhabitants are squatters, but WFW puts the number at 40%.

The three ACCA projects in Yangon (all supported by WFW) are focusing on these peripheral areas of the city, where they are helping to set up women's savings groups, survey and map their settlements, search for possible land for housing and implement several small infrastructure upgrading projects to pave roads, lay drainage lines and develop communal water supply systems. But the most striking breakthroughs in Yangon have been in the three big ACCA housing projects that have been implemented so far - all completely finished now.

"All of us have come from a very, very bad situation, and now we have secure land and simple, basic houses that we can all afford - even the poorest squatters - without going into heavy debt. The houses aren't very fancy, but houses are easy to improve. For us, the meaning of a house is ownership and stability and security. Before, we all squatted on someone else's land or rented rooms alone. We didn't know each other, and all our problems we dealt with alone. Now we all stay together here like a family and help each other in so many ways. Our lives have totally changed in three years."

(Daw Naing, Htantabin Township savings group leader)



"When we are squatting or renting a tiny room, we're never free, we worry about everything. But now we ourselves are the landlord and the tenant both. We set the rules. It's our house and land. Nobody can evict us."



URBAN HOUSING :

ACCA supports the country's first three community-planned, community-built and collectively-owned urban poor housing solutions for poor squatters in Yangon . . .

1 FIRST PROJECT in Hlaing Tharyar Township, Yangon (20 houses)

All of the women in the savings group in Ale Yaw Ward were squatters and all were fed up with having their houses demolished again and again and having to keep moving and rebuilding. So they began searching for land and found a small piece of agricultural land nearby, which they negotiated to buy cheaply, with a loan from their new city fund. It was enough for 20 families. Then, with help from the community architects and WFW, the women designed their new community's layout plan and simple, inexpensive houses which they could build with a loan of 700,000 Kyat (\$833). It took just three months to build the houses and put in pathways and toilets with shared septic tanks - and the people did everything.



2 SECOND PROJECT in North Okkalapa Township, Yangon (30 houses)

Inspired by the first housing project, the savings members in Htawinbe Ward began talking about housing too, and started looking for cheap land. Despite fast-rising prices, the women found and bought a 20,000 square feet of agricultural land for 11 million Kyat (\$13,095), with a loan from the city fund. With help from the community architects, they organized a workshop to plan the layout of their new community and design simple houses they could all afford, within the small housing loan of 700,000 Kyat (\$833). The plan they developed includes 30 house plots (14 x 30 feet) arranged in clusters of six houses facing onto small side lanes. Each house has a toilet behind the house, with three houses sharing a common septic tank.



3 THIRD PROJECT in Yodaya Ward, Htantabin Township, Yangon (50 houses)

The women decided to focus their third project on accommodating savings members with the most serious housing problems: roadside squatters who couldn't even afford to rent rooms. After months of searching, the women found and bought a piece of low-lying paddy land for 17 million Kyat (\$20,238). With help from some local architects, the women developed a simple grid layout plan with 50 plots and space for a community center and playground. To reduce the loan burden on these very poor families, they decided to use bamboo initially, to make the houses as cheap as possible. The community network in Kunchankone Township sold them the bamboo cheaply and also sent a team of skilled carpenters to help build.



The community-driven process expands next to the even more difficult city of **MANDALAY**

Two ACCA projects in Myanmar's second largest city are helping poor squatters to save, network and start exploring solutions to looming evictions . . .

Problems of soaring land prices, break-neck development and increasing evictions are bad in Yangon, but many believe they are worse in Mandalay, the country's second largest city. Though smaller and less dense than Yangon, the city has extremely high land prices, partly because of the heavy investment from China in this important trading city, which is right at the geographical center of Myanmar - just a few hundred kilometers from the Chinese, Thai, Indian and Bangladeshi borders. Mandalay was built in the 19th Century by Burma's last king, right before the British took over. Mandalay was to be the center of the country's courtly and religious life, and the palaces and gilded pagodas in their hundreds are all still there.

But Mandalay is now a city full of squatters. Most are migrants from impoverished rural areas or refugees from conflict-racked or disaster-hit regions, who settle in squatter settlements along roads, rivers, canals and on empty land in the fringe areas of the city. Nobody knows who owns a lot of the land these poor families occupy, but people are increasingly showing up and claiming to own the land - sometimes decades later. And there are lots of evictions happening - most with the full support of the government. As in Yangon, there are no government departments or programs to support the poor.

But with support from ACCA, women's savings groups have started and are growing fast in two wards of Chanmyathazi Township, the poorest and most squatter-rich of the city's seven townships. With support from WFW and the borrowed wisdom of the women's savings groups in Yangon, the embattled squatter communities in Mandalay have been very busy trying to figure out how to respond to the growing eviction crisis. The situation they find themselves is one most other Asian cities faced decades ago, but because this kind of urban "development" has come so recently to Myanmar, the urban poor are experiencing this sudden assault by market forces as a very rude awakening.



NATIONAL WORKSHOP showcases people-managed development

Community-managed development and women's savings are still new concepts in Myanmar. While word is spreading fast around communities, these breakthrough cyclone reconstruction and urban housing initiatives are not so well known among government, development agencies, politicians, the press, and the public. So the women's savings network and WFW decided to organize a big national meeting, to showcase these projects and toot the horn for community-led development. The one-day workshop, "Support for secure affordable housing and strong communities in Myanmar," was held on May 4, 2013, at the gilt-encrusted Karaweik Palace in Yangon. The meeting brought together some 100 people, including local government officials, members of parliament, representatives from development agencies, the press, Burmese professionals and community leaders from around the country, as well as 20 international participants from 7 other countries.

Understanding the problems and exploring solutions with **MAPPING**



In Yangon, the women's savings groups were able to buy up three pieces of inexpensive peripheral land while prices were still low and develop three small housing projects, with help from WFW and ACCA. But as land prices have skyrocketed - sometimes increasing by ten times in just three years! - that kind of land-buying-by-people in Yangon and Mandalay has quickly become an impossible dream. So if the poor can no longer afford to buy any urban land, and aren't being allowed to stay on the public or unclear land they already occupy, what to do? Fortunately, these communities are not struggling in isolation, but have many friends in the ACHR network who have faced similar eviction situations and developed tools which can help to strengthen themselves, develop their own alternatives to eviction and negotiate for those solutions with the authorities. And one of the most powerful of those tools is citywide survey and mapping: locating where the squatters are, finding out who owns the land they occupy and whether that land can be negotiated for or not, and identifying other possible land for housing, where relocation is necessary.

The women's savings groups in Mandalay had begun to do a little settlement surveying, but their efforts got a big boost in March 2014, when WFW and the Thai community architect Chawanad Luansang (from CAN) organized a week-long workshop in community mapping and citywide upgrading planning, concentrating on the most densely-settled squatter area in the city: Tuntone Ward. After surveying and mapping all the squatters in that ward, they undertook a ward-wide planning exercise to develop schematic housing plans which would allow everyone in the ward to stay and get secure land - some through on-site redevelopment of existing riverside squatter settlements, and some through nearby relocation to highly dense new housing layouts within the ward.

As part of the planning, they developed a very efficient alternative layout plan in one 9.2 acre block of land which is understood to be government land, with 328 house plots (of about 65m² each) arranged in clusters around small shared open spaces. The next step is to get the government to buy into this idea and provide the land - either free or on some nominal long-term lease to the communities. Which of course will not be easy. But armed with a clear alternative plan and strategy, with a more citywide vision, the communities are now in a much stronger position to negotiate the next step.



Resettlement plan

Area of one block = 37,503 sq.m. [9.2 ac] can accommodate 328 plots
Area of one plot is 15x40=600 sq.ft.



SOUTH KOREA

SEARCHING FOR ALTERNATIVES TO EVICTION IN THE NAME OF “DEVELOPMENT”

Korea is one of Asia's most highly-developed countries, but in its cities, “development” means demolishing the affordable housing that already exists, evicting the poor tenants and turning over the land to big contractors to redevelop as high-rise real estate, with super-highways zooming between them. This is government policy, and every urban area can be demolished and rebuilt this way - even nice old neighborhoods that have nothing wrong with them. All this redevelopment generates a high GDP, but the poor are really suffering, because those new condo blocks are far too expensive for the poor and low-income renters who used to live there. Some manage to get into public rental housing, but growing numbers of poor tenants evicted from redevelopment areas end up living in crowded, far-away and sub-standard rental accommodation or making their own dwellings in informal “vinyl house” squatter settlements, named for the flimsy and flammable materials the houses are made from. About 50,000 households are living in these informal communities in Korea, built on leftover bits of public and private land, on low-lying and flood prone areas. Only 40% of the houses in these settlements have toilets, and many are vulnerable to floods and fires and poorly protected against Korea's harsh winters.

The ACCA projects in South Korea, which are being implemented by the Seoul-based NGO Asian Bridge, have been used to survey and bring together these informal vinyl house communities, help them build a network, start savings, undertake small infrastructure upgrading projects and use their “group power” to begin looking for their own solutions to the serious land, housing and infrastructure problems they face. These vinyl house communities have used the small project funds from ACCA to lay drains and water pipes, pave lanes, install briquette boilers for heating, repair flood-damaged houses and build community centers and recycling stations in their communities. The communities have also taken part in international exchange visits to other Asian countries, through the ACHR/ACCA process, where they have learned more about the importance of community savings and the potential for even the most poor and marginalized communities to bring about change in their lives.

Their dream is eventually to build their own housing, rather than move into box-like units in the faceless high-rise apartment blocks which are increasingly the form which both public rental housing and market-sector housing in Korea takes. But the astronomical price of land is a major obstacle, and few want to move to remote sites far from the city, where land might be more affordable. Over the last five years, the vinyl house network has looked for ways to use ACCA big project funds strategically to either set up a revolving loan fund for improving their existing houses, or to leverage other sources of funds to finance some kind of community-driven housing pilot, but none of these possibilities have been realized yet.

The community network did score a considerable triumph in June 2009, though, when their 2-year court case against the government resulted in a Supreme Court judgment which allows them to register their vinyl house communities as legal addresses - an important prerequisite for getting legal water and electricity connections and accessing public entitlements like education and health care. The network has also begun organizing dialogues with local government about the various problems they face and the communities in Seoul have been successful in negotiating government subsidies for flood relief and private-sector fuel and cash donations.



ACCA in SOUTH KOREA :

PROJECT CITIES (total 4)

- Seoul
- Gwacheon
- Daejeon
- Busan

SMALL PROJECTS

Small projects approved : 20
In number of cities : 4
Total budget approved : \$60,000

BIG HOUSING PROJECTS

No big housing projects yet

SAVINGS (only in 4 ACCA cities)

Savings groups : 4
Savings members : 115
Total savings : \$25,242

CITY DEVELOPMENT FUNDS

No CDFs yet in Korea

IMPLEMENTING GROUPS

The ACCA projects in Korea are being implemented by the Seoul-based NGO Asian Bridge, in collaboration with the network of informal “vinyl house” communities in the four cities and with the Korea Coalition for Housing Rights (KCHR).



ACHR was born in Korea, in the big evictions happening for the 1988 Olympics, and this publication describes a visit 20 years later, when the ACCA project was just getting started, to see what had changed and what was still the same.

Community planning with VINYL HOUSE dwellers :



There are 38 informal “vinyl house” communities in Seoul, which are home to over 10,000 households. Over the last five years, several of these communities formed a network, started savings groups, implemented small ACCA-supported upgrading projects and lobbied to get ID cards. But how to get secure land and housing has been the big issue nobody knows how to tackle - even after Seoul got a progressive new mayor who actively supported cooperative housing as an alternative to the city's long tradition of contractor-driven neighborhood redevelopment or faceless and expensive public rental housing in tower blocks. In November 2012, CAN, ACHR and Asian Bridge jointly organized a workshop in Seoul to help community members from three vinyl house settlements to brainstorm about alternative housing possibilities. During the four-day workshop, a group of Korean, Thai and Japanese architects worked with the people in these communities to look at possible strategies for securing their land (such as renting or buying land from the government, or from private landowners) and finding financing to develop their own cooperative housing, and then to explore some different housing design and settlement planning options for this new kind of social housing (including ground floor row-house developments, as well as low-rise apartment blocks).



Making new political space for communities:

The ACCA projects in Korea have come at a time when growing numbers of people are finding it impossible to find decent, secure, affordable housing in Korean cities, when Korea's public rental housing policies and its market-oriented housing delivery systems are being questioned, and when the metropolitan governments in Seoul and other cities are searching for more community-based, more participatory - and more "Korean" - housing alternatives. There have also been some developments in the political sphere which have created unexpected opportunities over the last few years, and ACHR has worked with the team in Seoul to make use of these openings - both through the ACCA projects on the ground and through some more system-level interventions at the political level, which summon the ACHR coalition's regional experience to offer help and new ideas in Korea, as it did 25 years ago.

1 INCLUSIVE CITIES WORKSHOP IN SEOUL, AUGUST 2012

In August 2012, ACHR organized a workshop on "Inclusive Cities" in Seoul, in collaboration with Citynet, Asian Bridge, the Seoul Metropolitan Government and the "Vinyl House" community network. The one-day workshop was an attempt to help find solutions to the urban poor housing situation in Korea and to provide a platform for urban poor communities to discuss possible solutions with Seoul Metropolitan Government - especially with its progressive new mayor, Won-Soon Park, who was elected the year before. Mayor Park, an active human rights lawyer, was already bringing about big changes in the city and moving the focus from a developer-driven to a more humane, more people-driven development. His tenure as mayor created a new political space for Seoul's urban poor and a golden opportunity to explore alternatives to Korea's brutal redevelopment policies, which pushed thousands of low-income tenants into informal "vinyl house" squatter settlements and squalid daily-rental rooms.

The meeting was a chance to connect with key ACHR friends like Professor Ha, Father Mun-Su Park and friends at KOCER and KCHR. ACHR's team of participants included community leaders and their supporters from 11 Asian countries, who came to learn and to add their voices and their on-the-ground experiences with citywide and community-driven upgrading and housing development to the discussion with the Koreans and with a receptive Mayor Park. The day before the meeting, Asian Bridge organized field visits to some of the vinyl house communities and "jokbang" daily rental rooms around Seoul.

After the meeting, Kirtee Shah met with Mayor Park, on behalf of ACHR and Citynet, to follow up on some of the possibilities that were raised in the workshop - particularly our proposal to the mayor to consider setting aside government funds for 5,000 housing units, to be used to develop a fresh approach to low-income housing project design and development which is community sensitive, participatory, cost effective, socially responsive - and replicable. This meeting was followed up a week later with a letter and more detailed proposal to the mayor, which is now being followed-up by the team in Seoul.



2 CITYNET CONGRESS IN SEOUL, NOVEMBER 2013

Citynet is an association of municipal governments and civil society organizations from 83 cities in the Asia-Pacific region. In 2012, Citynet's secretariat was moved from Yokohama to Seoul. ACHR, which has been active in Citynet for many years, had long been strategizing with its Korean partners how to use this move (which brings considerable honor and attention to the city chosen to host the secretariat) to highlight the city's housing problems and to promote more participatory and less impoverishing alternatives. In November 2013, Citynet held its annual congress in Seoul, which its website described as "a unique opportunity to meet face-to-face with high-level city officials, civil society leaders, and urban activists from across the Asia Pacific and beyond." Kirtee Shah presented ACHR's work at the meeting, and the ACCA Program (and the citywide and community-driven slum upgrading it supports) was one of the "Best Practice Briefings" during the Congress, and was featured in the Citynet newsletter.



New option: housing developed by COOPERATIVES

One of the exciting policy breakthroughs in Korea recently has been the taking out and dusting off of the old cooperative model to add a new, non-profit option for people to rent or develop affordable housing as a group - which they could only do previously as individuals. The rental housing laws have been revised, and soon it will be possible for groups of people in need of housing to register themselves as cooperatives, and then apply to the government for housing loans and subsidies (which usually go only to the big developers who construct Korea's high-rise public housing blocks) to help them design and develop new forms of affordable housing for their members. Under the new laws, this housing (or the land it is on) could either be owned by the cooperative or rented from the government by cooperatives, at subsidized public housing rates.

One of the first groups to seize this opportunity was the network of vinyl house communities in Seoul, Gwacheon and Busan, who had first come together through the ACCA process. In 2013, with support from KCHR and Asian Bridge, they registered themselves legally as the *Ssi-AI* Housing Cooperative. *Ssi-AI* is a word in the indigenous Hangeul language that describes the kind of peace and love that treats all people equally: an appropriate word for a cooperative which is jointly-owned, democratically-controlled and provides decent, affordable housing to its low-income members. So far, 130 families have joined the cooperative, and they are already searching for possible public land to rent cheaply for their first housing project, much inspired by the community-driven housing projects they have visited in other Asian countries, during various ACHR and ACCA meetings and events. But housing is not the only tune a cooperative can play, and the *Ssi-AI* Cooperative has already launched a community vegetable growing enterprise in Seoul and opened their own cafe in a vinyl house community in Busan.





PHILIPPINES

6 GROUPS USE ACCA IN DIFFERENT WAYS TO TACKLE THE SAME PROBLEMS

The ACCA projects in the Philippines are being implemented by six different groups which approach the country's staggering urban poor housing and land problems from quite different perspectives. So an interesting aspect of the ACCA process there has been seeing how these groups have used the tools ACCA offers in different ways, to achieve similar ends: secure land and housing for the urban poor and space for the urban poor to participate in the city planning decisions which affect their lives. Here is a brief summary of what five of the groups are doing, with a few highlights from their projects.

ACCA in PHILIPPINES :

PROJECT CITIES (total 24)

- Quezon City, District 2
- Manila (Baseco)
- Navotas
- Iligan
- Quezon City, District 1 & 2
- Mandaue
- Davao
- Digos
- Kidapawan
- Albay Province, Bicol Region
- Talisay
- Muntinlupa
- Bulacan Province
- Rodriguez
- Sorsogon City
- Quezon City, Sama Sama
- Labo, Bicol
- Cortez, Bohol
- Caloocan
- Hamtic, Antique
- Valenzuela
- Compostela
- Liloan
- Typhoon Haiyan areas

SMALL PROJECTS

Small projects approved :	105
In number of cities :	19
Total budget approved :	\$287,000

BIG PROJECTS

Big projects approved :	22
In number of cities :	21
Total budget approved :	\$826,000

SPECIAL PROJECTS

8 disaster-rehabilitation projects in (including a national disaster survey and planning), budget \$138,000.

SAVINGS (only in 26 ACCA cities)

Savings groups :	569
Savings members :	22,016
Total savings :	\$757,091

CITY DEVELOPMENT FUNDS

CDFs active in :	15 cities
Total capital in 15 CDFs:	\$757,815
from ACCA	\$671,000 (88%)
from coms.	\$81,560 (11%)
from gov.	\$4,631 (1%)
from others	\$624 (0%)

IMPLEMENTING GROUPS

The ACCA projects are being implemented by 6 groups: HPFP (16 projects), UPA (1), FDUP (4), TAO (1), SMMI (1) and Sama-Sama (1).

1 FDUP in 4 CITIES : The Foundation for the Development of the Urban Poor (FDUP) has a long history of helping poor communities to purchase land through the government's Community Mortgage Program (CMP). Their ACCA project in Quezon City District 2 helped set up a new citywide coalition of urban poor groups (QC UP-ALL) and establish a district-level urban poor fund for housing and upgrading assistance, managed by the coalition. All the ACCA big and small funds went through the fund and have so far supported several small projects and housing loans to about 120 families in six communities in the process of reblocking and buying their land, through CMP or on "Proclamation" sites. They used the \$49,000 from ACCA to leverage matching funds from DFID and are now negotiating for another \$50,000 from the mayor for their city fund.

2 UPA in MANILA : The sprawling Baseco slum is the focus of the ACCA project in Manila. The Urban Poor Associates NGO has for many years been helping Baseco's residents to organize and resist attempts to evict them from the valuable public land they occupy. In 2002, Baseco was "proclaimed" by the President as a social housing site, clearing the way for residents to form homeowners associations, survey, subdivide and reblock their settlements according to NHA norms and eventually purchase their land. The ACCA process began with a small project to build drains in one area of Baseco, but after a fire destroyed another part of the slum (242 households), the UPA used ACCA big project funds and some special disaster funds to help the residents survey and map the area, develop a new subdivision plan and start building simple "starter" houses there, as a big step towards formally acquiring their land.

3 SMMI in ILIGAN : SMMI is a local NGO that promotes livelihood and housing projects for the urban poor and for families displaced by Mindanao's long separatist conflict. The city set up 26 resettlement colonies for war migrants and evictees from inner-city slums, but most are almost empty, because they are too far from jobs and the infrastructure is inadequate. SMMI developed three resettlement colonies of its own, and the ACCA big project funds were used to construct houses and build a road in one of these colonies. SMMI also used ACCA support to help urban poor groups in Iligan to come together, set up a new citywide federation and help get a City Shelter Code passed, which provides a framework for the urban poor to take part in city government decisions on budget-making and on housing and land issues. A representative from the newly-established UP-All federation now sits on the local housing board.

4 TAO in NAVOTAS : The ACCA project in Navotas, which is being implemented by TAO, a women-led NGO of architects, planners and engineers, helped form a new community network, start savings groups, implement some small water supply and toilet projects and conduct training workshops in Navotas, in Metro Manila. The first plan was to use the ACCA big project funds to upgrade the Masagana community (159 households), but with serious problems of flooding and land payment crises, the project stalled. Eventually, a group of 75 families from Masagana decided to relocate to land they found in faraway Santa Maria, in Bulacan Province, and worked with TAO to develop a subdivision plan. The ACCA funds were loaned to the community to buy the land, and a Selavip grant helped them to build simple houses at the new site.

5 SAMA SAMA in QUEZON CITY : This ACCA project is being implemented by Sama Sama, a community-based organization which since 1979 has been fighting to secure land, housing and development rights for the 60,000 poor households who live in National Government Center (NGC), the country's largest slum. They began by leading the resistance against evictions and bad government plans for the area, but since the NGC was "proclaimed" for social housing in 1987, they have helped organize the poor in NGC to secure their land, develop reblocking plans and follow all the steps to get their land titles. The ACCA support has helped them to continue and expand this work.



The UP-ALL coalition decided to take part in the 2010 national election and signed a covenant with their candidate (who actually won!) to support their urban poor agenda, leading to new possibilities.



In the new subdivision plan in Baseco, the area occupied by 242 houses, before the fire, has been reblocked to provide house plots of 24.5 square meters for 500 families, who are now building their own starter houses.



Some ACCA big project funds (as loans) have also been used to rebuild houses and pave a road in Takuby - an old Christian fishing village that was burned down during the separatist conflict in Mindanao.



The savings group in Chungkang, a large slum near the sea in Navotas, has used small project funds as loans to members to pay for legal water connections.



Homeless People's Federation Philippines in 15 cities and 6 disaster-hit areas:

6 ACCA projects 100% managed by a national people's movement

The Homeless People's Federation Philippines (HPFP) is a national network of urban poor communities that was established in 1995 within the communities of scavengers who live around Manila's mountainous garbage dump in Payatas. The federation is now active in 33 cities, and uses community-managed savings as the core strategy of a community-led development process which includes land acquisition, community upgrading, house construction, disaster management, city-fund management and partnership with government. Over the past five years, the HPFP has taken up the tools the ACCA Program offers and used them to refine, expand and add to their movement in many ways. These comments on the HPFP's ACCA process come from Ruby Papeleras, one of the federation's national leaders:

The Homeless People's Federation is more mature now, because of ACCA. We think not only of our savings groups now, but of citywide community federations in the cities where we work. And the decision-making processes that we have developed for selecting and implementing small and big ACCA projects have made our communities and our federation stronger. All the elements of how the federation implements the ACCA program have been discussed, agreed upon and absorbed by communities all over the country (how to repay the loans, how to set up the city funds), and because of that it really works. Our progress may seem slow-moving to outsiders, but this kind of development takes time: we are not only making physical changes with the ACCA projects but social changes also.

Most of the federation's small upgrading projects have been completed or are well underway, to construct paved walkways, develop water supply systems, drainage lines, seafront embankments and communal toilets. We know these ACCA small project funds can be used as grants, but we have decided to use them as low-interest loans to the savings groups, which repay the loans to the city fund. That is our way of countering the dole-out mentality that is so strong in the Philippines, and stretching these scarce resources further, to revolve and help more communities. We are also implementing several big housing projects, including two in Mandaue, one in Digos, one in Bohol and one in Antique on land that has been given free by the local government to the communities who were squatting on it. These projects are important breakthroughs, not only for the free land (in a country where the poor get nothing for free!), but for the way the federation has been able to negotiate loans and grants to support these large projects from many different sources, including CLIFF, CMP, the SDI Fund and the ACCA Regional Fund.

By showing real physical results, all these ACCA projects have motivated other communities to start saving and opened doors for partnership with local governments in many cities. There are still problems, though. Communities who don't save can't appreciate the process of getting loans to pay for projects and are still demanding that the government solve their problems, and then just waiting and waiting when nothing happens. On the other side, some local governments are not ready to understand a community-led process.



ACCA-supported **DISASTER** projects in 5 regions :

Disasters are one of the biggest causes of poverty in the Philippines: earthquakes, volcano eruptions, landslides, floods, fires, garbage slides and over 100 typhoons a year. These calamities cause suffering and loss for everybody, but they disproportionately affect the poorest, who tend to live in the most dangerous and disaster-prone locations, and whose lack of resources or land titles make it more difficult for them to rebuild their lives, houses and livelihoods after disasters hit. Especially when these disasters keep happening, one after another, as they tend to do in our country.

For the federation, post-disaster rehabilitation and pre-disaster planning - *by the affected communities themselves* - are central parts of our work. ACCA has helped us to implement post-disaster projects in five regions (Luzon, Mindanao, Bicol, Bohol and Central Visayas). And the ACCA projects in other cities have strengthened the federation's work with poor communities in these high-risk areas on secure land tenure, community upgrading and house construction, disaster management and intervention, partnership with local governments, horizontal learning, community funds and a variety of community-driven processes.

In the federation's Typhoon Ketsana project, for example, we gave house repair loans only to communities, not to individuals. The communities surveyed the affected households and determined who needed what and then they bought the materials together, in bulk, and managed the construction somewhat collectively, and then managed the loan repayments to the federation's special Ketsana house repair loan fund. These small loans were repaid so quickly that the funds revolved three times already, so that original \$20,000 from ACCA has allowed 450 households to receive house repair loans totalling US\$ 61,303, in 23 communities in the three worst-hit areas (Quezon City, Muntinlupa and Bulacan).



Out with projects and in with **CITYWIDE** :

ACCA is one partner in an important initiative to make the government's chief housing finance program for the poor work better, faster and more locally . . .

Over the last few years, an important collaborative initiative has been unfolding in the Philippines which involves re-jigging the government's flagship housing finance program for the poor - the Community Mortgage Program (CMP) - so that it works better, faster and in ways that are more locally-controlled, more citywide and less driven by individual projects. Part of the CMP reform process involves letting city or district ("barangay") governments take bulk CMP loans to finance packages of housing projects which they develop locally, in partnership with community organizations and NGOs within their constituencies, and then manage the projects and the finance mechanisms locally. This "Citywide Development Program" (CDA) is now being piloted in several cities and barangays, which are proving to be vibrant training laboratories for everyone involved.

This reform process involves the Social Housing Finance Corporation (the national agency which manages the CMP), the World Bank (which is providing technical support to the process) and the Homeless People's Federation and FDUP (which are helping to develop and test the pilot citywide and barangay-wide upgrading initiatives in several cities around the Philippines). In most of these pilot cities, the ACCA-supported projects are playing a key role in demonstrating new ways, and ACHR has been advising the process. A special "strategic initiatives" budget of \$40,000 from ACCA has also allowed the HPFP and their partners (including FDUP and the TAMPEII community architects network in the Philippines) to help strengthen and expand this citywide slum upgrading process in these pilot cities, through exchanges, meetings, savings expansion, surveying and citywide mapping (see next page). Here are a few notes from five of the pilot cities:

1 CALOOCAN, in Metro Manila, is the country's third largest city. Because it's so big, the citywide process is being piloted in one barangay (sub-district), Barangay 177, where there is an active and progressive barangay authority and a good partnership between the barangay, the CALUP community network and FDUP, which has helped many communities to acquire their land through CMP. This city was long ago chopped up into subdivision plans, and the big slums we see today are superimposed over a complex patchwork of small pockets of land, each with different land titles and owners - which makes doing any kind of barangay-wide or even community-wide planning and housing extremely difficult. The ACCA funds for Caloocan have been used to seed a city fund, in which the community network reviews loan applications and selects the projects for loans from the fund - so far mostly housing improvement loans to individual families in communities where they use CMP for land acquisition. The fund will also eventually help finance the first "in-barangay" resettlement pilot project, in the Bienina HOA community, that is being planned and implemented by the community, in close partnership with the Barangay.

2 VALENZUELA is smaller than Caloocan and in many ways a more congenial city for testing citywide. There are slums everywhere, but they've had two progressive mayors (brothers) who have partnered with HPFP, the Valponet community network and FDUP to expand savings, develop on-site housing upgrading projects and support a people-driven barangay-wide mapping and planning process in Barangay Mapulang Lupa. The regional Community Architects Network workshop in June 2013, in which the architects helped several Valenzuela communities to map their settlements and develop upgrading plans, gave a big push to the citywide process, and helped turn new concepts into actual projects, with support from SHFC and World Bank. (more on next page)

3 ILOILO is a city with a long history of citywide action on land acquisition, housing, infrastructure upgrading and post disaster rehabilitation. This is also a city with a very active and mature community process: the HPFP in Iloilo has promoted savings, developed several housing and land acquisition projects, supported infrastructure upgrading, developed cost-saving alternative building materials and linked with other community networks in the city to form a citywide urban poor alliance. The city's mayor and municipal government have partnered with community organizations and with a variety of NGOs and charities to develop a range of housing relocation and disaster rehabilitation projects, with a policy of no eviction without relocation. Thinking and working in ways that are truly citywide have become standard operating procedure in Iloilo. Though the city does not receive support from ACCA, Iloilo makes a terrific case-study for the kind of citywide processes ACCA is trying to promote.

4 MANDAUE is another city with a long history of collaboration between a strong community process (HPFP and the citywide urban poor alliance), a progressive mayor and a supportive local government. This partnership's first big achievement was a large on-site upgrading project, in which 9.2 hectares of public land in the heart of the city was donated to the 1,600 families who were squatting on it, and who are now constructing new houses there, using loans put together from a variety of sources and blocks they manufacture themselves. ACCA big project funds are partly supporting the house construction process in two of the 11 communities on the 9.2-Hectare site (MMVHAI with 311 households and LTHAI with 243 households), with other funds from CLIFF and the SDI Fund. The city is now working with the HPFP and the urban poor alliance to develop a 6.5 hectare site in Barangay Paknaan for relocating 1,200 families living in danger areas around the city. This large resettlement site is divided into 12 homeowners associations, and the HPFP is working with one to develop a housing project for 100 families.

5 DAVAO is another city struggling to find citywide solutions to its big problems of urban poverty and housing. The HPFP has played a key role in promoting savings, implementing several community driven upgrading projects (including the fabulous 23m bamboo bridge, which was partly financed by a small project loan from ACCA), and partnering with the city government and a citywide alliance of urban poor groups to develop several on-site and relocation housing projects, which bring together a wide variety of partners and finance sources - including the "Balanced Housing" strategy, which channels a portion of developer profits into land for housing and has been employed in Davao very creatively, with support from the Municipality. The ACCA big project funds were used to give house improvement loans to families in communities on uncertain land who can't access these formal projects.

What is CMP?

Since it was set up in 1988, the Community Mortgage Program (CMP), the Philippines government's chief housing finance program for the poor, has loaned \$250 million to 2,190 organized communities, to buy the land they already occupied or found elsewhere, providing secure land for 249,622 poor families. This scale is impressive, but for years, complaints about the CMP have been rumbling away: too much paperwork, too much time-lag between applying for and actually getting the loans (3 - 10 years!), not enough loan for site development and housing (so CMP communities tend to remain slum-like), too centralized and too geared to individual projects rather than citywide change.





"In other cities, different community networks coexist, and they all do their own thing. But in this intensive barangay-wide mapping and planning we are doing in Valenzuela, we are involving settlements that belong to all the different networks and helping them look at the whole picture of their barangay and then produce one comprehensive plan for the whole barangay, in which everyone's housing problems are solved, as a package. We haven't done anything like this in other cities, and it's not going to be easy." (May Domingo, community architect with TAMPEII)

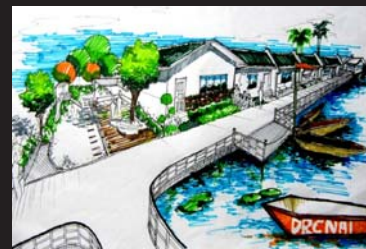
Citywide mapping in VALENZUELA :

The pioneering mapping and planning process in Valenzuela's Barangay Mapulang Lupa is doing battle with the old "scattered project" approach

One of the cities where the Citywide Development Program (CDA) is being piloted is Valenzuela, a smallish industrial city in Metro Manila with a population of 600,000, of whom more than half live in informal settlements scattered throughout the city. The city has had two progressive mayors (brothers) who have partnered with the Valponet community network, the Homeless People's Federation and the NGO FDUP to expand savings, develop on-site housing upgrading projects and support a people-driven barangay-wide mapping and planning process in Valenzuela. During a big ACCA-supported regional Community Architects Network (CAN) workshop that was held in June 2013, the architects helped several communities Valenzuela and Caloocan to map their settlements and develop alternative upgrading plans. This workshop gave a big push to the citywide process, and helped turn new concepts into actual projects which are now being implemented, with finance support from SHFC and ACCA. After the CAN workshop, five communities are doing upgrading planning to demonstrate community-driven upgrading options in the city, with support from the community architects of TAMPEII.

In October 2014, the team in Valenzuela collaborated with CAN to organize a national workshop on barangay-wide mapping and planning by people, in which the already active mapping and planning process in Valenzuela's Barangay Mapulang Lupa was used as an example to teach and inspire community networks and local officials in other cities and barangays to do the same. Most of the 70 people who joined the workshop were community leaders and barangay officials from Barangay Mapulang Lupa and other barangays in the city of Valenzuela, but there were also teams of community leaders and local government officials from four other cities: Talisay, Davao, Muntinlupa and Marikina - all of which are Local-CMP pilot cities also. Nad and Tee (CAN's two regional coordinators) and a team of architects and community leaders from Yogyakarta also joined the workshop.

On the first day, the Valponet network leaders presented the results of their intense, six-month process of community mapping, settlement profiling and savings mobilizing in 16 squatter settlements in the barangay, and put up all their figures on the walls. After some field visits, the group understood that in Barangay Mapulang Lupa, these 16 settlements can be roughly divided into three common tenure situations, with some overlap: communities living on public land under electricity transmission lines, on private land and along (and in) waterways. In the old kind of planning, each settlement would be planned and dealt with individually, as a stand-alone project, or at best, a group of settlements under the same tenure situation might be planned and redeveloped together. But if all the settlements in the barangay are to be upgraded, the planning and solution needs to include all of them, and this was one of the key lessons of the workshop. At the end of the workshop, a concrete 6-step development plan for the barangay was worked out and presented to the barangay council the following month.



TAMPEII: a national technical support system for people-driven housing, upgrading and mapping

In the past few years, the Homeless People's Federation has seen a huge scaling-up of their slum upgrading, housing, settlement planning and disaster rehabilitation initiatives in cities around the country. All these actual projects on the ground, which have drawn in increasing numbers of local government partners and support, have helped strengthen and mainstream people-led and citywide slum upgrading as viable options for solving the country's enormous urban poverty and housing problems. But with all these projects has come an increasing need for professional and "para-professional" design support.

To meet these needs, the Technical Assistance Movement for People and the Environment (TAMPEII) was formed in 2010, by a group of idealistic young architects, to serve as the technical support arm of the HPFP. Since then, TAMPEII has grown into a national network of architects, engineers, planners and community-based builders and technicians who provide technical support to a process of upgrading urban poor communities that is owned and led by communities themselves.

Although TAMPEII is closely allied with the HPFP, its members are increasingly bringing their professional skills to citywide mapping and housing planning processes (like the ones happening in Valenzuela, Iloilo, Davao, and Mandaue) which include community groups from many other networks and coalitions. And they also link with local universities and technical institutions to share knowledge, develop training programs for students and mobilize new volunteers.



VIETNAM

A LESSON IN HOW TO TRIPLE AND QUADRUPLE THE INVESTMENT FROM ACCA

Vietnam is another country that began the ACCA program with a big head start. In 2000, ACHR and ENDA-Vietnam began collaborating with the National Women's Union in a number of cities to strengthen community savings groups and set up city-level community development funds (CDFs) to link these savings groups and expand their development activities. The CDF network, which started in five cities, had an initial focus on livelihood activities and very small community upgrading projects. The ACCA Program has given a big boost to the national community savings and CDF process, helped add many more cities to the network, supported a variety of national meetings and workshops on savings and funds and young professionals.

ACCA has also helped the CDF network to begin tackling the more complex and more urgent issues of land and housing. Vietnam faces many of the same problems as other Asian countries of fast urban growth and increasing numbers of urban poor households without secure land or decent housing. The government has many projects and programs in poverty reduction, but they are scattered and loosely coordinated and have not been very effective. The ACCA-supported big housing projects in several cities have demonstrated an alternative slum redevelopment process, in which the residents are the designers and doers in developing healthy, secure new neighborhoods, in collaboration with the local authorities.



Linking with ACVN: In 2007, ACHR and the CDF network forged an important new partnership with the Associated Cities of Vietnam (ACVN), a national union of 103 towns and cities, which is now helping to facilitate the sharing of ideas between cities and promoting community savings and community-driven upgrading as key aspects of its work in its member cities. ACVN now works in close collaboration with the CDF network, the Women's Union and ACHR to implement and scale up the ACCA process in Vietnam. With this national linkage between cities already in place, when a process works in one city, it spreads to other cities almost automatically.

Small projects as loans from the CDF: In all the cities in Vietnam, the ACCA small project funds have gone into the CDF, where they are passed on to different communities, according to needs, as low-interest loans (0.3 - 0.5% monthly), to partly finance their projects to lay drainage lines, pave roads, build community centers or upgrade toilets and water supply systems. Because the money revolves, those small ACCA funds of \$10,000 - \$15,000 per city have been able to finance several rounds of small projects - and continue to do so. Another interesting aspect of the small ACCA projects in Vietnam is the large amount of additional funding they have been able to leverage, from the community members and from the local authorities. In many of the small projects, the ACCA contribution amounts to only 20 - 30% of the total project cost, and that modest budget input has worked like a key to unlock other local resources worth four or five times that amount.

ACCA in VIETNAM :

PROJECT CITIES (total 17)

- Viet Tri
- Vinh
- Lang Son
- Ben Tre
- Hung Yen
- Thai Nguyen
- Hai Duong
- Ha Tinh
- Ca Mau
- Quinhon
- Tam Ky
- Soc Trang
- Bac Kan
- Pleiku
- Tan An
- Quang Tri
- Cao Lanh

SMALL PROJECTS

Small projects approved : 104
In number of cities : 16
Total budget approved : \$288,000

BIG PROJECTS

Big projects approved : 13
In number of cities : 11
Total budget approved : \$465,000

SPECIAL PROJECTS

Disaster-rehabilitation projects in 4 typhoon-hit cities (Qui Nhon, Vinh, Ha Tinh, Tam Ky), budget \$46,990

SAVINGS (only in 17 ACCA cities)

Savings groups : 2,518
Savings members : 46,649
Total savings : \$3,596,233

CITY DEVELOPMENT FUNDS

CDFs active in : 17 cities
Total capital in 17 CDFs : \$863,959

- from ACCA \$549,210 (64%)
- from coms. \$1,513 (0%)
- from gov. \$61,466 (7%)
- from others \$250,959 (29%)

IMPLEMENTING GROUPS

The ACCA projects in Vietnam are being implemented by a close collaboration between the Associated Cities of Vietnam (ACVN), the National Community Development Fund (CDF) savings network and the National Women's Union.

Here's one very active CDF in VINH . . .



TOTAL capital in Vinh CDF: \$162,500

- 65,000 ACCA big projects
- 15,000 ACCA small projects
- 8,000 ACCA disaster funds
- 30,000 Selavip Decent Poor
- 1,500 Community shares
- 25,000 City gov. contribution
- 18,000 Other contributions

The city of Vinh makes a good example of how an active community network builds a city development fund which answers a range of needs that go beyond the capacities of individual savings groups. The CDF in Vinh was set up in 2006, with \$13,000 (from ACHR and a little budget left over from a discontinued UNDP project). The capital was small, but the community network kept it in constant circulation in loans for community water supply and organic vegetable-growing projects. The ACCA funds, which started coming in 2009, allowed the network to scale up its lending considerably, and add housing, infrastructure and disaster livelihood loans to their CDF's "products." Housing loans, which are made in bulk to communities, are given at 7.8% annual interest and repaid in 42 months. Small project loans are also made to communities (not individuals) at 9.6% annual interest and repaid in 25 months. The short terms have allowed the CDF to revolve the small project funds 14 times, to finance 66 small community upgrading projects (worth \$214,049) with the budget for only five (\$15,000).

LOANS FROM THE VINH CITY CDF (2009 - 2013)

(all figures in US\$)

			CDF LOANS	OTHER CONTRIBUTIONS TO PROJECTS			
Year	Purpose of approved loans	# hh benefit	Total loan amount	from community	from city government	from others	Total Budget
2009	9 small projects	976	22,525	60,925	40,390	21,933	145,773
2010	4 small projects	423	19,952	14,472	7,288	1,230	42,942
	3 housing projects	49	45,434	375,266	2,685,500	1,430	3,107,630
2011	6 small projects	291	28,857	16,554	74,077	0	119,488
	2 housing projects	15	7,142	171,729	0	0	178,871
	disaster income loans	81	23,467	46,285	0	1,514	71,266
2012	15 small projects	611	44,285	49,185	92,333	0	185,803
2013	32 small projects	675	98,430	76,093	109,312	0	283,835
TOTAL	66 small projects 5 housing projects 1 disaster project	3,121 househlds	\$290,092 (7% of the total budget)	\$810,509 (19% of the total budget)	\$3,008,900 (73% of the total budget)	\$26,107 (1% of the total budget)	\$4,135,608 (100% of the total budget)



The housing project at Cua Nam Ward in Vinh has been an important breakthrough, because municipal governments keen on modernizing their cities are now setting plans to demolish and redevelop their stock of run-down collective housing, which is seen as an eyesore. When the redevelopment is planned by the government and implemented by for-profit developers, as it usually is, it creates a “social housing” process which breaks up communities, evicts and impoverishes people and prevents the poorest from getting secure land and decent houses.

Upgrading Vietnam’s COLLECTIVE HOUSING :

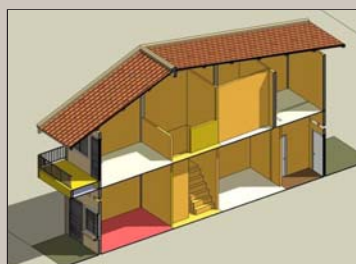
The ACCA housing projects in Vinh and Hai Duong are showing new ways to revitalize the country’s big stock of run-down collective housing, instead of evicting people . . .

In this market-oriented phase of Vietnam’s development, many of the country’s old socialist collective housing projects are being bulldozed and redeveloped, as the inner-city land they occupy skyrockets in commercial value. And poor families by the thousands who live in these neighborhoods and housing blocks are finding themselves facing either eviction or the prospect of having to pay for brand new, contractor-built relocation housing they cannot ever hope to afford. This is happening all over the country. So for the CDF network in Vietnam, a key issue has been how to deal with this problem of land and housing. With support from ACCA, teams of community architects have helped communities in several cities to show a different way to redevelop Vietnam’s fund-down collective housing areas and poor inner-city neighborhoods, by getting the communities to start making their own redevelopment plans and then persuading the city and the Women’s Union to support the people’s *in-situ* housing redevelopment plans and work with these active communities as partners. The goal is ultimately to mainstream community-driven housing development.

One of the best examples of how this is actually happening is the city of Vinh. In Vinh, there are 99 old, dilapidated collective housing developments (both one-story row-house developments and low-rise blocks of flats), built for factory workers at the end of the war, in the 1970s, when the city was planned to become a new industrial center. The ACCA-supported housing project in Vinh’s Cua Nam Ward (*which was documented in the ACCA 1st and 2nd year reports*) showed a very powerful example of how a community living in crowded and run-down collective row-houses could re-plan and reconstruct their own housing very nicely, on the same site. This model is already being replicated in several other row-house type collective housing areas in Vinh, where the ACCA big project funds are already revolving through the CDF to finance housing loans in other projects, and in other cities like Hai Duong as well.

But the problem of collective housing in the five-story blocks is more tricky. 19 of these blocks (each containing 80 units of 20-30m² each) are still standing in Vinh, and they are home to some 1,300 families. Conditions in these buildings are bad, and many families have extended their rooms with structures that project outwards from balconies and windows in dangerous ways, to add a little more space for their growing families. In 2013, ACHR and the CAN network teamed up with community leaders and Women’s Union staff to visit and map these dilapidated housing blocks, many of which are now threatened with eviction. When the team talked with people in these blocks, they learned that the ACCA housing project in Cua Nam Ward is now very well known and that people in these blocks would like to do a similar community-managed upgrading that would allow them to stay in the same place.

But the building type makes it very difficult and potentially very expensive to renovate and expand the living space. Plus, the city government has its own plans for demolishing and redeveloping these collective housing projects. The good news is that the savings groups in many of these collective housing blocks are very strong, and the foundation of community management is in place. At the end of the mapping workshop, the group had a meeting with the city, chaired by the supportive Vice Mayor, Mr. Nguyen Van Chinh, to discuss possible alternative solutions to the city’s collective housing which allow people to stay in the same place, with more management by the communities and the savings groups. A workshop in Vinh is now being planned, to discuss this further and work out a next step and possible pilot upgrading project.



Scaling up the people-driven and citywide upgrading started with ACCA with new support from **CITIES ALLIANCE**:

In May 2012, ACVN and Cities Alliance launched a national joint program to improve governance and reduce poverty in Vietnam’s cities. The program will have many components, but the focus of ACVN’s involvement is to strengthen and scale up the CDF-based participatory city development and citywide upgrading movement that has already begun in Vietnam, with support from ACCA.

The focus on citywide upgrading and CDFs is a way to address urban poverty by strengthening new development options and new, flexible finance systems for the urban poor, which allow them to become key actors in their own development, and to do so in ways that will influence approaches to urban poverty reduction in Vietnam’s formal development systems and policies. For this work, Cities Alliance has granted US\$ 1.3 million to ACVN, for a two-year period. This considerable budget will allow ACVN to do several things:

- 1** Consolidate the 17 cities now in the CDF network and expand the network to new cities.
- 2** Support community and city processes like citywide settlement surveys and mapping, vacant land mapping, learning exchanges and local training.
- 3** Support the setting up savings groups and the institutionalization of the city-based community development funds (CDFs) at city, provincial and national levels - including legal and financial support.
- 4** Provide seed capital to CDFs in ten new cities to finance at least 50 small-scale community infrastructure upgrading projects (loans will revolve through the CDFs)
- 5** Mobilize greater community participation through community, city and national forums, exchanges, network building activities.
- 6** Support policy change and advocacy through various media interventions and through closer linkages and joint-ventures with various development partners across all ACVN activities.



SRI LANKA

OFFERING SOME NEW TOOLS TO A NATIONAL WOMEN'S SAVINGS MOVEMENT

ACCA in SRI LANKA :

PROJECT CITIES (total 12)

- Nuwara Eliya
- Kalutara
- Matale
- Batticaloa
- Galle
- Kilinochchi
- Moratuwa
- Wattala Mabola
- Mount Lavinia
- Mullaitivu
- Negombo
- Mannar

SMALL PROJECTS

Small projects approved : 71
In number of cities : 12
Total budget approved : \$205,000

BIG HOUSING PROJECTS

Big projects approved : 14
In number of cities : 12
Total budget approved : \$590,000

SPECIAL PROJECTS

One flood-rehabilitation project in Batticaloa, budget approved \$20,000

SAVINGS (only in 12 ACCA cities)

Savings groups : 1,044
Savings members : 11,716
Total savings : \$3,871,029

CITY DEVELOPMENT FUNDS

no city-based development funds yet

IMPLEMENTING GROUPS

All the ACCA projects in Sri Lanka are being implemented by Women's Co-op, in collaboration with Sevanatha (NGO) and the CLAF-Net Fund.

The ACCA projects in Sri Lanka are being implemented by a country-wide network of women's savings groups, Women's Co-op (formerly "Women's Bank"), in close partnership with the NGO Sevanatha and CLAF-Net (Community Livelihood Action Facility Network) - a national fund set up after the 2004 tsunami, with ACHR support, which is jointly managed by Sevanatha and Women's Co-op. Women's Co-op has 81,000 members, in 24 of the country's 25 districts, with collective savings of US\$ 19.2 million, so this is an organization with the scale and clout to really make citywide, collaborative and community-driven slum upgrading into a national process. In each city, they survey and map all the slums, identify potential vacant land and then present the survey data to the municipality. Then they start setting up savings groups, establish a joint city development committee (usually chaired by the mayor) and prepare citywide upgrading action plans, in which the most urgent housing projects and settlement upgrading needs are prioritized, according to a "scorecard" system.

In theory, the upgrading process which then begins follows these agreed-upon action plans, as do the small and big ACCA projects that have been proposed and approved for each of the nine cities. But in practice, all the ACCA funds (including small and big project funds and city process support) have been added to the CLAF-Net Fund's capital and used to give loans for housing, land, toilets and livelihood to individual Women's Co-op members (who qualify for the various kinds of loans) scattered around different settlements in both ACCA and non-ACCA cities. (see table below) So it is demands from Women's Co-op members around the country which have determined how the ACCA funds have been used, more than the priorities of the citywide upgrading action plans. And as the groups have repeatedly emphasized, demand for loans from members is always greater than the capital available in CLAF-Net.

But although there have not yet been any community-wide housing projects or CDFs, the ACCA support has helped Women's Co-op to strengthen their national fund and add the elements of housing, land tenure, settlement upgrading and a more citywide perspective to their already very large and almost entirely women-run program of saving, micro-lending, livelihood, welfare, health, culture, disaster relief and skills training. Groups in other countries have tried repeatedly to persuade them to include non-members in their projects, to demonstrate a more community-wide solution, but the Women's Co-op has stood by their membership-driven system. Their idea is that eventually, all the households in these settlements where a few members have taken loans will be motivated to join the savings groups in order to get housing loans to improve their houses also. This is their long-term system for supporting an incremental upgrading process in these cities, rather than implementing the more comprehensive kind of community-wide housing projects in a single community, as in other countries.

Lowering the interest rate : Normally, Women's Co-op charges its members 24% annual interest on loans of any sort. When the ACCA program began, they agreed - after considerable lobbying! - to lower the interest rate for housing loans from ACCA to 18% (of which 8% goes to CLAF-Net and the rest is divided between the branch and national WB). Over the course of the ACCA program, groups from other countries used every opportunity to grill the women about this 18% interest rate, which they still considered to be a burdensomely high rate for the poor. But as Rupa Manel said in January 2011, "In Sri Lanka, where there are no housing loans for the urban poor at all, we feel 18% is reasonable. Also, we usually give only small loans, which enable people to improve their houses incrementally. When a member pays back the first loan, she can get another slightly larger loan. She might use the first loan to build the foundation and the next to build the columns and roof, and the next to fill in the walls. ACCA has persuaded us to relax our requirements so women can get housing loans soon after joining savings groups." But the pressure continued, and finally, in April 2010, the Women's Co-op's national leadership announced it had decided to lower the interest rate for housing loans from CLAF-Net to 12% (of which 2% stays in that member's branch, 5% goes to national Women's Co-op and 5% goes back to CLAF-Net).

LOANS FROM THE CLAF-NET FUND

(as of November 2014) (all figures in US\$)

(Numbers in parantheses = numbers of loan beneficiaries)

Total capital in the fund	\$ 982,185	(100%)
• from ACCA	725,800	(74%)
• from other donors	102,747	(10%)
• from government	0	(0%)
• from communities	0	(0%)
• from interest earned	153,638	(16%)

	Housing loans	Land loans	Toilet & water supply loans	Livelihood loans	Other purpose loans	Total amount given in loans	Approved by ACCA
1. Nuwara Eliya	350,115 (294)	1,932 (1)	10,923 (29)	52,154 (81)	36,846 (300)	451,961 (705)	68,000
2. Moratuwa	205,154 (142)	58,467 (17)	2,731 (8)	15,115 (32)	10,385 (11)	291,852 (210)	68,000
3. Batticaloa	242,214 (193)	0	0	77,731 (752)	24,423 (69)	332,368 (1,014)	118,000
4. Kalutara	133,215 (187)	7,692 (4)	4,038 (10)	7,769 (69)	0	152,714 (270)	58,000
5. Galle	47,030 (32)	0	8,854 (47)	0	0	55,884 (79)	58,000
6. Killinochchi	24,154 (38)	0	21,124 (95)	25,269 (136)	7,308 (95)	77,855 (364)	58,000
7. Matale	41,146 (51)	3,077 (3)	769 (2)	4,231 (14)	5,508 (133)	55,031 (133)	58,000
8. Mabola	49,323 (50)	0	7,077 (18)	2,662 (12)	0	59,062 (80)	58,000
9. Mt. Lavinia	46,308 (48)	0	2,769 (8)	7,415 (14)	2,000 (12)	58,492 (82)	58,000
10. Mullaitivu	18,846 (21)	0	0	923 (2)	2,000 (26)	21,769 (49)	52,000
11. Negombo	0	38,462 (24)	0	0	4,923 (64)	43,385 (88)	52,000
12. Mannar	0	0	0	0	0	0	52,000
SUB TOTAL (only ACCA cities)	\$1,157,505 (1,056 loans)	\$109,621 (49 loans)	\$58,285 (217 loans)	\$182,269 (1,112 loans)	\$92,693 (710 loans)	\$1,600,373 (3,144 loans)	
13. Colombo	33,000 (60)	25,385 (15)	1,154 (3)	0	23,423 (69)	82,962 (147)	0
14. Trincomalee	12,692 (10)	0	3,461 (90)	3,846 (6)	12,615 (12)	32,614 (118)	0
TOTAL (ACCA cities + 2)	\$1,203,197 (1,126 loans)	\$135,006 (64 loans)	\$62,900 (310 loans)	\$186,115 (1,118 loans)	\$128,731 (791 loans)	\$1,715,949 (3,409 loans)	



Individual versus collective housing: It's always cheaper when people plan and build their houses together, and the economics of scale can help them to get more house for less money. Compare that with cases where people build individually, as Ranjani in Moratuwa did (above). She took a large loan of \$2,500 from CLAF-Net, at 18% interest, to build this 40m2 house, which is very solid, but still only half finished, without flooring, doors, windows or plastering on the walls.



"ACCA has helped us to reach out to new cities and into war-torn areas where we could never go before, and more than 7,000 new families have become part of our women's savings movement. Because of ACCA, we have stronger social recognition, stronger strength to bargain. We have made many more good links with local governments in the ACCA cities. And the ACCA program has also helped us to build trust and good leadership among our members." (Rupa Manel, one of the Women's Co-op's national leaders)

New kinds of city collaborations

Some striking breakthroughs in people-and-city partnerships, even in a very difficult context . . .

There are many different models of how ACCA is being implemented, but Sri Lanka makes a very clear example of a people-driven development process working on a very large scale, with several cases where municipal governments and the people's organization are working well together, with support from the professionals at Sevanatha. Almost 80% of the ACCA funds approved for Sri Lanka have been invested in three cities, which have the strongest and most well-established savings process. It's no surprise that these are the cities which have been the most active, and where some of the most striking breakthroughs in land tenure and partnership building have been seen. In these cities, Women's Co-op members are like the government's front-line troops to develop their city! Here are a few notes on the process in these cities:

1 MORATUWA :

Women's Co-op began in the coastal city of Moratuwa in January 2005, right after the tsunami. The savings was slow at first, but in April 2010, they carried out a citywide survey with Sevanatha, with support from a UN project. They counted some 4,500 families in 90 slum communities - many facing eviction and many without adequate basic services. The survey data they presented to the municipal council was the first-ever information about poor settlements in the city. The survey gave a big boost to the savings process and won the support of the city's mayor, who provided land for their own 2-story community center. During the course of implementing the small upgrading projects, the mayor helped to negotiate for 488 poor families in eight settlements to be granted individual freehold titles to their land. "This was the first time we have been able to give title deeds to shanty dwellers in Moratuwa," Mayor Samanlal Fernando said. "We don't have control over a lot of the land in the city, which is under the control of various central government agencies. But if we have the people's support, our negotiations with the central government are stronger."

2 NUWARA ELIYA :

Many of the 32 slum settlements in the town of Nuwara Eliya, in Sri Lanka's tea-growing highlands, were built originally to house Tamil tea plantation workers, and some are more recent squatter settlements, but none of them have legal tenure and living conditions are bad. Before the ACCA project began in January 2009, the Women's Co-op had started savings groups in only a few settlements, without any relationship with the municipal council, and without any work on land or housing issues. After the survey, they set up a joint city development committee, which is chaired by the Mayor and includes community leaders, Sevanatha and municipal officials. The committee meets once a month, and has become the key platform for discussing and jointly addressing land and housing issues of the poor. The mayor has taken the communities' side in these meetings and helped negotiate with national land-owning agencies for secure tenure in several settlements, and municipal staff now join Women's Co-op leaders when they start savings groups in new areas. As one woman savings leader put it, "The mayor is now aware of our work and our struggles, and he support us - not because he has suddenly become a good man, but because we are now working together as a force!"

3 BATTICALOA :

The small city of Batticaloa, on the eastern coast of Sri Lanka, has been on the front line of the country's just-ended civil war. Most people living in the city's poor communities are Tamils, and besides poverty and lack of tenure and services, they have suffered from decades of ethnic violence and civil conflict. The city was also badly affected by the 2004 tsunami and by some terrible monsoon floods in January 2011. Community-managed savings is relatively new in Batticaloa, but since the tsunami, the Women's Co-op has set up savings groups in all 25 poor communities in the city. The ACCA project in Batticaloa, which was approved in April 2010, allowed many of these communities to start planning small infrastructure upgrading projects. When the floods happened, the savings groups worked with the municipal council staff to survey the damage, zone by zone, and to develop plans for repairing damaged drainage systems and water supply sources, and to help families rebuild their houses on higher above-flood foundations - partly with ACCA support.





MONGOLIA

WHERE THE SCALE OF PROBLEMS IS SMALL ENOUGH TO BE SOLVEABLE

ACCA is being implemented in 19 cities and districts in Mongolia so far, and is bringing new resources and new energy to the country's still-young community-driven savings and upgrading process. The program is being facilitated by two NGOs based in Ulaanbaatar - the Urban Development Resource Center (UDRC) and the Center for Human Rights and Development (CHRD). Since 2005, these organizations have been supporting the setting up of community savings and credit groups in informal "ger areas" in towns and cities around the country, with the idea of providing a financial resource within these communities that belongs to people themselves, that can pull people to work together to improve their living environments, make decisions and develop solutions to the various problems they face. The savings process has now spread to over 25 cities and semi-urban districts, with more than 7,500 savings members and collective savings of over \$110,000, and small CDFs have been established in fifteen cities. A country-wide network of these community savings groups came together for its first national meeting in November 2006, in the city of Darkhan, and in June 2009, a national joint committee was set up to coordinate the country-wide ACCA program. The two groups, however, continue to operate separately.

Mongolia is a country of only 2.7 million people - fewer people than are in many of the cities undertaking ACCA projects around Asia. With more than half of these people now living in informal "ger areas" in urban areas, the strategic question for ACCA has been how to link up all the different groups in the nineteen cities in the program into some kind of unified force, so that the whole country's problems can be solved? Mongolia is a special country, because its housing and urban poverty problems are small enough to be actually *solvable*, and the ACCA program has a chance to make a significant impact in the country, rather than just starting lots of small projects which somehow don't add up to any significant change.

The ACCA program has given a big boost to the savings groups in these ger areas (with mostly women members), enabling them to plan and carry out both small and big projects which answer real needs in their ger areas. The small projects showcase what people can do, and now the government officials visit the ACCA projects in ger areas. Even the president of Mongolia has visited the ger areas and made a resolution to scale up the kind of people-driven ger area improvement projects he saw there. There is increasing understanding and trust between community members within communities, and between communities and their local government officials within cities. The savings groups in Mongolia remain very small and scattered, though, and the challenge now is to expand these savings groups and link them across the city into community networks that are truly city-wide in their scale and in the vision of their upgrading activities.

ACCA in MONGOLIA :

PROJECT CITIES (total 19)

- Erdenet
- Tunkhel Village
- Bayanchandmani District
- Khan-Uul District, Ulaanbaatar
- Baganuur District, UB
- Sukhbaatar District, UB
- Songino Khaikhan Dist., UB
- Bayanzurkh Dist., UB
- Dharkan
- Ovorkhangai
- Bulgan District
- Baruun Urt District
- Tsenkher Mandal District
- Bayandalai District, Gobi
- Sainshand District
- Undurshireet District
- Zuunmod District
- Khendii
- Dornod

SMALL PROJECTS

Small projects approved : 132
In number of cities : 19
Total budget approved : \$289,500

BIG PROJECTS

Big projects approved : 7
In number of cities : 7
Total budget approved : \$210,767

SPECIAL PROJECTS

One study of alternative heating systems in the pollution-choked city of Ulaanbaatar (\$15,000).

SAVINGS (only in 19 ACCA cities)

Savings groups : 341
Savings members : 7,478
Total savings : \$107,555

CITY DEVELOPMENT FUNDS

CDFs active in : 15 cities
Total capital in 15 CDFs : \$102,527

- from ACCA \$61,467 (60%)
- from coms. \$16,721 (16%)
- from gov. \$15,084 (15%)
- from others \$9,075 (9%)

IMPLEMENTING GROUPS

All the ACCA projects are being implemented by two NGOs based in Ulaanbaatar: the Urban Development Resource Center (UDRC) and the Center for Housing Rights and Development (CHRD).

Coming out from behind their FENCES . . .



In Mongolia, there has been a definite "theme" for the small projects, where parks and playgrounds dramatically outnumber other kinds of projects (45 out of 88 of the small projects implemented so far in the country are playgrounds). But these parks and playgrounds serve an important function: they link community members and bring them out from behind their fences, make use of under-utilized roads and garbage dumping areas, provide space for kids to play and old folks to gather and affect much larger areas than only the savings groups who make them. In a country of fiercely independent people, who have lived for centuries as nomadic herdspeople in the isolation of vast open spaces, this is something quite important.



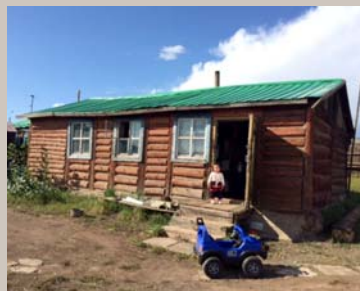
But besides all those playgrounds, there have also been small projects to put up street lights, to build community centers, to set up operations to make fuel cells from cow-dung and sawdust, to build see-through fences, to install regular pit latrines and composting "bio-toilets" which require no water, to develop water supply systems and water kiosks, to lay paved walkways and drainage lines and floodways in flood-prone ger areas and to set up concrete block-making operations for making paving stones and house-building blocks.



New national HOUSING IMPROVEMENT LOAN FUND set up . . .

In the second phase of ACCA, a budget of \$40,000 was approved in Bulgan District, to support a housing project in which the local government was to provide free land for 30 poor families and the ACCA funds would seed the city's CDF, and finance housing loans to the 30 families. The project got stuck, though, when the government land wasn't available after all. So instead of keeping this money in the bank, the national council of community savings groups proposed the idea of using those ACCA funds for Bulgan to set up a national housing loan fund, and put that money into immediate circulation to address the huge housing needs in cities all over the country. Mongolia still has no formal housing finance that is accessible to the urban poor, and the for-profit microcredit organizations charge 32% - 42% annual interest on their loans - plus they ask for collateral.

The community networks then carried out housing needs surveys in their various cities, and submitted proposals to the UPCA committee, which was given charge of managing this fund, with UDRC. In the first round, they decided to give individual loans (average \$1,140 per member) to 17 families in five cities, to improve their houses or build new ones. Loans from the new fund are given at 6% annual interest and repaid in three years. Half the loans have already been repaid, and a second round of loans in the queue is now being finalized.



NEW HOUSING FUND		(US\$)
City	# members got loans	Total loan amount
Erdenet	3	3,311
Bulgan	4	6,623
Dharkan	2	3,311
Ulaanbaatar	3	2,483
Tunkhel	5	3,587
TOTAL	17 members	\$19,315



Turning ger area upgrading by people into **POLICY** :

The small upgrading projects that are planned and implemented by savings groups in the city's ger areas have inspired a new participatory slum upgrading policy in Ulaanbaatar

Almost half the population of Mongolia lives in the capitol city of Ulaanbaatar, and of that number, some 60% live in the squalid, unplanned, polluted and unserved ger areas that sprawl like a vast carpet across the hills and empty land around the city. In smaller towns and villages, the figure climbs to 80-90% of the population. But even though a hefty majority of Mongolians now live in these informal settlements, neither the national government nor the various local government agencies have so far paid much attention to the problems in ger areas in their constituencies or taken any measures to address them.

But the people living in these ger areas have not been so complacent. Over the past five years, community members in towns, cities and urban districts all over Mongolia have organized themselves into savings groups, rolled up their sleeves and shown that they are ready to improve their economic situation, their living environments and their housing and can do all these things themselves very efficiently, with just a little support. Through hundreds of small projects to pave roads, paint fences, build parks and community centers, lay drainage lines and water supply, construct bridges, manufacture fuel bricks and improve housing, these community groups are showing a simple, direct and people-driven way to upgrade Mongolia's informal ger areas. With support from UDRC and CHRD, and with funding support from ACCA, this people-driven ger area upgrading process has now begun to catch the notice of the government.

Inspired by this people-driven upgrading model that has been amply demonstrated in his city, the mayor of Ulaanbaatar has now created the city's first program which focuses on improving the infrastructure and housing in ger areas. To support and strengthen the people-driven ger area upgrading process that has already begun, the city has set up two new institutions: the Ger Area Development Agency and the Ger Area Housing Project. Under the new program, the city government will provide assistance to ger area communities to survey their settlements, identify problems and develop their own area redevelopment plans (to include road paving, drainage, water supply and municipal heating pipes), which will then be submitted to the Ger Area Development Agency for approval. The city government will then hire private-sector contractors to do the main redevelopment work, according to the community plans, with funding from the state and city budgets and as much involvement of the communities as possible. In the first round of the new program, 12 ger areas were selected for redevelopment in 2013, and another 8 ger areas are underway in 2014.



Community mapping in **ERDENET** :

The enthusiasm for community and citywide mapping that has swept through several countries during the second phase of the ACCA program has now reached Mongolia, where the country's first citywide mapping exercise took place in Erdenet, the country's second largest city.

Erdenet's copper-mines are a big source of revenue for the government, but the people who work in them live in the shabby ger areas that ring the city, where they face problems of pollution, flooding, lack of infrastructure and a host of social problems. This year, the network of community savings groups in Erdenet collaborated with local government representatives (from ward, district and municipal levels) and UDRC to undertake a citywide mapping process, to identify where these problems are and to open up a dialogue on how to solve them jointly.