FIJI

A YOUNG COMMUNITY NETWORK USES ACCA TO EXPAND INTO NEW CITIES

The People's Community Network (PCN) in the Pacific island nation of Fiji was launched in Suva in 2006, and has quickly grown into a national network which now links more than 400 informal communities in twelve cities, all with active savings groups, with 40,000 members. The network has used ACCA as a tool to help design, test and negotiate alternatives to eviction in which the poor themselves take the lead in securing land and building better housing - on land where they are already staying or close by. The PCN has also implemented a variety of small infrastructure projects with support from ACCA (roads, walkways, drainage, toilets and community centers). Besides addressing immediate needs, these projects have involved developing carefully-nurtured partnerships and cost-sharing agreements between the community members, PCN, the government and other donors. Since the beginning, the PCN has received support in various ways from ACHR and CAN, which, besides the ACCA projects, have supported exchange visits both to and from community savings groups in other Asian countries, as well as community mapping and settlement planning workshops in Fiji.

MOU HELPS EXPAND THE PROCESS TO 15 MORE CITIES : The PCN's community initiatives got a big shot in the arm from an MOU that was signed in October 2010, between the PCN, the Ministry of Local Government, Urban Development, Housing and Environment and ACHR, to work together to adopt a citywide and people-driven upgrading approach in cities around Fiji. The citywide upgrading approach, in which the poor are key actors in resolving their own problems of land, housing and basic services, starts with the process of surveying and gathering key information about the land status and housing needs in all the informal communities in each city. Under the terms of the MOU, this process was to be piloted in 15 cities in Fiji over a period of several years. These pilot cities act as demonstrations, so other cities can also start to follow the process of people-driven, partnership-based, citywide upgrading, and the goal is to create a new approach to housing in Fiji. The MOU provided a framework for a big expansion of the PCN's work, and the ACCA Program has supported this process with funds for surveys and mapping, coordination, small upgrading projects and big housing projects (in eight cities).

In October 2010, the man who was then Fiji's supportive Minister of Local Government, Urban Development, Housing and Environment came to Bangkok for the MOU signing, and while he was there, ACHR arranged visits to community-driven housing projects being implemented under the Baan Mankong Program. The minister returned to Fiji with new ideas and new energy, and worked closely with the PCN not only to change the mindsets of people in government and city councils, but to help unlock public land resources for seven large housing projects in Suva (2 projects), Lautoka, Lami, Sigatoka, Nasinu and Nadi. These housing projects, which provide 2,794 poor families with secure land tenure and better houses, are being constructed on 290 hectares of public land worth $5.8 million that was given to the communities (on nominal long-term collective leases),along with another $345,000 worth of infrastructure from both the local and national governments.

ACCA in FIJI :

PROJECT CITIES (total 12)
- Suva
- Lautoka
- Lami
- Sigatoka
- Nasinu
- Nadi
- Labasa
- Rakiraki
- Savusavu
- Sawani
- Ba
- Levuka

SMALL PROJECTS
Small projects approved :	70
In number of cities :	12
Total budget approved :	$150,000

BIG HOUSING PROJECTS
Big projects approved :	8
In number of cities :	8
Total budget approved :	$320,000

SAVINGS *(only in 12 ACCA cities)*
Savings groups :	395
Savings members :	39,565
Total savings :	$245,200

CITY DEVELOPMENT FUNDS
CDFs active in :		12 cities
Total capital in CDFs:		$1,303,200
• from ACCA	$458,000	(35%)
• from coms.	$245,200	(19%)
• from gov.	$480,000	(37%)
• from others	$120,000	(9%)

IMPLEMENTING GROUP
The ACCA projects in Fiji are all being implemented by the People's Community Network (PCN).

The network's first land and housing breakthrough at LAGILAGI :

The network's first on-site housing upgrading project was at the Lagilagi community in Suva, which is part of Jittu Estate, Fiji's largest squatter settlement with over 2,000 households. In 2009, with support the PCN, a group of 150 families in Lagilagi negotiated to collectively rent the 2.8 hectares of government land they had been squatting on for many years, on a long-term lease of US$235 per year. As part of the agreement, the families own their houses, but the land belongs collectively to the whole community, and if anyone wants to move out, they have to sell their house back to the community, which can then re-sell it to a new family.

This project involved a first-ever housing partnership between a community of poor squatters, the government and the community network. The project combines funds from several sources: besides providing the land, the government contributed US$ 659,000 as a house construction subsidy, the people contribute the labor and half the cost of the houses through their savings, the NGO ECREA added US$ 612,000 of donor funds from Misereor, and a $40,000 big project grant from ACCA supplemented the housing loans, through the Suva CDF.

The two-story house model that the community members developed, costs about US$ 11,000, of which half is to be paid for by the people (US$ 5,650, on installments at $8.50 per week for 12 years, through the savings groups and the city fund, and the other half is to be paid for by the government subsidy. The money the people repay will go into the city fund, where it will revolve and enable more houses to be built. The Lagilagi project has had problems, and is still in process, with just 35 units completed so far. But everyone is hoping that if this pilot project works well, it can be expanded to upgrade the rest of Jittu Estate and duplicated in other squatter settlements around Suva, wherever secure land tenure can be negotiated.

I think it is very important for community people to have a space to share their ideas and to exchange the knowledge about houses and settlement planning which they already possess, and to visualize what can happen in the future when they think and plan together - as a community rather than only as separate households.

(Chawanad Luansang, from CAN)

Citywide mapping and planning in **LAUTOKA**

Informal communities in the city of Lautoka get their first taste of understanding their settlements and their place in the city in a new and more comprehensive way through the process of community mapping . . .

This 15-city MOU between the PCN, the Ministry and ACHR, involves the implementation of a considerable number of actual housing and community upgrading projects, as the process expands into more communities and more cities. Between 2009 and 2010, a team of young community architects from Australia, New Zealand and Thailand (part of the Asian regional Community Architects Network - CAN) made frequent trips to Fiji to support the citywide upgrading process, in collaboration with the PCN and with some local architects and students. During that time, they helped to survey and map informal settlements in three cities, set up savings groups in new settlements, plan several small upgrading projects and develop schematic plans for some housing projects in Suva and Lautoka. In April 2011, during an ACCA meeting in Colombo, Chawanad Luansang, a Thai community architect and one of the coordinators of the Asian CAN network, gave a presentation about a month-long community mapping and settlement planning workshop he and Hugo helped organize in Lautoka, in collaboration the PCN and local architects. Here are some highlights from his presentation:

Mapping works like a catalyzing process in new communities. When we talk about mapping, it includes not only marking the existing houses and settlement boundaries, but getting all the people to come together, to participate and to start talking about what they need to fix in their communities (including problems with the services, the houses and the land tenure security) as they begin to develop their upgrading plans. In Fiji, the savings is very new, but we find that this mapping process can bring all the community people to participate and can actually give a big boost to get people to start saving also.

About 13 communities in Lautoka participated in this mapping and small project planning workshop. First all the community participants made big, hand-drawn maps of their own settlements on poster paper, and then brought them back to the meeting hall, where they were all put up on the wall. For most of them, this was their first chance to look at a map of their community, seeing where their houses were and where the various community problems were.

This time in Fiji, we also experimented with a new technique of training the community leaders to be the facilitators of planning upgrading projects with ACCA support. We used aerial photographs as a base, and let the community leaders use them to identify and explain about what the problems in the settlement are - and also what are the good things that they want to keep or enhance. For example, in

the Zomuga community, the biggest squatter community in Lautoka, they used the tracing paper over the aerial photos of the settlement to explain about the problems in the settlement to others. They can also go back to use the big settlement map and organize meetings in the community to get more ideas from the community people and decide what they want to do.

The municipal government in Lautoka has offered two pieces of government land for relocating the coastal fishing communities the government wants to evict. So when we were in Lautoka, we organized

a two-day comprehensive site-planning workshop for the people who might be moving to these areas, to explore how can we design a site plan. One of the sites (10 hectares) is right in the middle of the town and has room for about 400 houses. The other site (27 hectares) is a 20-minute drive north of town and has enough room for about 260 households, with room for people to do some farming.

THAILAND

USING ACCA TO START A NATIONAL CITY FUND MOVEMENT

Thailand is a rare case in Asia where the government has allocated considerable budget for land and housing for the urban poor, and then used that budget to mobilize a national housing upgrading process that is driven by poor communities and their networks. This budget goes through the Community Organizations Development Institute (CODI), which is Thailand's main support system for the poor. CODI passes that budget on to communities, to help them set up savings groups, survey all the slums in their cities, form networks, negotiate for land and develop citywide plans for solving all the urban poor housing problems in a comprehensive way. CODI's Baan Mankong Program provides soft housing and land loans, infrastructure subsidies and technical support grants to communities and city-based networks to turn these plans into real projects. Today this citywide upgrading process has been developed in 277 cities and towns around Thailand, and upgrading projects in 1,546 communities (with 91,000 households) are now either finished or underway. All these projects are being planned, implemented and financially managed entirely by poor communities and their networks in these cities.

So why the need for ACCA in Thailand? The presence of CODI has allowed a large-scale, citywide slum upgrading process to spread across the country, but it has also hindered the establishment of strong, independent local finance mechanisms that the poor in each city control, to support their own development initiatives and strengthen their local collaborations. As progressive as CODI may be, it's still a government institution and still as vulnerable to changing political winds as any public-sector agency, as budget shortfalls and board changes in recent years have shown. Plus there many communities whose uncertain land-tenure status prevents them from accessing CODI loans, and many very poor families who can't afford to repay housing loans at all, even on CODI's soft terms, and these gaps in CODI's reach have prevented the housing process from becoming truely citywide. So the ACCA support in Thailand has been used more strategically to support the setting up of Thailand's first city-based community development funds, with the hope that they will become the main financial resource at city level to manage the housing activities of all the communities in the city, and which are owned and managed by poor community networks, in collaboration with their local governments and other stakeholders.

Since the community networks in Thailand already have access to a variety of loans and support from CODI, the national urban community network decided collectively to propose fewer cities to ACCA, and to propose only $20,000 for big projects and $2,000 for city process support, as a way of sharing scarce ACCA resources with countries which don't have access to such lavish housing finance. The ACCA funds were passed directly to the community networks, to seed their new city-based funds, which link together all the savings groups in the city, and from which communities can take loans to address a variety of needs, to finance a variety of projects and to reach everyone in the city - even those who can't access CODI loans, for various reasons. These new city funds are not only providing housing and land loans, but also financing livelihood, welfare and disaster projects and to support stateless persons. The city funds are also helping to strengthen the relationships and the collaboration between the people and the local authorities, leading to a more citywide, locally-driven, partnership-based and longer term process of solving problems of urban poverty in these cities. As one of the community leaders put it, "These funds make us more independent, more strong. The government can't reject our proposals, because they are being financed by our own funds!"

Thailand's first two pioneering city-based funds were established in 2009, in Bangkok's Bang Khen District and in Chum Phae. Five more ACCA-supported city funds followed in 2010, in Rangsit, Ubon Ratchathani, Hua Hin, Nakhon Sawan and Koh Khwang. From there, the city fund concept has been enthusiastically taken up by community networks in other cities and has spread across the country, with more than 300 city funds in some stage of operation now.

A small seed from ACCA helps launch a national city fund movement in **THAILAND**

	City	Date set up	CAPITAL IN CITY-BASED COMMUNITY FUNDS				
			Funds from ACCA	Funds from communities	Funds from government	Funds from other sources	Total capital in city funds
WITH ACCA SUPPORT	1. BANG KHEN DIST.	2009	30,000	394,367	109,457	0	533,824
	2. CHUM PHAE	2009	30,000	303,238	47,602	0	380,840
	3. RANGSIT	2009	20,000	16,667	16,667	0	53,334
	4. UBON RATCHATANI	2010	20,000	6,104	77,167	0	103,271
	5. HUA HIN	2010	20,000	2,782	0	0	22,782
	6. NAKHON SAWAN	2010	20,000	10,339	119,166	0	149,505
	7. KOH KHWANG	2010	20,000	28,257	6,687	0	54,944
	TOTAL	7 funds	$160,000	$761,754	$376,746	0	$1,298,500
AFTER ACCA	● **100 city funds** fully set up and functioning, with formal registration status and receiving support from CODI.						
	● **100 city funds** set up by community networks and functioning, but not yet registered or receiving CODI funds.						
	● **100 city funds** in the process of being set up by community networks in those cities, with community funds.						

How **PEOPLE-MANAGED** city funds work :

BANG KHEN DISTRICT: This network added $394,000 of their own savings and a $110,000 contribution from the district authority to their fund, which gives loans mostly for house building and repair, especially in the district's canal-side communities. The fund also gives small grants for environmental improvements and can be used as bridge financing for communities waiting for CODI loans. They charge 4% interest on the loans, of which 1% goes into their district welfare fund, 1% is used to cover management costs and 2% goes back into the city fund's capital.

CHUM PHAE : There is a lot of innovation in this little provincial town: children's savings, a communal rice farm, and almost 100% community membership in savings. The network's city fund gives loans mostly for land buying and house construction and repair, but reserve 22% of the capital for loans for occupation, education and repaying informal debts. The first loan went to a squatter community of 293 hh to buy new land. The fund also gives grants to subsidize the housing of extremely poor families, to enable them to join upgrading projects in their communities.

RANGSIT is on the outskirts of Bangkok and has many factories, whose workers live in informal settlements with precarious tenure. The network's fund gives loans mostly for housing construction and repair (at 2% per year, repayable in 5 years) to the poorest families who live on unclear land or cannot qualify for CODI loans for various reasons. The fund also gives grants to subsidize the poorest families to be able to take part in their Baan Mankong-financed community upgrading projects, and gave a loan to one community to buy a block-making machine.

UBON RATCHATANI : The fund in this northeastern city, near the Lao border, has set a goal of bringing all 8,071 poor households in the city into the savings and CDF process within five years, so they will see improvements in their lives and housing conditions. Many of these poor families are "stateless" migrants from Lao who have no rights and cannot access government support from CODI. The fund mostly gives loans for housing construction and repair, but also gives housing support grants for very poor families identified by community committees.

HUA HIN : According to the community network's survey, there are 37,012 poor families living in 35 informal settlements in this popular seaside resort, where many work in tourism-relate jobs. More than half of these slums are on State Railway land, where their tenure is extremely precarious. The network's city fund combines four functions: housing loans, livelihood loans, welfare benefits and insurance fund. But the focus so far has been on giving bridging housing loans to poor households in communities waiting for CODI loans (at 3%, repayable in 2 years).

NAKHON SAWAN : There are 68 poor communities in this northern provincial capitol city, and some have already solved their housing problems, with CODI support, through upgrading on-site, reconstruction, or relocation, while others are in the process of applying for upgrading support. The city fund, which is managed by the community network, has focused on giving housing loans to very poor families who cannot access CODI loans, for various reasons, and house repair loans and grants to poor families affected by fires, floods and other disasters.

KOH KHWANG : The network in this small eastern city links 1,525 households in 13 communities, who face problems of low income, poor housing and insecure tenure. Six of these communities are doing Baan Mankong projects and another five are in progress. The city fund has mostly provided bridging housing and building materials loans (at 4%, repayable in 2 years) to communities waiting for CODI loans, enabling them to start building right away. The fund also loaned $3,300 to one community to buy a block-making machine, to supply their housing project.

National small project fund :

another fund experiment helps earthquake-hit families in Chiang Rai . . .

At the end of the first phase of ACCA, a budget of $52,000 was approved to allow the national Thai urban community network to launch a special national fund to support special stratetic community projects to improve common community infrastructure and amenities. So far, the fund has supported three projects: a network learning center in Bang Bua ($3,000), a community center for the elderly in Ram Indra ($3,000), and a project to rehabilitate victims of the May 2014 earthquake in the northern city of Chiang Rai.

To help the poorest earthquake victims repair their damaged houses, a $6,600 grant from the fund was matched by $220,000 from CODI to set up a special network-managed earthquake fund, of which 70% would go as interest-free housing repair loans and 30% as grants to the most vulnerable and single elderly victims. As of August 2014, 254 houses had been repaired, by the *"Chang Chumchon"* network of community-based builders (of which 72 were financed 100% by grants, 94 by partial grants and 88 by loans).

THAILAND:
Using ACCA to fill in gaps in a context with an already robust citywide up-grading process . . .

Thailand's national network of urban poor communities, NULICO (National Union of Low Income Communities), makes a good demonstration of how a community-driven process can ensure that communities that are truly vulnerable can be prioritized when it comes to proposing projects. NULICO is active at many levels: city, provincial, and national, and there is a process of nomination and selection of CODI and Baan Mankong projects, ACCA projects and projects from other supporters which ensures those who are in greatest need will receive help first.

The selection criteria and rules for distributing funds and projects have been set by the network members themselves. At the city level, each community presents its proposals to the city-level network, which vets the proposals and passes them on to the provincial network, and then finally to the national network. Since the network is composed entirely of urban poor community members, they are well placed to assess which projects need funding support. NULICO members who are themselves veterans of complex community upgrading projects, provide assistance to communities when drawing up project plans and proposals.

At the start of the ACCA Program, the NULICO network discussed this new opportunity and decided to propose smaller amounts for ACCA support, as a way of sharing scarce ACCA funds with countries that don't have access to such large and flexible community upgrading funds as the Thai communities do. And in the second phase of ACCA, after the first round of ACCA support had successfully launched the national city-fund movement, they put their heads together again to see how to use the ACCA support in more strategic ways, to fill in gaps in the country's already very large and already very robust citywide upgrading process. That's where the three special projects on these two pages came from - all of which deal with vulnerable communities in situations which have slipped beneath the citywide upgrading radar in different ways.

"This will be the first group of homeless people to graduate from the center, move out and make their own housing and stay on their own. But we have to be careful, it is a big step. It means a big change of life, having to repay a housing loan, have to manage many complicated things which the don't have to do when they are homeless. They will have to increase their monthly savings to make their house loan repayments to the network. This is a very important test case. If it works, they have the power to inspire others and will show the way to other groups of homeless." *(Tui, from the Human Settlements Foundation)*

1 The issue of **HOMELESS PEOPLE** in the city

For decades, homeless people in Bangkok (including not only single people, but many couples and families with children, who for various reasons are either not able or not ready to settle in formal or informal housing) have been harassed by policemen, chased away from the parks and storefronts and parking lots where they sleep at night, and occasionally rounded up and dumped in prison-like shelters run by the Municipality, where families are forcibly divided, with the women locked in one room, the men in another, and the children sometimes taken away by social service agencies. In about 2000, with support from the Human Settlements Foundation NGO, the homeless in Bangkok and other cities began coming together and discussing how to deal with these problems together, as a unified group, rather than individually, with no power.

Thailand's first homeless shelter run by the homeless themselves: One of the biggest issues the homeless people faced was the problem of the government-run shelters, which everyone hated and avoided, because they lost their freedom there and because these centers forced them to be separated from their families and loved ones. Finally, after years of organizing and negotiating, the country's first self-managed shelter for homeless people was inaugurated in Bangkok. The two story building was designed and constructed by the homeless themselves, with support from community architects, financed by a grant from CODI, and built on land that was provided by the State Railways of Thailand, in Taling Chan District (just across the river from Bangkok). Similar self-managed homeless shelters followed in Chiang Mai and Khon Kaen.

Big ACCA housing project: A group of ten homeless families have negotiated to rent a small piece of land (600m2) from the State Railways Authority (on a 30-year nominal lease) not far from the homeless center in Taling Chan, where the community architects have helped them develop a simple layout of 10 house plots and space for a community center and small open square. The families have already formed a cooperative society (which is a legal requirement to lease the land collectively and take loans), cleared and prepared the site and begun laying basic services (using partly a $3,500 small project grant from ACCA and partly some infrastructure subsidies from CODI). The $20,000 big project support from ACCA has been used to seed a special housing loan fund that will be managed by the Homeless Network, and will give housing loans of $1,666 (at 1% annual interest) to the five homeless families who are determined to own their own houses and are ready to take on a debt. The other five single homeless people don't feel ready yet to take on any debts and will rent their houses (at a very low rate), which will be financed and owned by the Homeless Network.

Since the loans are not enough to complete the two-story semi-detached houses the group has designed, and since the families' savings are quite small, the Homeless Network and their partners in the Four Regions Slum Network have launched a garbage recycling project to raise funds to buy and contribute building materials to this important project. The houses are all being built collectively, with all the labor being provided free by the homeless families, with many friends from other homeless groups and supporters from far and wide coming to see the progress and chip in some free labor. The first two fully-completed houses were inaugurated during the World Habitat Day celebrations in October 2014. As the housing loans are repaid, the money will be used to give more housing loans to homeless network members in Bangkok, Chaing Mai and Khon Kaen who also want to develop their own secure and permanent housing.

2 The issue of informal communities on STATE RAILWAY LAND

As in so many other countries around Asia, the open land along the railway tracks in Thailand has long proven to be irresistable homesteading territory for poor urban migrants looking for a place to live, and there are hundreds of squatter settlements on railway land in cities up and down the country. But the State Railway Authority has been a difficult, fickle and sometimes brutal landlord, and while many other public land-owning agencies in Thailand have been leasing their land for housing the poor, the railway slums keep coming up against a blank wall in their negotiations for secure tenure.

The city of Khon Kaen, in northeastern Thailand, is a case in point. While high-rise towers and giant shopping malls are popping up in the center of the city, and signs of prosperity and growth are everywhere, the city continues to attract poor migrants from rural areas. Many of these migrants find shelter in slums around the city, many of which have been upgraded now, with support from CODI's Baan Mankong upgrading program. But not a single upgrading project yet in any of the city's large railway slums, where some of the city's poorest families live in squalor and insecurity on land along the tracks. In the past 15 years, the very active network of railway slums in Khon Kaen has implemented many projects to improve the lives and livelihoods of railway slum dwellers, including recycling cooperatives which buy recycled waste products from informal trash collectors at fair prices, community centers and small infrastructure improvements (paved lanes, drainage, community toilets, community centers). But because they squat on State Railway land and do not have secure land tenure, these settlements have not been able to apply to CODI for Baan Mankong upgrading support.

BIG ACCA project in Khon Kaen: More recently, they have successfully negotiated a deal with the State Railway Authority to remove all the houses that fall within 20 meters of the tracks, on both sides, to enable the railways to expand the tracks. The network surveyed and mapped all the settlements along the tracks and found that a total of 400 households were within 20 meters of the tracks and would have to move. Working with the railway authorities, the network was able to negotiate a deal where these 400 families would be given two options: one option is to relocate to secure land being provided nearby by the railways (in 2 sites), and the other option is to move onto small pieces of vacant land in the same communities where they now stay, in a kind of reblocking and readjustment planning process, and build new houses there. After much discussion, 74 households decided to stay, and were able to negotiate with their communities to occupy small pieces of vacant land within the same settlements, with a little readjusting. The $20,000 from ACCA will go into the Khon Kaen city fund (which is managed by the community network) and will be used to give small house reconstruction loans to these 74 families, to rebuild their houses in the new spots. A $3,500 ACCA small project grant will be used by the railway network to help in this housing reblocking process, to fix roads, drains, water supply and basic infrastructure after the land readjustment of making room for the 74 families in the same settlements.

Another glitch from the railways: The latest bad news is that the State Railways has changed its mind again, and have a new master plan which calls for taking back land beyond the 20-meter easement also, to develop a new dual-track system, and this has stalled the project and added hundreds more families to the list of insecure railway slum dwellers.

3 The issue of low-income communities in HISTORIC CITY CENTERS

Another issue that prevents some low-income urban communities from securing their land is simply being so old that their occupation pre-dates modern land ownership and city planning systems. A case in point is the Pom Mahakan community in Bangkok's historic center, Ratanakosin Island. This community of 66 households is tucked neatly on a bit of land between the old city wall and a canal, where they have lived for 231 years. This is one of the oldest extant communities in Bangkok, and the people are very proud that they still live the traditional Thai way, in a peaceful and tightly-knit community, in old teakwood houses, without air conditioning, and practice many of their traditional livelihoods, preparing Thai sweets and making delicate bamboo bird-cages. The people all have house registration, municipal electricity and water connections and voter IDs. But what they don't have is legal rights to the public land they have occupied for so long.

Long eviction struggle : The Bangkok Municipal Administration, though, has been trying to evict this community for 25 years, and the people have been locked into an ongoing struggle with each successive municipal government. Six Bangkok governors have made demolishing this community a prominent point on their agenda. The current city government is no different, and wants to demolish the community and turn this area into a public park. But the people here have managed to stop every attempt to evict them: demonstrations, fighting for human rights, rallies, barricades, letter and fax campaigns, public relations blitzes. But none of these resistance techniques have gotten them secure land tenure.

That's when the community finally shifted to a more positive approach, cultivating allies and developing their community to stop the eviction. Historians, architects, universities and housing rights groups in Bangkok (as well as the monks in nearby temples) have taken the community's side in this long struggle. But their most important ally has been the Nulico Urban Community Network, which has come to support them whenever they face eviction threats. The strongest message from the community network has been this: don't just wait around in your dilapidated old community for the next eviction to come, but start saving and improving your houses and environment, and use those improvements and the community's strong points to consolidate your right to stay. The network helped the Pom Mahakan residents survey and map the community (including mapping all the old trees and old wooden houses), and begin making some improvements to common areas, like the beautiful central square, which is paved with laterite blocks and surrounded by old wooden houses and huge trees. The people did all the work themselves, with design support from community architects.

Big ACCA housing Project: Because the land here is still in dispute, they can't apply to CODI for Baan Mankong housing loans, but they have been able to negotiate to get some support from CODI in the form "temporary" house" grants, which they have added to their savings to make a revolving loan fund for housing improvements. The $20,000 big project funds from ACCA are being used to give housing improvement loans (at 1% annual interest) to 15 families, to strengthen their negotiations for secure tenure by further improving their community. The ACCA funds are being managed by the Community Network, and will revolve through the network's national fund, to give loans to other vulnerable communities that CODI assistance cannot reach. A $3,500 ACCA small project grant is being used to improve walkways and drains.

INDIA

TWO SMALL CITIES OFFER TWO ANGLES ON CITYWIDE HOUSING SOLUTIONS

ACCA in Bhuj: The ACCA project in the city of Bhuj, in the western edge of India (in the drought-prone desert region of Kutch), is being implemented in a city which was almost totally destroyed by an earthquake in 2001 and has since been rebuilt on a new city development plan. 45% of the city's residents live in slums, most of which are very old, traditional settlements on land that was given to their castes by the king, but are now considered to be squatters on public land. The key project implementing organization in Bhuj is *Sakhi Sangini* (*"Female friends together"*), a federation of 130 poor women's self-help savings groups that are now active in almost all of the city's 74 slums. Sakhi Sangini works in close collaboration with the Hunnarshala Foundation, an NGO which provides organizational and technical back-up to the process in Bhuj.

Homes in the City Program: The ACCA support in Bhuj is adding fire to a comprehensive program of citywide and people-driven slum upgrading which the partners in Bhuj are calling "Homes in the City," which emcompasses housing, land security, sanitation, water supply, solid waste management, livelihood improvement and mobilizing poor women into community-based self-help savings and credit groups. The process began with a few pioneering women's savings groups, who conducted the first citywide slum survey and set up committees in many of the city's settlement clusters to discuss their problems and review the survey data. Initially, the women identified drinking water supply and housing as the two most serious problems being faced by the city's poor communities. When the ACCA support came, the $15,000 small project funds were used to develop or improve drinking water supply systems and clean up ponds which several communities use for their non-drinking water needs. All these projects were implemented with good collaboration with the municipality.

Community builders training in Bhuj: The Hunnarshala Foundation has been one of Asia's pioneers in promoting the use of traditional building knowledge and local artisanship in both earthquake rebuilding and ordinary housing construction. In December 2013, this rich experience was the focus of a training workshop for community-based builders and craftspeople in Bhuj, which brought together 30 community architects and community-based builders from Indonesia, Thailand, Philippines, Mongolia and India. The 8-day workshop, which was jointly organized by CAN and Hunnarshala, included a day of presentations by community architects from around India, a day of field visits to ACCA-supported community savings, upgrading and housing projects and an evening of Sufi music and Gujarati vegetarian cuisine at a beautiful museum of local crafts beside a salt lake a little outside of Bhuj. But the core of the workshop was a few days of hands-on learning at Hunnarshala's active training center, where village women, youngsters and community builders learn to make different kinds of soil blocks, rammed earth walls and other alternative, low-cost building materials and techniques.

ACCA in INDIA :

PROJECT CITIES (total 2)
- Bhuj (in Kutch)
- Leh (in Ladakh)

SMALL PROJECTS
Small projects approved :	15
In number of cities :	2
Total budget approved :	$45,000

BIG PROJECTS
Big projects approved :	2
In number of cities :	2
Total budget approved :	$100,000

SAVINGS (only in 2 ACCA cities)
Savings groups :	131
Savings members :	1,794
Total savings :	$84,652

CITY DEVELOPMENT FUNDS
CDFs active in :	1 city (Bhuj)	
Total capital in CDF:	$118,607	
● from ACCA	$60,000	(51%)
● from coms.	$57,007	(48%)
● from gov.	0	(0%)
● from others	$1,600	(1%)

IMPLEMENTING GROUPS
The project in Leh is being jointly implemented by the Tibet Heritage Fund (THF) and the Leh Old Town Initiative (LOTI), and the project in Bhuj by Hunnarshala Foundation.

ACCA BIG PROJECT: Three slums use ACCA support to help their poorest members to access government housing subsidies and secure their land

Early on in the project, the women's federation formed a housing committee and worked with architects at Hunnarshala to develop inexpensive earthquake-resistant house designs which they could eventually build themselves, as part of their comprehensive "Homes in the City" settlement upgrading plans. They used the $40,000 big project funds from ACCA as seed capital to set up a citywide revolving loan fund for housing. In the first round, 56 savings group members in four slum communities got low-interest housing improvement loans from the fund. But from the start, their idea was not to use this fund simply to finance the housing improvements of scattered savings members. None of Bhuj city's 74 slum communities (with about 12,000 households) have formal tenure rights to their land, and the partners in Bhuj were determined to use their new housing fund strategically, to strengthen the communities' negotiations for secure land tenure, and also to leverage access to an important central government slum redevelopment program - the Rajiv Awas Yojna (RAY) scheme.

Until recently, RAY was open only to large cities, but when the program expanded in 2013, Bhuj became eligible. A pilot project for redeveloping three slum communities (total 314 households) was subsequently designed and sanctioned by the central government. The RAY program will provide a grant of about $6,150 per family (with funds coming from central, state and municipal governments), of which 75% is for house construction and 25% is for basic infrastructure, and stipulates a standard plot size of 65 square meters. Each family must contribute at least 10% of the budget, but this can be in the form of building materials salvaged from their old houses or cash. And those very poor families who have neither cash nor materials can then borrow the 10% contribution from the ACCA-supported citywide revolving loan fund. To help improve the quality of houses and keep costs low, Hunnarshala is promoting the use of several alternative construction techniques, including debris-wall construction, dual plumbing, rainwater recharge, solar lighting, decentralized water supply and waste systems, water purification plants and planning strategies which separate pedestrian and vehicle access.

GOOD SENSE: *In Bhuj, the RAY-supported slum upgrading will focus on in-situ upgrading of existing houses and the use of traditional courtyard housing layouts for good ventilation.*
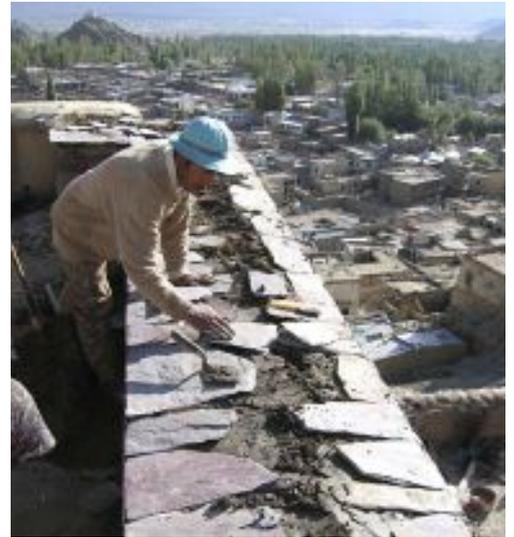
Real people live in these houses: *The larger houses in old Leh historically belonged to families who worked for the king, as courtiers or palace officials. Families who have done well over the centuries have mostly moved out of the old city, but the ones whose fortunes have declined are still there. The Demo Tashi House is one of these, and the family is now too poor to maintain this beautiful old structure, which is collapsing around them. This was the second large house to be upgraded in Leh, with ACCA support, and is being used by the family to make and sell "chang", a mildly alcoholic drink that is an indispensable part of Ladakhi festivals.*

LEH: Restoring an ancient Tibetan city with the people who live in it

The city of Leh, built in the foothills of the Himalayas, is the capital of the Ladakh region, in northern India. Because Leh was once part of Tibet, most of the city's 40,000 occupants are Tibetan Buddhists, with some Hindu migrants from other parts of India. Until very recently, Ladakh was a remote and isolated region, which couldn't be reached for much of the year, because snow covered the mountain passes which were the only way in. Now Leh is finding itself being opened up to the modern world, as tourism picks up and more and more outsiders come into the city. Tibet Heritage Fund (THF) and its local NGO partner, the Leh Old Town Initiative (LOTI) have been working in Leh since 2003. After carrying out a survey in the old town, they established a local working team which since 2005 has been engaged in upgrading houses, temples, monasteries and infrastructure, with good support from the people and the municipal government.

Leh's thousand-year old town center, which contains 200 Tibetan-style houses built of mud, stone and wood, covers the steeply sloping hillsides around the nine-story royal palace at the top. The town is still surrounded by thick, rammed-earth walls, entered through ancient *stupa* gateways and dotted with Buddhist temples and monasteries. After the destruction wrought by the Chinese government on Lhasa, Leh is now without question the world's best-preserved traditional Tibetan city, and perhaps the most significant repository of historic Tibetan architecture. But in recent decades, better-off families began moving out, and the old town has been in a steep decline. Now it's mostly poor and lower-income families who live there, in structures which may be beautiful and historic, but are falling apart and badly serviced.

The project in Leh, which has been partly supported by ACCA, is helping residents to upgrade their historic residential buildings, and the renovations are used to train artisans in traditional building skills and test co-financing options and community-driven redevelopment possibilities for the renovating the entire old town, including reviving local businesses and traditional artisanship. The house restorations are done on a cost-sharing basis with the families, in which THF covers 50% of the rehabilitation costs (using funds from the local government, ACCA and other donors) if the work is done by a team of local artisans, using traditional methods and materials, with a few modern improvements, like toilets. For very poor families, the 50% is waived if family members participate in the work. The THF team, with help from a steady stream of enthusiastic young architecture students from other places, surveys and makes beautiful measured drawings of these buildings and then works with the owners to develop a range of upgrading options.

Besides upgrading the houses, the project in Leh is also helping neighborhood groups to improve their common walkways, drains and sewers. As water supply in the old town has improved, the amount of waste-water being dumped into the streets has increased, leading to serious drainage and sewage problems. Efforts to improve the drains invariably stir up all sorts of objections from people who are afraid drainage channels running by their houses will cause their ground floors to flood or their upper floors to collapse - all very real fears in this crumbling old city made almost entirely of mud! So the improvements to common infrastructure, which the project supports, require some sensitive consensus-building among neighbors, along with some careful technical assistance from the THF-LOTI team.

Artisans Training Guild: The THF-LOTI team is also using a $20,000 "special strategic activities" grant from ACCA to partly fund the restoration of a dilapidated four-story Tibetan-style house that has been donated to the project and use it to establish a training center and guild for local artisans and craftsmen - from Ladakh and other parts of Tibet - to learn the traditional building and restoration skills that go into these beautiful traditional Tibetan buildings, and by doing so to ensure that this knowledge doesn't disappear. The building will be a place to learn and where people meet and do things together.

Using the same traditional building crafts to restore houses damaged by FLOODS

In August 2010, heavy monsoon rains caused terrible floods and landslides in Leh. 200 people were killed, 200 houses destroyed and hundreds more damaged. Soon afterwards, government officials and NGOs were saying traditional mud architecture was no longer suitable. But in fact, no traditional settlements or monasteries were affected - only those built more recently in dangerous, low-lying areas of the city, where even reinforced concrete houses were destroyed.

For the Tibet Heritage Fund - LOTI team, this was a vindication of Leh's traditional mud architecture, which is environmentally friendly, cheap, familiar, climatically well-suited to Ladakh - and local people can easily build and repair their own houses. Once reinforced concrete is adopted, only contractors and construction companies can build. So using some of the ACCA big project funds, the THF's team of artisans began helping flood-affected families to rebuild their houses using these traditional building techniques and organized a series of hands-on workshops to demonstrate techniques for making these mud houses safer, stronger and more disaster-resistant.

LAO PDR

Auntie Sommay Vongnakhone is one of the senior community leaders in Lao PDR, and a tough fighter from back in the days of Lao's nationalist war. She is one of the national leaders of the women's savings network in Lao, which they now call the Community Development and Environment Conservation Foundation (CDEC), which is implementing all the ACCA projects there. Here are some notes from a presentation she made recently in Bangkok about the ACCA process in Lao PDR :

O ver the last fifteen years, we've started our savings groups, built our networks at village, district, province and national levels and started our own network funds. We now have 567 savings groups in 27 cities and districts around the country, with over 100,000 members and collective savings of US$18 million. In some of these districts we now have savings in 100% of the villages, and in a few villages, we have savings members in 100% of the houses. Besides savings and loans, these savings groups work together on environmental and agricultural projects, community enterprises, markets, traditional crafts and mushroom growing. We also run our own welfare funds at the community level. These savings and development activities have strengthened the role of women in Lao society, and gotten poor women to pool their resources, work together, encourage each other and develop skills in financial management.

Before, the government may not have recognized community organizations that were outside the government structure, and they thought that savings was just women's work! But when the ACCA program came and people started to build roads and toilets and new housing projects, the government began to see the real role of women. Now it is all of us women who are showing the government how to develop our country! Now we can negotiate with the government for land, because we negotiate as a network, with the strength of our network's 100,000 savings members and our big collective savings. And we also negotiate with the strength of our partnership with the architects at the university behind us.

The ACCA program is now active in all the cities and districts that are part of our national women's savings movement, and it is bringing the new aspects of community upgrading and housing into our work and helping to strengthen our networks at community and city levels. The big housing project in the Nong Duang Thung squatter community in Vientiane (*see next page*) is the country's first community-driven, on-site slum upgrading project, and the first urban poor community to negotiate to rent the public land they have been squatting on. And the big housing projects in Luang Prabang and Muang Ngoy Districts are the first cases where poor communities being evicted to make way for big development projects (an airport and a dam) have been able to negotiate to get free government land nearby and plan and implement their own relocation housing projects. There are also many small projects being implemented with ACCA support, including wells and hand pumps in rural areas (built at a cost that is much lower cost than those installed by other organizations), communal toilets, road improvements, flood prevention and community savings centers.

ACCA in LAO PDR :

PROJECT CITIES (total 27)
- Chanthaburi District, Vientiane
- Pak Ngum District, Vientiane
- Naxaythong District, Vientiane
- Sangthong District, Vientiane
- Sikotthabong District, Vientiane
- Srisatthanat District, Vientiane
- Hadxayfong District, Vientiane
- Xaysetha District, Vientiane
- Hom District, Vientiane
- Muang Kong Dist., Champasak
- Pakse District, Champasak
- Chana Somboon D, Champasak
- Luang Prabang Dist., Luang Pra.
- Muang Ngoy Dist., Luang Prab.
- Nambak Dist., Luang Prabang
- Pak Ou Dist., Luang Prabang
- Huayxay District, Bokeo
- Tonpheung District, Bokeo
- Paktha District, Bokeo
- Boonneue District, Pongsaly
- Yod-Ou District, Pongsaly
- Phongsaly District, Pongsaly
- Buntay District, Pongsaly
- Muang Khwua Dist., Pongsaly
- Nhommalath Dist., Khammuan
- Tha Thom Dist., Xieng Khuang
- Khoun District, Xieng Khuang

SMALL PROJECTS
Small projects approved :	122
In number of cities :	27
Total budget approved :	$197,000

BIG PROJECTS
Big projects approved :	9
In number of cities :	9
Total budget approved :	$333,000

SPECIAL PROJECTS
One flood disaster-rehabilitation project in 3 provinces, budget $10,000

SAVINGS *(only in 27 ACCA cities)*
Savings groups :	567
Savings members :	96,941
Total savings :	$17,568,951

CITY DEVELOPMENT FUNDS
CDFs active in :		27 cities
Capital in 27 CDFs:		$14,408,009
from ACCA	$517,000	(4%)
from coms.	$13,859,752	(96%)
from gov.	$16,750	(0%)
from others	$21,507	(0%)

IMPLEMENTING GROUP:
The ACCA projects in Lao PDR are being implemented entirely by the national network of community women's savings groups (CDEC), with no NGO support.

Small projects go as **LOANS** through CDF:

The savings networks in Lao PDR have developed their district-level community funds and community upgrading process in 27 districts now. They use the ACCA funds a little differently and spread these resources out much wider than in other countries. Early on, they agreed to share the total budget so that each district got $7,000 for small projects, which they put into their district-level funds, and from which the savings groups then borrow amounts ranging from $500 to $2,000 (all loans, no grants!) for their small upgrading projects. With this $7,000, each district implements three or four projects, and when the money revolves back in the CDF, it supports another round of small projects. In this way, we can see a big, big number of much-needed small projects being implemented by community groups, through the mechanism of these district funds and the savings groups they link together. All the ACCA support has gone into these district-level funds, which were originally managed jointly by the savings network and the Lao Women's Union, but are now managed entirely by the savings network.

These three projects are by no means perfect, but they are important pilots for the country of Lao PDR, because so many people without any registration papers or formal rights to their land here are being evicted for development projects and left in a kind of limbo, because they aren't considered "legal" or entitled to any compensation or relocation.

Three breakthroughs in urban poor HOUSING

BIG PROJECTS: The ACCA housing projects in Vientiane and Luang Prabang show how communities themselves can fix the problems quite simply and easily . . .

1 **NONG DUANG TUNG in VIENTIANE (84 households)** When this community faced eviction from the government land they'd been squatting on, they worked with the community architects to survey and map their settlement and develop an on-site reblocking plan, which they used to negotiate the country's first case of an urban poor community being given a long-term lease to the public land they already occupy. After the ACCA project was approved, the people decided to start with the infrastructure improvements first, to bring community members to work together on communal needs, and then improve the individual houses later. They used $10,000 of the $40,000 ACCA budget for infrastructure (as a grant), and set aside the remaining $30,000 as a revolving fund for housing improvement loans. But instead of giving loans to just 5 or 6 families to build full new houses and make everyone else wait a long time for their turn, they decided to give only small house repair loans (maximum $500) initially to 50 households, which are repaid within six months, at 8% interest, of which 3% stays in the community savings group and 2% goes into their district-level fund.

2 **POO SANG KHAM in LUANG PRABANG (52 households)** Luang Prabang is one of the country's most beautiful cities and a World Heritage site, but government efforts to develop tourism here have made land prices skyrocket and indirectly led to increasing eviction of city's poor. With support from ACCA, the savings network carried out a citywide survey in 2011, to understand the situation and see how to solve the urban poor land and housing problems on a citywide scale, with savings groups as the backbone. During the survey, they found several communities living in vulnerable situations, including a group of 52 families who'd been evicted for an airport expansion project and weren't eligible for compensation or resettlement. After presenting their survey findings to the mayor and key departments, the network persuaded the city to provide a piece of nearby land for housing these 52 families. The land was free, but came without any infrastructure, so $10,000 of the ACCA big project funds was used to install a water supply system, and the remaining $30,000 was used to give housing loans of 5 million kip ($625) per family to build a simple starter house.

3 **BUAM NALAY in MUANG NGOY (92 households)** Rural families all over Lao are being evicted from their ancestral land to make way for big dam projects and land-concessions to Chinese companies for mining and contract farming. In one case, 92 families in Muang Ngoy District were evicted from their ancestral riverside villages, which will be submerged when a big Chinese-funded dam is built on the Nam Ou River. The government provided free resettlement seven kilometers away, but a year after relocation, the people found themselves in a very bad situation: no space for subsistence farming, no basic services, no proper housing and an access road that was so mucky that people had to walk through forest pathways to reach their old land, which the government was still allowing them to cultivate. The ACCA project here, which is still in process, allowed the people to address their most urgent needs first, like roads, electricity, toilets, schools and a village office, and will expand later into small housing improvement loans, once the community members can get back on their feet.

The national women's savings network in Lao decides it's time to to strike a blow for INDEPENDENCE :

Although it began only in 2000, the national community women's savings process in Lao PDR has flown on the wings of this country's quiet but abundant social strength to become one of the most robust savings processes in the Asia region, with over 100,000 savings members in 600 communities and collective savings of over US$18 million - almost all of which is in constant circulation in loans for livelihood, emergencies, agriculture, animal husbandry and housing improvements. The savings process in Lao was originally supported by the Lao Women's Union (LWU), CODI, ACHR and WCEP (a local support NGO), and district-level CDFs have now been set up in all the districts, which link together all the savings groups in that district.

For some time, an idea had been floated of finding a way to institutionalize this large, national women's savings process under the LWU. But after years of working in partnership with the LWU and being supported by an MOU between the MOU, CODI, ACHR and the local NGO, the network decided in 2012 to take over the facilitating, coordinating and fund management work that has so far been done by LWU and WCEP, while still maintaining their close working partnership with the LWU. Since then, this energetic national network of grassroots women's savings groups in Lao PDR has been sailing its own ship, without any NGO support, and has registered itself as a foundation: The Lao Community Development and Environmental Conservation Foundation (CDEC).

PAKISTAN

USING ACCA A LITTLE DIFFERENTLY, BUT TO BRING ABOUT THE SAME ENDS

In Pakistan, 40% of the national budget goes into servicing its $97 billion debt, 40% goes to the military and 15% is used to run the government, leaving scarcely 5% of the budget for the whole country's physical and social development! It's no surprise that in a country where the government's contribution to development is almost invisible, self reliance is the default setting for the country's urban poor, who do everything themselves : land acquisition, town planning, housing, infrastructure, schools and clinics. The work of groups like the Karachi-based Orangi Pilot Project (OPP) and its many spin-offs have helped poor communities in cities across the country to systematize this self sufficiency to the point where it has become almost national policy - especially with sanitation. Several of these groups are using the ACCA Program in unusual ways, to support the processes which nurture and assist these self-reliant and self-financed community development initiatives.

ACCA is supporting the modest organizational costs of OPP partner organizations in sixteen cities and towns (under five projects), to replicate the OPP's "component-sharing" model in those cities, in which poor communities design, build and pay for their own low-cost sewers and household toilets in their lanes, the partner organization provides technical and organizing assistance (including helping map the settlements, plan and engineer the infrastructure and design low-cost houses) and the government provides the trunk sewers to drain the lane sewers which people build. In these projects, the ACCA support in Pakistan is turned inside-out, to some extent: instead of funding the physical improvements themselves - as in other countries - ACCA is giving extremely modest support to these small technical support organizations and the community people finance and construct all the physical improvements themselves. But the end result is the same: improved infrastructure and housing for thousands of urban poor families. In Pakistan, the ACCA support amounts to only 6% of the value of these infrastructure projects, which means an investment of just $199,300 unlocked over sixteen times that amount of resources. *(see table below)*

ACCA in PAKISTAN :

PROJECT CITIES (total 6)
- Rawalpindi (AHKMT)
- Karachi (OPP-RTI + TTRC)
- Bahawalpur (HAMET)
- Ranjanpur District (AHKMT)
- Lodhran (RACE)
- (+ 13 OPP outreach towns)

SMALL PROJECTS
Small projects approved : 197
In number of cities : 25
Total budget approved : $232,600

BIG HOUSING PROJECTS
Big projects approved : 4
In number of cities : 4
Total budget approved : $170,000

SPECIAL PROJECTS
- Expanding OPP-style sanitation to 9 + 10 new towns, $70,000.
- Floods in Sindh and Punjab Provinces (OPP), budget $85,000.
- Earthquake in Balochistan (URC), budget 75,000.
- Housing research Lahore, $6,000.
- Housing study (Arif), $7,500.
- Karachi old town study, $16,000.
- Eviction watch (URC), $20,000.
- Support to TTRC, $5,700.

SAVINGS & CDFs (in 16 cities)
Savings groups : 160
Savings members : 3,806
Total savings : $73,880
No CDFs yet in Pakistan

IMPLEMENTING GROUPS
- Orangi Pilot Project Research and Training Institute (OPP-RTI)
- Dr. Akhtar Hameed Khan Memorial Trust (AHKMT)
- Technical Training Resource Center (TTRC)
- Urban Resource Center Karachi (URC)
- Research & Awareness for Community Empowerment (RACE)
- Hafeez Arain Motivational & Empowerment Trust (HAMET)
- Heritage Cell at NED University, in Karachi

CONTRIBUTIONS TO SMALL ACCA PROJECTS in PAKISTAN

City	Type of projects	# of households benefitting	BUDGET CONTRIBUTIONS TO THE PROJECTS (US$)				
			from ACCA	from community	from gov.	from others	Total Budget
Rawalpindi	165 lane sewers + 2,000 household latrines	4,342	35,000	67,500	43,522	0	146,022
Bahawalpur	193 lane sewers + 1,072 household latrines	6,780	20,000	45,848	453,000	127,200	646,048
Lodhran	43 lane sewers + 572 household latrines	3,161	9,300	22,694	27,158	0	59,152
Karachi goth settlements	lane sewers + household latrines + mapping 85 goths	29,339	35,000	18,600	2,182,777	0	2,236,377
OPP outreach to 13 new towns	195 lane sewers + 3,035 household latrines	3,035	70,000	103,652	82,950	0	256,602
Floods in Sindh and Punjab	150 handpumps + 13 schools + 19 village medical camps	61,950	20,000	0	0	33,000	53,000
Earthquake in Balochistan	17 handpumps + 6 bore wells + 5 water storage facilities	2,744	10,000	5,200	0	33,000	48,200
19 cities / towns *(includes 770 villages and settlements)*		111,351 households	$199,300 (6%)	$263,494 (8%)	$2,789,407 (81%)	193,200 (5%)	$3,445,401 (100%)

TECHNICAL SUPPORT : *The technical support for many of these infrastructure projects comes not from engineers and architects, but from young people from the communities, like those at TTRC in Orangi, who are trained in surveying, mapping, planning, cost-estimating, house design, drainage and school upgrading.*

"One room with a roof"

Two groups use the same strategy to help as many disaster-affected families as possible to rebuild their own basic shelters . . .

The five years during which the ACCA Program has been implemented in Asia have seen increasing numbers of storms, floods, earthquakes, volcano eruptions, tsunamis, landslides and other disasters, and groups in several countries have used special ACCA disaster support grants to find more people-driven ways of recovering from them. Pakistan has experienced an especially heavy burden of disasters in the last few years, and two of them have inspired long-time ACHR friends in Karachi to adapt some of the strategies that have helped poor communities to improve their sanitation to help flood and earthquake-affected families rebuild their houses in quick, communal, efficient and low-cost ways:

1   INDUS RIVER FLOODS in 2010:   OPP-RTI helps 10,894 flood-affected families rebuild their houses

The catastrophic 2010 floods along the Indus River killed 1,700 people and drove 20 million already poor villagers into deeper poverty, when the floods destroyed their houses, washed away their crops and cattle and submerged large swaths of the country for months. After the initial relief phase, the focus of the OPP-RTI's ACCA-supported project was to help families coming back to their ruined villages from the relief camps (most of whom were then still living in donated tents on the rubble fo their former houses) to build at least a one-room house with a proper roof over it, so they could have a safe and sturdy place to live, out of the elements, as they began the long and arduous task of rebuilding their devastated houses and villages.

Most families could build the walls themselves, using mud or bricks salvaged from their ruined houses, with simple mud mortar. But the roofs were a little more difficult, without any materials. So the OPP-RTI decided to use the funds (which were channeled through 22 of their local partner organizations) to provide kits of materials to help families cover these self-built rooms with sturdy roofs. In Sindh and Punjab provinces, which are hot, arid places, standard tin-sheet roofs can turn a house into a raging furnace. So the OPP instead helped families to put up the kind of flat roofs people there have built for centuries, which are strong, well-insulated, easy to repair and can be constructed with cheap, locally-available materials.

Typical Section of Low-Cost Room (15 x 15 feet)
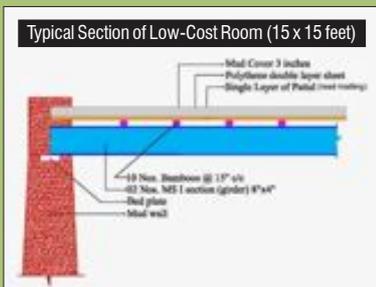
In these traditional layered roofing systems, which vary slightly from village to village, the exposed top is plastered with 3 inches of mud mixed with rice husk (for insulation and cooling), over a double layer of polythene sheeting, which rests on a single layer of "pattal" reeds, which lay across bamboo poles, which in turn rest on two or three steel girders which span the room below. The bamboo poles, steel girders, plastic sheets and bundles of "pattal" reeds could be delivered in a truck to each family, as a ready-made kit of parts, so all they had to do was assemble it on top of their four walls, and then plaster the top with mud. The whole thing could be finished in a day. The materials to cover a 4.5 x 4.5m room with this roof cost just 14,000 Rupees (US$ 165). The $60,000 from ACCA helped to start the project, and within a year, the OPP-RTI had been able to leverage additional donor funds to help 10,894 families, in 1,023 flood-hit villages, to build their "one-room-with-a-roof", and also to repair some 500 damaged hand-pumps.

A woman in the flood-ravaged village of Daulatpur mud-plasters the walls of her reconstructed one-room house, and gathers with her family in the same house once they have put on the new roof.

2   BALOCHISTAN EARTHQUAKE in 2013:   URC and TTRC team up to help 425 families rebuild their houses

In September 2013, two powerful earthquakes hit Balochistan - Pakistan's poorest, most vulnerable and most neglected province, near the Iran border. The earthquakes affected some 300 villages, where 825 people were killed, 46,000 houses and 200 schools were completely destroyed and 280,000 people were made homeless. The worst damage was in Awaran District, which was closest to the quake's epicenter. In the weeks that followed, the Karachi Urban Resource Centre (URC) and the Orangi-based Technical Training and Resource Centre (TTRC) quickly gathered and distributed some initial relief and medical supplies to groups they knew in the area, and then initiated a community-led process in several of the worst-affected villages in Awaran District which used the same "one room and a roof" strategy which the OPP-RTI had used in the floods project two years earlier, but the local materials in this area were different.

As in the earlier project, the villagers constructed the walls of a single 4.5 x 4.5m room themselves, using mud and stones and whatever rubble they could find on site. Then the project assembled and delivered to the site a ready-made kit of roofing materials (which cost $130 per house) with which they could then construct a traditional bamboo and wild-palm roof over that single room, so the family would have at least one sturdy, weather-proof room to live in as they began the long process of rebuilding their lives and villages. All the labor was provided by the communities. The $60,000 from ACCA helped to start the project, and mobilize a matching amount of $66,000 from the communities. Within five months, 425 houses had been rebuilt. The project also provided some small grants to help these communities repair 19 hand-pumps, install 2 motorized water pumps, dig 4 bore-wells and develop 5 communal water storage facilities.

Saving Karachi's Goths : OPP-RTI helps 1,800 peripheral villages to foil land grabbers and secure their ancestral land . . .

There are about 1,800 traditional "goth" villages within the Karachi metropolitan area. Once upon a time, these old settlements were rural farming villages and are still occupied mostly by poor, indigenous people, with only traditional forms of "*sanad*" land use rights and no title deeds to the land they've occupied for generations. With land values skyrocketing in Karachi and urban development and land speculation expanding rapidly into these peripheral areas, the *goths* are increasingly being targeted for eviction by the city government and the real estate mafia.

The support from ACCA has been helping OPP-RTI to work with these communities to survey and map their settlements, research the land ownership, set up savings groups and youth technical support units, develop their infrastructure, improve their houses and advocate for secure tenure with the government.

Soon, these vulnerable settlements found themselves to be in a stronger position, because the government had no information to match the detailed survey maps the OPP-RTI was helping the people make. Later, the OPP-RTI used a $40,000 ACCA big project grant to set up a cooperative housing loan fund, which gives small loans of maximum $300 per family to build or repair their houses - especially in cases where people's houses have been unlawfully demolished in the tenure struggle. The loans are made in batches, and the repayments are managed collectively by the women's savings groups.

In February, 2012, the good news came that all this work of mapping, research, advocacy and support to people's efforts had paid off: the Government approved land titles for 977 of these goth settlements, and also approved Rs. 128 million (US$ 1.3 million) for two big OPP-RTI designed projects for the trunk sewers and drains in 30 big goths and 10 other settlements.

"We are all NINJA TURTLES of mapping"

On March 14th, 2013, the terrible news came that our old friend, the extraordinary and courageous Perween Rahman, activist and architect and director of OPP- RTI, had been killed in Karachi by masked gunmen, on her way home from work. She was 56 years old. Just two weeks before her death, Perween was with us in Bangkok for a big ACHR regional gathering - one of the rare meetings this busy and committed woman agreed to interrupt her work in Karachi to attend. During that meeting, in a special session on community surveys and mapping, Perween made a delightful and inspiring presentation about the maps they have been making and using for the last 32 years in Karachi and other parts of Pakistan, and the role maps have played in making significant change by people. Although we couldn't have known at the time, this was Perween's farewell message to her friends in Asia. And it was a message full of hope and progress and real change - not just for poor communities in Pakistan, but for communities and their supporters around the world who have learned from her. Here are a few morsels from that presentation:

Why are maps important for us? Maps are to our work what x-rays are to a doctor's: they tell us where the problems are and how to resolve them. We began mapping Orangi in 1982. Orangi is a town in Karachi with 113 settlements and 1.5 million people in it. At one time, we thought about hiring consultants or professionals to do it. But no, we thought, they would just go into a settlement and do the work, without interacting much with the community. For us, it was important that we do the mapping - we who were in the community - so that the map could help us get the community youths involved and help everyone understand the community. We first mapped the sewers and drainage and water lines in Orangi, as well as clinics, schools and block-makers yards.

Let me tell you, everywhere in Pakistan there is self help. We sometimes think, *Where is the government?* And that is because 85% of Pakistan's entire government budget goes into repaying the country's IMF and World Bank loans and to defense, so there is hardly anything left for the people, hardly anything left for development. That's why people do lot of self-help, because they need to survive. They lay their own sewer lines and water lines, they set up their own schools and clinics. And of course they do their own businesses and build their own houses. So for us, it was very important to understand who was doing what: was it a government sewerage line or a people-laid sewerage line? The kind of information we gathered and mapped spanned every sector in Orangi, and all the actors involved. That mapping now spans the entire city.

Mapping the rural "goth" settlements in Karachi : Today we are involved in mapping those settlements which about six years back were known as "rural villages." But when we mapped them, we found that they are no longer villages, they are urban. First we made "walking maps" of these settlements by walking through them, then we marked them on the Google satellite maps and put the two together. We worked together with the residents, the goth elders and community activists, and we were able to map each and every goth settlement. The government's data showed that there were only 400 of these goth settlements. But our mapping showed that there are more than 2,000. In fact, just knowing that there are 2,000 such settlements, we and many of our partner organizations were able to advocate to everybody. The idea of our advocacy was to make the government understand that it's too many communities - you cannot just evict them. These communities are a *fait accompli* - you can't do anything about these old settlements, so you might as well give them land title.

We started mapping all these goth settlements in 2006, and in February 2012, the government announced that almost half of these urban goths villages - 977 of them - were to be given the land title. *And it was the maps that did it. Just the maps!* I remember one thing: all of us were talking with the elders in these villages, and we asked, if it is so important, why didn't they lobby for land tenure before? They said that when they used to go and lobby without a map, nobody thought it was very serious, nobody took them seriously. But when they went with the map, *"With the map we became visible. The map made us visible. And the map made the government take us seriously."* That is the power of the map.

3 special projects in KARACHI :

Since Perween was killed last year, things have not gotten any better in Karachi. After another OPP activist was shot dead, and an attempt was made on the life of the OPP's new director, the OPP was forced to abandon the office they built 22 years ago and move in temporarily with the URC, in a safer part of town. Some suspect these attacks may be related to the work the organization has done to expose land grabbers and illegal water hydrants operating in the city (which work includes the OPP's project to survey and map the traditional goth settlements on the outskirts of Karachi and use the maps to lobby the government for land tenure). "There are people of all political affiliations benefitting from these illegal rackets, so it could be any one of these groups. There is money everywhere and practically no semblance of state, so we make enemies whenever we publish reports on such illegal activities," said one OPP staffer. The list of problems goes on: bombs continue to explode, the Taliban continues to take over parts of the city and target those they consider ideologically opposed to them, and rival criminal gangs in Lyari Town continue to fight for control over the area, where hundreds of families – particularly Christians - have been attacked and forced to leave their houses. It's hard to imagine a more difficult situation, and yet in the midst of all these calamities, our friends in Karachi continue to do their good work, which includes these special ACCA-supported "action research" projects:

1 SAVING KARACHI'S HISTORIC CENTER and its lively neighborhoods from the wrecking ball

The historic core of Karachi constitutes less than 5% of the city, but in that small area, hundreds of beautiful buildings and a very rich heritage and vibrant urban life is still intact. Only about 5% of these buildings are what could be called "monuments" - the other 95% are ordinary buildings (mostly from the British colonial period, not from the long, long earlier history of the city) where all kinds of people - poor and rich - live and work. In 1994, an NGO surveyed 600 historic buildings and got the provincial government to list them on Karachi's first heritage list. But there were lots of problems getting government organizations to help protect these buildings and getting building owners and residents involved in conservation, and many of these buildings have been demolished. In 2009, the Heritage Cell at NED University "re-surveyed" those 600 listed buildings and identified and documented another 969 as worthy of preservation. All these buildings have now been listed by the Government of Sindh and are protected parts of Karachi's heritage. But the negative reactions to the process continue: from building owners afraid they can't do anything with their buildings and haven't got funds to restore them anyway, and from tenants afraid of being evicted for boutiques. The professors, students and architects at NED have used a $16,000 "action research" grant from ACCA to develop a more participatory process among the owners and tenants and occupants in three pilot areas, to motivate local communities to develop their own plans for conserving their buildings and neighborhoods.

2 EVICTION WATCH works with community networks to stop evictions and lobby for better relocation policies

The Urban Resource Center (URC) has been monitoring evictions in Karachi since 1992. Since then, more than 41,000 houses have been bulldozed by various government agencies and 286,300 people have been displaced - most without any compensation or alternative shelter or land. In the few cases where there has been resettlement, it is so badly planned that it impoverishes people. There is a lull in evictions now, but the threat of eviction continues to loom over the city's poor communities, as land-grabbing, real-estate development and mega-projects keep expanding. As a result of intense research, lobbying and public discussion by civic groups, media, NGOs and organized networks of affected communities - in which the URC has played a key role - the government has taken some steps which make poor communities in Karachi a bit more secure, including changing the cut-off date for regularization of poor communities and providing them with land titles, giving land titles to the peri-urban "Goth" settlements and providing compensation and resettlement when development projects cause displacement. These hard-won policies have brought considerable relief among poor communities across the city. But the government-managed resettlement process has been a disaster, and the URC has been using a $20,000 grant from ACCA to understand the problems of resettlement and support networks of poor communities in their battle for better resettlement policies - particularly under two major eviction-causing boondoggles: the Lyari Expressway and the Karachi Circular Railway.

3 UNDERSTANDING KARACHI'S CHANGING HOUSING SITUATION and what those changes mean for the poor

How do poor people get housing today? Most poor people in Asian cities used to either squat or live in informal settlements. Governments either regularized these settlements, evicted them or relocated them. Today most NGO and CBO work is around preventing evictions, making relocations more humane and upgrading informal settlements. But how do the poor people coming into the cities today acquire shelter? This is an important question because the socio-political and economic environment in Asian cities has changed: squatting is becoming more and more difficult, land is no longer affordable to the poor or lower-middle income groups and most countries no longer implement social housing projects at all. Evidence suggests that more housing for the poor today is acquired through densification of existing settlements (which creates unacceptable social conditions), development of rental units in existing settlements with no tenure security or formal real-estate developments offering tiny rooms of just 20 - 25m2 for entire families to live in. Evidence also suggests that there are major differences between new and old settlements. The old settlements were places of hope, where community organizations were supported by NGOs to build and access infrastructure and security of tenure. The new ones are desperately poor in an age of inflation and food insecurity, and NGOs are providing charity instead of development to them. The Karachi-based architect Arif Hasan is using a $7,500 grant from ACCA to explore the issue of how people acquire housing today in a more detailed and analytical way, in Karachi and a few other Asian cities, where he is collaborating with key local groups working there.
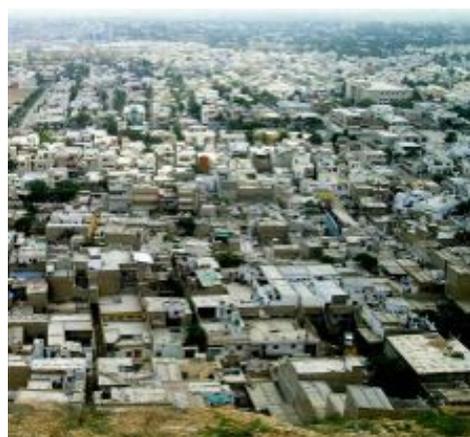
CHINA

USING ACCA TO HELP SAVE THE SOUL OF A HISTORIC TIBETAN TOWN

ACCA in CHINA :

PROJECT CITIES (total 1)
● Yushu (earthquake area)

SMALL PROJECTS
Small projects approved : 2
Total budget approved: $18,000

BIG PROJECTS
Big projects approved : 1
Total budget approved : $39,000

SPECIAL PROJECTS
● To study the effects of relocation on rural Tibetan families and demonstrate alternatives. $5,000.

SAVINGS + CDFS
No community savings or city development funds yet in China

IMPLEMENTING GROUPS
The project in China is being implemented by the Tibet Heritage Fund.

TIBET HERITAGE FUND

The Tibet Heritage Fund is an intrepid group of Asian and European activists, scholars, artisans, architects and Tibet-lovers who have worked in China, India and Mongolia for 25 years to restore traditional houses, neighborhoods and monasteries.

They use the restoration process to revive the traditional building crafts and cultural practices that go into these beautiful buildings, which continue to be under serious threat in many ways. Although their work has focused on the meticulous physical restoration of historic structures, the THF group has always sought ways that the mostly poor families who live in these old buildings and neighborhoods can stay and be part of their architectural and cultural revival, rather than be evicted to make way for tourist boutiques or faceless tower blocks. In these ways, the projects are no less than a struggle for the soul of these Tibetan towns, and the people who live in them.

The THF team's work has been cited as a UN-Habitat Best Practice and won three UNESCO Heritage Conservation awards.

The beautiful and ancient Tibetan town of Yushu (called *Jiekundo* in Tibetan), in the eastern part of Tibet (which is now officially called the "Tibet Autonomous Region"), was shaken by an earthquake on April 14, 2010. The 7.1 magnitude earthquake triggered landslides, toppled houses and killed 10,000 people - many trapped under collapsed buildings. 85% of the city's buildings were damaged or destroyed, many of which were traditional Tibetan-style multi-family courtyard houses.

The Chinese Government's speedy and well-coordinated response to the Yushu earthquake was widely praised as a model of quick, efficient and effective disaster relief. But it quickly became clear that the motives behind this efficient government response to a terrible disaster were anything but humanitarian: the Provincial Government used the earthquake as an opportunity to impose a new kind of city planning on this very old, traditional Tibetan town.

Under China's centralized system for controlling land, even buildings that were not damaged by the earthquake ended up being demolished in Yushu, and the land they occupied was being seized and designated for different purposes, in an ambitious plan for transforming Yushu into a "New Metropolis" of gleaming high-rises and shopping malls, surrounded by new subdivisions of upmarket "Tibet-theme" villas with 2-car garages, jacuzzis and fake plaster architectural details tacked on for show. For construction companies, property developers and contractors, the earthquake was a real boon.

What the GOVERNMENT is doing in Yushu :

The government's official plans call for relocating ordinary and low-income families that have always lived in the old center of Yushu to new housing colonies far outside of town, where they will be forced to live in grids of cheap concrete block houses (of a standard 80 square meters, regardless of family size) that are neither earthquake-safe nor appropriate for the climate, and where residents will be forced to commute long distances into town for their jobs.

This lucrative "replacement housing program" is being handled by huge government contractors, and neither NGOs nor residents have been permitted to participate. In these ways, thousands of households are losing their land and houses, as well as their communities and way of life. But even very soon after the earthquake, there was a very strong local opposition to these government relocation and reconstruction plans.

What the TIBET HERITAGE FUND is doing to show an alternative :

The Tibet Heritage Fund group helped several residents to repair and earthquake-proof their slightly-damaged historic multi-family buildings in the center of town. The project was used to demonstrate an alternative post-earthquake redevelopment model in which the people continue to stay in their old neighborhoods and in their traditional communal housing - instead of relocating to the government's individualistic standard housing units that are outside of town.

The THF's decision to focus on *in-situ* rebuilding was also an indirect strategy to secure people's ancestral properties, prevent their eviction and preserve the soul of the town, since the government was reluctant to demolish historic buildings that survived the earthquake. The THF group hoped it would be able to modify the official plans for redeveloping Yushu.

Several years after the earthquake, conditions in Yushu are still hard, but with support from ACCA and other donors, the THF team has been able to work with residents to restore a small cluster of traditional earthen buildings and a temple in the city's historic core - all with official permission from the government. The reconstruction process also included the introduction of seismic construction elements into these historic structures which make them better able to withstand the earthquakes that are likely to recur in Yushu.

This core restoration project in the historic center of Yushu is just a start, but it has demonstrated valid alternatives to relocation and mass pre-fab reconstruction, and the project continues to generate interest among residents and officials in Yushu.

There's nothing wrong with Tibet's agricultural villages, where rural families have been thriving for centuries. The houses are usually large, to accomodate big extended families and all sorts of farming and cattle-raising functions, and they are usually clustered together, on the slopes of hills, around the Buddhist temples and monasteries which are the center of the village's social,

YUSHU: "Socialist Village" relocations

SPECIAL RESEARCH PROJECT : Another chance opens up for the Tibet Heritage Fund to work with some ancient Tibetan farming villages to explore alternatives to relocation to new government-built settlements

For several years now, in almost all Tibetan-inhabited areas in China, the government has followed a policy of relocating traditional villages to new "socialist villages." The government claims that Tibetan agriculture is too unproductive and so the relocations are billed as promoting urbanization as an alternative. In Yushu Prefecture, this policy is now being implemented with renewed energy in all the villages. Families are being encouraged - and sometimes forced - to leave their ancestral family houses and agricultural land and move into newly-constructed settlements of 80 square-meter concrete houses (the same model they're building for earthquake relocatees in Yushu town) that are all identical and laid out along a grid, usually on the flat land down below their old villages.

Because of the work the Tibet Heritage Fund had been doing to restore traditional houses and revive one neighborhood in Yushu's historic town center, after the earthquake, the THF team began to receive requests for help from many of these villages that were facing the prospect of losing their houses, farms and traditional way of life, because of this ongoing village relocation program. With support from a $5,000 grant from ACCA, the THF team began to study the traditional village houses and get data about the families who still remained in several villages, to understand the effects of the relocation and to develop and demonstrate alternatives. Their study began initially in six villages in Yushu Prefecture where they had received request for assistance: Leyi, Kesa, Mussu, Bue, Inda and Lhatse.

The families all said the same thing: that the new houses in these "socialist villages" are much too small for agricultural use, with no space for animals, tools, grains or hay. They are also too small for the extended Tibetan families, in which four generations usually live together under one roof. These new houses are also totally unsuited to the local climate, are not designed to withstand earthquakes and come without even the most basic infrastructure. To make matters worse, they are being built in the worst-possible topography for dwellings - on the lowest-lying land at the foot of hills, where the arable land has always been preserved for farming and grazing, and where there is a real danger of overflowing rivers in the monsoon season (as the THF team saw in Ladakh in 2010).

On their journeys around the Yushu area, the THF team found many historic villages (most having been continuously inhabited for centuries) that had already been demolished, to force reluctant villagers to move to the new government settlements. But the good news is that in many of these villages, the team found handfuls of families (in one case only one brave family!) holding out, still occupying their ancient family homes, refusing to leave and desperately looking for a solution.

The THF group is now working with these six ancient villages in Yushu to survey and document the houses and to explore alternatives which enable the families to continue living in their homes. As part of this pilot initiative, which is being supported by ACCA and other donors, several traditional family houses will be repaired and upgraded, to demonstrate an alternative to the relocation policy, in which these agricultural families keep their traditional houses and continue their traditional farming work, but perhaps add new income-generating elements, like starting home-stay businesses within the house.

Above: Three photos of these new "Socialist Villages" the government has built in Tibet, usually right below the centuries-old villages they are supposed to replace.

JAPAN

WHY IS A "RICH" COUNTRY LIKE JAPAN ASKING FOR FUNDS FROM ACCA?

Community groups and professionals in Japan have taken part in ACHR's meetings, exchanges and regional activities since the coalition was formed in 1989. But there has always been an assumption that since Japan is a rich and highly-developed country, it wouldn't do for those groups to dip into the limited funds ACHR has been able to muster for regional work, since the problems and needs in other Asian countries were so much greater. So early on, some key people in Japan's housing rights movement set up their own coalition of mutual sharing and support within the country, which they call ACHR-Japan, and which they fund themselves. The two projects being supported by ACCA in Japan are the first case of Japanese groups receiving financial support from ACHR. Why the turnaround? Hosaka explains: "It is important for people in Japan to realize that we are now, in a sense, poor, and in need of assistance from our Asian neighbors, as equal partners. The ACCA support for the project in tsunami-affected areas was the first time for us to receive financial support from ACHR. That was followed by a second project to help revitalize *buraku* communities in Osaka. These two initiatives have created a momentum and helped to revitalize the ACHR-Japan network. Receiving this ACCA support has also given great encouragement to people here, and helped us to leverage more resources from local agencies."

ACCA in JAPAN :

PROJECT CITIES (total 2)
- Tohoku (tsunami disaster area)
- Osaka Buraku

SMALL PROJECTS
Small projects approved : 0

BIG PROJECTS
Big projects approved : 1
Total budget approved : $10,000

SPECIAL PROJECTS
- Tohoku tsunami and nuclear disaster rehabilitation, budget approved $52,700.
- Osaka buraku community revival, budget approved $20,000.

SAVINGS + CDFS
No community savings or city development funds yet in Japan

IMPLEMENTING GROUPS
The ACCA projects in Japan are being implemented by the ACHR-Japan team, in collaboration with the local NGO "Tsudoi" (in Tohoku), the Buraku Liberation League (in Osaka) and the architects at CASE-Japan.

CASE-JAPAN

Community Architects for Shelter and Environment (CASE-Japan) is a group of community planners and architects that was founded in 1999 and has been actively involved with ACHR. CASE's chief planner is Seiji Terakawa, who lived through the great earthquake in Kobe in 1995, has since been involved in several Buraku community improvement projects in Osaka, where CASE has its office. Professor Mitsuhiko Hosaka, an old ACHR friend and member of the ACHR-Japan group helps coordinate the work and communicate with ACHR and donors.

Showing a more people-driven rehabilitation alternative after the "triple disaster"

On March 11, 2011, a powerful earthquake off the coast of Japan churned up a devastating tsunami that swept over the country's northeastern Tohoku region with 10m high waves. Some 20,000 people lost their lives and more than 200,000 became homeless. Many may never be able to go home, since their towns and farmlands have been contaminated by radiation from the Fukushima Daiichi Nuclear Power Station, which was also damaged by the earthquake and tsunami, creating the world's worst-ever nuclear calamity.

Hosaka and Seiji were involved in relief efforts from the beginning, visiting affected communities, contacting local architects, helping arrange temporary housing in other cities for evacuees and establishing a special women's support network in Tohoku. They also used support from ACCA and Misereor (along with funds they raised locally) to implement a pilot housing and village rehabilitation project, to demonstrate a more inclusive, more people-centered reconstruction process in this extremely difficult "triple disaster" situation.

The government began very early on to construct temporary housing wherever possible, but progress was slow, and the experience from the Kobe earthquake in 1995 showed that the top-down allocation of temporary houses and then shifting of the occupants later to permanent public housing led to the destruction of communities, and many people (particularly the elderly) suffered and died in isolation. Seiji and Hosaka felt it was important to develop a more participatory alternative, in which the construction of incremental houses (which could be moved to permanent sites later) would be combined with community rebuilding, livelihood recovery and people-led, town-wide reconstruction, with a variety of activities that would get the affected communities actively involved in all aspects of their rehabiliation. They identified Ohtsuchi town, a badly-devastated fishing town in Iwate Prefecture, as a pilot area, and worked there with a local support organization named Tsudoi (*"getting together"*), which was established by disaster-affected people.

BIG PROJECT: Temporary evacuee housing in Osaka

As of January 2014, some 48,000 people who fled from Fukushima are still staying in temporary situations around the country. Many are women with children, whose husbands are still working in Fukushima, and many may never be able to go back but will have to start new lives elsewhere. As part of the ACCA project in the "triple disaster" area, Seiji and the team from CASE-Japan worked with the non-profit Community Management Association to find a cluster of six adjacent rowhouses in an old working-class district of Osaka, close to the Asaka *buraku* community, to make into temporary housing for some of the evacuees. Using a $10,000 big project grant from ACCA, and another $28,000 they raised from Misereor and the government, they quickly rented and renovated these units to welcome the first evacuees, and created a common living space, where these traumatized families could gather, and where various support activities like job training and counseling could happen. Nine families stayed for a couple of years in the housing, and all of them have left now, after getting jobs elsewhere or deciding to move back to Fukushima.

Many times, even in a close-knit community like Asaka, they have noticed newspapers piling up for several days on someone's doorstep, and then discovered that the elderly person inside had died alone. The new Cafe Cosmos, and the other facilities and activities the burakus in Osaka are planning, are helping to bring people back together.

CAFE COSMOS

Perhaps the most immediately transforming project the new town development agency has undertaken is the opening of a little cafe in Asaka. The community negotiated with the city to use one of the vacant rental housing units, and in August 2013, they converted this little apartment into a cafe, where the community's young and old people can gather, enjoy coffee and traditional Japanese food, organize house maintenance consultations and generally mingle.

They call their new place "Cafe Cosmos". Because so many community facilities in these *burakus* where people gathered have been closed down by the city, people were becoming increasingly isolated. So it's no surprise that Cafe Cosmos has been a hit and is almost constantly packed, with 20 - 30 customers at a time, filling all the tables. The cafe is run by two community women volunteers, Akiko and Etsuko, who prepare and sell inexpensive plates of *okonomiyaki* (Japanese pan-cakes), *ramen* noodles and a popular breakfast set (toast, coffee and a boiled egg for 250 yen). Four months after the cafe opened, the smiling Akiko said, "Older people here used to isolate themselves, but gradually, they are becoming regular customers at the cafe."

Inspired by the success of their Cafe Cosmos, Yamamoto-san and other *buraku* leaders in Osaka are planning to occupy other vacant public housing units, expand the functions of Cafe Cosmos and add a "life-support consultation" center, where elderly community members who live alone can be assisted and linked to various welfare programs and social support services. There are also discussions about starting community-oriented businesses and other community-managed welfare programs.

By showing a revitalized model of community management in these three *burakus*, Yamamoto-san hopes the project will expand to involve many other low-income settlements in Osaka and other parts of Japan, who are all facing similar problems coping with these same overwhelming market forces and adverse, market-oriented policy trends.

Reviving the hard-won community spirit in vulnerable buraku settlements in OSAKA

An ACCA "special strategic support" project is helping Asaka and other buraku communities in Osaka face down the city's "integration" plans

Japan is getting older and poorer, and that includes the 3 million people who live in the country's *burakus* ("outcaste settlements"). Many inner-city *burakus* that were upgraded and revitalized in 70s and 80s are becoming run-down and deserted. In 2002, government subsidies that were fought hard for by the Buraku Liberation movement, to make up for centuries of discrimination, were stopped. And since 2007, new rental policies have driven up public housing rents and driven out young people, with the result that many *burakus* (including Asaka) have became half-empty settlements of mostly elderly and poor people living alone. Osaka's mayor has made matters worse by pursuing a policy of taking back and selling off the public land, housing and amenities (schools, community centers, playgrounds and public bathhouses) in *burakus*, further eroding the quality of life and capacity of these communities to manage themselves.

Faced with this alarming impoverishment of people, facilities and support in their communities, people in several *burakus* in Osaka (including Asaka, Yata and Kashima) got together and formed a research group, to figure out how to cope with these changes. With a $20,000 "special strategic activities" grant from ACCA (which they used to leverage another $100,000 locally), they surveyed their settlements, with help from ACHR-Japan and Osaka City University, organized a series of planning workshos and set up a new "people-based town development agency" to help the residents in these *burakus* regain their self-management capacities and revive their once-strong communities through a variety of community activities. This is important, Yamamoto-san says, not only for Asaka and the neighboring communities, but for the national Buraku movement, to keep it active and to create a new generation of leaders.

Some people - like the mayor of Osaka - believe that *buraku* people should not remain in isolated islands like Asaka, and that the discrimination against them will disappear only when they "integrate" and become indistinguishable from other Japanese people. But Yamamoto-san doesn't buy this line. "I am proud to be from a *buraku*, where we have built mutually-supporting communities of people who live together and help each other. But this doesn't mean we should be an island. Because we have been discriminated against, we have become aware of other forms of discrimination against women, against elderly people and against those with lower incomes. That is why the Asaka BLL has built welfare programs and organized so many community activities over the years, to give space to these various groups, both inside and outside *burakus*, to rekindle the community spirit. Through this process, *real integration* will be possible."

(above) The Asaka buraku before and after redevelopment.

BURAKU: Like India, Japan also has it's "untouchable" caste . . .

Five centuries ago, Japan's feudal society was organized into a strict caste system of warriors, artisans, farmers and merchants. Those who slaughtered animals, dug graves and worked leather were the system's *"untouchables."* Called first *eta* (filth) or *hinin* (non-human) and much later *buraku* (villagers), these outcastes were forced to live in squalor, poverty and social exclusion in designated settlements (*burakus*) on the outskirts of towns, where they were easy targets for abuse. Discrimination against *buraku* was outlawed in 1871, but hostility continued right up to the 1960s, when pressure from the century-old Buraku Liberation League (BLL) induced the government to launch a series of programs to improve the lives and settlements of *buraku*. Besides improvements to education, employment and welfare, these programs provided support for the physical upgrading of Japan's 6,000 Buraku districts, where 3 million people live.

Yamamoto Yoshihiko, who was one of the founders of ACHR, is the charismatic leader of the Asaka branch of BLL in Osaka. In the 1970s, Yamamoto and his colleagues challenged the discrimination and changed the city's planning to accommodate the needs of people living in burakus and subsidize their housing and upgrading projects. In 1988, they even persuaded the local government to demolish a subway train yard that blocked access to their riverside community and then took part in redeveloping that public land as parks, playgrounds, housing and schools. They also established small companies, community enterprises and community-managed welfare programs, to wean themselves from dependence on government funding and to find their own sources of income to fund their communal self-development activities.

BANGLADESH

ACCA in BANGLADESH :

PROJECT CITIES (total 5)
- Gopalganj
- Dhaka
- Chittagong
- Rajshahi
- Comilla

SMALL PROJECTS
Small projects approved :   19
In number of cities :   2
Total budget approved : $45,000

BIG HOUSING PROJECTS
Big projects approved :   5
In number of cities :   5
Total budget approved : $200,000

SAVINGS *(only in 5 ACCA cities)*
Savings groups :   4,624
Savings members :   117,102
Total savings : $2,629,959

CITY DEVELOPMENT FUNDS
CDFs active in :   5 cities
Total capital in CDF: $483,564
- from ACCA $165,000   (34%)
- from coms. $43,299   (9%)
- from gov. $275,265   (57%)
- from others   0   (0%)

IMPLEMENTING GROUPS
In Dhaka: Housing and Land Rights Forum Bangladesh (HLRF-B) coalition, with support from the NGO DSK.
In Gopalganj, Chittagong and Rajshahi: The UNDP's Urban Partnerships for Poverty Reduction (UPPR) Program.
In Comilla: BRAC University Architecture + POCAA + UPPR + NHA.

Bangladesh gets a bad rap. The place conjures up images of calamity, war, overcrowding, poverty and suffering on an epic scale. But there's another side to the story which approaches the miraculous. Alone among its Asian neighbors, Bangladesh - one of the world's most densely-populated countries - still produces enough food to feed it's entire population of 160 million people. It's sumptuous green countryside and fertile soil, which is re-nourished by yearly monsoon rains and frequent floods, can grow anything. And despite huge problems, the country keeps functioning! But the persistence of this miracle rests squarely on the backs of the poor, who account for nearly half of the country's population. The remittances sent home by Bangladeshi laborers in the middle east are the largest contributors to the national economy. Likewise the country's garment, jute, copra and rice industries are all dependent on an endless supply of back-breaking and low-paid labor by the poor.

Another peculiarity of Bangladesh is that the development needs of it's enormous poor population are being addressed primarily by huge overseas development programs and equally huge local NGOs, which function more like government ministries than what we usually think of as NGOs, with many different departments, employing thousands of staff and running immense portfolios of development projects and programs around the country in every conceivable sector: health, education, nutrition, women, children, education, microcredit, climate change, water and sanitation, etc. Development is big business in this country. But as Dibalok Singha, who directs one of these big NGOs (DSK), points out, "These Bangladeshi NGOs are famous for delivering services, not for strengthening community-based organizations." And the result is that a population of smart, energetic, hospitable, imaginative and hard-working people - much given to breaking into poetry or political debate - find themselves being passive observers or "participants" in a development that someone else designs and delivers.

There is a lot of new enthusiasm and new thinking in Bangladesh these days, though, and many of the key government organizations and development agencies want to do something to address these old problems of poverty and housing. The problem is that they are still short of ideas how to do that. So it's a good time for community organizations to take advantage of this opening and show their own alternative housing ideas. The ACCA funds being invested in Bangladesh are very small, compared to the scale of need, but they are allowing urban poor groups in several cities to get busy and start developing their own ideas, finding their own solutions and using the projects they implement on the ground to show these formal development agencies a new way, in which housing and infrastructure can be developed in ways that actually work for the poor.

DHAKA : Using ACCA to help build a coalition of poor community organizations in the city to collectively tackle the issue of land . . .

Dhaka is Bangladesh's capital and it's largest city, with a population of about 13 million. Nearly a third of those people live in the city's 4,966 slums. Almost all of these slums are on land that is not secure, and many will eventually face eviction. Most also have serious problems of housing, environment and access to basic services, despite a bewildering array of development interventions by NGOs and development agencies. Another problem is that the city's poor have developed very few community organizations of their own, and the ones that do exist are small, scattered and isolated.

The ACCA project in Dhaka has been designed to help build a new citywide alliance of the key community-based organizations and NGO support groups already operating in different parts of the city. The Housing and Land Rights Forum Bangladesh (HLRF-B) has used modest support from ACCA to implement small infrastructure upgrading projects and set up savings groups to strengthen these community organizations internally, and then to organize exchange visits and meetings to build links of mutual support and learning between them. One of the most urgent reasons for building this citywide coalition is to bring the power of large numbers to help individual communities negotiate with the larger urban development processes which affect them and defend themselves against the terrible evictions which continue to happen in Dhaka - especially in slums on government land. But the longer-term goal of the coalition is to find ways that the urban poor can work with government and NGOs as active partners in developing their own solutions to the country's housing problems.

To spread the opportunity around, each community organization in the coalition was invited to propose projects up to a budget ceiling of $3,000 per group, in ACCA's first phase. The organizations then surveyed their own settlements, discussed what needs were the most urgent, and developed their own plans and cost estimates for the projects - most including several small infrastructure improvements like common toilets, hand pumps, drains or community centers. The communities implemented the projects themselves, with support from the NGO DSK and an implementation committee made up of representatives from all the community networks and support NGOs in HLRF-B. A second round of small projects was proposed and implemented in ACCA's second phase. The network has organized lots of exchange visits between the different communities in Dhaka doing ACCA small projects. Many of these exposure visits have given community people their first chance ever to visit their peers in other settlements, to see what others are doing and to talk about problems they have in common. Most of the groups also started new savings groups as part of the process, or reinvigorated old ones. Since the project started three years ago, the savings in Dhaka has grown from 10 groups and 214 members, to 82 savings groups with 1,238 members.

A recent visitor asked why the people in Wari Robidas hadn't improved their toilets before? This is how one community member answered: *"We weren't organized before, and we were encouraged by the seed money from ACCA. These small projects made a huge change in the community and in our sense of what we can do. By improving our own settlements like this, we give ourselves the rights, we no longer wait for others to give these rights to us!"*

A new community architects group in Bangladesh: POCAA

The community-driven slum upgrading process in Bangladesh has been given a big helping hand in recent months by a new group of community architects called POCAA (Platform of Community Artisans and Architects). The group is being facilitated by Khondaker Kabir, an architect and professor at BRAC University's Faculty of Architecture. Nobody knows whether it was out of a deep sense of humility about their role, or just a coincidence, but their chosen acronym - *pocaa* - also happens to be the Bengali word for *insect*.

Exploring new housing solutions for a "minority within a minority" in DHAKA

ACCA BIG PROJECT: 487 poor Dalit families plan the upgrading of their housing and living conditions at Wari Robidas, in Dhaka's Old Town

Wari Robidas is one of several very old communities of Dalit cobblers in the historic center of Dhaka. *Robidas* is the name for the Hindu cobbler caste; many cobbler communities like this one are called *Robidas bastis*, and many families use Robidas as their surname. Most people here still earn their living by making, repairing or selling shoes. There are 240 houses in the settlement, in which 487 families are tightly squeezed, on 3.12 acres of land. Like most slums in Dhaka, the houses used to be mostly shacks built of bamboo, as recently as the 1980s. But now most of the houses are 2-story brick and concrete structures with tin sheet roofs. For most of it's 200-year history, Wari Robidas has had no toilets or water supply - people had to buy their water from outside and carry it in pots and buckets. The water situation is a little better now, with a few hand-pumps and municipal taps scattered through the settlement, but the sanitation conditions are still abysmal.

Land tenure: The people collectively own the land, which was given to their ancestors during the British period, and there have been no eviction problems. But because the land is now so valuable, the Wari Robidas community is vulnerable to land grabbers, who keep trying to buy or seize parts of the land.

ACCA Small projects: For several years, Wari Robidas and a few other Dalit communities in Dhaka's Old Town have been supported by Shelter for the Poor, an NGO which is part of the HLRF-B network. With encouragement from Shelter for the Poor, the people started saving and developed plans to renovate 8 broken-down common toilets and to construct two new ones, using an ACCA small project grant of $2,500, which is part of the HLRF-B set in Dhaka. The community people (and some skilled masons who live there) made the plans and estimated the costs for the toilets and sewer lines themselves. They set up a project management committee and a materials purchase committee. The community people mostly work during the day, so they did their work on the toilet renovations at night. These ten toilets now serve nearly half the community.

The POCAA team has been working with communities in Dhaka to help them map and survey Dalit communities in the city, and they continue to provide technical support to the community of 400 Dalit cobbler families in the Wari Robidas community in Old Dhaka, as they prepare their plans for the ACCA-supported *in-situ* big housing upgrading project there. The group also spent several months in the city of Comilla, where they helped communities map their settlements and infrastructure needs and plan upgrading projects, as part of their collaboration with the PPSIP project and other stakeholders in that and other pilot cities.

POCAA's activities have been partly supported by a small grant from ACCA, as well as by frequent support visits from friends in the Asian Community Architects Network (CAN), who helped organize community design and mapping workshops. Architecture students from BRAC University's Faculty of Architecture have also become adjunct helpers in these POCAA initiatives.

Big ACCA housing project: After infrastructure, the next step was thinking about improvements to housing. So after a lot of discussions and the preparing of maps of their settlements, the people in Wari Robidas and three neighboring Dalit communities in Old Dhaka are now working with the community architects from POCAA to develop plans to upgrade their housing and adjust the layouts slightly, to widen narrow lanes and create a little more open space here and there. The $40,000 from ACCA has been used to set up a special housing loan fund to be shared by - and managed by - these Dalit communities. This is important, because it is still almost impossible to find an example of a community-planned and implemented settlement upgrading project in Dhaka.

Dalit community survey: Dalits are Hindus from the very bottom of the caste system, who have traditionally done the dirtiest and most difficult work (butchering animals, cleaning toilets, sweeping streets, burying the dead and making leather), and still live in deep poverty and isolation. Dalits are forbidden from entering most Hindu temples, from using water taps or toilets used by higher-caste Hindus or attending their schools. For centuries, they were called *untouchables*, but in the 1930s, the charismatic dalit leader, Dr. Ambedkar, encouraged the use of the word *Dalit* (a Sanskrit word meaning *"crushed underfoot"*). In Bangladesh, where Hindus are a minority, the Dalits are a minority-within-a-minority and live in some of the poorest and most miserable slums, where many still practice their traditional caste-defined trades. There are 70 or 80 Dalit communities in Dhaka. Although many of them have been the target of welfare-oriented NGO interventions, they are not linked in any way. In the course of planning the project in Wari Robidas, the idea came up of doing a survey of Dalit communities in Dhaka, and using that process to mobilize these communities and bring them together to discuss their common problems and build a network. That way, the ACCA-supported transformations taking place in Wari Robidas and Laxmi Bazaar will not remain isolated projects, but can inspire and activate other Dalit communities to join in a citywide movement for change. The survey is now underway.

Using ACCA to bring the crucial issues of housing and land into an important national poverty alleviation program:

It's a sad fact of most slum development and poverty alleviation programs today that while everybody's happy to invest in microcredit, water and sanitation and capacity-building projects, which are neat, easy and unlikely to ruffle any feathers, nobody wants to touch the more difficult and more political issues of secure land and housing, which are probably the greatest factors in creating and perpetuating urban poverty.

The Urban Partnerships for Poverty Reduction (UPPR) Program in Bangladesh - a country which continues to have some of Asia's worst evictions - is a case in point. Since 2000, UPPR (which is implemented by the Local Government and Engineering Department, managed by UNDP and funded by DFID) has operated in 23 towns, where they set up women's savings groups and community development councils (CDCs), to plan and implement small livelihood and infrastructure improvement projects in poor communities, with grants from UPPR, drawn from a budget of US$ 5-6 million per city.

But when a rare opportunity emerged in one of the UPPR cities, Gopalganj, to demonstrate and test a new, more comprehensive and more lasting form of slum redevelopment, UPPR didn't have a penny for housing. That's when ACHR found itself in the unexpected position of receiving an ACCA project proposal from a multi-million-dollar UN development program!

The ACCA-supported projects in Gopalganj, Rajshahi, Chittagong and Comilla (all in collaboration with UPPR), have brought a new dimension to the UPPR program and allowed some important demonstration housing projects to happen. But the ACCA support in these UPPR cities came with a few conditions: since UPPR already had very large funds for small infrastructure projects, ACCA would support only the housing projects. And the ACCA funds would not be transferred to the UNDP, but only to the CDF account, or handed in cash to the communities.

"Bangladesh has so many evictions, but it is probably the only country in Asia which has never had the experience of actually implementing a community-driven housing project, to show a new way of doing things. There is no solution for poor people in big cities like Dhaka and in smaller cities like Gopalganj, so I think this project is quite important. And it's very good that this is the Prime Minister's city - we can invite her to inaugurate the project" *(Somsook)*

A big housing breakthrough in **GOPALGANJ**

ACCA BIG PROJECT: 346 evicted families show how a community-driven housing project can work when they get some land, and a little trust and support

The story starts with an eviction : In October 2009, one of the big slums in Gopalganj, which had been organized and upgraded with UPPR support, was quite suddenly and brutally demolished, to make way for a sports complex - a pet project of the Prime Minister, who comes from Gopalganj. But there was a lot of sympathy for the 346 evicted families, who were now scattered all over the city and living in extreme difficulty, with no plans for any resettlement. The eviction made everyone realize that even a high-level UN project intervention like the UPPR Propgram was no safeguard against eviction, and that the city needed a new alternative vision for how to deal with slums.

Study tour to Bangkok leads to land breakthrough : Soon afterwards, UPPR worked with ACHR and CODI to organize a study tour to Thailand, to visit community-managed housing projects that showed how urban slums could be turned into beautiful neighborhoods when communities were in charge and the government supported them. The mayor of Gopalganj, along with senior government officials, leaders from the evicted community and UPPR staff, joined the trip, which helped change minds, introduce new possibilities and turn an adverse situation into the beginnings of a more collaborative and sustainable urban poor housing solution in Gopalganj. Back home, the community people worked with the mayor and UPPR staff to map and scope out possible vacant land in the city for resettling the people. They identified a 4.16 acre (1.68 hectare) piece of low-lying paddy land at Mandartola, under government ownership, just one kilometer from the town center. Eventually, the District Commissioner was able to persuade the Prime Minister to grant the land to the municipality, for re-housing the evictees, on a long-term collective tenure.

The ACCA project in Gopalganj, which was approved in April 2011, was designed to grab this opportunity and help implement a pilot housing project for the evicted families on this land, to show a new, more comprehensive solution to

housing and land security which is proactive, people-driven and based in partnership. A month later, ACHR and the Asian Community Architects Network (CAN) helped organize a community housing and layout planning workshop, as a training for both the community people and their professional supporters in Gopalganj, who had very little experience with this new kind of community-managed housing planning and implementation process.

The housing project at Mandartola : The layout they developed for the new land, with 260 houses (75% of the evictees), went through several adjustments, to answer the community women's imperative to squeeze as many of the evicted families onto the new land as possible. UPPR filled the land to above flood level and the municipality built an access road and installed a tube well. The Water Supply Authority supplied trunk water mains to the site and UPPR provided the internal pipe network to houses, where each family will eventually pay the fees for municipal piped water. Internal roads, drains, school, mosque and temple were funded by grants from UPPR. The simple, sturdy "core houses" the people designed (with two rooms, a veranda in front and a toilet and kitchen out back), were built in pairs, with a common wall to save money. The UPPR negotiated with CDMP (another UNDP project) to provide building materials for the houses as a grant. The houses were built by the CDMP's contractor, with site supervision by a joint committee which included community leaders, UPPR engineers and municipal staff. The houses cost 230,000 Taka ($3,000) each, which is not affordable to most of these extremely poor families. So the discussion now is how much will be grant and how much the families will repay as loans to the new Community Housing Development Fund (CHDF), which was set up with the $43,000 seed funds from ACCA in a big citywide workshop in October 2012.

Another ACCA-supported citywide slum upgrading initiative is being piloted in COMILLA :

Another interesting citywide and community-driven slum upgrading initiative is taking shape in Comilla, a very old city of about 350,000 people in eastern Bangladesh, on the Dhaka-Chittagong road. There are more than 100 slum communities in Comilla, scattered across the city's 27 wards, and many of them now have active women's savings groups that have been set up and linked together into clusters, under the UPPR project. Comilla is also one of five provincial cities in Bangladesh chosen to be part of the *Pro-poor Slum Integration Project (PPSIP)*, which is being implemented by the National Housing Authority (NHA), financed by the World Bank (through an $80 million dollar loan to the government) and supported technically by BRAC University. Everyone is hoping this project will show a new direction in a country which still has some of the most serious evictions and housing problems in Asia, and where the NHA (the chief public agency tasked with solving these enormous housing problems) has implemented only one slum housing project since it was set up 42 years ago. For all the partners involved in the project, the learning curve so far has been steep. As part of the project, ACHR helped organize more study tours for NHA and World Bank staff to Thailand (where they visited the Baan Mankong slum upgrading projects) and the Philippines (where they visited community-driven housing initiatives by the Homeless People's Federation and others), to get some fresh ideas for the PPSIP project in Bangladesh.

Over the past year, Khondaker Hasibul Kabir (an architect and teacher at BRAC University's Faculty of Architecture) and a team of seven community architects and five community organizers have been working in Comilla, with all the stakeholders - and there are lots of partners in this project! With funding support from ACCA and PPSIP, and in collaboration with two national slum federations (NDBUS and NBUS) and the citywide women's savings network, they have surveyed and made profiles of more than 60 communities that were suggested by community leaders, local NGOs and ward councilors, and begun to identify communities that are ready for upgrading and housing projects. The Comilla team has also been assisted by Nad (from the Community Architects Network) and Ruby and Helen (from the Homeless People's Federation in the Philippines) who are helping organize workshops and strengthen the community process. In February 2014, they organized a big citywide upgrading workshop in Comilla, during which the team took the Secretary from the Housing Ministry, BRAC University's Vice Chancellor, NHA officers, the Mayor, the Divisional Commissioner and other important local officials to visit the first five communities slated for on-site upgrading (two with support from ACCA).

A new city-based Community Housing Development Fund (CHDF) has now been set up in Comilla, which will be jointly managed by the women's savings groups and the local government. The women's savings group network in Comilla has already identified several informal lake-side squatter settlements with potential for secure land tenure and housing improvement projects, and the planning and implementation of these projects will also be assisted by Kabir's team of community architects. Most of these settlements are on private land, but the communities are negotiating with the land owners to support housing improvement projects, and the Municipality has agreed to support these communities in their negotiations for land tenure and housing improvements.

Why the need for ACCA with all this World Bank and UN money in the city? The process in Comilla is now very active, with many communities busy mapping their settlements and planning upgrading and housing projects. But despite the presence of these two multi-million dollar World Bank and UN development projects, there is a serious lack of money for housing projects. As in Gopalganj, the UPPR project funds can only be used for livelihood and small infrastructure projects, not for housing or land. And the World Bank funds that are to support the citywide housing and upgrading "hardware" in the five pilot cities are likely to be released only after two or three years! That delay could mean all the community and citywide upgrading planning that is now going on would only be an exercise on paper, and the excitement and momentum it is generating in the communities would wither on the vine, with no funds to actually implement any projects. So the more flexible ACCA funds in Comilla will be used to allow a few communities to go ahead and start doing something right away, showing some actual change on the ground, and using that change to lobby for a swifter mobilizing of WB funds to continue the process.

COMMUNITY DEVELOPMENT FUNDS are now up and running in five cities . . .

One of the strategic advantages of linking with the UPPR project was that the scale of investment in setting up savings groups and implementing small upgrading projects in most of the poor communities in each of their project cities was big enough to push the process beyond a focus on a few pet projects and into a more citywide approach. But while UPPR had very big resources for small projects and community process, it didn't have a penny for housing or secure land - the two crucial ingredients that prevented all those communities they were assisting from ever being truly secure and safe from eviction. So the ACCA big project funds in these UPPR cities (first in Gopalganj, and later in Chittagong, Rajshahi and Comilla) were used to seed city-level Community Housing Development Funds (CHDFs), which would be used specifically to finance the city's first demonstration housing projects which show a more comprehensive and permanent solution to poverty and insecurity. The CHDFs in these UPPR cities are all managed by boards which include community leaders (from the savings groups) and representatives from UPPR and the local government. These boards meet monthly and make decisions about loan disbursement procedures, interest rates, service charges, selection criteria, recovery procedures and fund management.

MALAYSIA

Imagine you fell asleep reading a Joseph Conrad novel, and then dreamed you were traveling in the tropics, on a tramp steamer, and had disembarked at an old colonial port city, at sunset. As you made your way through narrow streets lined with Chinese-style shop houses, you passed vendors hawking bowls of steaming *laksa* noodles, pedicab drivers cat-napping in the seats of their bespangled pedicabs and old men cursing each other across the *mah-jongg* board out in the arcaded galleries. Don't pinch yourself - that marvelous old city actually exists, and it's called George Town, on Malaysia's island state of Penang. While most of Asia's picturesque old cities have long since gone under the wrecking ball and been replaced by the generic amalgam of freeways, shopping malls and tower blocks, a combination of shifting economic fortunes, dusty old laws and sheer historic accident have somehow miraculously preserved almost the entire center of this wonderful old city. And George Town is not only a physical relic but a living, breathing melting-pot of the many peoples and cultures that have made the city and continue to give it its vivid life: Chinese, Indian, Malay, Acehnese, Burmese, Siamese, Tamil, Sri Lankan and even German populations - all with their own neighborhoods, languages, foods, places of worship and coffee houses.

But ironically, just when everybody realized what a treasure they had and began taking steps to protect it, George Town faced the greatest threat of its two-centuries of history. Within a few years, the rent control act was abolished, the city was declared a "World Heritage Site" and the laws allowing foreigners to buy land in Malaysia were relaxed. The combination of these three factors proved to be lethal for the ordinary people who live there. In a city where 85% of the population are tenants, rents skyrocketed, people started being evicted left and right, and old shop-houses (and even temples) started being snapped up by investors and converted into art galleries, cafes and boutique hotels. The real George Town was - and continues to be - in serious peril of being very quickly desiccated and replaced by a fake Disneyland version of the city.

But there are many people in George Town who care passionately about what is happening to their city and have been struggling to find another way, where the ordinary people who actually live and work in the city are taken as an important part of heritage also, along with the material heritage of the city's 5,000 old buildings. In the past three years, three of these groups (Think City, Penang Heritage Trust and Arts Ed) have linked together, and with support from ACCA and the regional network of community architects (CAN), have explored ways to support the city's embattled tenants with new strategies to bolster their negotiations to stay. As part of the process, they launched a small pilot project in which a group of tenants are working together to upgrade the dilapidated shop houses they have rented for generations, on Armenian Street. Word about the the project quickly spread, and several other communities of vulnerable tenants and market vendors in George Town joined the process and began exploring their own alternative strategies for staying put *(see next page)*.

ACCA in MALAYSIA :

PROJECT CITIES (total 1)
● George Town, Penang

SMALL PROJECTS
Small projects approved : 5
In number of cities :   1
Total budget approved : $15,000

BIG PROJECTS
(no housing projects yet)

SAVINGS + CDFS
No community savings or city development funds yet in Malaysia

IMPLEMENTING GROUPS
The ACCA project in George Town is being jointly implemented by Think City, Penang Heritage Trust, Arts Ed and the network of tenants and market vendors.

Using the power of coalitions to help keep the RENTERS in George Town . . .

The ACCA project in George Town (the single project in Malaysia) is a small one, but it is an important intervention, because it touches on some of the big issues of gentrification, citizen involvement and heritage preservation that are popping up in many Asian cities. The project also brings to these committed groups in George Town the support of the regional ACHR network and its quarter-century of broad experience finding pragmatic alternatives to eviction.

In September 2011, when the pilot upgrading project in Armenian Street was getting started, George Town was the focal point of a three-day regional workshop on the issue of historic cities and how to preserve them in ways which also preserve the people who live in them and the particular cultures which shaped them. The workshop was jointly organized by ACHR, CAN and the key groups in George Town: Think City, Penang Heritage Trust and Arts Ed. The workshop was held in the beautiful 19th Century Confusionist temple of the Cheah Kongsi, in Armenian Street, and brought together about 40 architects, activists, community leaders and government officers from 16 countries, as well as 50 participants from Penang. There were presentations about old city-preservation initiatives in Ahmedabad (India), Kawagoe (Japan), Karachi (Pakistan), Lampang (Thailand), Kathmandu (Nepal), Istanbul (Turkey) and Hoi An (Vietnam), as well as very lively stories from community members who live in the six pilot communities in George Town.

The common thread that linked all these stories was the search for ways by which the people who actually live in these cities - their "living heritage" - can be included in the preservation process, instead of being evicted. As one workshop participant put it, "Heritage should be a very happy, positive issue. But if the relationship between the poor and rich in a historic city isn't balanced, preservation can bring about the same kind of evictions we see happening in cities all over Asia, but for other reasons: for development, for infrastructure, for speculation. So the question for us is how the poor can be part of a city development and cultural and architectural preservation process that is inclusive, not exclusive."

Starting with five communities :

Building a network of learning and mutual support between George Town's vulnerable communities . . .

1 **ARMENIAN STREET TENANTS:** This project is a rare collaboration between a group of low-income tenants and the Chinese temple that owns the run-down (but historic) shop houses they occupy. With help from Hooi Seam and the ACHR-CAN team, the tenants got together, discussed their problems, surveyed the repairs that were needed and used the $15,000 small project grant from ACCA to set up a revolving loan fund to finance the house repairs, in which members can borrow up to 4,000 Ringit (US$ 1,330) at 2.5% interest, repayable in two years. At one point, ACHR and Think City organized an exposure visit to see community-driven upgrading projects in Thailand. On that trip, the Armenian Street tenants traveled with one of the trustees from temple that owns their houses. The team was especially inspired by the 30-year leases many poor communities in Bangkok had gotten. The happy ending of the story was that finally, the tenants were able to persuade the temple to give them all ten-year leases!

2 **CANNON STREET TENANTS:** Another group of tenants live in two rows of historic houses owned by the Khoo Kongsi, another big Chinese temple known for maximizing profits from its real estate. This organization had converted its own opulent temple into a tourist attraction, and evicted the residents of 25 shop houses to make a boutique hotel. So the Cannon Street tenants, who've stayed here for generations, were understandably nervous. Mr. Fung, a Cannon Street tenant: "My grandfather moved here and rented our two-story shop house in the 1930s for 45 Ringit ($15) per month. Now we pay 550 Ringit (S$183) per month. The Khoo Kongsi used to give us 2-year leases, but now they give us only 1-year leases, and some tenants have no agreement at all, so if the owner wants the house back, they can take it any time. But after living here for so many years, we feel that this is a wonderful place, and although it's not our house technically, it is our house in the heart - we keep it tidy and clean, we repair it."

3 **ACHEEN STREET FLEA MARKET VENDORS:** This old flea market has 300 vendors who sell their second-hand goods every evening in this shady square. In a city which increasingly caters to the needs of *outsiders*, this is one of the few remaining markets that caters to George Town's own low-income *insiders*. But when some tenants in the high-end art galleries near the market complained, the city threatened to evict them. After that, the vendors had to play a cat and mouse game with the council trucks and enforcement staff. With help from the Think City and CAN team, they formed a committee, discussed the problems and decided to protect themselves by developing their own market regulations, which answer the city's complaints: no blocking the street, no selling blue films or pirated goods, and everyone gets a fixed 4x8 foot space. They presented their plan to the city council in August 2011, and used it to negotiate permission to keep the market going. Now relations with the city are much improved.

4 **ST. FRANCIS XAVIER'S TENANTS:** Another group of tenants occupied a small group of houses in the tranquil, shady compound of the St. Francis Xavier Catholic church, in the center of George Town. These low-income families, of south Indian origin, had been living there and serving the church as servants for generations. But when the church announced plans to evict these families and redevelop the land for "charity work", a century of good relations turned into an ugly battle. As Khoo Salma, from Penang Heritage Trust said, "That land was given to the church for housing poor Catholic families, but sometimes, the bishops may have different ideas about how to use church land. We face this situation all the time, where we have to argue for cultural and social value over purely economic value." With support from the George Town team, the community people developed a land-sharing plan, but the Bishop wouldn't even disciss it, and the people were all eventually evicted, although with some cash compensation.

5 **CLAN JETTY COMMUNITIES** are like long wooden villages built on stilts right over the water. Each jetty is associated with a different Chinese clan, and the people who lived and worked on the jetties were integral to the import-export trade these clans controlled: the ferry-men and stevedores who unloaded the ships in the harbor. Some clan jetties have been demolished, but representatives of the six remaining jetties formed a committee to work together to defend and upgrade these very old, unique communities, which are now under serious threat. Cheu Sin Ping is a resident of Cheu Jetty: "We have problems of toilets, trash and old wiring, but our biggest problem is eviction. We've lived here for centuries, but we have only temporary occupancy licenses and can be evicted if we don't renew them. I was born here and I love this place. The feeling of living on the clan jetties is totally different than the rest of the city. Once you step into the jetty, you will feel the peace and feel that you are out of the stress of the city."

THE "SOCIAL WEALTH" THAT STILL EXISTS IN GEORGE TOWN: "We have visited several pockets around George Town - the kongsis, the church, the markets, the clan jetties. I am so impressed that the structures of community which link people together in different ways are still so much alive here in Penang. You are very lucky. In other Asian cities, these kinds of social structures are all gone now, and they have become cities of isolated individuals, who go home every night to their apartments and lock the door, and nobody knows their neighbors. In George Town, this social wealth still exists, but now these marvelous community structures are under threat. There are no clear policies to protect the 85% of George Town's inhabitants who are renters, and legalistic systems are replacing the human relationships. How can we find a more compromising way to develop the city, in which these very old, very rich communities can stay? So the city's economy and the lives of ordinary people can develop together, in a more balanced, more interactive process? How can we keep from selling our souls for money?" *(Somsook)*

AFGHANISTAN

SOME FRESH IDEAS FOR A BLIGHTED, WAR-TORN COUNTRY WITH MANY NEEDS

Afghanistan is a country which has been in a state of more-less continuous war for many decades. Although some degree of peace and stability has finally come to the country, it's capitol city of Kabul and other provincial cities and towns are facing enormous problems: wrecked by decades of conflict and no investment in infrastructure, but now exploding with huge numbers of migrants flowing into the city from blighted, dangerous and strife-town provinces, looking for a new life. The delivery of land and basic services by the formal system continues to fall far short of the needs, and as growing numbers of urban residents struggle to find affordable land or housing, or gain access to services, they are also largely denied a say in how their neighborhoods are governed. Sustaining the community development activities is still a challenge, and dependency to external aid and external development interventions is an obstacle against creating a strong, locally-rooted development process. The ACCA projects in seven cities in Afghanistan are being implemented by the Kabul-based NGO Cooperation for Reconstruction Afghanistan (CRA), in collaboration with a growing network of community-based savings groups CRA is helping to form and strengthen - in the seven cities so far in the project. CRA is using the ACCA support to develop and scale up a new model of community-managed upgrading in the country's vast informal settlements.

Starting in Kabul: The ACCA process began in the country's capitol city Kabul, where some 70% of the city's 5 million inhabitants live in informal settlements that sprawl across the hills that surround the city, far from the city center. There is not a single district among Kabul's 22 districts that is not full of informal settlements; in some districts there are no formal settlements to be found at all! The people in these settlements continue to live in very poor quality houses and many still do not have access to clean water or proper toilets. Because these settlements are considered to be illegal occupations outside the city's master plan areas, the municipal government has not taken responsibility for providing any services or basic infrastructure facilities in these areas. There have been several urban rehabilitation projects that have been funded and implemented in Kabul, by the government, UN agencies or NGOs, but these projects have improved living conditions of scarcely 10% of the city's informal population.

CRA began by making a quick, rough survey of the informal settlements in one district and used the survey information to identify five poor communities where the ACCA project could initially be piloted. In each of the chosen communities, the people were supported to survey their settlements, identify and prioritize their problems with services and infrastructure, and then to plan and implement the first small upgrading projects, where CRA took responsibility for training and facilitation, and the communities themselves implemented the upgrading projects and started savings groups, with support from the local authorities. The process soon spread to other communities in Kabul, and then to other cities, with the more active cities acting as mentors and trainers in the new cities. In the past two years, exchange visits between communities in the same city - and between cities - has helped to begin building a network of these savings groups.

ACCA in AFGHANISTAN :

PROJECT CITIES (total 7)
- Kabul
- Charikar
- Jalalabad
- Pole-Khumri
- Mazar-e-Sharif
- Eybak
- Shebergan

SMALL PROJECTS

Small projects approved :	35
In number of cities :	7
Total budget approved :	$98,000

BIG PROJECTS
No big projects yet in Afghanistan

SAVINGS *(only in 7 ACCA cities)*

Savings groups :	25
Savings members :	997
Total savings :	$4,505

CITY DEVELOPMENT FUNDS
No CDFs yet in Afghanistan

IMPLEMENTING GROUPS
The ACCA projects in Afghanistan are being implemented by networks of community savings groups in each city, with support from the Kabul-based NGO Cooperation for Reconstruction of Afghanistan (CRA).

Exposure visit to Mumbai:

Women's savings group members travel to India for some fresh ideas about savings and community housing from Mahila Milan and SPARC

It's no easy thing to travel out of Afghanistan, and when it comes to getting visas, all Afghans seem to be considered jihadists until proven otherwise! During the course of the ACCA program, teams from Afghanistan were invited again and again to regional ACHR and ACCA meetings and events, but they almost never got their visas. One trip that did happen, though, was an exposure visit to Mumbai, in July 2014, where a mixed team of community leaders and CRA staff spent four days with the Mahila Milan, NSDF and SPARC alliance, sitting with some of Asia's senior-most women's savings groups and learning about their housing and toilet-building projects.

Community upgrading projects are a step towards secure land: Upgrading projects in only a handful of informal communities cannot change the broken and problematic structures of an enormous city like Kabul - or even of smaller provincial cities like Charikar or Mazar-e-Sharif. But when those upgrading projects activate poor communities and are planned and implemented in collaboration with the municipal government, they become a step towards regularizing those settlements and a kind of negotiated agreement with the government not to bulldoze those areas. Once communities get a green light about their land security, they will naturally start investing in improving their housing, and the structure of the city will change gradually.

DROPPING THE FIRST STONE INTO THE POOL : "These first projects, in a huge city that is full of slums, are being seen as the first stone dropped into the pool, and will hopefully help to wake up people who are now passive and waiting for outsiders to solve their problems. In our Afghani culture, when one community makes some good improvement, other communities will copy them and even try to do it better and cheaper. Last year, one community came together and paid for the paving of their street. This project brought a big change in their neighborhood, and after that, many streets followed their example and paved their own streets. People want to see a good and successful example to follow, so starting a few community-based projects, with good support and coordination, is our strategy. *(Akram Salam, Director of CRA)*

SMALL PROJECTS:

The ACCA small upgrading projects in Afghanistan are being used to wake up communities, solve immediate problems and strengthen tenure security . . .

Before starting, CRA representatives meet with municipal and district-level government, explain the ACCA process and get some official agreement, in order to create good coordination between communities and the government and to avoid misunderstandings. The communities should first form their men's saving group (which in Afghanistan they call the *shura* community council) and save together for a while before starting the upgrading projects. Once they have identified their upgrading needs, decided what they want to do and how much the communities can contribute, they make a simple proposal to CRA, which releases the funds (max. $3,000 per project) in at least two installments, and provides technical advise to the projects. Two representatives from each *shura* group join the citywide upgrading committee, which links all the savings groups and contacts the municipality for solving community problems.

SEPARATE savings groups for men and women in Afghanistan

In Afghanistan's very traditional Muslim culture, the things women and men do outside the home are still kept strictly separate. The same is true for community savings, which is a new concept in this country. Akram writes that it is the men who are responsible for community-level matters, and the men's savings groups are set up primarily as a communal mechanism to plan, propose and manage the ACCA-supported upgrading projects. They meet monthly to discuss problems, needs and other social issues. The small amounts they save can be given in loans to members, but most of it is used in the upgrading projects.

The women's savings groups, which start later, are a way to bring the community women out of their houses and into the community process. Because their families wouldn't allow them to join a savings group with men, and because they'd have to obey whatever decisions the men made anyway, most women feel more comfortable in a group of other women. CRA's female staff introduce the community savings system to housewives and help them start their own savings groups. Women's savings groups are now active in 16 communities, in four cities (about half the active communities). The women's groups also meet monthly, to save together and discuss issues in the community. So far, they only save, but they plan to start giving loans to members as soon as their savings has increased to US$500.

1 TOILETS: After the first eight savings groups in Kabul had been established, in 8 communities, all these communities planned and implemented one small upgrading project each, with $15,000 support from ACCA - mostly roads and drains. But since most of the houses in these communities had no toilets at all, they proposed a second round of small projects and used the $5,000 from ACCA to construct 45 household pit latrines, with cooperation from the local authorities and technical supervision by CRA. The three savings groups in Jalalabad later took up the idea and made their own round of pit-latrine building, with ACCA support.

2 ROADS : Most of the small projects implemented in Afghanistan so far (22 out of 39) have upgraded, widened, levelled, paved, gravelled or concreted roads, which were full of mud in winter and dust in summer. Afghanistan is not alone in this impulse to put improved access at the top of their priority list, for a good road not only makes it easier to come and go, but it is a potent symbol that an informal community is a legitimate part of the city. CRA estimates that community-built roads cost less than half of contractor-built roads, and there is no corruption, no cheating on materials or quality and maximum "ownership".

3 DRAINS AND CULVERTS: In the hilly areas where many informal settlements are built, another serious issue is drainage. 11 of the 39 small projects have built drains and culverts, along roads, walkways and stairways. In the Dough Abad community in Kabul's District 13, an adjacent drainage ditch fills and overflows during the monsoons, making it difficult and dangerous to enter the community. The community used a $3,000 small project grant to construct a culvert over this ditch, and the community members topped up that amount with another $3,100 in cash, and free labor from the community members.

4 RETAINING WALLS: Another problem in communities built in low-lying flood-prone areas is the lack of well-engineered structures to hold up edges of roads, buildings and public spaces. The Lalpoorwal Community, in Jalalapur's District number 3, is located close to the river and the 98 families built their houses on low-lying farmland that also tends to flood in the monsoon season. Initially, they had no road, and as part of their self-planned and self-financed road building project, they used a $3,000 small project grant from ACCA to shore up some precarious parts of the road with a strong stone block retaining wall one meter high.

5 WATER SUPPLY: Afghanistan has been the target of a bewildering array of development interventions since the war ended, by all the principal UN and international aid agencies, and improved water supply continues to be a key point in many of these country projects. So it's no surprise that water supply projects have been scarce among the ACCA small projects so far. But in the northern city of Mazar-e-Sharif, which is full of war-displaced refugees, the savings groups in two very poor communities - Ali Chopan and Choghdek - are using $3,000 ACCA small project grants to develop water supply systems with wells, pumps and a pipe network to shared taps.

Signs of hope are
EVERYWHERE

The Asian Coalition for Community Action Program (ACCA) has now finished it's fifth year. 215 cities in 19 Asian countries are now showing that citywide slum upgrading works, when PEOPLE do it.

ACCA Progress :

215 cities in 5 years (2009-2014), with these elements :

- 2,139 small upgrading projects (@ maximum $3,000 each)
- 146 big housing projects (@ max $40,000 each)
- 136 city-based community development funds set up and running
- 400,000 community savers with US$ 34 million in savings
- citywide surveys and information in 183 cities
- citywide upgrading action plans in many cities
- community networks in all 215 of the ACCA cities
- collaborative partnerships with local governments in 173 cities
- 26 "Understanding Asian cities" projects in 10 countries
- 30 community-led disaster rehabilitation projects in 11 countries

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A number of reports, video films, academic articles and special publications have been produced which document the lively meetings, exchange visits and citywide upgrading processes that are being supported by the ACCA program in various cities and countries, and most of these materials can be downloaded from the ACHR website.

“ The situation in Pakistan is indeed very tough - the Taliban, the bombs, the violence, the disasters, the national budget that goes mostly to the military and servicing the debt. It is no surprise that in a country where the government's contribution to development is almost invisible, self reliance is the default setting for the country's urban poor, who do everything themselves: land acquisition, town planning, housing, infrastructure, even schools and clinics. Yes, there are problems, yet everywhere we look, good things are happening. Everywhere we look there are signs of hope. And these signs of hope are something we need to see with eyes of respect: we need to support them, to link them, to make them strong and to see what new can be done. *”*

(Perween Rahman, speaking at the Regional ACHR meeting that was held in Bangkok in January 2011)

Asian Coalition for Housing Rights