

8th ACCA Program Committee Meeting

- Held in Colombo, Sri Lanka
- April 29-30, 2011

This is a report which summarizes the new project proposals presented, the issues discussed, the decisions taken and the budget approvals made during the eighth ACCA / ACHR committee meeting that was held in Colombo, Sri Lanka, April 29 - 30, 2011. The Colombo meeting, which was jointly hosted by the Women's Co-op and Sevanatha, was the third to be held during the third year's implementation of the ACCA (Asian Coalition for Community Action) Program. The meeting was attended by about 70 people from 11 countries (participant list at end of this report). A considerable number of new ACCA projects were proposed during the meeting, and after reviewing and discussing them, a total budget of US\$752,260 was approved to support new projects in 10 new cities and 10 ongoing cities in 14 Asian countries (including 11 BIG projects and 3 more big projects for the new ACCA Regional Revolving Loan Fund in three already-approved cities and 48 small upgrading projects). The 2-day meeting was organized on at the end of the 4-day assessment visit to ACCA projects in Sri Lanka (which is being documented in a separate report).

- **PART 1 :** Report on ACCA Program activities and budget
- **PART 2 :** Chart summary of new ACCA budget approved on April 30, 2011
- **PART 3 :** Chart summary of TOTAL approved ACCA budget, as of May 1, 2011
- **PART 4 :** Details of the new projects that were proposed on April 30, 2011
- **PART 5 :** Details of the new "Decent Poor Fund" proposals
- **PART 6 :** Who attended?



Photos : Lighting the ceremonial oil lamp at the start of the meeting at the Berjaya Hotel (above left), the ACCA committee meeting with a lot of observers (above right), and the Women's Co-op's auditing team, in their matching violet sarees, gathered to welcome the visiting assessment team at the Dowra community in Nuwara Eliya

PART 1 :

Report on ACCA Program activities and budget - since the last meeting and overall

AGENDA 1 : The new ACCA / ACHR Committee structure

When the ACCA Program began in 2009, a structure for the ACCA/ACHR committee was discussed and agreed upon by the larger regional network (during the January 2009 ACHR regional meeting). It was agreed then that the committee would function for a year or two, and then we'd review and see if it should be changed. It wasn't until two years later, during the ACCA committee meeting in Bangkok (January 26, 2011) that the committee's structure was discussed again, and a new ACCA/ACHR Committee structure (with slightly different proportions and a different system of representing areas around Asia) was agreed upon by the committee. That new committee structure was later presented to the big ACHR Regional Meeting on Jan 29, 2011 and was agreed to by the larger group.

- It was decided that the representatives on the new committee would be determined by the groups in each sub-region, and that the representatives would not be fixed, but would rotate, according to a system for rotation and for back-reporting to the groups back home which each sub-region collectively determines (*and using our usual ACHR culture of being not overly strict, but to keep adjusting and changing according to need!*).
- This ACCA Committee meeting in Colombo, then, was the first one with this new committee structure.

New ACCA/ACHR Committee structure :

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

TOTAL 13 people

An open coalition, an open process : The idea of this new committee structure is part of the effort to find ways of making the ACCA Program as open as possible, and to make all the information about new project proposals sent to the committee for consideration as widely known as possible. This is why we organize each meeting in a different city, why the meetings are always open to as many observers as would like to attend, and why the meetings and project descriptions are always carefully (and rather lengthily!) documented and circulated by e-mail and on the ACHR website. So this isn't some kind of secret authority which sits behind the curtain pulling mysterious levers and dictating who should get what! This is a process in which all the projects being considered are seen and understood by all the committee members and all the observers, who represent the three main sub-regions around Asia.

AGENDA 2 : Recent ACCA activities + Country activities

Some of the key ACCA activities that have been undertaken in the past three months (February - April 2011), since the last committee meeting in Bangkok :

1. Visits, field support and coordination :

- **Trips to sign ACCA Regional Loan Fund contracts in 2 cities**, and participating in joint city and community events which went with the loan-signing ceremonies: **Mandaue, Philippines** (Feb 25-27, with visits in Manila to the community upgrading program of Sama-Sama and the low-cost housing projects of Freedom-to-Build at Dela Costa 6) and **Khemara Phouminh City, Koh Kong Province, Cambodia** (April 11).
- **Exchange and advocacy visit to Fiji** (with community leaders from the Philippines, community architects from Australia and Thailand and ACHR secretariat staff) (21-25 March) to share ideas and provide technical and advocacy support to the People's Community Network (PCN) and meet with relevant government organizations in three cities (Suva, Lautoka and Nadi). The Visit included organizing some savings workshops (by the visiting community leaders from Philippines) and several community mapping and community layout planning workshops in Lautoka and Suva (organized by the visiting community architects, working with some local architects). This work trip was part of the MOU ACHR has signed with PCN and the Government of Fiji to implement city-wide upgrading in 15 cities in Fiji - which is now underway (though a little slowly!). On this trip, we proposed that a joint national committee to be set up to facilitate this national slum upgrading process, and also proposed that joint committees also be set up in the several cities where the upgrading process has now begun (Suva, Lautoka and Lami).

2. Advocacy on national organizations, policy change and support : This kind of work - which we loosely call "advocacy work" - is now becoming a more important task for ACCA, and something we may be having to invest more of our time and energy in - as a regional team. Why? Because as we can see here in Sri Lanka, the ACCA

process is now moving very well at the city level, and is starting to have an impact at national level. So we have to find ways to make the national systems and the larger regional and international development agencies to change, to open more room for communities and to make the people become the key actors on a much broader scale.

- **Meeting with ACVN in Hanoi about national coordination of the CDF/ACCA process** (March 2011)
- **Meetings with Minister of Land and Urban Development in Cambodia**, for discussions with the UPDF and National Community Savings Network about the concept note which ACHR drafted on the national housing policy and institutional set-up in Cambodia. (March and April 2011).
- **Meeting with Governor and Vice Governor of Phnom Penh** about a new MOU with the Phnom Penh Municipality and the changing roles and status of the Urban Poor Development Fund (UPDF) in Cambodia (March and April 2011)
- **Meeting with Minister of Housing and Local Government and different government departments in Fiji**, about how the communities and the government can work together, the implementation of ACCA in Fiji, and how the national committee, the national CDF and the joint city committees should be set up, to support the ACCA program, as it spreads to more of the 15 cities targeted by the MOU between ACHR, the PCN and the Government of Fiji. (March 2011)
- **Discussion with National Lao Women's Union** about the changing status of the women's savings movement in Lao PDR, and how to institutionalize the support system for this growing community-led movement in the country (January 2011)

3. Advocacy and coordination with regional organizations :

- **APUF / Ministerial Conference in Bangkok** : Coordination with UN-ESCAP to jointly organize to workshops during the Asia-Pacific Urban Forum (APUF) and Regional Ministerial Conference, which will be held back-to-back in Bangkok in June 2011. (*More details in "Agenda 4" below*)
- **Coordinating with CDIA (Cities Development Initiative for Asia)** : ACHR continues to explore the possibility of linking the ACCA Program with the ongoing CDIA-financed urban infrastructure projects in several Asian cities, to help the CDIA program support the infrastructure needs of the very poor also, to bring organized groups of poor into those cities' larger infrastructure and planning processes, to make them more equitable, more pro-poor and more city-wide - perhaps with some participatory infrastructure development involving poor communities as part of the process. Meeting with CDIA in Manila (25 Feb 2011) to discuss this and to plan a joint workshop at the end of the year.
- **Participation in a meeting of Asian Philanthropists in Singapore**, organized by Credit Suisse (April 2011) This was to explore the possibilities of linking with some of Asia's own philanthropic people and private-sector organizations, interested in contributing to the region's development in various ways. A lot of rich people from various countries came to this meeting.
- **Discussion with Habitat for Humanity** about possible collaboration (March 2011)

4. Producing and disseminating ACHR / ACCA Reports :

- ACHR Regional Meeting Report in January 2011 (*on ACHR website and circulated by e-mail*)
- Bangkok ACCA Committee Meeting Report (January 2011) (*on ACHR website and circulated by e-mail*)
- ACHR E-News Bulletin sent out in February 2011 (*on ACHR website and circulated by e-mail*)
- Booklet on ACCA projects in Sri Lanka (in preparation for the Sri Lanka Assessment trip in April)
- Preparation of ACCA Second Year Report (in process, should be completed by June 2011)

5. Preparing for the ACCA Assessment trip to Sri Lanka and ACCA Committee meeting in Colombo :

- During March and April 2011, the ACHR Secretariat in Bangkok was busy preparing for the ACCA Assessment trip to Sri Lanka and ACCA Committee Meeting in Colombo (April 25-30) and coordinating with the participating groups - which focused this time on South Asian groups (Pakistan, Bangladesh and India - all of which are rather new to ACCA), in an effort to use the assessment trip to strengthen the sub-regional links and learning. This preparatory work included :
- Correspondence and preparation of summaries of the new projects being proposed to ACCA
- Agreeing on the countries and participants to join the assessment trip (with a clear emphasis this time on the other South Asian countries of Pakistan, Bangladesh and India)
- Coordinating with the local groups in Sri Lanka who are involved in implementing the ACCA Projects there (Women's Co-op, Sevanatha and the CLAF-Net Fund) to organize the logistics and budget, flights, visas, etc.
- Documenting and compiling all the information we have so far about the ACCA projects in Sri Lanka.

6. Review of the ACHR secretariat's management and performance, and preparation of a new funding proposal to Misereor :

- **Review of ACHR's work during the last 3 years** : During March-April, ACHR has contracted Mr. Terry Standley to act as a "neutral external expert" to review the performance of ACHR Secretariat in Bangkok, in compliance with one of the requirements in our current 3-year funding contract with Misereor. As part of this review, Terry has been actively interviewing ACHR staff members in Bangkok, studying mountains of relevant documents, visiting ACHR-supported projects in Cambodia and Viet Nam, asking several key people in the region for opinions and generally checking out what ACHR has been doing. The review report will be completed in May 2011.
- **Preparation of a new funding proposal for Misereor** : Parallel to this review process, ACHR has also contracted Terry Standley to help draft the next 3-year proposal to ACHR's long-time funding partner Misereor

(covering 2011-2014). A brief concept note on the new proposal has already been circulated among key ACHR contact groups and people in the region, and their good inputs are being incorporated into the proposal. The full proposal should be ready to submit to Misereor in the first week of May 2011.

7. Supporting the triple disaster in Japan : Since the March 22 earthquake and tsunami (and subsequent breakdown of the Fukushima nuclear plant) in the Tohoku region of Japan, ACHR has been coordinating with the ACHR-Japan Network and the CASE Community Architects Network in Japan to channel updates on the situation to friends in the region and to help these local groups to link with Misereor and ACCA to put together some initial funding support for their activities to find ways to help some of the disaster victims. These ACHR linked groups are now exploring how to help the people affected by the disaster can rebuild their communities, their houses and their lives - perhaps in one target area which they have not yet identified. *(more details in the ACCA project proposal from Japan below)*

AGENDA 3 : Community Architects activities in recent months

Chawanad Luansang ("Nad") and Supawut Boonmahathanakorn ("Tee") are two young Thai architects who have been jointly coordinating ACHR's support for community architect activities in the region - a movement which is becoming quite active in many Asian countries now. Nad presents a powerpoint about a few of the community design workshops he has helped organize in recent months, in Lao PDR, Myanmar and Fiji - and especially emphasizes some of the elements in these projects which relate to the ACCA process in Sri Lanka and Bangladesh.

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. What kind of design process that can bring people in a community into this kind of dialogue and can create consensus about what form they would like their community to take? And how can professionals like us facilitate this kind of discussion?

1. On-site upgrading of the community at Nong Duang Tung (84 households) (this is a BIG ACCA project in Chantaburi District, Vientiane Prefecture, in Lao PDR)

This is an interesting case for Sri Lanka to consider, because in this community, there are 84 households, but only six of them are part of the savings group. But last year, when they faced eviction from the government land they were squatting on, all of the community people came together to propose an upgrading project to ACCA, as part of their negotiations to secure their land.

- **We started from the survey and mapping**, and let the people decide what kind of things they wanted to examine in the survey. The people decided to divide the community into 8 zones, and each zone gathered information about their area and drew maps of their zones (the mapping and information are not separate processes, but go together).
- **Expanding the savings group to include EVERYONE** : During this survey, the 6 members of the women's savings group talked to the sub-groups about the importance of the savings process, and made it the rule that anybody who wants to take part in the upgrading process has to be a member of the savings group. Within three months, all 84 households were savings group members. So it was not only the few savings group members who got the benefit of the project, but all the 84 households together - *because they needed to get everyone on board to negotiate effectively for their land tenure and to do their reblocking of the community.*
- **Set up community committee**, with representatives from each of the 8 sub-groups and savings group leaders, and invited the local government to come and listen to the community's ideas. With the support from the Faculty of Architecture in Vientiane, we got 10 students to work with us on the design process to decide how to upgrade the community.
- **Reblocking** : The design process started with the plan of the existing settlement, and then the people



looked at how they could adjust the main walkway a little to bring in water supply, drainage and electricity into the community, and make sure all the houses have access. Finally, they worked out that only 5 houses would have to be moved to make way for these widened and straightened walkways.

- **District-wide committee to negotiate for the land + district fund set up** : Once the people had a clear upgrading plan, a clear management process and 100% savings membership, they felt more confident and worked with the local Women's Union to form a district-level committee to discuss the land tenure issue and to establish a district-level fund for infrastructure improvements in other settlements in Chantaburi District.
- **Deciding to start the project with the collective infrastructure elements and improving the houses later.** This is another key idea from our work. After we got approval from ACCA for the big project, we discussed with the people what we should do first. The people thought it would be good to start with the community infrastructure improvements first, to gather all the community members and bring them to work together on community-wide needs, and then improve the individual houses later. So we started by with the street, which is not only a street, but a community space. They had a very limited budget, and so we as technicians can help them to think how to build a street for the community (showing images), and gathering some skilled community builders in the community to discuss how they could build such a street cheaply?
- **We formed a task-force group which gathered all the community builders inside the community**, and they calculated everything themselves - with just a little support from us checking the structure. In this way, we helped to create a participatory process and the people were the core doers.

Condition: If anybody wants to get a housing improvement loan, they need to help work on the street!

This was the condition the community people set. So everyone came to work and it was very lively!

- **Stretching the housing loans to reach as many families as possible** : After some discussions, the community people decided to use \$10,000 of the \$40,000 big project budget from ACCA for infrastructure (as a grant) and use the remaining \$30,000 as a revolving fund for housing improvement loans, to benefit all the people. And instead of using up that \$30,000 to give loans to build full new houses to just 5 or 6 families (and make everyone else wait a long time for their turn, as the loans are slowly repaid), they decided in the first round of loans to give small house repair loans (of maximum \$500) to 50 households, which are to be repaid within six months, at 8% interest. They keep 3% of this interest in the community savings group, 2% is added to the district fund, and another 2% is added to the savings groups at the district level (?).
- **Collectively rebuilding the 5 houses that had to be removed to make way for the widened roads.** The whole community helped rebuild the 5 houses that "sacrificed" their houses and had to move a little, to make room for the roads.



2. New housing project for landless families on new land in Hlaing Tar Yar Township (30 households in phase 1) (*this is a BIG ACCA project in the periphery of Yangon city, in Myanmar*) We started to work on this exciting project in October 2010, and we worked with the small Yangon-based NGO Women for the World and the Aungzabu Foundation.

- **The problem of landlessness in Yangon** : In Yangon, we don't know how many landless people there are, living in land-rent and squatter communities in the periphery of the city. But two years ago, right after Cyclone Nargis, Women for the World started the savings groups in several of these poor settlements, in three townships ("township" is the Burmese equivalent of "district"). In two of these townships, where most of the savings members are extremely poor land-renters, the people are facing eviction increasingly, as speculative buying and selling of the land drives up both the land costs and land rental rates. (*shows map of Yangon and slides showing the condition of their houses now*)
- **First people-driven land and housing project in Yangon**: A group of women in one of the savings groups (the Pan Thakhin savings group), in Hlaing Tar Yar Township, had been trying for some time to purchase some government land to relocate, but the process took a long time. So they decided to find an inexpensive piece of private land nearby (22 x 300 feet, for 30 houses) to buy collectively and do a housing project, with support from WW and ACCA. This project was a real milestone - the first pilot project to demonstrate a new community-planned and community-built model of collective secure housing solution for the poorest landless squatters in Yangon's slums - where no solution exists yet.
- **Housing planning workshop in August 2010** : In August 2010, Nad and Tee organized a 3-day layout and housing planning workshop in Hlaing Tar Yar Township, in which the people shared their ideas and abilities and learned from each other in the planning process. The process began with letting them tell us about who they are, where do they live, what is their income and how much can they save. After that, we let them dream on paper about the kind of house they would like to have, how many family members will live together, etc. Then we prepared some tools to help them work out a scale map of the new relocation site and design a layout of roads, houses and services on it.

- **Affordability is the starting point** : One piece of information is very important: how much people can afford to invest in building their new houses. We start from that important reality - we don't design the dream house first and then find a way to finance it! We start with how much people can save per month, and how much loan funds we have from ACCA, and putting these together, we designed a financial system to support houses people can afford, and then we designed the houses after that.
- **Housing design process** : In almost every place we work, we start by letting the people explore their housing design ideas themselves, in paper models, with some simple scale tools. Through the design process, the people can visualize how they would like to live together, how big a plot they need. People are almost always extremely practical and realistic when they draw their dream houses - these showed mostly a simple house on stilts, a toilet, a house for the pig, a water pump and a big tree. From there, we move into the design of the real houses and real plots, at actual scale (like seeing how big the toilet and bedroom should be!).
- **We professionals just help them with a few details**, like proposing the idea of shared septic tanks to save money on the toilets. All the households have at least two pigs, so we suggested they could do biogas. And because their new land is near the main road, we suggested that maybe they could keep some space along the road for commercial activities, so all the houses can have a place to sell things along the main road. And when the people's house and community layout designs are more-less finished, we help to draw them up or to show them in 3-dimensional model form.
- **Beautiful painting of the new community**, which we asked a handicapped artist in the market to paint for us. This kind of thing is important to help people visualize possibilities. Sometimes they may see the land and think it's not so good. But they can make it better, and this kind of image can give them a new perspective.
- **Always invite leaders from other communities facing the same land problems**, to learn from the design process and inspire them to do the same. That way, the development of one small community housing project like this can become training and inspiration for a whole city, and can give other groups a big head start when the time comes for them to develop their housing projects. This is an important networking strategy, and an important way of maximizing the learning in every project. In November 2010, we organized another housing planning workshop from savings groups in other townships, who are also negotiating to buy small tracts of inexpensive private land.
- **Involving students from the local architecture and engineering college**. In the second workshop, we got a group of 20 students from the engineering and architecture faculties to learn and work with the people. After they bought the new land, the students helped the people to stake out and subdivide the land into plots, according to the layout plan they developed in the workshop.
- **Forming sub-groups** : This is another important process, when the people all gather and subdivide the land into individual plots, they start to form sub-groups: who wants to live with who, how to manage the savings groups in the new place, the housing construction process, etc.
- **Super cheap \$300 model house** : Another thing we did was to build a sample house which showed what kind of house you can build for about US\$300. This is about the range of housing loans most of the people can afford, so we focused on options which fit within that budget, using cheap local materials (like bamboo), gathering all the carpenters and the women in the community to think together and come up with some construction ideas to make the house well but cheaply, and put all these ideas into this model house.
- **The new houses and infrastructure were built in just three months** : With water pumps and toilets (with shared septic tanks) and simple raised earth lanes, for infrastructure. The people built the houses themselves very simply and well. They figure that these simple wood and bamboo houses will last for 7 years - they treat



the bamboo with some oil to preserve it. They are very proud of these houses. The houses which use more timber cladding are more expensive (up to \$500).

- **Finances** : They decided to take the \$40,000 big project funds from ACCA as a 5-year loan to the community cooperative, which they have used to both the land and build their 30 simple "starter" houses, with an interest of 20% over the whole 5-year period (?). Each family will repay 20,000 Kyat (about US\$15) per month, via the savings group, to the CDF they are setting up. A housing management committee collects the loan repayments every month.

Other regional community architecture activities in the last 4 months :

January 2011, savings workshop in Burma: Visit the housing project in Burma to learn how they are managing the loan repayment. We also organized a 3-day savings workshop in Burma, in which more than 35 communities (being supported by three different organizations - Aungzabu Foundation, WW and Bedar Development Trust) in 4 cities participated. These three organizations would like to link all these savings groups - which live quite close to each other - into one large network, to exchange experiences and support each other more easily.

February 2011, community planning workshop in Pakse District, Lao PDR: Visit to the southern part of Lao PDR, to meet with a community (**NAME?**) in Pakse District (Champasak Province) which faced eviction after they had a fire in the community, to help them prepare a proposal for an ACCA big project (which is included in this meeting's set of new proposals).

March 2011, community mapping and settlement planning workshops in Lautoka and Suva, Fiji, in collaboration the People's Community Network, a team of community architects from Australia and New Zealand, and some local architects who have just recently joined with the city-wide upgrading process there. Last year, our community architects network in Australia and New Zealand (Hugo, Anna and Heidi) spent two months (Oct-Nov 2010?) working with the communities in Fiji, to help start the community mapping process in the city of Lautoka.

- **Mapping works like a catalyzing process in new communities** : When we talk about mapping, it includes not only marking the houses and settlement boundaries, but including the information that the people need to know. In Fiji, the savings is very new, but this mapping process can bring all the community people to participate and can actually give a big boost to get people to start saving, as preparation for their housing and settlement upgrading, and to start talking about what they need to fix in their communities: the services, the house, the land tenure security. Produced some beautiful big maps, which they presented in city-wide meetings.
- **Using aerial photos to analyze the settlement problems and plan the small upgrading projects** : This time in Fiji, we 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 explain about what the problems in the settlement are, and what are the good things they want to keep or enhance. For example, in (community name is Zomuga?) 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.
- **About 13 communities in Lautoka participated in this mapping and small project planning workshop.**
- **Municipality offers two pieces of land for relocation** : The municipal government in Lautoka has offered two pieces of government land for relocation of the coastal fishing communities the government wants to evict. So we organized a 2-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.
- **Housing planning workshop in the Villa Maria Community (25 households), in Suva** : At the end of the visit, we spent two days in Suva, working with a 100-year old community living on church land, which the church now wants to use to build a home for retired priests and the people are facing the possibility of eviction. So we organized a mapping and planning workshop to help the people develop a kind of land-sharing proposal, in which they keep 4 acres of the land they now occupy and return the most beautiful 1 acre (with a view to the sea) to the church for the old priests' home. After Hugo went

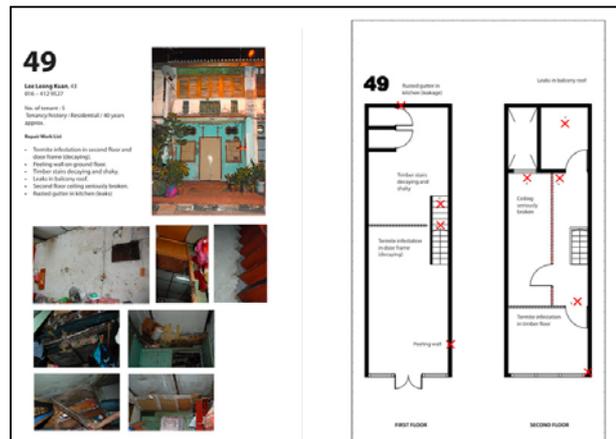


home to Australia, Nad organized a mapping and land-sharing planning workshop with the people here, and it looks like the Archbishop will finally make good the promise and give them some land.

April 2011: Community mapping and design workshop, in Kohalpur, Nepal (with Nad and Lumanti and 4 local community architect volunteers), to help design the BIG ACCA housing project at the Ektanagar community.

April 2011, community upgrading workshop in Georgetown, Penang. 95% of the people who live in historic shop-houses in Georgetown (which is a UNESCO World Heritage site) are tenants. Most of the land and houses are owned by families who are part of four large Chinese clans. As investors come in and want to start boutique hotels or a restaurants in this historic neighborhood, the land-owners raise the rental rates, so the families who have lived for generations in these old shop houses cannot afford to stay and gradually move away.

- Pilot upgrading by tenants in Armenian Street :** Our friends in the community architects network in Malaysia have started to survey Georgetown and have been looking for one area which could be a pilot project to show how these historic houses and neighborhoods can be restored and by the tenants themselves, without evicting the people who are the heart and soul of Georgetown. They identified a group of 10 adjacent houses in Armenian Street, which are all owned by the same landowner (a Chinese temple). With support from ACCA, these ten households will upgrade their dilapidated houses and show a new solution to this problem of gentrification in a historic neighborhood.
- They told us that this is the first time ever that the tenants and the land-owners have come to sit together and talk about how to develop the street together!** This collaboration has led to a project proposal which is included in the set with this meeting (see *Malaysia project below*).
- After that, we had a meeting with the 10 tenants in one of the old houses.** We have one architect who is helping to coordinate this process, and one of the tenants (who is an interior designer) is also helping us to document these 10 historic houses in such a nice way. We helped them to map out the problems in their buildings and what needs to be fixed, as preparation for the ACCA proposal.



Regional community architecture activities planned for the coming months :

- A community-driven disaster response workshop. Date: some time after May 2011 - in a real disaster area (maybe in Indonesia or Philippines)
- Some workshops on appropriate technology and building materials, in some areas
- Heritage / building materials workshops (hosted by Tibet Heritage Fund? Mongolia? Nepal?)
- Summer workshop for young professionals

Somsook adds : Nad's presentation shows how there are different ways to start - with savings, with mapping, with an eviction crisis. But then the task is to see how to use the community upgrading process to expand these activities to include the whole community, to bring everyone in the community together, so they can build all kinds of new systems in their community together: systems of rights, systems of social welfare, systems of finance, systems of mutual support - as a new unit that lives together.

- In Nad's approach, he tries to avoid the individual kind of housing development,** where each family does its own thing in isolation. Instead, he tries to start with the collective process first - like the walkway in Vientiane, which is more than just an access way for cars, but a communal living space that belongs to the whole community. This is how the architects can help move the people's vision beyond what already exists. And by getting people to work together on this common amenity, and by pulling in all the sleeping community members and fence-sitters, you are building a new trust, a new confidence and a new collective force in the community which can then go on to do more things together, to make a more holistic kind of upgrading.
- Upgrading is not just giving land tenure security to each house** - some with very big and some with very small land - we can adjust it a little bit and make a new system in which everybody is linked together, and everybody's needs are taken into the planning and adjustment.

Jaya adds :

- In Sri Lanka,** I think you have already observed that we are spending a lot of money unnecessarily on houses which people are building by themselves, without any collective process. The way you have done the housing in

Burma and Lao PDR is very inspiring: very simple and very interesting technology. We need our own young professionals in Sri Lanka to learn from these experiences and perhaps to experiment in some communities, so the communities can change their thinking and we can reduce the construction costs.

- **In Bangladesh**, they don't have this kind of experience. They have a lot of resources, but this knowledge and the manpower to do the kind of work Nad does is not there. So this is a good opportunity to work with these three community leaders who have come from Gopalganj, where we are going to propose a new ACCA project in this meeting.

Jaya proposes a community housing planning workshop in Bangladesh : Jaya proposes to organize a community housing and layout planning workshop in Bangladesh quite soon, as a kind of training for both the community people and the professionals there, perhaps with the involvement of Nad and some other community architects from the region. Maybe in Gopalganj, where the big project is now going to be underway, so the workshop could focus on a real project and real needs. Invite people from different places to participate and be involved.

AGENDA 4 : Plans for upcoming ACCA meetings from now to September 2011

- **Next ACCA / ACHR Committee meeting in August 2011:** Possible venues: Penang, Seoul, Bhuj (along with a community development design workshop) or Lao PDR. We have continued to follow the principal of the "moving meeting" for these committee meetings, organized in a different country each time, so besides the meeting, we have a chance to participate in the local process in some way and visit projects. We have meetings about every three months.
- **Regional workshop on community-driven disaster rehabilitation :** Possible venue in Philippines or Indonesia. No date set yet.
- **Community mapping workshop :** Possible venue in Karachi, hosted by OPP-RTI. No date set yet. Please ask our OPP leaders when this would be possible. We will send a group of community leaders and workers for this one.
- **Regional workshop on poor people in historic cities and heritage sites :** Possible venue: Georgetown, Penang. Date: early August, with the possibility of linking this with an ACCA Committee meeting.
- **City-wide upgrading and community savings training workshop in Sri Lanka :** No date set.
- **Community layout and housing planning workshop in Gopalganj, Bangladesh (June 2011)** to be organized around the BIG ACCA project in Gopalganj, at the new government resettlement site. We can invite community architects from other countries to actually come and do the planning for this project with the people, and use that project as a training ground for other communities, for other Bangladeshi professionals and for groups from other countries. Nad and Jaya will coordinate with the Bangladesh team.

The idea is to use these kinds of country workshops to create space for regional learning! We did a similar thing in Davao, in the Philippines, when we used the design and construction of a bamboo bridge as a training for the whole region. When these kinds of activities are scheduled, we can invite people from several other countries to join the process, to learn, to give their inputs and to work together. It's not just one city doing its own thing in isolation. We're opening that up, so now each city has a lot of friends, a lot of experiences to borrow from, a lot of knowledge to make use of and to share!

Regional workshop on "Inclusive Urban Development" in Seoul, Korea (maybe in September or October 2011). Korea is the country which since ACHR was formed in 1988 has had a lot of redevelopment programs and a lot of evictions happening, especially in Seoul. We thought that after all these years, this process would be slowing down, but it's not. And many of the people who cannot afford the expensive housing in high-rise apartments have to live in squatter settlements, in houses made of temporary and easily burned materials. There are some 4,000 families living in these vinyl house settlements. So we are trying to continue this discussion with the authorities in Korea to find a way that the housing of these poor people should be taken care of. We want to propose that the government give land, so this group of people can build their own housing, and what the government can easily contribute is to provide land, and the housing can be constructed together, by the people.

- **Exploratory trip in mid-May 2011 :** We will make an exploratory trip to Korea, to discuss with Citynet and local groups and plan this workshop. We will go there together this month, to explore this possibility and to plan a regional workshop on "Inclusive Urban Development" in Seoul (maybe in September or October 2011). Because the City of Seoul has asked to host the new secretariat of Citynet, and that is a very good opportunity for Seoul to solve this problem of urban poor housing, before becoming the Citynet Secretariat. And we will help them to do that. We will probably invite mayors and city managers and the community representatives to have a regional meeting in Seoul, maybe for two days, and hopefully something can start from that meeting (like the City of Seoul announcing that they are giving land to the poor for a pilot housing project by vinyl house dwellers...)
- **Possible idea: to invite our ACCA Committee to this meeting, to present.** In this meeting, it would be good to invite our ACCA Committee to present the work that is happening and share with other cities, and to bring together these two levels of the larger urban development and the poor community development.
- **Kirtee on the Seoul meeting :** This is essentially an advocacy work that ACHR is doing, and this work has a partner in Citynet. The secretariat of Citynet is now in Yokohama, and it is going to move to a new city in 2014. When this process of deciding where to move the Citynet secretariat was going on, Somsook and I went to the

Mayor of Seoul and we said we will vote for you if Seoul becomes the city of the people! They all laughed. Now we are building on that. So if the secretariat moves to Seoul in 2014, it means we have about two and a half years left. When we go there in two weeks, we will talk to three sets of people: the city government, the corporate social responsibility people, and civil society. Our strategy is this: you only have 4,000 families in vinyl houses! It is nothing for Korea, nothing for Seoul! We want to give them a dream and a perspective: let us house these 4,000 families properly, before the Citynet secretariat moves in. So its a strategic move, it's an advocacy action, in partnership with an international network called Citynet.

AGENDA 5 : Plans for upcoming APUF / Ministerial Conference in Bangkok, June 2011

The Asia-Pacific Urban Forum (APUF) is an important regional gathering being organized by UN-ESCAP in June 2011, in Bangkok, Thailand. Over the last three months, ACHR has been coordinating with the UN-ESCAP, its regional partners, CODI and the Thai Government (which is hosting the Ministerial conference of Asian Ministers that will be organized back-to-back with the APUF meeting) to bring a more community-driven, city-wide and people-centered development perspective to this meeting by organizing two important workshops and a panel discussion :

- **A regional community workshop on community networks, community-driven slum upgrading and CDFs (June 20)** in Asia (which will be organized one day before the ministerial workshop): At the same time we are trying to convince these super high-level ministers to support community-driven upgrading, we will also organize another workshop for community leaders from around Asia, on community networks and community finance in Asia. This workshop may happen the day before the APUF meeting, in which we would sit together, plan together and share together, and then make a good plan how to bring this group and this voice into various workshops that are part of APUF, to bring the community perspective and community agenda into those events at this regional forum.
- **A ministerial workshop on city-wide slum upgrading (21 June, 2011)**, which will take place on 21 June, during the ministerial conference, one day before the start of APUF. We have been coordinating with our friends in various Asian countries to invite as many of the good, active ministers (and many groups have proposed their own "good" ministers for this workshop!) and high-level government officers as possible to meet each other in this workshop, which will be hosted by the Thai Government's Ministry of Social Development and Human Security. The Thai Prime Minister (who has been a very good supporter of city-wide upgrading in Thailand) will present this city-wide and people-driven upgrading concept to these Asian ministers. The one-day workshop will include field trips for the ministers to Baan Mankong community upgrading projects in Bangkok and a dialogue between the ministers and the Thai community leaders on community-driven and city-wide slum upgrading. We hope that this event will inspire ministers from different Asian countries to support city-wide upgrading in their countries and that we will be able to use this event to start building a regional platform ("semi-formal") of policy-makers on this issue.
- **A community panel discussion on community-driven development and CDFs during the APUF meeting (22 June)**. This will give the APUF participants a chance to listen to the voices from the grassroots and to understand the emerging strength and development force of poor people in Asia, and give them a chance to tell what they are doing, what is important and what should be the important aspects that the ministers and other development agencies and NGOs in this APUF forum should take into account (especially the aspect of the community development funds - which is a more strategic direction that involves bridging the formal system and the people's system, and bring this into the regional platform).

This is one way for us to bring Asia's growing, thriving community process from the basement up into the top floor!! Make what we have already done in a big way in our countries visible! Show it to this important regional platform, to make it more visible. To show that the poor want to be change-makers, not only beneficiaries any longer. Also show the networks, show the community funds at community, city and national levels.

APUF Schedule :

Tuesday 21 June : Ministerial Workshop on City-Wide Upgrading :

- **Morning (10:00 - 12) :** All the ministers and participants will go to Government House to sit with the Thai prime minister, who will tell about Thailand's national city-wide slum upgrading program ("Baan Mankong"), and will explain why the government has committed to that program (now CODI has about US\$200 million in its fund, all from the central government, for this slum upgrading by people on the ground). Because the Prime Minister is an economist, he will probably tell the floor that this slum upgrading is not a form of welfare, but it is actually an investment in economic development! The CODI director and the Minister of Social Development and Human Security will then present the overall picture of how we perform this city-wide slum upgrading program, which is now being implemented in over 270 Thai cities, and how the money is channeled into the people's hands, in a big way.
- **Afternoon (1:00 - 5)** Field visits to Baan Mankong slum upgrading projects at two or three sites.

Wednesday 22 June : The opening of the Asia Pacific Urban Forum (APUF)

- **Morning (10:00 - 12)** Most of the ministers will join this big opening event, at the UN.

- **Afternoon (1:00-4)** We will continue our process with a panel discussion on city-wide upgrading. The ministers will come back to discuss what they have seen on the ground and from the Thai Prime Minister, and how we can implement this city-wide upgrading region-wide, and bring it back to their countries, and develop it. What kind of support and what kind of back-up should be happening to do this city-wide upgrading. Whether we should build up some kind of semi-formal platform of these ministers who can link together, learn from each other and can influence the other regional processes - the ASEAN - which is quite powerful and has lots of money, and other international agencies operating in the region. So we hope that this ministerial platform will bring the issue of city-wide upgrading by people up to the regional politics, and get the different institutions and national governments to move along in that direction. This is the idea.

Discussion on the APUF and Ministerial conference in June :

Kirtee : Proposes to invite the President of India to this meeting. I see there is no minister on the list from India. I would like to inform you all that in the context of city-wide and nation-wide slum upgrading, India has taken one of the most significant initiatives. Two and a half years ago, when the new government came into power, the President of India made a commitment in the parliament that all slum dwellers in the country will be given property rights on the land where they now stay, within seven years. This is one of the most significant commitments the government has ever made to its poor people. Processes are going on to implement this promise, though they are slow. I would like to suggest that we invite the President of India to this meeting. The reason I'm saying this is I'm talking about larger international accountability. India has taken this important step, and India should say what they've done to realize this plan, what are the obstacles, and let us then become part of a global community which believes in this and is doing it.

Somsook : We'll ask UN-ESCAP (who is the organizer) to consider inviting her to the main APUF forum. It may be a little complicated, but we will bring this issue up in our meeting on May 3rd. It's good to have these strong, and very high-level figures to speak, in front of the policy makers. Because we want to change Asia! Asia doesn't have to be a region filled with slums any longer! We can change that!

Vrunda : Suggests also inviting some state-level government officials, since many of the important national programs for slums in India are being implemented at the state level.

Norberto : Suggests organizing a regional Slum Dwellers Forum in Asia - an urban poor forum for all of Asia, and link it to ACCA. (*Nandasiri and Rupa support this idea*)

Somsook : I think it is a good idea that we have our own Urban Poor Forum. Because at so many of these meetings, government officials, professionals and NGOs speak on behalf of people. Now we want to share among ourselves.

Ruby : Good to focus clearly on the poor and on urban. Urban poor people are not asking for help but they are doing things themselves, in their cities. The poor themselves should come together and speak. Show the urban poor as change makers, in a big way.

Na: If we use the term "urban poor", maybe China, Korea and Japan won't accept! (Somsook: For this meeting, we don't need the permission from China and Korea!)

AGENDA 6 : Plans for new ACCA Program funding proposal

Extending the ACCA Program in two ways : In the last ACCA / ACHR committee meeting in Bangkok, on January 26, 2011, the committee agreed to continue the ACCA Program in two ways :

- **By extending the existing program for an additional six months :** The existing ACCA Program is scheduled to end in October 2011. But since 42% of the project budget remains unspent at the end of two years, we are in the process of negotiating with IIED and the Gates Foundation to extend the program by an extra six months, so it will end in May 2012 and we needn't be too rushed to spend the remaining money.
- **By drafting a new 3-year funding proposal,** to continue the program and implement a second phase of ACCA (2012 - 2015). Instead of waiting for the money to finish, we should start drafting a new program proposal right away. Maybe three more years, to make a total of six years of implementation. In this second proposal, some elements may continue and some new ones can be added. In the next ACCA meeting, we should have a clearer idea of this new proposal, and be able to bring some more concrete notes and concepts to discuss.

AGENDA 7 : ACCA finances and budget

Budget summary : We have spent about US \$6 million of the total \$11 million ACCA Program budget so far, and have about US\$ 5 million (about 40%) left, and have about one year to go (assuming IIED and Gates Foundation agree to our 6-month extension of the project to May 2012).

Income and expenditure during the last 5 months (December 1, 2010 - April 20, 2011)	
Funds received in ACCA account in Bangkok	Amount (US\$)
• Balance brought forward	782,627.85
• Interest paid (Dec 16, 2010)	\$ 394.78
• Transfer from IIED (Feb 2, 2011, minus \$16.29 transfer tax)	\$ 2,239,782.18
Net income	\$ 3,022,804.81
• Current expenses during the period (see details in chart below)	\$ 884,421.98
Balance in account	\$ 2,138,382.83

Details of ACCA Program Expenses (during the period of December 1, 2010 - April 20, 2011)		
Program component	Details of actual budget disbursements	Total amount disbursed (US\$)
SMALL projects	Budget transferred to support projects in 26 cities/districts, in 7 countries : <ul style="list-style-type: none"> • Lao PDR (14 districts) \$53,000 • Myanmar (2 districts) \$25,000 • Mongolia (2 cities) \$30,000 • Nepal (2 cities) \$15,500 • Sri Lanka (3 cities) \$21,000 • Thailand (2 cities) \$10,296 • India (1 city) \$7,500 	162,296.00
BIG projects	Budget transferred to support projects in 16 cities/districts, in 8 countries : <ul style="list-style-type: none"> • Myanmar (Hliang Tar Yar District, Yangon) \$40,000 • Philippines (2 cities) \$35,000 • Philippines - 1 ACCA regional fund loan (Mandaue) \$10,000 • Viet Nam (2 cities) \$30,000 • Lao PDR (2 districts in Vientiane Prefecture) \$30,000 • Nepal (3 cities) \$57,300 • Sri Lanka (3 cities) \$68,500 • India (1 city - Bhuj) \$20,000 • Thailand (2 cities) \$20,000 	310,800.00
Support to community savings and funds	Most basic community savings activities are supported by the \$3,000 per city budget (under City and National process), but two special projects : <ul style="list-style-type: none"> • Lao PDR (22 districts) \$20,146.70 • Myanmar (2 districts) \$1,000 • Mongolia (seed fund) \$12,000 	33,146.70
Understanding Asian cities	<i>No activities during this period.</i>	0
Disaster rehabilitation	<ul style="list-style-type: none"> • Viet Nam (cyclone, 2 cities) \$22,600 • Indonesia (2 projects Mount Merapi Volcano) \$25,000 • Japan (Tohoku tsunami and earthquake) \$16,000 	63,300.00
Support to city and national processes	Includes support for city development processes (@ \$3,000 per city), support for national coordination (@ \$12,000 per country), exchanges (@ \$10,000 per country), national workshops (@ about \$10,000 per country). Other national support includes national workshops, surveys and some coordination (esp. for Cambodia and Lao PDR, which operate on a national scale and lack other funding support for national coordination) <ul style="list-style-type: none"> • Fiji (support to People's Community Network - PCN) \$20,000 • Lao PDR (19 districts in 5 provinces) \$20,049.51 • Myanmar (1 district) \$3,000 • Nepal (1 city, youth group in Birgunj) \$5,000 • Pakistan - \$14,316 • Indonesia - \$12,000 • India - \$8,000 	88,365.51
Regional strengthening	<ul style="list-style-type: none"> • ACHR Regional Meeting in Bangkok (Jan 2010) \$81,445 • Mongolia exchange trip to Sri Lanka - \$4,022 • Workshop in Lao PDR - \$1,200 • Workshop in Myanmar - \$3,717 • Assessment and ACCA meeting in Nepal (Nov 2010) - \$8,320 • Fiji trip (March 2011) \$10,088.46 • Cambodia - \$2,216 • Philippines - \$2,274.06 • Assessment and ACCA meeting in Sri Lanka (advance) \$40,000 	153,282.52
Administration and coordination	<ul style="list-style-type: none"> • Salaries, benefits - \$53,311.96 • Running costs, office - \$1,775 • Travel expenses - \$14,814.99 • Publications - \$1,333.33 • Bank fees, audit - \$1,695.97 	72,931.25
TOTAL		\$ 884,421.98

AGENDA 8 : Some adjustments to the ACCA ceilings

The ACCA ceilings we have agreed to so far are :

- maximum 15 cities per country
- maximum 8 big projects per country, with ceiling of max. \$40,000 per project
- maximum \$15,000 per city for small projects
- about \$58,000 per city total

Agreement : We will keep these same ceilings until October 2011 (when ACCA's third year ends). Then in the committee meeting in November 2011, we will review these ceilings, and if we have any big and small project funds left, we will go into the "free market" system, and any country (especially the countries with big populations!) that wants to propose projects above their country ceiling can do so, on a first-come-first-serve basis, until the remaining ACCA budget is spent! That way, active countries (like Cambodia) can propose beyond the ceiling.

- These *above-ceiling* projects can then be proposed in the ACCA committee meeting in November 2011.

Agreement about additional funds for cities with disaster situations : In an ACCA city which has a disaster, it is agreed that the city can add big project funds up to a ceiling of \$20,000 to the initial \$40,000 big project budget. The idea is that these cities should try to organize the City Fund in such a way as to cope with both the upgrading and the incidents of disaster needs, and should not be too dependent on ACCA funds.

- **Example :** In Batticaloa, for example, where the \$40,000 big project funds have already been approved, a maximum of \$20,000 can be added to that big project budget for housing improvements, in the case of the flood disaster.

PART 2 : SUMMARY of new ACCA proposals APPROVED on April 30, 2011

(All figure in US Dollars)

Country	City / District	Total budget proposed	Big projects	Small projects	City process	Underst anding cities	Other city and national process	Disaster	Com- munity savings and fund
INDONESIA	Mount Merapi (Yuli)	58,000	40,000	15,000 (5)	3,000				
	Mount Merapi (UPC)	75,000	30,000	15,000 (5)	5,000			25,000	
	Kendari	58,000	40,000	15,000 (5)	3,000				
	Community architects in 3 cities (UPC)	10,000					10,000		
NEPAL	Biratnagar	12,500	12,500 (ACCA regional loan)						
BURMA	Landless Farmers Network (WWM)	58,000	40,000	15,000 (3)	3,000				
	Khawmu Township (SEM - Aungzabu)	48,000	40,000				8,000		
KOREA	Gwacheon	18,000	--	15,000 (5)	3,000				
	Daejean	18,000	--	15,000 (5)	3,000				
	Busan	18,000	--	15,000 (5)	3,000				
PHILIPPINES	Mandaue (HPFP)	36,000	36,000 (ACCA regional loan)						
SRI LANKA	Batticaloa	60,000	20,000 + 20,000 (ACCA regional loan)					20,000	
MONGOLIA	Sainshand District	10,500	--	7,500 (3)	3,000				
	Undurshireet District	10,500	--	7,500 (3)	3,000				
	Zuunmod District	10,500	--	7,500 (3)	3,000				
THAILAND	Chinatown Bangkok	3,500	--	2,000 (1)	1,500				
INDIA	Meera research	4,000				4,000			
LAO PDR	Luang Prabang Dist.	40,000	40,000						
	Pakse District	40,000	40,000						
PAKISTAN	Karachi Goths	46,000	40,000	--	3,000	3,000			
JAPAN	Tohoku tsunami	16,000						16,000	
BANGL'DESH	Gopalganj	43,000	40,000	--	3,000				
MALAYSIA	Georgetown	58,000	40,000	15,000 (5)	3,000				
TOTAL	10 new cities + 10 ongoing cities	752,260	479,303 (13 new projects)	144,500 (48 projects)	45,457	4,000	18,000	61,000	0

PART 3 :

Chart summary of TOTAL ACCA budget approved, as of May 1, 2011

Country	City / District	Total budget approved	Big projects	Small projects	City process	Underst anding cities	Other city and national pro-cesses	Disaster	Com-munity savings and fund
1. Cambodia (15 cities)	Serey Sophoan	58,000	40,000	15,000 (12)	3,000				
	Samrong	58,000	40,000	15,000 (11)	3,000				
	Preah Sihanouk	58,000	40,000	15,000 (8)	3,000				
	Peam Ro Dist., Prey Veng	58,000	40,000	15,000 (8)	3,000				
	Bavet City	58,000	40,000	15,000 (13)	3,000				
	Khemara Phoumin	68,000	50,000	15,000 (11)	3,000				
	Kampong Cham	58,000	40,000	15,000 (6)	3,000				
	Pailin	18,000	--	15,000 (6)	3,000				
	Sen Monorom	18,000	--	15,000 (9)	3,000				
	Siem Reap	58,000	40,000	15,000 (8)	3,000				
	Phnom Penh, fire	55,000	40,000	10,000 (1)				5,000	
	Community Builders Training center (PNH)	20,000		10,000 (1)			10,000		
	Daun Keo, Takeo Prov.	18,000	--	15,000 (8)	3,000				
	Steung Treng Municipality	18,000	--	15,000 (10)	3,000				
	Banlung, Ratanakiri	18,000	--	15,000 (17)	3,000				
	Pursat	18,000	--	15,000 (7)	3,000				
	Country slum survey	10,000					10,000		
	Nat. process support (x2)	20,000					20,000		
2. Indonesia (7 cities)	Surabaya	58,000	40,000	15,000 (5)	3,000				
	Makassar	55,000	40,000	12,000 (4)	3,000				
	Jakarta	18,000	--	15,000 (5)	3,000				
	Tasikmalaya District	10,000	--	10,000 (1)					
	Yogyakarta	23,000	--	15,000 (5)	3,000		5,000		
	Merapi Volcano (UPC)	75,000	30,000	15,000 (5)	5,000			25,000	
	Merapi Volcano (Yuli)	70,000	40,000	15,000 (5)	3,000			12,000	
	Kendari	58,000	40,000	15,000 (5)	3,000				
	National survey and map	10,000					10,000		
	Surabaya architects design competition (UPC)	30,000					30,000		
	Community architect work in 3 cities (UPC)	10,000					10,000		
	Nat. process support (x2)	22,000					22,000		
	National activities	16,497					16,497		
3. Nepal (6 cities)	Bharatpur	58,000	40,000	15,000 (5)	3,000				
	Biratnagar	70,500	52,500 (2 proj)	15,000 (6)	3,000				
	Birgunj	63,000	40,000	15,000 (5)	3,000		5,000		
	Kohalpur	58,000	40,000	15,000 (5)	3,000				
	Ratnanagar	58,000	40,000	15,000 (5)	3,000				
	Koshi	17,300	17,300						
	Country survey	16,100					16,100		
	Federation building	5,000					5,000		
Nat. process support (x2)	20,000					20,000			
4. Burma (7 cities)	Khawmu Township (SEM)	178,800	80,000 (2 proj)	30,000 (10)	3,000		8,000	54,800	3,000
	Kunchankone (WW)	65,000	40,000	12,000 (4)	3,000			8,000	2,000
	Dadeye Township	30,000	--	--	--			30,000	
	Gangaw Township	10,000		10,000 (1)					
	North Ukkalapa Township, Yangon	58,000	40,000	15,000 (5)	3,000				
	Hlaing Tar Yar Township, Yangon	58,000	40,000	15,000 (5)	3,000				
	Landless Farmers Network (WW)	58,000	40,000	15,000 (3)	3,000				
	National process support	10,000					10,000		
5. Korea (4 cities)	Seoul	58,000	40,000	15,000 (5)	3,000				
	Nat. process support (x2)	20,000					20,000		

- 1 big pr. - 20 small	Gwacheon	18,000	--	15,000 (5)	3,000				
	Daejeon	18,000	--	15,000 (5)	3,000				
	Busan	18,000	--	15,000 (5)	3,000				
6. Philippines (16 cities) - 12 big projects - 67 small projects	Quezon City Dist 2 (FDUP)	64,000	40,000	15,000 (5)	4,000	5,000			
	Manila Baseco (UPA)	85,500	50,000	16,000 (3)	3,000		6,500	10,000	
	Navotas (TAO)	65,500	40,000	15,000 (5)	3,000	7,500			
	Iligan (SMMI)	46,000	40,000	3,000 (1)	3,000				
	Quezon City Dist 1+2 (HPFP)	18,000	--	15,000 (5)	3,000				
	Typhoon Ketsana (HPFP)	70,000	20,000	--	--				50,000
	Mandaue (HPFP)	53,000	86,000 (2 proj)	--	3,000				
	Davao (HPFP)	18,400	--	10,000 (4)	3,000	1,700		1,700	2,000
	Digos (HPFP)	58,400	40,000	10,000 (4)	3,000	1,700		1,700	2,000
	Kidapawan (HPFP)	58,200	40,000	10,000 (4)	3,000	1,600		1,600	2,000
	Albay, Bicol (HPFP)	36,000	--	25,000 (6)	3,000				8,000
	Talisay (HPFP)	18,000	--	15,000 (5)	3,000				
	Muntinlupa (HPFP)	18,000	--	15,000 (5)	3,000				
	Bulacan Province (HPFP)	33,000	--	30,000 (10)	3,000				
	Rodriguez (HPFP)	58,000	40,000	15,000 (5)	3,000				
	Sorsogon City (HPFP)	58,000	40,000	15,000 (5)	3,000				
	Quezon City Sama Sama	20,000	20,000						
	National Disaster survey + workshop (HPFP)	35,000							35,000
Nat. process support (x2)	22,000						22,000		
7. Viet Nam (10 cities) - 5 big projects - 41 small projects	Viet Tri	61,000	40,000	15,000 (5)	4,000				2,000
	Vinh	86,300	45,000	15,000 (5)	4,000			20,300	2,000
	Lang Son	21,000	--	15,000 (5)	4,000				2,000
	Ben Tre	18,000	--	15,000 (6)	3,000				
	Hung Yen	18,000	--	15,000 (5)	3,000				
	Thai Nguyen	18,000	--	15,000 (5)	3,000				
	Hai Duong	58,000	40,000	15,000 (5)	3,000				
	Ha Tinh	45,300	25,000	15,000 (5)	3,000			2,300	
	Ca Mau	3,000	--	--	3,000				
	Quinhon	29,390	15,000	--					14,390
	National processes	37,464	--	--		15,000	22,464		
	National CDF activities	37,164				15,000	22,464		32,139
	Nat. process support (x2)	22,000					22,000		
8. Sri Lanka (7 cities) - 8 big projects - 36 small projects	Nuwara Eliya	58,000	40,000	15,000 (5)	3,000				
	Kalutara	58,000	40,000	15,000 (5)	3,000				
	Matale	58,000	40,000	15,000 (5)	3,000				
	Batticaloa	118,000	80,000 (2 proj)	15,000 (5)	3,000			20,000	
	Galle	58,000	40,000	15,000 (5)	3,000				
	WB Information Center	10,000		10,000 (1)					
	Kilinochchi	58,000	40,000	15,000 (5)	3,000				
	Moratuwa	58,000	40,000	15,000 (5)	3,000				
	Nat. process support (x2)	17,500						17,500	
9. Mongolia (15 cities) - 5 big projects - 83 small projects	Erdenet City (UDRC)	60,000	40,000	15,000 (5)	3,000				2,000
	Tunkhel village (UDRC)	60,000	40,000	15,000 (5)	3,000				2,000
	Bayanchandmani Dist (UDRC)	60,120	25,120	20,000 (6)	3,000	10,000			2,000
	Ulaanbaatar, Khan-Uul Dist, 5th Horoo (CHRD)	20,000	--	15,000 (5)	3,000				2,000
	Darkhan (CHRD + UDRC proposals combined)	43,000	20,000	17,000 (8)	4,000				2,000
	Arvaiheer District, Uvorkhangai Province (CHRD)	44,647	25,647	15,000 (5)	4,000				
	Ulaanbaatar, Baganuur District (UDRC)	20,000	--	15,000 (8)	3,000				2,000
	Bulgan Dist, Bulgan Province (UDRC)	20,000	--	15,000 (6)	3,000				2,000
	Ulaanbaatar, Sukhbaatar District (UDRC)	20,000	--	15,000 (5)	3,000				2,000
	Baruun Urt District, Sukhbaatar Prov (UDRC)	18,000	--	15,000 (8)	3,000				
	Tsenhermandal District, Khentii Province (UDRC)	18,000	--	15,000 (5)	3,000				

	Bayandalai, Gobi (UDRC)	18,000	--	15,000 (8)	3,000				
	Sainshand District	10,500	--	7,500 (3)	3,000				
	Undurshireet District	10,500	--	7,500 (3)	3,000				
	Zuunmod District	10,500	--	7,500 (3)	3,000				
	Pollution study (UDRC)	15,000	--	--		15,000			
	National S&C process support to all groups	5,000							5,000
	National activities	24,490					24,490		
	Nat. process support (x 2)	20,000	--	--			20,000		
10. Fiji (3 cities) - 1 big project - 15 small projects	Suva	18,000	--	15,000 (5)	3,000				
	Lautoka	18,000	--	15,000 (5)	3,000				
	Lami	58,000	40,000	15,000 (5)	3,000				
	National comm. survey	15,000				5,000	10,000		
	Community planning	10,000				10,000			
	Nat. process support (x2)	20,000					20,000		
11. Thailand (9 cities) - 8 big projects - 20 small projects	Chumpae City	33,000	30,000	--	3,000				
	Bang Ken Dist. (Bangkok)	43,000	30,000	10,000 (4)	3,000				
	Chiang Mai learning centr.	20,000				20,000			
	Prachuab Kirikan Prov. (stateless Thais)	38,000	20,000	15,000 (5)	3,000				
	Ubon Ratchatani	27,000	20,000	5,000 (2)	2,000				
	Rangsit, Pathum Thani	27,000	20,000	5,000 (2)	2,000				
	Hua Hin, Prachuab	27,000	20,000	5,000 (2)	2,000				
	Nakhon Sawan	27,000	20,000	5,000 (2)	2,000				
	Koh Khwang, Chantaburi	27,000	20,000	5,000 (2)	2,000				
	Chinatown Bangkok	3,500	--	2,000 (1)	1,500				
	Nat. process support (x2)	20,000					20,000		
12. India (2 cities) - 2 big proj - 12 sm proj	Bhuj	58,000	40,000	15,000 (7)	3,000				
	Leh City (Ladakh)	63,000	40,000	15,000 (5)	3,000	5,000			
	Meetings, PROUD Bombay	5,000				5,000			
	Meera research	4,000				4,000			
13. Lao PDR (22 districts in 5 provinces) - 4 big projects - 85 small projects	Pak Ngum District, Vientiane Prefecture	8,000	--	7,000 (3)	1,000				
	Sungthong District, Vientiane Prefecture	8,000	--	7,000 (3)	1,000				
	Naxaythong District, Vientiane Prefecture	8,000	--	7,000 (3)	1,000				
	Srisatthanat District, Vientiane Prefecture	8,000	--	7,000 (3)	1,000				
	Chanthaburi District, Vientiane Prefecture	48,000	40,000	7,000 (3)	2,000				
	Sikotthabong Dist, Vientiane Prefecture	48,000	40,000	7,000 (3)	2,000				
	Hadxayfong District, Vientiane Prefecture	8,000	--	7,000 (3)	1,000				
	Muang Kong District, Champasak Province	16,000	--	15,000 (5)	1,000				
	Pakse District, Champasak Province	8,000	40,000	7,000 (4)	1,000				
	Chana Somboon District, Champasak Province	8,000	--	7,000 (4)	1,000				
	Luang Prabang District, Luang Prabang Province	8,000	40,000	7,000 (4)	1,000				
	Muang Ngoy District, Luang Prabang Province	8,000	--	7,000 (4)	1,000				
	Nambak District, Luang Prabang Province	8,000	--	7,000 (4)	1,000				
	Pak Ou District, Luang Prabang Province	8,000	--	7,000 (4)	1,000				
	Huayxay District, Bokeo Province	8,000	--	7,000 (4)	1,000				
	Tonpheung District, Bokeo Province	8,000	--	7,000 (4)	1,000				
	Paktha District, Bokeo Province	8,000	--	7,000 (4)	1,000				
Boonneue District, Phongsaly Province	8,000	--	7,000 (4)	1,000					

	Yod-Ou District, Phongsaly Province	8,000	--	7,000 (4)	1,000				
	Phongsaly District, Phongsaly Province	8,000	--	7,000 (4)	1,000				
	Buntay District, Phongsaly Province	8,000	--	7,000 (4)	1,000				
	Com. savings support	21,570					8,370		13,200
	Nat. process support (x2) + national exchange + support to 5 provinces	39,000				5,000	34,000		
14. Pakistan (4 cities) - 2 big projects - 10 small projects	Rawalpindi	14,600	--	--			14,600		
	Karachi Goths (OPP)	69,494	40,000	--	3,000	18,000	8,494		
	4 new towns (OPP)	20,000					20,000		
	Floods in Sindh and Punjab Provinces (OPP)	85,000	40,000	20,000 (10)				25,000	
	Research Housing Lahore	6,000				6,000			
	Research Arif 4 projects	25,000				25,000			
	Bahawalpur City	7,600	--	--			7,600		
15. China (2 cities) - 2 big proj - 6 small proj	Lhasa, Tibet	58,000	40,000	15,000 (5)	3,000				
	Yushu Prefecture, Tibet	40,000	24,000	8,000 (1)	8,000				
16. Japan	Tohoku tsunami	16,000						16,000	
17. Banglad	Gopalganj	43,000	40,000	--	3,000				
18. Malaysi	Georgetown	58,000	40,000	15,000 (5)	3,000				
TOTAL (18 countries)	132 Cities / Districts	6,035,281	2,830,370 (76 proj)	1,659,500 (639 proj)	334,457	150,500	610,885	353,790 (19 proj)	96,539

NOTE : These total figures in the last row above may be just a little off. They are drawn from Tom's own adding on an old-fashioned, solar-powered calculator, and they haven't yet been cross-checked with the ACCA database. But they're quite close, and you get the idea...

ACCA Program Update : (Cumulative figures, as of May 1, 2011, after the Colombo meeting)

- **ACCA activities approved in 132 cities / towns / districts**, in 18 countries.
- **76 big housing projects approved** (Total big project budget approved: US\$ 2,830,370 - which includes 4 projects from the new ACCA regional revolving loan fund)
- **639 small upgrading projects approved** (Total small project budget approved US\$ 1,659,500)
- **19 Community-driven disaster rehabilitation projects approved in 6 countries :** Cambodia (1 project), Indonesia (2 projects), Burma (3 projects), Philippines (7 projects), Vietnam (3 projects), Sri Lanka (1 project), Pakistan (1 project), Japan (1 project).

PART 4 :

Details of the new projects proposed in the Colombo meeting (April 29-30, 2011)

1. INDONESIA

- Additional activities proposed in one already-approved project: Yuli's Mount Merapi Disaster Project
- Additional activities proposed in one already approved project: UPC's Mount Merapi Disaster Project
- 1 New City : KENDARI
- Community architecture activities proposed in three cities (Jakarta, Makassar and Bandarlampung)

1. CITY IN PROCESS : MOUNT MERAPI VOLCANO AREA (Proposal from ARKOM-Jogja YPs)

ACCA budget already approved in Yuli's Mount Merapi Disaster Project :

- Special Disaster support : \$12,000

NEW Proposal for Mount Merapi :

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

Committee's decision : Approved as proposed, but with some proposed conditions (see below) :

Revolving loan fund : The ACCA Committee proposed to the Jogja team and to the communities in these 11 villages that the ACCA big project support funds (\$40,000) be used as a revolving loan fund, as much as possible. This will help spread the ACCA funds to reach more families and will be a way to build a long-term financial resource which belongs to the communities, and which can support other members and other development needs and activities in the future. There are many examples in other countries (even in very bad disaster situations) which show that this is possible and can be very beneficial to the community as a whole, and for their longer-term development.

Collective reconstruction : It was also suggested that the reconstruction should be done as collectively as possible, not to support for individual processes.

Offer of help! If the workers and community people in these areas would like to have an exposure trip to see how revolving loan funds work in other disaster areas in Asia, ACHR will help and support.

This proposal comes from ARKOM-Jogja (a group of community architects based in Yogyakarta) : Yuli Kusworo and Andrea Fitrianto ("Cakcak") are two young community architects who worked with UPLINK / UPC on the big tsunami rebuilding project in 25 villages in Banda Aceh. After the Mount Merapi volcano erupted in October 2010, they gathered some other architects (who also worked with Uplink) and students from the Duta Wacana University and rushed to the area to see how they could help.

Scale of the Mount Merapi Volcano eruption disaster : 242 people were killed and 453 injured by hot clouds of ash. 2,800 houses were destroyed and 400,000 people had to be evacuated. 390,000 of these people are now living in 700 makeshift camps. 6,000 hectares of forest were also burned and 4,000 cows were killed. In many areas affected by the volcano, the land has been declared 'un-rebuildable', where villages have been covered by volcanic materials; sand and rocks are less than a half-meter deep.

What they've done over the past six months (partly using US\$ 12,000 support from ACCA) : They began by joining with other agencies to help evacuate more than 30,000 people from the slopes of Mount Merapi, as the hot ash began to fall. Since then, they have continued to work in 9 of the worst-affected districts (where a total of 2,374 households have been affected) to support the people in several ways: supporting basic needs in refugee camps, helping build temporary latrines and temporary shelters and providing alternative health care and training. They have also helped map and organize communities in locations that are not covered with ash, and helped villages in ash-covered areas to start searching for



alternative land nearby.

NEW PROPOSED ACCA PROJECT : Using the ACCA project to support the reconstruction in a network of 11 affected villages. Yuli's group is now working with a network of 11 destroyed villages in the Sleman Regency, in Yogyakarta Province. Although few villagers were killed in these 11 villages, most of the houses were badly damaged, the village infrastructure was destroyed, their agricultural fields were covered with hot ash (killing all their crops), their community forests were burned down and their cattle were killed.

- **Some of these villages are in the area the government has declared as *non-rebuildable*,** where the government is still considering relocating the communities. But the villagers in some of these villages (not all) are determined to stay and rebuild their villages and farms. They believe that the Merapi erupts only once every 50 or 100 years, and the next one is not likely to happen for a long, long time. So they see no reason to abandon their ancestral land for the sake of safety. The villagers want to use *gotong royong* ("the spirit of living and working together") to rebuild their lives and their self-sufficiency, and retain their ancestral land. The volcanic ash is not very deep here, and the soil is still good. Plus, the government has not offered any alternative for relocation, except to migrate to Kalimantan!
- **Work already done in the short-term emergency phase :** For the past two months, the community architects have been working with the villagers to help build temporary shelters on people's original plots, so they can move back to their land. They have also started organizing the community people to collect useable materials (bamboo, wooden planks, roof tiles), mobilized carpenters and masons within the community and started mapping the village, and begun mapping the villages.
- **Proposed work in the long-term reconstruction phase :** Besides continuing to build temporary shelters on people's original plots (total 157 units), the community architects plan to continue the community mapping and planning, help organize women's savings groups, help the people rebuild permanent houses (using local materials like bamboo, sand and stone, as much as possible to save cost), plant trees (bamboo, coconut, sengon and pine) and help restore the village's damaged infrastructure.
- **The ACCA project will support a community-led reconstruction process** which they hope will persuade the government to cancel the relocation and resettlement policy plans.

Small projects (\$15,000) Yuli's group is planning to use the small projects as a strategy to strengthen cooperation between the 11 villages in the network and to show the local government that the villages have already started doing reconstruction, even though there is still uncertainty about the government's policy to allow people to rebuild in these areas yet. The network members know that the \$15,000 is not enough for all 11 villages to get small project funds, and the villages have been asked to propose a project that can give positive impact for most of community. The network will then collectively select the projects they feel are the most urgent. The small projects are being used as a tool to strengthen the cooperation between villages in the network. The ACCA small project funds will be used to support the following five types of projects (all grants), which have been agreed upon as priority projects through meetings in the 11 villages in the network.

- Improvement of clean water supply network from the springs
- Repair the bridge between villages
- Training of disaster risk reduction
- Making communal shelter for cows
- Greening of bamboo forest by the river

The project will be managed by the community architects (ARKOM-Jogja), but since they have no formal organization or management, the budget will go through Marco's NGO (RCUS), with advising and support from Marco Kusumawijaya and Elisa at RCUS. But Yuli says the next process is to help set up community committees to control the whole rebuilding process and to encourage the role and full responsibility to use the money by the villagers.



BIG PROJECT (\$40,000) To be divided equally between the 11 villages, to support their housing reconstruction.

The big project funds from ACCA will be divided equally between the 11 villages in the network (\$3,600 per village), as a grant (not a loan) to help each village accelerate the process of rebuilding their ruined houses. This money from ACCA will be combined with local government reconstruction funds, which is still under negotiation, with advocacy by several local NGOs.

- **How will the villages use the \$3,600?** All 11 villages have prepared some kind of alternative reconstruction ideas, although these are not final. Most of the villages will use the ACCA funds to set up a "materials bank" to collectively produce building materials for their new houses, including making blocks ("*batoko*") using hand machines and to set up bamboo preserving operations, with help from the architects.
- **Fund management :** The \$3,600 grant from ACCA will be managed by the Kampong Development Committee which has been set up in each village.
- **The ACCA funds will initially be used only for villages that have decided to rebuild in the same place** (like the Kalitengah Lor and Kaitengah Kidul villages). If some more badly-affected villages in the network

decide to search for new land, then they can access the \$3,600 ACCA funds after they get the new land and are ready to start making their housing and setting up their materials banks.

The ACHR secretariat suggested that Yuli's team propose using the big project funds in the 11-village network as loans, so that those funds could revolve within the village or network, to help more than just the first set of families, as in the disaster projects in other countries.

Yuli and Marco's reply : We are not able to convince the survivors community to use loans from outside. They opted to rebuild their villages by managing whatever resources they are still left with, rather than managing loaned resources. We do not wish to argue with them on this, given the difficult process that we have been through together. We do not have good references for post-disaster reconstruction projects using loans. If there are good examples in the Philippines and Vietnam, it might be good for us and our communities to learn from them.

Discussion about Yuli's Merapi proposal + UPC's Merapi proposal:

Ruby : Loans ARE possible, even in very bad disaster situations! All the Homeless People's Federation's disaster assistance for house rebuilding and livelihood is by loans! We make it a loan so that the scarce resources we have can revolve, to help as many families as possible. In Bicol, where the communities were completely destroyed by the volcano, it was a situation very similar, and the people have bought new land and built new houses on that land - all by loans! Maybe the free money for the tsunami is a problem, since it got everyone used to grants. If there is money for rebuilding available, and it comes with the condition that the money only be used as revolving fund loans within the village or the network, I'm sure the villagers will be happy to get that money and make their revolving loan fund, so many people can benefit, and not just a few.

Nad : It's important to support the people who want to go back to the land the government is not allowing them to resettle. But they haven't thought much about the financial system, which will help turn the rebuilding project into a long-term development process by the people, through working together and by building their own financial resource.

Diana Mitlin (via e-mail) : The big project money seems to be used for small project style work, which seems to miss the point of the small and big projects. Also, how will the disaster funds from other agencies be drawn into this work?

2. CITY IN PROCESS : MOUNT MERAPI VOLCANO AREA (Proposal from UPC)

ACCA budget already approved for UPC's Mount Merapi Disaster Project :

- **Special short-term disaster support : US\$ 25,000 (already disbursed)**
- **City process support : \$5,000**
- **Small projects \$15,000**
- **Big project \$30,000**
- **TOTAL : \$75,000**

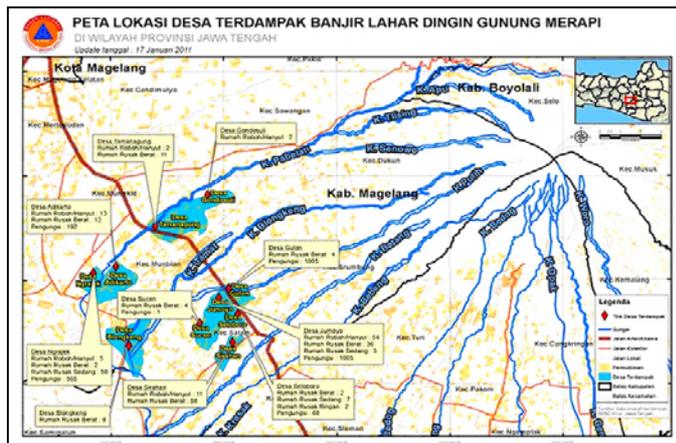
NOTE : This project was proposed originally at the Kathmandu ACCA meeting in November 2010. Because the details of the project were not clear, the committee decided to approve the full amount, but on the condition that a proper ACCA-style proposal be given, with small and big projects, and details about the finance management and community process. UPC sent these details five months later, on April 17, 2011.

Committee's decision : Approved as proposed, but with some proposed conditions (see below) :

- **City process support : \$5,000**
- **Small projects \$15,000**
- **Big project \$30,000**
- **TOTAL : \$50,000**

Suggest a revolving loan fund : The \$30,000 big project is approved, but the ACCA committee suggested that instead of giving the funds as grants, they be used by the five villages to create a revolving loan fund for their housing repair and rebuilding, which the village network manages themselves. This will help spread the ACCA funds to reach more families and will be a way to build a long-term financial resource which belongs to the communities, which can support other members and other development needs and activities in the future. There are many examples in other countries (even in very bad disaster situations) which show that this is possible and can be very beneficial to the community as a whole, and for their longer-term development.

Collective rebuilding : It was also suggested that the reconstruction should be done as collectively as possible, not to support for individual processes.



Mount Merapi volcano eruption is not over yet :

Mount Merapi (which means "Mountain of Fire") is located on the border between Central Java and Yogyakarta provinces, on Indonesia's main island of Java. It is the most active volcano in Indonesia and has erupted regularly since 1548. Since 26 October 2010, the volcano has been erupting again, and this time, it is the biggest eruption in 100 years, shooting columns of dark clouds up to 4,000 meters into the air, showering Yogyakarta, Magelang, Boyolali, and Klaten, cities and town closest to the mountain with ash, pebbles and cold lava. The eruption on 4 November lasted 24 hours, and was five times stronger than the initial eruption on 26 October 2010. Heat clouds of 600 to 800 degrees Celsius spread as far as 11.5

kilometers from the crater, reaching toward the edge of the then 15 kilometers exclusion zone, and lava flowed into the mountain's rivers. A column of hot clouds 6 kilometers high was seen spewing from Merapi at 3 a.m., on November 6, indicating there was still plenty of magma inside the volcano. The eruptions have already caused 324 deaths and forced more than 400,000 people to flee from their homes. Thick ash, rocks and rivers of hot mud have destroyed farmland up to 20 kilometers away from Mount Merapi, and the farmers in these areas have lost everything. 867 hectares of forest on the slopes of Merapi were also damaged.

Emergency relief work already started by UPC : Since the volcano began to erupt, UPC began collaborating with the Community of Five Mountains, a network of villages around mountains in the Magelang area (one of which is Mount Merapi) to assist the villagers 7-10 kilometers from the Merapi crater to move to safer places in Magelang, by finding places for them to stay and distributing food, blankets and such other needs. The UPC also has its organizers in Yogyakarta assisting villagers from the southern slope of the mountain who took refuge in Sleman in Yogyakarta with the same kind of support activities.



UPC's short-term emergency relief activities (\$25,000 from ACCA) : The UPC has used the \$25,000 emergency disaster budget from ACCA to undertake the following relief activities in the evacuation centers in Magelang and Yogyakarta : Setting up community kitchens, developing a database on survivors being assisted, distributing food, used clothes, blankets, etc., introducing alternative medical services (acupressure, herbal medicines) and organizing music performances for the survivors. The \$25,000 budget includes relief support activities in Magelang area (\$10,000), relief support activities in Yogyakarta (\$10,000) and UPC Coordination (\$5,000).

UPC's long-term ACCA project in the "Five Mountains" region of Mount Merapi will focus on rebuilding 5 villages: The UPC's longer-term ACCA project in the Mount Merapi area will concentrate in five villages out of those worst-affected by the cold lava from the volcano. UPC already has strong contacts in these villages and feels they have a good potential for carrying out a long-term, community driven response to the disaster. Even five months after the disaster, all of the villages are still in very bad condition, with many houses having been swept away by the lava, farms and rice fields ruined by the lava, dust and sand still covering many of their fields, bridges and roads broken. The five villages are :

- **Sirahan** (81 households, 327 people)
- **Gulon** (68 households, 212 people)
- **Seloboro** (98 households, 360 people)
- **Jumoyo** (75 households, 360 people)
- **Gondosuli** (70 households, 250 people)
- **TOTAL :** **392 households, 1,509 people in all 5 villages**

City process support (\$5,000) This budget will support the carrying out of a participatory socio-economic survey and physical mapping of the 5 target villages and the documentation of the program activities. .

SMALL Projects (\$15,000) The small project funds will support the following activities in each of the 5 villages:

- **Constructing community grain and food storage buildings :** Community grain storage is a tradition in villages in Indonesia that has mostly been forgotten. The 5 village network will try to revive it by building community grain and food storage buildings in all five villages. The idea is for each household to save some

amount of their rice during the harvest; one spoon contribution daily to be collected in the village level; and to have food saving network with other villages with strong social and lineage ties.

- **Developing cultural and disaster awareness centers in all 5 villages**, using art and cultural performances to raise awareness about how to prepare for and respond to disasters from the volcano.
- **Developing early warning systems in all 5 villages**, by reviving myths, legends, stories and traditional wisdom about volcano eruptions, as means of developing a disaster early warning system. Such wisdom is abundant in the area, where the old can detect the coming of disaster caused by the mountain from hints given by animals, and such other ways to prevent or detect disaster.



BIG Projects (\$30,000) : The big project funds from ACCA will be used to give grants (not loans!) for house reconstruction. A committee in each village, together with the villagers, will carry out the retrofitting and reconstruction of houses using local building materials for wind safe bamboo construction houses.

- **QUESTION : Any details about the per-house size of the grants or about how many families will benefit or how it will be decided who gets what?**

Discussion about the UPC's Merapi proposal :

(see discussion at the end of Yuli's Merapi proposal above, which covers both Merapi proposals)

Diana Mitlin (via e-mail) : The big project details are missing. It may be that this component of the project is not yet ready. Also, how will disaster funds from other agencies be drawn into this work, so it is not a stand alone initiative? Also, my understanding is that there is little grounded engagement in savings in the Indonesian cases, despite the central role of savings in the ACCA process - is this changing?

3. NEW CITY : KENDARI

(Proposal from UPC)

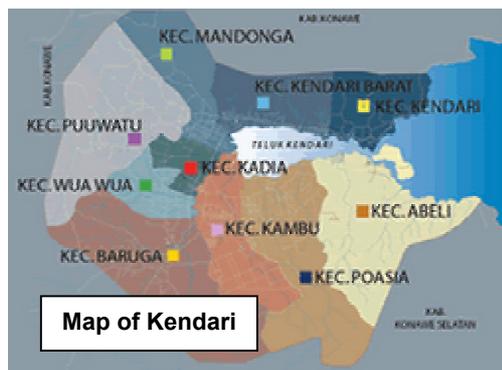
Proposed ACCA budget for Kendari :

- City process support : \$3,000
- Small projects : \$15,000 (5)
- Big project \$40,000
- ACCA Regional Fund loan \$30,000
- TOTAL : \$88,000

Committee's decision : Approved only up to the normal ACCA city ceilings :

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

NOTE : Can submit a request for a further loan from the ACCA regional fund later, if needed, and only once the housing process and the community savings and city development fund process is already underway and working.



Kendari is the capital city of South East Sulawesi Province, located along the Kendari Bay. With a population of about 300,000 people (65,000 households), it is the fourth largest city on Sulawesi island (Makassar is the largest city on Sulawesi). The city is divided into 10 districts, which are in turn divided into 64 villages. Although it is a fairly big city, Kendari's basic facilities and public services are not well developed. Only 45% of the city's population has access to municipal tap water, and 80% are not served by functioning drains. But at the same time, mega-projects to construct a giant mosque in the middle of the Kendari Bay and to construct a new seaport in the Bungkutoko Sub-sistrict are being planned and implemented.

The poor in Kendari : About 8% of the city's population (22,440 people) live in 17 slum communities that are mostly scattered around the four most densely populated sub-districts (Kendari Barat, Kadia, Mandonga, and Bungkutoko). Bungkutoko Sub-District is a small island off shore in the Kendari Bay. Besides the problems of drainage and lack of water supply, 28% of these urban poor households do not have electricity.

Community network active in Kendari since 2002 : There has been an informal network of urban poor communities in Kendari for over 12 years, and this network became a member of the national Uplink network in 2002. In December 2009, they formally founded a people's organization and gave themselves the name of GERMIS (Gerakan Rakyat Miskin Bersatu). GERMIS has members in four communities (Sanua, Talia, Benuanirae, and Bungkutoko) and their main activities are savings, traditional medicine, advocacy against eviction and promotion of pro-poor local budgeting.



City Process support (\$3,000) will be used to support surveying, mapping, community savings, network building, internal city exchanges, meetings, etc.

SMALL PROJECTS (\$15,000) The GERMIS network and UPC have not yet identified the small projects for Kendari, but would like to have the \$15,000 for ACCA small project support ready to use in their process of organizing new communities to join the network and get active.

BIG Project at Bungkutoko (60 households) Relocation of evicted land-renting community to land being provided by the Municipality 2 kms away, on rent-to-own basis. The municipality's plans to construct a new seaport in Bungkutoko Sub-District has been driving the land prices on this island area sky high, resulting in eviction of several poor communities that have been living on land in the sub-district without secure tenure. A small community of 60 households (215 people) in Bungkutoko Muara (RT 12/RW 03 of Bungkutoko Ward, Sub-district Abeli) is one of the poor communities facing eviction from the private land they have been renting for the past 20 years. Most of the residents earn their living as fisherfolk, daily laborers on construction sites, dock-workers, vendors and commuter boat operator, earning \$3 to \$6 per day.

- **Negotiated for alternative land from the Municipality :** The Bungkutoko community members, with support from the GERMIS network, were able to persuade the Municipality to provide the community with 1.8 hectares of land 2 kms away, for relocation. The land will be sold to them on an installment basis, over a 20-year repayment period. The Municipality has also agreed to provide the infrastructure, while the community will be responsible for building the houses themselves.
- **Moving to the new land in April 2011 :** The community will start moving to the government land and building temporary shelters (using materials recycled from their old houses) in April, 2011. With technical assistance from the architects at the Rujak Center (Marco), the community people will develop a site plan which includes environmentally friendly elements such as biogas and green waste management systems, and will design houses that are wind and quake resistant. The plan is for this resettlement project to be a model for the city.
- **ACCA support for housing loans : \$40,000 + \$30,000.** The proposed project is asking for the full big project funds (\$40,000) and also a loan from the ACCA regional loan funds (\$30,000) to create a \$70,000 fund to finance the construction of the 60 new houses in the project. For the ACCA regional fund loan, the community is requesting a 10 year repayment term, instead of the 5-year term we have set as the rule.
- **QUESTION : Details about housing loan amounts? repayments? interest rates? loan terms?**

The BIG project budget at Bungkutoko (60 households)				<i>(All figures in US\$)</i>	
<i>Project element</i>	<i>ACCA Big project fund</i>	<i>ACCA Regional Fund loan</i>	<i>Community contribution</i>	<i>Municipality contribution</i>	<i>Total</i>
1. Land	-	-	22,250	-	22,250
2. House construction	40,000	30,000	13,350	--	83,350
3. Infrastructure development	-	-	6,670	16,700	23,350
TOTAL	40,000	30,000	42,270	16,700	129,400

Management of the ACCA funds : The 60 households in Bungkutoko have now grouped themselves into six sub-groups of 10 household each, and set up a project coordinating committee. The sub-group leaders are responsible for collection of loan repayments, land payments, daily savings and membership dues. The GERMIS community network will be in charge for the whole project, at community and city levels, and will be the facilitator for the community in their negotiations with the municipality and other actors, while UPC and the Rujak Center will provide technical and other assistance needed. UPC will be responsible for the collection of repayment loan money to ACCA.

Discussion about the Kendari proposal :

Diana Mitlin (via e-mail) : The description seems to suggest that they are going very fast and I am not sure that they are ready for the big project. It is not clear that the small projects would build loan management capacity and hence there may be many future problems with the big project loans.

5. COMMUNITY ARCHITECTURE ACTIVITIES (Proposal from UPC and Rujak Center for Urban Studies)

ACCA budget already approved to UPC's community architecture activities : \$30,000

- to organize a national architectural competition to develop a master redevelopment plan for on-site upgrading of the Stren Kali riverside settlements in Surabaya; to prepare detailed designs based on the master plan; to do network-building between community architects in Indonesia, training community architects, workshops, etc.

NEW Proposed ACCA budget of \$55,050 to support community architecture support activities as follows :

- **In Makassar** (to support the big ACCA project there) **\$13,100**
- **In Jakarta** (to support one land-sharing project there) **\$12,850**
- **In Bandarlampung** (to support the big ACCA project there) **\$20,100**
- **National** : YP workshops and publications **\$9,000**

Committee's decision : Approved \$10,000

NOTE : This amount was approved with the belief that the smaller amount will make professional support more realistic and closer to communities.

The UPC and Rujak Center for Urban Studies are requesting budget from ACCA to support the salaries, transport and living expenses of teams of community architects to assist communities to develop housing and layout plans in three cities that are part of the UPC-Uplink Network. These communities have been organized for some time by Uplink organizers, who confirm that these communities are ready for architectural / planning support. The budget also includes funds to train para-architects from within the communities.

1. Makassar (\$13,100) To support the development of a land-sharing layout and housing plan at Kampung Pisang (about 40 households). This is the ACCA Big project in Makassar. These 40 poor households were threatened with eviction from the 3.7 hectares of swampy private land they were squatting on. After mediation by the mayor, a land-sharing agreement has been reached in which the people will rebuild their community on 7,000m² of the land (which the private land-owner has agreed to give free to the people, with secure tenure) and give the rest back to the land owner to develop commercially. They are now in the process of formalizing and legalizing the deal, so the people get their legal tenure. The ACCA big project funds will provide housing loans and the municipality has promised to provide the infrastructure, with all community labor. The ACCA process in Makassar began with a political contract to support the needs and initiatives of the urban poor, between the new mayor and the urban poor network who mobilized 65,000 urban poor votes to get him elected, and the mayor and the community network are seeing this project as a community-driven secure housing strategy which could be used in other poor settlements in the city. A first participatory planning workshop is planned in early April.



- **Land value** : The area where Kampung Pisang is located used to be swampy marginal land that nobody paid much attention to. But since the municipality announced the area as a business development area, the land values have skyrocketed up to US\$150 - 300 per m². Since then, many businesses have claimed ownership of plots of land there, and there have been quite a number of land disputes. In Kampung Pisang, the 7,000 square meters the people have been given, then, has a market value of between US\$ 1-2 million.

2. Jakarta (\$12,850) To support the development of a layout and housing plan for Kebon Kosong, a large kampung of about 400 families which is in the process of developing a land-sharing plan, to propose to the government to get permits and start upgrading their houses and community. Kebon Kosong is a many-generations old settlement, located on economically very strategic land under government ownership, which used to be the location of Jakarta's old airport. The land in the area is now the focus of intense commercial redevelopment, with international businesses and posh residential complexes. There are about 400 households in Kebon Kosong who are proposing a land sharing scheme to national government, which is the caretaker of the land. Wardah writes, "We hope the negotiation goes through, and if it does, UPC will propose for a big housing project for the community to ACCA, and Marco at the Rujak center will provide the technical assistance."

3. Bandarlampung (\$20,100) To support the development of an on-site upgrading plan in one coastal kampung of Bumiwaras (514 households) The mayor of Bandarlampung wants to clean up the city's coastline and keep the beaches accessible to the public. UPC has been working with these coastal communities for a long time, and it is a recent development that in negotiations with the new mayor, he has agreed to upgrade the poor settlements along the Lampung Bay, as part of this coastline clean-up process. Part of the deal is that any amount contributed by the community and the UPC for the upgrading will be doubly matched by the municipality. UPC wants to take this opportunity and needs to give some kind of concrete proposal to the mayor in April or May. UPC is now working with the communities to do community mapping.

- **Pilot upgrading in one community** : The strategy is to develop on-site upgrading plans for one coastal community, initially, and use that as a model for replicating in other coastal settlements. They have chosen the Bumiwaras Community (about 514 families) as the upgrading pilot. Later, the same community-driven upgrading model will be used to upgrade other coastal settlements, including Sukaraja (758 families), Garuntang (148 families) and Kangkung (1,500 families).
- **Marco's technical team from Rujak will work with them to develop area upgrading plans**, to be negotiated with the municipality. (Marco) Community architects will therefore work for the benefit of both the communities and the general city-wide public in upgrading these settlements. There is a sense of urgency since the mayor is supporting the process and has actually asked for a concrete proposal as soon as possible. The UPC organizers are communicating directly with the mayors and their inner-circles. Marco visited the communities in Bandarlampung in March 2011.
- **As suggested, we will also submit an ACCA proposal for Bandarlampung, with small and big projects.**

4. National Community Architects workshop and publications (\$9,000) After these three projects have begun, or been finished, the UPC / Rujak are proposing to organize national knowledge sharing workshops to disseminate the experiences and to strengthen the movement of community architects, from both inside and outside the communities. They feel that this kind of national networking should only happen after the community architects have been engaging in real work with the communities.

Proposed Activity	Total (US\$)
1. To support the BIG ACCA project in MAKASSAR (40 Households)	
land survey and measurement	500
participatory planning workshops - 6 workshops @ \$200 each	1,200
Living cost of 2 architects for 3 months @ \$800/mo	2,400
Equipments and stationery @ \$300/mo x 3 months	300
Return tickets Jkt/Yoga-Mks-Yogya/Jkt @ \$300 x 4	1,200
Training of 5 architects from within the community @ \$1,500/mo x 3 months	4,500
Living cost for trainer @ \$600/mo x 3 months	1,800
Presentation to local authorities (2 times)	1,000
Production of final documents (drawings and specs)	300
Sub total	\$ 13,100
2. To support activities in BANDARLAMPUNG	
land survey and measurement	500
participatory planning workshops (6 @ \$200 each)	1,200
Two architects living cost for 6 months \$ \$800/mo	4,800
Equipments and stationery @ \$100/mo for 6 months	600
Return tickets Jkt/Yoga-Bandarlampung-Yogya/Jkt @ \$150 x 6	900
Training of 5 architects from within the community @\$1,500/mo x 3 months	4,500
Living cost for trainer @ \$600/mo for 3 months	1,800
Presentation to local authorities (2 times)	1,000
Production of final documents (drawings and specification)	300
Modeling for all coastal settlements	4,500
Sub Total	\$ 20,100
3. To support activities in JAKARTA	
land survey and measurement	500
participatory planning workshops - 6 workshops @ \$200 each	1,200
Two architects living cost for 3 months @ \$800/mo	2,400
Equipments and stationery @ \$150/mo for 3 months	450
Ground transport	600
Training of 5 architects from within the community @ \$1,500/mo x 3 months	4,500
Living cost for trainer @ \$600/mo for 3 months	1,800
Presentation to local authorities - 2 times @ \$600 each	1,000
Production of final documents (drawings and specification)	400
Sub total	\$ 12,850
4. NATIONAL knowledge sharing	
2-day workshop with 15 community architects + 15 architects, sharing and way forwards	3,000
Half-day public seminar	3,000

Publications	3,000
Sub total	\$ 9,000
GRAND TOTAL	US\$ 55,050

Discussion about the UPC / Rujak community architect activities proposal :

Somsook : This is a rather expensive project for the ACCA standard. Normally, we have only about \$5,000 for the whole country's community architects support process. Plus we have also supported \$30,000 for special community architecture activities in Surabaya. For this proposal, we'd like the group to consider the design support needs in the most urgent cities, and to deal with those needs on a much more modest scale, with a much smaller budget.

Diana Mitlin (via e-mail) : What is their strategy for funding this kind of technical support work in the longer term, if every big housing project will require this kind of expensive architectural input?

2. NEPAL

- **Additional activities proposed in one already-approved city: BIRATNAGAR**

CITY IN PROCESS : BIRATNAGAR (Proposal from Lumanti)

ACCA budget already approved in Biratnagar :

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

NEW Proposal for Biratnagar (to the ACCA Regional Fund)

- **Proposed loan amount : \$12,500 (to support the housing loans for 11 Jute worker families)**

Committee's decision : Approved as proposed!

Biratnagar : The bustling industrial and trade city of Biratnagar, located on the fertile plains of southeastern Nepal, near the Indian border, is the country's second largest city, after Kathmandu. Poor migrants from both Nepal and India are flooding into the city looking for better opportunities. While most find work, the lack of housing options means that most of them are forced to make do in the city's 119 slum and squatter settlements, where living conditions are pretty grim. In 2008, Lumanti began collaborating with the Biratnagar Municipality and Water Aid on a project to initiate community-managed water and sanitation projects in 30 of these poor settlements. They used this project as an opportunity to help start savings groups and to forming a network of slums and squatter settlements in the city, which they call the *Integrated Community Development Forum (ICDF)*.

ACCA in Biratnagar : The savings, the networking and the water supply and sanitation activities have all helped to provide a fairly fertile base for the ACCA project in Biratnagar, which was approved in February 2009, but has been a little slow getting started. Since then, exchange visits to Bharatpur and Kathmandu (involving community leaders and municipal officials) have helped key people in the city see new, collaborative ways of dealing with urban poor housing problems in action. A series of meetings and workshops have helped strengthen and expand the community network and to open more space for the community groups, the municipality, the political parties and other stakeholders to meet and discuss together. As a result of this new dialogue, the city has offered its support to a community-driven upgrading process in the city and has offered land for the first pilot relocation project.

- **Surveying, mapping, savings :** In April 2009, Chawanad from ACHR visited Biratnagar and helped organize a workshop on community survey and mapping. Several of the city's informal settlements were subsequently mapped and surveyed by the community people. The community network has been working continuously with these and other communities to strengthen their saving and help them to begin working together to find a common solution to the common problems of land, housing and infrastructure they all face.
- **Savings, cooperative, fund :** The community savings process started in Biratnagar in 2008. There are now 37 savings groups in 33 slum communities, with 1,098 members and total savings of \$19,000. These savings groups are all linked together as part of the city-wide Sambriddhi Women's Savings



Cooperative. No city fund has been established in Biratnagar yet.

- **Small projects in 6 communities going on:** Small projects to develop water supply systems, build toilets and construct drains are now being implemented in 6 communities in Biratnagar, with grants of between \$1,300 and \$3,800 per community (total \$15,000), to which communities have contributed another \$7,680.
- **Big ACCA Project not started yet :** Relocation of Dome Tole Community (51 households) to land provided free by the Municipality: The \$40,000 ACCA budget will support housing loans in this project in which a community of municipal staff sweepers are being evicted from the inner city municipal land they were allocated 20 years ago, and relocated to land being provided free (land is worth \$21,500) by the Municipality, with individual land titles. This project hasn't started yet - still haven't identified the relocation land.

NEW PROPOSAL TO ACCA REGIONAL FUND : Housing loans to a small community of 11 evicted jute-mill workers who have purchased their own alternative land and are making a new community there.

- **The jute mill communities :** 70 years ago, a big jute mill was set up in Biratnagar, and the company allowed its workers to build their own huts on the mill's jungle-like land surrounding the factory. In subsequent years, three distinct communities were gradually developed on the Jute Mill land: Panchamukhi Tole, Harinagar Bhatta and Hartaliya Haat. Over the years, the settlements grew to include not only mill workers, but also renters and families from other areas. In 2007, the mill went bankrupt and shut down, and 3,000 workers lost their jobs. Lumanti began working with the community members and the municipality at that time to start savings groups and help construct toilets and hand pumps in the area, with support from Water-Aid. The women's savings groups in this area quickly became very active, and linked themselves into the Sambriddhi Women's Savings Cooperative, which has now grown to include savings groups across the city. Many families used their savings to find alternative livelihoods and to improve their housing, and the women's savings groups negotiated to get loans for housing improvements from Habitat for Humanity (101 households).
- **Eviction starts a process of thinking about secure housing alternatives :** The jute mill's land (which is very close to the India border) has now been turned over to the government, and the 250 families who were still living on that land have got eviction notices, to make way for a municipal project to redevelop the area as a "dry port" for goods going in and out of India. In January 2010, the community network and the women's savings groups conducted a survey in the area, using the survey as a process to update their information about the three Jute Mill communities and to get the people to start thinking about alternatives, form committees, etc.
- **NEW PROPOSAL : Housing loans for 11 families who have gotten together to buy new land :** 11 families from the Jute Mill area (who were original jute mill workers and therefore entitled to some compensation from the company if they vacated the land), have come together and used that compensation to purchase a small piece of inexpensive land. They are now proposing to use a loan of \$12,500 (875,000 Rupees) from the ACCA Regional Revolving Fund Loan to build their new houses on this land, through an incremental process, with loan amounts varying according to each family's affordability. To keep their housing costs low, they will focus on using locally available materials such as bamboo and mud. The approach will be to start with one room and gradually build two to three rooms. *This is a 100% community-initiated project.*
- **Fund management :** The funds will be totally managed by the women's savings group in this new 11-member community, but the loans from the ACCA Regional Fund will go through the city-wide women's cooperative, which will manage the disbursements and repayments.



CHART : Summary of housing loans to the new community

Name of woman head of household	# family members	Occupation	Pay back period	Loan amount (Nepali Rupees)	Loan amount (US\$)
1. Bishnu Pradadh Dhungana	7	laborer	4 years	100,000	1,429
2. Aash Kumar Sheathe	4	laborer	4 years	50,000	714
3. Tulasha Tamrakar	4	laborer	4 years	100,000	1,429
4. Kamal Mangranti	4	laborer	4 years	100,000	1,429
5. Faresh Bahadur Karmacharya	4	laborer	4 years	50,000	714
6. Dhol Kumari Magar	4	laborer	4 years	50,000	714
7. Shidhdhi Man Ranjitkar	3	laborer	3 years	25,000	357
8. Bhagwati Tamang	5	laborer	4 years	100,000	1,429
9. Parshuram Sharma	3	laborer	4 years	100,000	1,429
10. Kiran Devi Shahani	8	laborer	4 years	100,000	1,429
11. Love Kumar Dhahal	6	laborer	4 years	100,000	1,429
TOTAL 11 households	52 people			Rupees 875,000	US\$ 12,500

Questions about the Biratnagar loan : *These questions come from Ms. Nutta Ratanachaichan, the community finance advisor to CODI who is also helping out with ACCA regional loans. Lajana answers :*

1. **Which organization will be the borrower of the loan from ACCA?** Lumanti will be borrowing the loan from ACCA on behalf of the Sammriddhi Women's saving and Credit Cooperative based in Biratnagar.
2. **As we are not familiar with Nepal law, can Lumanti provide some evidence that borrowing from abroad is allowed by the law so that ACCA could be sure it is not in breach of any law?** Lumanti is now implementing a housing loan program (loans to cooperatives for housing improvement in various cities) in collaboration with Habitat for Humanity, with support from a UN project called UN-ERSO, for which we need to return the loan amount in 4 years, at 3% interest. This loan fund in Lumanti is audited and we deposit the loan repayments in Habitat for Humanity's account. The program has been on going for a few years.
3. **What is the loan repayment period for this project? In table 1, most sub loans have 4-year payback period. Does this mean a four-year loan from ACCA is preferred to match those sub loans' terms?** The loaners have agreed to repay their loans in 4 years. Some families who are taking smaller amounts prefer shorter periods for repayment as you can see from the table.
4. **Normally, ACCA's revolving fund is payable in semi-annual equal installments, is this acceptable?** Yes. We had planned to give the loan in three installments, 50% first installment, 25% for the last two.
5. **It is indicated that coordination expenses will be borne by ACCA city process. Can you elaborate more?** Integrated community development forum (ICDF) and the cooperative in Biratnagar are now actively involved in the ongoing ACCA process in Biratnagar.. They are following, monitoring the projects in the city. Coordination of the ACCA loan will be part of the process. Some of the cost will be borne with the interest amount.
6. **The interest rate on ACCA's loan is 4% while the interest rate on individual loan is 10%. Any detail how the 6% spread will be utilized?** 2% of the total 6% will be used as management cost for the cooperative and other 2% will be used for ICDF coordination cost and the other 2% will be used for Lumanti's coordination.

Discussion about the Biratnagar proposal:

Diana Mitlin (via e-mail) : These loan amounts seem to be very high in terms of affordability, and especially for bamboo and mud houses. Would it be more valuable to look at innovative and lower-cost house designs? Then the funds could reach many more households.

3. MYANMAR

- One new proposal for landless farmers in 3 townships
- Additional activities proposed in one already-approved city : **KHAWMU TOWNSHIP**

1. NEW CITY : LANDLESS FARMERS in 3 TOWNSHIPS *(Proposal from Women for the World Myanmar)*

NEW ACCA proposed budget :

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

Committee decision: *Approved as proposed!*

An unusual ACCA project proposal : The activities supported by this proposed project have been carefully scaled and organized to fit within the parameters of a normal ACCA project (with small and big projects, city process support), but instead of covering one city or district, this project's constituency is a network of landless (and potentially landless) farming households in 15 villages, in three adjacent townships : Kunchankone Township (in Yangon Region), Bagan Township (in Mandalay Region), Hpa-An Township (in Kayin State).

The 15-village network : These 15 extremely poor villages (which are not far from each other) were all devastated by Cyclone Nargis, and all have very active savings groups supported by the small Yangon-based NGO *Women for the*



World Myanmar. The network was formed initially, right after Cyclone Nargis wasted much of Myanmar in May 2008, in only 8 villages in Kunchankone Township, but has since grown as other villages in other townships have joined the savings process, with WWM's support. In Kunchankone Township, the ACCA project (\$65,000 total) helped those 8 village to reconstruct their destroyed houses, set up rice banks, revive their farming and start children's libraries. As Van Lisa from WWM says, "We have been working together with these villages for three years now, and we have learned how to survey and identify the common issues and to solve the problems together." The villages within each township get together for meetings regularly, and there are frequent visits between the groups in the three townships, to exchange ideas, visit each others projects and support each other.

The growing problem of landlessness : Among Burma's many social, economic and political problems, one of the most serious emerging ones is the problem of increasing landlessness - in both rural and urban areas. In a country where a large proportion of the population survives by growing its own rice, vegetables, fruit and animals on a "self-sufficiency" basis, landlessness is the true marker of extreme poverty. This increasing landlessness has several causes, including natural disasters like Cyclone Nargis (which destroyed crops and animals, pushed many into deep debt, forcing them to sell their land), high-input farming techniques (which requires lots of chemical fertilizers and pesticides and also drives farmers into serious debt) and rising land prices. For the poor subsistence farmers who were forced to sell their small land holdings, there aren't many options to support their families. Most go into the towns and cities to work as laborers, working 12 - 14 hour shifts and earning just \$1 per day - many still heavily in debt and living precariously.

In the 15 villages in the network, Lisa estimates that 80% of the land now belongs either to money-lenders or to better-off farmers.

The proposed ACCA Project : The proposed ACCA project will support a comprehensive, community-driven and collective "protection" system for dealing with the landlessness problem on several fronts - by helping prevent vulnerable poor farming families from becoming landless, and by helping families who have already become landless to collectively buy land to regain their self-sufficiency. So the project is both a preventative and a treatment for landlessness.

SMALL Projects (3 projects for \$15,000) The first two small projects will also work as loans (which will revolve through the same special network fund), and the third is a grant to support training workshops.

1. **\$5,000 of loans to help 25 poor farmers convert a total of 10 acres of their land to growing second crops:**

In most of the 15 village in the network, families grow only one crop of rice or one single crop, and are dangerously dependent on the success of that crop. And when farmers use high-input farming techniques, they may get two crops a year, but they also incur big debts, gradually poison the soil's fertility and inch closer to losing their land. This small project will allow 25 poor farmers (who already have some small land) from the 15 villages to borrow money to invest in growing organic "second crops" such as green gram, rice beans and lima beans, on part of their land, to increase their incomes and decrease their vulnerability.

2. **\$5,000 of loans to help 10 farmers to try out alternative horticultural systems :** This project will also help farmers in the 15 villages to develop more sustainable agricultural systems that can increase production of agricultural products (and income and food security) with very low inputs, by exploring organic techniques, native seeds and alternative horticultural systems. The project will start by giving loans to 10 farmers (who already have some land) to test these alternative horticulture systems on some of their land. This project will become the advocacy tools to organize other farmers. And also, the system will solve food insecure problem.

3. **\$5,000 for 10 appropriate technology training workshops :** This project will support the organizing of 10 training workshops for farmers in the 15-village network (@ \$500 per workshop). Local and external experts will be invited to share their skills.



BIG Project (\$40,000) : Collective agricultural land and housing (70 landless households) The ACCA funds will be used to set up a special new network-level revolving land loan fund to help landless families to collectively purchase land big enough for them to practice self-sufficiency farming and livestock-raising on. For the first loan, five villages out of the 15-community network will be selected by all of the member villages, and will take a loan of \$40,000 to buy 70 acres of paddy land for the 70 poorest landless families who are savings members. These 70 families will own the land cooperatively. They will repay the loan to the land fund, on six-monthly installments over a period of five years, according to the yield in their rice fields. They can repay in either rice or cash. The village development committee will collect the repayments, which will immediately revolve to help other communities in the network to buy land for their poorest landless families. (There is already a CDF set up in Kunchankone Township, for the earlier ACCA project, but that CDF is used only for livelihood activities and housing loans to villages within the Kunchankone Township.

- **This proposal is based on successful experiments in collective land buying they have already started :** In three villages, the network has already started this, in which each village buys 10 acres of land, for about 15 landless families per village, and the families repay to the network fund, save and buy more land until they have about 15 acres (1 acre per family). So they build the community and solve the landless problem at the same time. Also includes promoting organic and low-input farming, composting, and a learning center. The only skill in these villages is farming! Deal with landlessness directly by getting these landless families into collective land ownership.

2. CITY IN PROCESS : KHAWMU TOWNSHIP (Proposal from SEM / Aung Zabu Foundation)

ACCA budget already approved in Khawmu Township :

- **City process support :** \$3,000
- **Small projects** \$30,000 (10 projects)
- **Big project** \$40,000
- **Special disaster support** \$54,800
- **Community savings support** \$3,000
- **TOTAL :** \$130,800

NEW Proposal for Khawmu Township :

- **Proposed new budget :** \$138,489

Committee decision: Budget only partially approved as follows, with some proposed conditions :

- **\$40,000 - Big project funds**, for a special land loan fund for landless community members, to buy land and develop livelihoods collectively
- **\$5,000** for the other training activities
- **\$3,000** for coordination
- **TOTAL \$48,000**

It has been proposed as a condition that the existing network fund should be restructured so the women's savings groups are able to be involved in managing it, and then it can merge with this new landless farmer fund.

Work already done in the ACCA Project in Khawmu Township : This ACCA project in Khawmu Township has been helping to rebuild a cluster of 18 cyclone-affected villages which surround the Aungzabu Buddhist Monastery. There are a total of 3,993 households in these 18 villages (16,433 people). In these 18 poor farming communities, which were almost totally destroyed by Cyclone Nargis, people lost everything - their animals, houses, trees, belongings, seed storage, livelihoods and community infrastructure. The project, which began in February 2009, is being coordinated by the monks at the Aungzabu Monastery, with support from the Thailand-based NGO, Spirit in Education Movement (SEM). With the monks as the leaders of the process, and the monastery as the center, these 18 devastated villages have come together, formed a network, started savings, developed village-based management committees, rebuilt their houses and revived their rural livelihoods together - all in extremely modest ways and in an extremely difficult political situation.

- **Savings and livelihood revival :** With support from ACCA, they have set up a network-level revolving loan fund to support livelihood projects, which members of each village plan together and propose as a set to the fund. Loans of \$150 - \$500 are made to the village, to support a large number of projects, including animal raising, vegetable and rice cultivation, community rice shops and small market businesses. The women's daily savings groups, which are now very strong, manage the repayments.
- **Small projects :** The communities have also used \$30,000 from ACCA to implement a number of small projects to build bridges, repair water pumps, buy school materials, repair electric lines, buy small boats for ferrying people and repair a temple (all as grants).
- **Big project to rebuild 700 cyclone-damaged houses.** By using extremely simple and quickly-constructed house types they developed themselves, using local materials of bamboo, timber and thatch, they were able to reduce the cost of total house reconstruction to just \$100 to \$300 per house, and house repairs to \$30 - \$50 per house. Through all this working together and economizing, and by merging the \$40,000 big project support from ACCA with another \$60,000 grant from Selavip, they were finally able to rebuild 700 houses. The house reconstruction support goes as a loan to each family, but instead of repaying in cash, they have developed a system for repaying with rice, which goes into a



community rice bank, which is another way of increasing their self-sufficiency.

NEW PROPOSED ACTIVITIES for Khawmu Township (Total US\$ 138,489) Ah Bu, from the Aungzabu Foundation, has sent a very large and detailed proposal, to continue the participatory livelihood and agricultural revival activities in this 18-village network, with budget to support activities for one year, as follows :

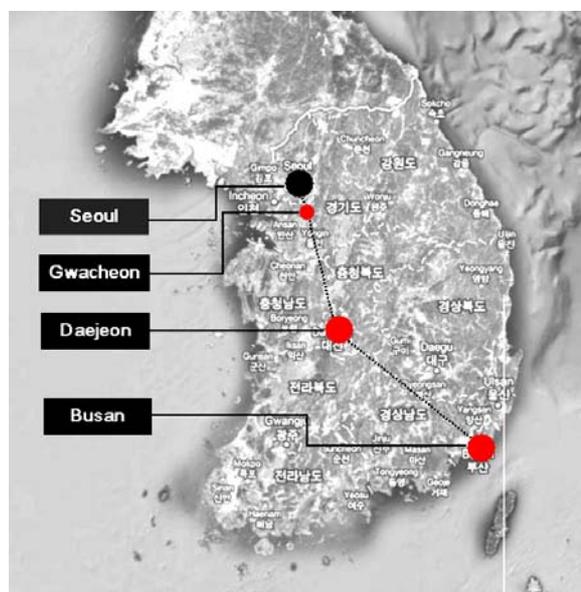
Activity	Budget (US\$)
Workshops and training : savings workshops, handicrafts training, organic farming training, sustainable and life-skill training, health training, food fair for women, sport training for youth	11,794 (9%)
Loans (or grants?) for livelihood and agriculture activities : Start-up fund for land reform for landless farmers (\$40,000), agriculture and animal raising support (\$38,558). • QUESTION: Is this loan capital to help landless farmers to buy land, and to help farmers start these alternative agricultural activities? Or grants? No details.	78,558 (57%)
Savings activities : Revolving and women's group support fund. • QUESTION : Is this loan capital to strengthen the savings groups lending capacity? Or is it training and other kinds of support? Loan or grant? No details.	6,482 (5%)
Infrastructure projects : repair dharma hall, build community center, build library, repair drinking water pond, repair small road. QUESTION : Grants or loans?	16,695 (12%)
Salaries for one year: Salary for 1 coordinator and one assistant coordinator, honorariums for 3 volunteers, salaries for field staff.	12,600 (9%)
Administration and coordination : meetings, follow-up, coordination, monitoring and evaluation, communication, stationary, office rent, staff travel, reporting, computer, printer.	12,360 (9%)
TOTAL	\$ 138,489 (100%)

4. SOUTH KOREA

- 3 NEW CITIES : GWACHEON, DAEJEON and BUSAN

These three new cities in Korea are being proposed by the Seoul-based NGO Asian Bridge, which is planning to use these new ACCA projects to expand the network of urban poor communities (which has already started in Seoul) to include four cities. The city process support will help survey and organize new communities with savings, and the small project funds will be used as tools to get the new communities into an active process.

1. **Starting with one national CDF instead of 4 city-based CDFs** : As part of this expansion of the national poor community network, Asian Bridge would like to establish a national City Development Fund (with management by a national committee which includes participation by community networks from all four of the ACCA cities), instead of establishing a different CDF in each city. Once this national CDF is established and stable, then the local city-based CDFs can be established incrementally.
2. **Big projects to be identified later** : Their plan is to start with the savings, surveying and small projects in these new cities at first, to strengthen the communities and their network, and then identify and propose some strategic BIG projects later, to show alternative models of possible community action.
3. **Key implementing groups** : The ACCA projects in all these new cities will be implemented by Asian Bridge, in close collaboration with the local communities, the national City Development Committee, the Vinyl House Residents Coalition and the Korean Coalition for Housing Rights (KCHR). community committee ,



ACCA Committee's decision on the three new cities in Korea : *Approved as proposed*, but with the suggestion that the Korean groups do it faster than Seoul! And the implementing groups can also ask for help when they do the survey in these three new cities.

1. NEW CITY : GWACHEON (Proposal from Asian Bridge NGO)

NEW Proposed ACCA budget for Gwacheon :

- City process support : \$3,000
- Small projects \$15,000 (5 projects)
- TOTAL : \$18,000

Urban poor in Gwacheon : Gwacheon is a city which is very close to Seoul, and many of the vinyl house communities here were formed by poor people from Seoul who were evicted or forced out of their housing by rising rents and unable to find affordable housing in the capital city. Most of the vinyl house communities in Gwacheon are less than ten years old, and many are squatters living in squalor and without basic services in vinyl greenhouses that were built on designated farmland. As the city develops, many of these settlements are under threat of eviction. So far, Gwacheon has no public rental housing at all. In February 2011, KOCER conducted a survey of vinyl house communities in one district of Gwacheon (Gwacheon Dong District), and found 10 settlements with a total of 400 households.



Using ACCA to help start community process in Gwacheon : The vinyl house communities in Gwacheon are not organized yet, have no community savings and no strong community network, but Asian Bridge writes that "they understand the concept of community savings and are willing to organize such a system." The small ACCA projects in these communities will help catalyze this process and help build the communities' solidarity by planning and implementing a project together. The ACCA project activities will help strengthen the community organization and build a network, which will start with a nucleus of three communities initially.

City Process support (\$3,000) will be used to conduct a city-wide survey and mapping of urban poor communities, conduct orientation and education programs for vinyl-house dwellers and organize local exchange visits. .

SMALL PROJECTS (\$15,000) So far, three small projects have been identified tentatively, but these may change as the process in Gwacheon gets going and more communities are brought into the process :

Community Name	Type of project	No. of HH	Budget from ACCA	Community contribution
1. Gyungmajang	Community Center	100	\$ 3,000	(under discussion)
2. Gwangchang	Walkway	41	\$ 3,000	(under discussion)
3. Sunbawi	Community Center	26	\$ 3,000	(under discussion)

2. NEW CITY : DAEJEON (Proposal from Asian Bridge NGO)

NEW Proposed ACCA budget for Daejeon :

- City process support : \$3,000
- Small projects \$15,000 (5 projects)
- TOTAL : \$18,000

Urban poor communities in Daejeon : Daejeon, a city just two hours south of Seoul, was developed as a major manufacturing and logistics city, and it draws huge numbers of migrants from rural areas to work in the factories and on the construction sites.

- **Daily rental jjogbang rooms :** Many of these workers are single men, who leave their families behind in the village and stay in tiny, box-like daily-rental single room cubicles (total 2.4 m2 per room!) in squalid rooming houses which are called in Korea *jjogbangs*. As the city's industries have declined, many of these *jjogbang* areas have deteriorated into slums. A March 2011 survey by the Daejeon Jjogbang Counseling Center counted 1,454 *jjogbang* rooms in the city, with 900 urban poor



people living in them, sharing broken down communal toilets and water sources. The conditions are bad, but for most, there are no other affordable housing options - since the public rental housing is either not available or unaffordable.

- **Redevelopment** : Many of these *jjogbang* areas are located near railway lines and some will be destroyed and redeveloped, under the city's new development plan. There are now a total of 202 redevelopment projects planned in Daejeon. One third of these projects are in residential areas, where they will be causing thousands of poorer residents to be evicted without appropriate compensation or alternative housing. So the housing problems in Daejeon are just getting started!
- **A fairly open municipal government** : **Compared to other Korean cities, the municipality in Daejeon is relatively open to listen to people and explore alternative policies, and Asian Bridge feels this is a good opportunity.**

ACCA in Daejeon : The ACCA project in Daejeon will be implemented by Asian Bridge, in close collaboration with the community people, the Central City Development Committee and several local organizations, including the Daejeon Civil Society Organizations Network and the Daejeon Jjogbang Counseling Center.

City Process support (\$3,000) will be used to conduct a city-wide survey and mapping of urban poor communities, conduct orientation and education programs for vinyl-house dwellers and organize local exchange visits. .

SMALL PROJECTS (\$15,000) Only one small project has been identified so far, but more projects will be added as the process in Daejeon gets going and more communities are brought into the process :

- **The Bansuk Community (141 households)** has strong solidarity. The people here successfully negotiated with the government to change a law for their housing rights (??). It also has run community savings group for the past 15 months. But the community is being forced to move out in 3 years, and the people want to act together to solve their housing crisis. The small ACCA project can use their strong solidarity in a productive way, which may become the foundation for a BIG project later on. The Center City Development Committee believes that the Bansuk community can affect other urban poor communities and show an alternative approach for housing issues.

Community Name	Type of project	No. of HH	Budget from ACCA	Community contribution
Bansuk	Children's library	141	US\$ 3,000	(under a discussion)

3. NEW CITY : BUSAN (Proposal from Asian Bridge NGO)

NEW Proposed ACCA budget for Busan :

- **City process support** : **\$3,000**
- **Small projects** : **\$15,000** (5 projects)
- **TOTAL** : **\$18,000**

Informal settlements in Busan : During the Korean War, a lot of refugees came into Busan and settled on whatever empty land they could find - especially on hillsides. 70% of the city is mountainous area, and all the possible hillsides quickly became filled with informal settlements. With such a scale of informal settlements, the Busan city government began developing public housing and initiating relocation and on-site upgrading projects to improve inadequate housing much earlier than the national government. But these municipality-driven efforts have not been very successful because of lack of funding, and many of the upgraded and relocation areas have become slums again.



No city-wide survey yet : There has not yet been an official survey of informal settlements in Busan, but the Busan Solidarity for Housing Rights Organization (BSHR) estimates that there are about 160 informal settlements in the city - many still located on the steeply-sloping sides of hills which fill the city.

- **Unrealistic urban redevelopment planning in the city** : In 2001, the city planned 467 urban redevelopment projects in the city, but as the economy of the city became stagnant, increasing numbers of these projects - particularly the projects for housing development - have been cancelled.

ACCA in Busan : The ACCA project in Busan will be implemented by Asian Bridge, in close collaboration with the community people, the Central City Development Committee and several local organizations, including the Busan Civil Society Organizations Network and the Busan Solidarity for Housing Rights (BSHR).

City Process support (\$3,000) will be used to conduct a city-wide survey and mapping of urban poor communities, conduct orientation and education programs for vinyl-house dwellers and organize local exchange visits. .

SMALL PROJECTS (\$15,000) So far, only one small project has been identified (in a community facing the immediate threat of eviction), but more projects will be added as the process in Busan gets going and more communities are brought into the process :

<i>Community Name</i>	<i>Type of project</i>	<i>No. of HH</i>	<i>Budget from ACCA</i>	<i>Community contribution</i>
Daeyeon-Wooam	Recycling center + community grocery shop	53	\$ 3,000	\$ 2,300

Discussion about the new Korea proposals :

Somsook : Na and Boram say that the economics of the old style redevelopment is no longer working so well and city governments are looking for a new alternative way. But how to use ACCA to do this? The ACCA project in Korea has been moving so slowly, when the needs are so clear and so urgent!

Na : The argument still continues in Korea: community savings versus community organizing! We work with the Korean Coalition for Housing Rights (KCHR) and they are only now beginning to accept the concept of community savings. Five years ago, we studied the CODI model and tried to do a CODI style development in Korea, with Professor Ha. But the community network was very weak, and the community level process didn't happen. Recently we have tried to spread the organizing work to three more cities. I have a friend who is a politician in Gwacheon, and in Busan they already have some community savings. We plan to organize a national meeting on community savings.

- **Survey plans for these three new cities:** The budget of \$3,000 per city is not enough, we need more budget to complete the community survey in these cities.

5. PHILIPPINES

- **Additional activities proposed in one already-approved city: MANDAUE**

CITY IN PROCESS : MANDAUE *(Proposal from the Homeless People's Federation Philippines - HPFP)*

ACCA budget already approved in Mandaue :

- **BIG Project :** \$40,000
- **City process support :** \$3,000
- **ACCA Regional loan (part 1)** \$10,000
- **TOTAL already approved :** \$53,000

NEW Proposal for Mandaue *(to the ACCA Regional Fund)*

- **ACCA Regional Loan (part 2)** US\$ 36,000 *(to support the incremental housing process at LTHAI community)*

Committee's decision : Approved as proposed!

The Lower Tipolo Community (LTHAI) (269 households) (on-site reconstruction after fire, on free government land).

Background on the housing project at LTHAI : LTHAI is one of the 11 homeowners associations which comprise the 9.2 Hectare social housing site in the center of Mandaue (all the land was donated to the residents by the city in 1998, after years of eviction threats). The MMVHAI community, which is where the other ACCA big project has been implemented (land-filling) is also part of the 9.2 Hectare site. With support from the HPFP, they organized themselves and started savings in 1996. In 2001, they registered themselves as a legal homeowners association. All 269 households in the community are active savings members. The entire LTHAI community was burned to the ground in July 2007, and the community decided that instead of just reconstructing their shacks in the same place, they would use the fire as an opportunity to start from a clean slate and completely rebuild their settlement in a proper way. They started their redevelopment in July 2007.

- **Land-filling supported mostly by the community and partly with UPDF loan**
- **Infrastructure supported by CLIFF, with technical support from local government**
- **Design support from PACSII Community Architects**
- **Housing loans from SDI International Urban Poor Fund** (for \$1,000 per house, which isn't quite enough to finish the "starter" house model, so there was a gap between the actual costs and the available loan).

Support from the ACCA Regional Loan Fund :

- **First loan for \$10,000 already approved and disbursed :** The HPFP has borrowed \$10,000 from the ACCA Regional Fund, to support the ongoing incremental housing project in LTHAI. That \$10,000 loan went as loans to 23 households to help them put roofs on their houses and finish them. The loan contract signing took place in LTHAI on February 26, 2011, .
- **Second loan of \$36,000 being proposed at this meeting :** The HPFP is now proposing to borrow another \$36,000 to support the incremental house construction to another 61 households (@ about \$590 per house) to put roofs on their houses and finish them.
- **TOTAL \$46,000 in loans from ACCA :** With this second loan, the total borrowed from HPFP will be \$46,000.
- **Proposed repayment terms and schedule :** The loan will be made to the HPFP's Urban Poor Development Fund in US\$ and repaid to the ACCA Regional Fund in US\$, but the repayments will be calculated according to the original loan amount in the local currency. The loan to the Mandaue City Fund will be given at an interest rate of 4%, to be repayable in 5 years, with 10 equal payments, to be transferred back to the ACCA Fund every six months, the first being due in June 2011. The Homeless People's Federation will act as guarantor for the loan.



Discussion about the Mandaue loan application :

From Diana Mitlin (via e-mail) : Will these houses then cost \$1,590? How have repayments been going? How are the poorest families able to pay? What are the plans to scale up access to housing loan capital to enable others to secure funding and build units for this cost?

6. SRI LANKA

- **Additional activities proposed in one already-approved city: BATTICALOA**

CITY IN PROCESS : BATTICALOA *(Proposal from Sevanatha and Women's Co-op)*

ACCA budget ALREADY APPROVED in Batticaloa :

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

NEW Proposed ACCA budget for Batticaloa : *(all from the disaster budget line, but proposed like a new project)*

- **City process support :** \$3,000
- **Small projects** \$15,000 *(5 projects)*
- **Big project** \$40,000 *(in 5 communities)*
- **Budget for training** \$10,000
- **TOTAL :** \$68,000

Committee's decision : Additional budget for the disaster case in Batticaloa was approved as follows :

- **Big project :** \$20,000 additional funds
- **Regional loan :** \$20,000 *(but details of the loan will have to be sent first)*
- **Disaster grant :** \$20,000 *(as a grant to support all the small projects, disaster training and etc., from the disaster component)*
- **TOTAL APPROVED BUDGET : \$60,000**

Batticaloa is a city of 86,618 people on the eastern coast of Sri Lanka, which has been on the front line of the country's just-ended civil war. Most people living in the city's poor communities are Tamils, and they have suffered from decades of ethnic violence and civil conflict. The city was also badly affected by the 2004 tsunami. Because most donor and government funded development projects are implemented in and around Colombo, little assistance has reached Batticaloa. Sevanatha has been working here under UN-Habitat supported projects for some time.

Citywide slum survey and mapping by Sevanatha in Jan 2009, before ACCA started (under a UN-Habitat project) : According to the Jan 2009 survey by Sevanatha, there are 25 poor settlements in the city (1,953 households) - about one third on government land and most of the rest on land the people own themselves. In most of these settlements, people have no house registration, with serious problems of water supply, drainage, toilets and access. At the end of the survey, they identified the poorest "Top 10" settlements in the city, using the "poverty scorecard" system.

ACCA in Batticaloa for one year now: The ACCA project in Batticaloa was approved in April 2010, so it has been under implementation for a year now.

- **Savings going strong :** Community-managed finance and savings are relatively new in Batticaloa (since the tsunami), but the Women's Co-op has already set up savings groups in ALL the 25 poor communities in the city. By December 2010, there were 234 active WB savings groups in 26 communities, with 2,404 members and savings of \$25,780.
- **A city fund was set up in December 2009.** The capital in the fund is now over US\$100,000 (including \$40,000 from ACCA big project, \$40,000 from UN-Habitat and \$25,800 in community savings contributions. The fund has already given out \$70,878 in loans (for income generation and emergencies).



Small projects slow getting started : The five small projects were identified, using the existing data (before survey or mapping) on low income settlements in Batticaloa to prioritize the most needy settlements based on the "scorecard". After the five communities were selected, a city consultation meeting was organized to assess the selected community's needs and determine their support for the projects. Other city stakeholders were encouraged to join and support the infrastructure improvement in these poor settlements. Communities were expected to contribute 10% of the project budgets through their labor, cash and materials. But so far, only two projects have gotten started :

- **Thiraimudu** (104 hh) Toilets. \$3,000 from ACCA + \$567 from community + \$100 from gov. (*in process*)
- **Punnacholai** (18 hh) Toilets. \$3,000 from ACCA + \$675 from community + \$100 from gov. (*in process*)
- **Seththukudha** (49 hh) Water supply. \$3,000 from ACCA. (*not started yet*)
- **Thimilaithivu** (22 hh) Community center. \$3,000 from ACCA. (*not started yet*)
- **Sinna Urani** (188 hh) Water supply. \$3,000 from ACCA. (*not started yet*)

Big ACCA project has changed to Sinna Urani : In the original proposal, the big ACCA project was to support housing loans in the Thiraimudu community (520 households - one of the "TOP TEN" poorest), in an on-site upgrading project, on free municipal land that was originally provided to resettle tsunami-affected families. But in Sevanatha's second year ACCA update report, the big project in Batticaloa was actually implemented in the Sinna Urani Community (290 households - another of the "TOP TEN" poorest communities), a relocation site where the people bought the private land themselves. Sevanatha's December 2010 report said that this project is 100% finished, with 121 direct beneficiary households, and another 178 households in the community indirectly benefiting.



- **Project finance contributions :** \$40,000 from ACCA + \$60,500 from the community (121 households) + \$1,500 from the government + \$40,500 from UN-Habitat.

NEW PROPOSED DISASTER PROJECT : The Eastern province of Sri Lanka, where Batticaloa is located, was badly affected by heavy monsoon rains and floods, two times in January and February 2011. Sevanatha + Women's Co-op visited savings members and other affected people at that time (in Jan and Feb 2011) and distributed rice, sugar and dal to affected savings members. Almost all of the poor settlements in the city were affected - some more than others. The houses, toilets, water wells and belongings and livelihoods of many of the city's savings group members were damaged by the heavy rains and floods, including some of the houses improved with ACCA support.

- **Savings groups assess the damage** : According to Sevanatha's information from February 2011 (one month after the floods), the following damage was assessed by the savings group members in three zones (*these figures only cover savings members, not others*) :

Assessment by savings groups of ACTUAL damage in the whole city of Batticaloa					
Zone	# of communities affected	# of savings members affected by the floods	# of damaged houses	# of damaged toilets	# of damaged wells
Zone A	8 communities	425	68	30	0
Zone B	9 communities	1,083	377	244	185
Zone C	7 communities	859	176	152	108
TOTAL	24 communities	2,367 affected members	621 houses	426 toilets	293 wells

Community-based disaster rehabilitation to focus on five affected settlements : The CLAF-Net Steering Committee decided to prepare an ACCA proposal to support a community-based disaster rehabilitation project in the city. This proposed ACCA project focuses on only five of the 24 affected settlements in the city, and all the small and big project funds will be used in these same five settlements.



- **How the five target communities were chosen** : These five settlements were prioritized as the five poorest in the city (out of ten), based on the results of a community mapping which was conducted by Sevanatha with the community leaders in Batticaloa in Jan 2009 (before ACCA). When compared with the other "Top Ten" poorest settlements, these five settlements were deemed to be more affected by the floods, which washed away much of their property, and they are now living without basic facilities. After the prioritization process was completed, Sevanatha conducted several Community Livelihood Action Planning (CLAP) workshops in the five settlements to identify the community needs. The City Development Committee assessed the selected communities' needs and supports the project implementation process.

Assessment by savings groups of ACTUAL damage in the 5 target communities
(from Sevanatha's second site visit report, February 2011)

Community name	Total # of households in community	# of savings members affected	# of damaged houses	# of damaged toilets	# of damaged wells
1. Nochchimunai	85	62	7	34	26
2. Thiraimadu	192	181	10	10	0
3. Navatkudha East	103	297	99	48	32
4. Manchanthudai South	54	107	60	60	35
5. Sinna Urani	290	264	146	49	22
TOTAL	724 households	911 members	322 houses	201 toilets	115 wells

\$10,000 Proposed "Training" Budget : In the proposal, no details were given about this training component of the project, but when we asked, Ekanayake wrote : "The Women's Coop process in Batticaloa is expanding rapidly, getting more popular day by day and new members are increasing. The new savings group members should be made to be aware properly. They need training on livelihood activities, especially small entrepreneur training, community architecture training and audit training."

Small Projects (\$15,000) : The small projects will all be implemented in the five prioritized flood-affected settlements, as in the table below. Work will be done by community members collectively.

Information about the SMALL projects and budget in Batticaloa							
Community name	Type of project	Total # households in the community	# households directly benefiting from the project	BUDGET AND CONTRIBUTIONS TO THE PROJECT (in US\$)			
				Budget from ACCA	Budget from community (cash, labor, materials)	Contribution from others	TOTAL value of the project (US\$)
1. Nochchimunai	Walkways, drains and clean flood affected wells	85	85	3,000	300	0	3,600
2. Thiraimadu	Walkways, drains, clean flood affected wells (??)	192	192	3,000	300	0	3,600

	and community center						
3. Navatkudha East	Walkways, drains & culverts and clean flood affected wells	103	103	3,000	300	0	3,600
4. Manchanthudai South	Walkways, drains and clean flood affected wells and culverts	54	54	3,000	300	0	3,600
5. Sinna Urani	Roads & drainage	290	290	3,000	300	0	3,600
Five projects		724 hh	724 hh	15,000	1,500	0	18,000

BIG PROJECT (\$40,000) On-site housing reconstruction in the 5 target flood-affected settlements (total 724 households) - especially to rebuild the houses, with higher foundations above flood level.

- **All five communities have secure land tenure already :**

The project selection decision was made through a Meeting held in Batticaloa Municipal Council, with the participation of Mayor, Commissioner of the M.C., Women's Coop, community representatives and Sevanatha. The families in these five settlements selected for the community-based disaster management have some form of secure land tenure, which Sevanatha says "makes them stronger through ACCA and CLAF-Net process."



- **Housing loans at 13% for 5 year repayment term :**

Each of the 724 households will build a new house costing \$2,500, but will receive a loan from CLAF-Net (via the WB branch) for only \$1,000 per household, at 13% annual interest (loans given at 8% from CLAF-net to the branch, at 10% from the branch to the community and 13% from the savings group to the member, with a 5-year repayment term and monthly repayment terms not set yet. The loans will go from CLAF-Net (the national fund) directly to the local Women's Co-op Branch in Batticaloa, which will manage the disbursements and repayments. Ekanayake says the WB Branch is now acting as the "CDF." The loan repayments will not stay in the city but be returned to the CLAF-Net fund.

- **This project will initially support those who need housing immediately.** CLAF-Net has planned to support about 100 families in 2011. Other households can get loans from CLAF-Net only as its financial capital grows gradually, at about 100 families per year, so it will take 7 years before the last batch gets housing loans.

- **House construction will be done individually.** The infrastructure repairs will be done collectively, but the houses will be constructed by families individually.

QUESTIONS about the new Batticaloa proposal, with answers from Ekanayake from Sevanatha :

QUESTION : The full ACCA city ceiling amount of \$58,000 has already been approved for Batticaloa, and Sevanatha's report from December 2010 says that the BIG ACCA project (in Sinna Urani) is finished, and several of the small projects are underway. How is it that you propose another full ACCA project for this same city? And also covering several of the same communities which have already gotten small and big projects? **Ekanayake:** Sevanatha didn't report that Sinna Urani was completed. After the two floods, most of the savings members' houses were damaged. Their livelihood activities were washed away. By this new proposal, we hope to help the people who lost their belongings.

QUESTION : Two of the five settlements covered in this new proposal have already been upgraded in the earlier ACCA project in Batticaloa: The Thiraimadu Community got a small project (\$3,000 for toilets), and the Sinna Urani community got both a small project (\$3,000 for water supply) and the BIG project (\$40,000 for 121 households, already finished). **Ekanayake:** After the floods, most of the drains and walkways have been damaged - most of which are not masonry. After the floods, the Batticaloa Municipal Council has faced a big problem of repairing this infrastructure because of limited funds.

QUESTION : Why does the small project in Thiraimadu include repairing flooded wells? In the damage assessment chart above, that community has no damaged wells on the list? **Ekanayake:** The existing wells have been contaminated with bad quality water. People said the Municipality adds a small quantity of chlorine to the wells, but it is not enough to totally purify the water. The water in all the flood-affected wells should be pumped out and chlorinated.

QUESTION : In Ekanayaka's field report of January 2011, he reports that many houses in these five target communities "were affected" by the floods, but his photos don't show any damage to the houses. Is it really necessary to rebuild all these houses? **Ekanayake:** My field report was prepared after the first flood came. The second flood, in February, was more severe. It is clearly understood if you go through the second field visit report which was prepared after the second flood. By the second flood, all the temporary houses were washed away.

QUESTION : Why are the proposed disaster BIG project rebuilding activities covering all 724 houses in these five communities? In the savings members' damage assessment of Feb 2011 (chart above), the savings groups identified only 322 houses as being flood-damaged in the five target communities. And 121 houses have already been rebuilt in Sinna Urani with support from the ACCA big project! *Ekanayake:* Yes, according to the above chart, only 322 houses were flood affected. The houses of the rest of the community members were not affected by floods, but because those other houses were temporary huts, we included them in this proposal for upgrading - which includes all 724 households in all five settlements.

QUESTION : Does the money from CLAF-Net go directly to the Women's Co-op Branch, without going first into the Batticaloa CDF? At the ground level, the CDF has been established, but the Batticaloa WB branches act as the CDF, which is monitored through the City Development Committee monthly meetings by the Batticaloa Municipal Council.

Discussion about the Batticaloa proposal :

Padmajyoti (National Women's Bank leader working in Batticaloa): Batticaloa has been affected by so many disasters! The war, then the tsunami, and the Women's Co-op went in and started savings. Most of the poor families joined very quickly. Then, after these very bad floods, which affected almost the whole city, we see that most of the houses in the slums are built without foundations at ground level, and because there is no proper drainage, the houses - which are mostly very badly built - are flooded, and sometimes washed away. The people want solid houses with good high foundations, above the flood level, and good drainage systems in the communities! Also they have no toilets, many of these families!

Jaya : The city is not going to improve the drainage system. When the next floods come, it will be the same thing again. So at least the families have to raise the foundations of their houses, so they don't have to go to the transit accommodation next time the floods happen. But besides physically improving the settlements and houses, we are looking to do some training and awareness raising and get some expertise to improve their capacity to adapt to the situation when the next floods come.

Somsook : I think perhaps what we should re-think and readjust is the fact that so far, the ACCA support in Sri Lanka has passed to the national-level CLAF-Net fund, which on-lends to the city projects, which means the ACCA support does not become part of the city fund. So when, as in this case, the people face a disaster, they do not have their own city fund to use to solve their problems.

- Please consider how you all will change this structure, since there will definitely be disasters again and again, and the groups cannot rely on outside assistance all the time, and how you can build your city system stronger, for the longer-term change, for either upgrading or disasters.

Nandasiri : I think the funds have to be decentralized. It has to be a community development fund that is limited to that city - it should not be concentrated in Colombo, as it is now. My idea, which we have already discussed, is that the Batticaloa Fund should stay in Batticaloa and be only for the people in Batticaloa, to use and to manage themselves. Then the Batticaloa municipal authorities will also begin to think about contributing to that fund.

Jaya : Explains the finance system for ACCA funds in various cities : At the moment, the way we are doing it like this: when we get the grant from ACCA for a city like Batticaloa, those total funds are kept in CLAF-Net especially for Batticaloa. Then, the Women's Co-op Branches in Batticaloa, which act as a kind of City Development Fund, know these funds are available and they start making their requests. So far, the loans go only to Women's Bank members - not others. When they recover this money and repay it to CLAF-Net, we always make a point to make sure that money should go back to that same city. This information is always available with national-level Women's Co-op coordinators like Padmajyoti, and also with Pashmil, who is Sevanatha's staff person working in Batticaloa. When they have their meetings at city level, they always share this information - it is very open system.

Diana Mitlin (via e-mail) : What happened to the loan repayments from the already-implemented big housing project in Sinna Urani? Can't the repayments from these housing loans and the resultant capital contribute to this new disaster project?

- Also, I am surprised at the request for training finance, which is not part of the ACCA support for cities.
- \$2,500 seems like a lot of money for a house. Wouldn't it make sense to use the big project finance to develop a lower-cost house option? I don't understand this financial model - where is the rest of the capital coming from?

7. MONGOLIA

- 3 new cities proposed : Sainshand District, Undurshireet District, Zuunmod District

Committee's decision on the three new proposed cities in Mongolia :

Approved only \$10,500 per city, which includes :

- **\$3,000 for City process support**
- **\$7,500 for small projects** (for the projects which address urgent and more necessary basic needs, like street lights, toilets, water posts and drains, etc. The committee proposes that the groups in Mongolia review the small development projects so they can address the needs and development action of the *whole community*, and not only the small savings sub-groups, so that the small projects are tools to link those small subgroups to work together and with others, and to expand the process to be more *community-wide*.)

1. NEW CITY : SAINSHAND DISTRICT (Proposal from UDRC)

NEW Proposed ACCA budget for Sainshand District :

- City process support : \$3,000
- Small projects \$15,000
- **TOTAL : \$18,000**

Sainshand District, in Dornogobi Province, is a provincial district town in the beautiful Gobi desert region of south-eastern Mongolia, 470 kms from Ulaanbaatar. The town's total population is 5,760 households (19,013 people), of which 80% live in informal ger areas (4,609 households, 15,210 people). With support from UDRC, savings groups have been established in 10 settlements, with 396 members and collective savings of \$2,854. On March 15, 2011, the savings groups and UDRC staff surveyed the 10 informal ger settlements where the savings groups are active. No CDF yet.

SMALL PROJECTS (7): The \$15,000 small project funds from ACCA will support the following small projects, all of which will be implemented by the savings groups :

Savings group name	Type of project	# house-holds in the comm-unity	Budget contributions to the projects			
			Budget from ACCA (US\$)	Budget from community	Budget from other	Total project budget
1. "Saihan shand"	Green park /Trees/	12	2,500	150	50	2,700
2. "Bayan shand"	Toilets	11	1,500	200	50	1,750
3. "Devjikh"	Street lights	10	2,500	80	50	2,630
4. "Khamtdaa"	Model street	9	2,500	100	50	2,650
5. "Bid chadna"	Walkway	15	2,000	30	50	2,080
6. "Evseg 20"	Community center	20	2,500	50	50	2,600
7. "Arvijikh"	Playground	8	1,500	250	50	1,800
Total		85	\$ 15,000	\$ 860	\$ 350	16,210

2. NEW CITY : UNDURSHIREET DISTRICT (Proposal from UDRC)

NEW Proposed ACCA budget for Undurshireet District :

- City process support : \$3,000
- Small projects \$15,000
- **TOTAL : \$18,000**

Undurshireet District, in Tuv Province, is a small town that is 188 kms from Ulaanbaatar. 100% of the town's 1,866 residents (581 households) live in informal ger areas - most built within the last year. With support from UDRC, savings groups have been established in 8 settlements, with 404 members and collective savings of \$3,202. On March 12, 2011, the savings groups and UDRC staff surveyed the 8 informal ger settlements where the savings groups are active.

SMALL PROJECTS (8): The \$15,000 small project funds from ACCA will support the following small projects, all of which will be implemented by the savings groups :

Savings group name	Type of project	# house-holds in the comm-unity	Budget contributions to the projects			
			Budget from ACCA (US\$)	Budget from community	Budget from other	Total project budget
1. "Baishint san"	Street lights	23	1,500	230	50	1,780

2. "Tumnii khishig"	Street lights	21	1,500	230	50	1,780
3. "Narlag khotkhon"	Water kiosk	20	1,500	290	50	1,840
4. "Bayan atar"	Community park	15	3,000	280	50	3,330
5. "Khurshuud"	walkway	9	1,600	210	50	1,860
6. "Ev sanaa"	Model street	12	1,400	100	50	1,550
7. "Chandmani"	Community center	14	3,000	390	50	3,440
8. "Khamtiin khuch"	Bio toilets	12	1,500	170	50	1,720
TOTAL		126	\$ 15,000	1,960	400	\$ 17,300

3. NEW CITY : ZUUNMOD DISTRICT (Proposal from UDRC)

NEW Proposed ACCA budget for Zuunmod District :

- City process support : \$3,000
- Small projects \$15,000
- **TOTAL :** \$18,000

Zuunmod District, in Tuv Province, is another small provincial town, just 43 kms from Ulaanbaatar. 100% of the town's population of 11,137 people (3,825 households) live in informal ger areas. With support from UDRC, 12 savings groups have been established, with 156 members and collective savings of \$2,050. On March 12, 2011 (the same day as the survey in Undurshireet), the savings groups and UDRC staff surveyed the 12 informal ger settlements where the savings groups are active. No CDF yet.

SMALL PROJECTS (5) : The \$15,000 small project funds from ACCA will support the following small projects, all of which will be implemented by the savings groups :

Savings group name	Type of project	# house-holds in the community	Budget contributions to the projects (US\$)			
			Budget from ACCA	Budget from community	Budget from other	Total project budget
1. "Bid chadna"	Playground	13	3,000	190	50	3,240
2. "Khamtdaa"	walkway	12	3,000	180	50	3,230
3. "Itgel"	Community center	12	3,000	240	50	3,290
4. "Delgereh"	Drains and toilets	15	3,000	200	50	3,250
5. "Tuguldur"	Streetlights	10	3,000	160	50	3,210
TOTAL		62	15,000	970	250	16,220

Discussion about the Mongolia proposals :

Somsook : Here we have the same problem of scattered small savings groups, and in the Mongolia process, each small savings group gets to implement its own small project, in their own small area. It's too scattered, and too little effect from these projects on the larger community development process, no focus on developing the whole area, just groups doing the same kinds of small projects.

Ruby : These small projects in Mongolia look more like "beautification" and not so much focused on real basic needs of the poorest families in the communities. So perhaps it is the wealthier community members who are joining the savings groups and deciding to make all these playgrounds and street beautification projects? Usually the really poor need things like toilets, water, drains, etc.

From Diana Mitlin (via e-mail): What are the plans to scale up this work outside of ACCA? Isn't it possible for some of these projects to be financed from savings? It seems to be more of the same and I am not sure about the scaling up strategy.

8. THAILAND

- 1 new city proposed : CHINATOWN in BANGKOK

NEW CITY : CHINATOWN in BANGKOK (Proposal from Nattawut Usavagovitwong)

NEW Proposed ACCA budget for CHINATOWN in BANGKOK :

- City process support : \$1,500
- Small projects \$2,000 (just 1 project)
- TOTAL : \$3,500

Committee's decision: *Approved as proposed!*



Bangkok's historic Chinatown under threat : A few years ago, the city announced plans to expand the city's small subway system to include a new station in the bustling heart of Chinatown - a extremely lively and busy neighborhood with a mixture of wholesale and retail shops, markets, small manufacturing units and a rich heritage of traditional shop houses of great historical value. The residents and tenants in a large area of Chinatown found themselves doubly threatened by the possibility of eviction and by the stampede by developers to cash in on the new subway line by demolishing what's there and building apartment complexes and other commercial developments. Most of the land in the area is owned by the Crown Property Bureau - a kind of public land owning agency in Thailand.

Working with the residents to develop an alternative vision for Chinatown's redevelopment : When a team of concerned academics, activists, town planners and community architects entered the area, they found that there were no local residents organizations or forums for discussion about these new subway development plans. The team also found that they faced much distrust from the local residents who come from a dizzying variety of social groups, and who feared that the team would use the community for their own benefit. Therefore, the team sought approval from the Bangkok Metropolitan Administration, to have the institutional status required to gain the trust of the local, mostly middle class, residents. As Professor Sakkarin explains, the tactic was to "*look formal, act informal*".



The Chinatown Conservation Project was launched as a project which is attempting to bring together the conservation of a historic neighborhood which is under serious threat, with a community-driven development process. The project is trying to show that development doesn't only mean new buildings, but can also be the revitalization of old buildings through walking streets and use of the existing heritage. The community architects started by getting community residents to tell of their family histories, in order to build pride in their families and houses, and to join in the participatory process. Additionally, the team realized that talking only of problems would infuse the process with negativity which would put people off participating, so they organized fun activities, such as a "treasure hunt" game for children to go in search of old shop signs. This activity not only allowed the community architects to learn about what shops existed in the area, but also the community "gossip" – who didn't get on with whom, which persons were most respected. The team realized that the area could not be assessed solely in terms of physical groupings, but that there were complex groupings based on commercial, religious, social, and problem-based relationships, and these groupings needed to be accounted for in plans.

The architects have drawn up schematic plans for how the area could be revitalized, for example by turning a Chinese Opera building into a boutique hotel and opening up a walking street, giving the locals ownership over the development of their area, without destroying the cultural and physical heritage. In this way, conservation does not mean solely sticking to the old, but allows for some development too. The next steps are for the community to

negotiate a short term, 3-5 year lease over the land, which could increase their sense of belonging in this unique area, as well as to open a small community museum, and do some small-scale upgrading of infrastructure.

Proposed ACCA small project in one lane in Chinatown (\$2,000 for 1 project in the Charoenchai Lane Community): The Chinatown team is so far proposing only one small project, which is being seen as a kind of pilot community-upgrading project, to strengthen one small neighborhood's collective negotiations to preserve their lane. The Charoenchai Lane Community is a row of historic shop houses located along a 130-meter lane running off Charoenkrung Road. In the past year, the community has become very active in initiating several cultural programs and discussions about their area, with the community architects. The small project funds from ACCA will help the community improve the paving and drainage and the physical conditions in the Charoenchai alley and help restore one of its historic shop house that is now being used as the community's information center and local museum. The \$2,000 budget from ACCA will support the restoration (paving, painting, repair, paving) of the lane's paving and the community information center.

City Process support (\$1,500) will support meetings, dialogues and the organization of a public exhibition after the project in Charoenchai Lane is finished, with flyers, leaflets and posters to publicize the project. This \$1,500 budget from ACCA will be matched by \$2,700 in cash from the Charoenchai Community.



9. INDIA

- 1 small research project proposed

SPECIAL RESEARCH PROJECT (Proposal from Meera Bapat in Pune)

NEW Proposed ACCA budget for a special research project :

- Understanding Asian Cities budget : \$4,000

Committee's decision: Approved as proposed!

This small research proposal (which will come under ACCA's "Understanding Asian Cities" budget line) comes from Meera Bapat, an independent academic and housing activist who is based in Pune, in Maharashtra State in western India. Meera has been studying Pune's slum communities - and the changing urban development forces that affect them - for more than thirty years. At the same time, she has been an active supporter and ally to the local federations of slum dwellers and women's savings collectives, and has offered her academic and advocacy skills to poor communities in Pune - especially in times when they have faced the threat of eviction.

Study : How have market-based urban housing strategies worked for the poor in Pune? Pune is a city of 3.5 million people, of whom 1.5 million live in slums. In the present era of liberalization and privatization, market-based strategies are increasingly being sought to house the growing numbers of urban poor in India. In the face of occupation of land by rapidly increasing numbers of squatters, and tremendous market pressures on land for commercial building construction, slum rehabilitation (or India's version of land-sharing) has been projected as a feasible method for accommodating low-income settlements within commercial real estate development projects. The basic principle is to free part of the land occupied by squatters by accommodating them on a portion of the same site, and releasing the freed land into the market. This strategy enables landowners to realise part of the increased land value at the same time it regularizes the tenure of the squatters. Long before the government adopted this strategy for rehabilitating slum dwellers, a private developer in Pune proposed this idea as an economically viable proposition if some conditions were met.



The Slum Rehabilitation Scheme : The government of Maharashtra launched the first slum rehabilitation scheme in 1996, which allowed developers to build 2.5 times the area of land (compared to the normal 1 for other projects), as long as they provided each family in the slum a housing unit of 225 sq. ft. free of cost - mostly in mid-rise or high-rise blocks of small flats. The developers found the rules too stringent to make slum rehabilitation projects economically viable, though, and of the 66 projects proposed in Pune, only 4 had been actually built and 14 were under construction in 2003. So the Pune Municipal Corporation, and later the State Government, responded to the developers' demands and relaxed the rules in 2004. But despite the more lenient rules, the Slum Rehabilitation Scheme still didn't take off, and in 2007, the State Government liberalized the rules still further, allowing developers to transfer the development rights granted under such schemes to other sites (this is called "TDR" - "transfer of development rights"). This has made the scheme very profitable for developers. Since the new rules came into operation, 125 slum rehabilitation schemes have been submitted for approval and 65 projects are already under construction.

Finding out what happens when the poor move from on-the-ground slum communities to blocks of high-rise and mid-rise flats : Most of the slum rehabilitation projects built after 2004 have taken the form of 7-storey blocks, and with the new rules, the new projects are likely to be high-rise blocks of up to 13 stories. In this study, Meera will try to find out how the poor families in these schemes are faring. Are they managing their new blocks as co-operatives? How do they meet the expenses for maintaining these buildings and paying for utility bills? What needs to be done to make the schemes serve their interests better? There is also the larger question of privatization of public lands, in the case of projects built on government land. Based on a detailed scrutiny of the slum rehabilitation scheme rules, this study will take six months and be conducted at two levels :

- **Examining municipal records**, to collect information on projects completed and those under construction.
- **Organizing and documenting "focus-group discussions" with residents** of some selected slum rehabilitation projects, to collect information about their experiences and to learn about their grievances.

Discussion about the Pune research project :

Norberto : When planners talk about putting slum dwellers into high-rise blocks of flats, they use the argument of density, density! But once a family lives in a flat, they cannot expand - there is no scope for incremental housing improvement or expansion, and this limitation can be a poverty-generating design aspect!

Somsook : I think it might be good if you could make some structure in the study which would allow the same kind of analysis to be used in other cities. So that we could later make a comparative study which covers several countries where these market strategies and high-rise redevelopment are being used in different ways to redevelop slums - like Korea, Philippines, Vietnam.

10. LAO PDR

- **Additional activities proposed in 2 already-approved cities: Luang Prabang District and Pakse District.**

1. CITY IN PROCESS : LUANG PRABANG DISTRICT (Proposal from WCEP)

ACCA budget already approved in Luang Prabang District :

- **City process support** \$1,000
- **Small projects** \$7,000 (4)
- **TOTAL :** \$8,000

NEW Proposed ACCA budget for Luang Prabang District :

- **Big project** \$40,000

Committee's decision: Approved as proposed!

The ACCA Project in Luang Prabang Province was approved in September 2010, originally as a special province-wide project, with only small project and city process support. In the January ACCA committee meeting in Bangkok, this was divided up into 4 separate projects, one in each of the 4 districts which so far have very strong women's savings groups. It was agreed that each district would get \$8,000, which includes \$7,000 for small projects and \$1,000 for city process support.

- **Strong savings in Luang Prabang Province :** The women's savings process started in 2006, and now has 4,145 members in 53 communities, in these 4 districts, with collective savings of a staggering \$230,298. In Luang Prabang District, there are savings groups in 28 of the city's 68 communities.
- **City-wide slum survey in Luang Prabang District :** In March 2011, the community network conducted a quick, 3-day survey, with the local authority, with Somsak. They found 33 communities in 6 districts, many of which have serious problems of water-supply and drainage - even in a "World Heritage City" like this! Five of these communities are under threat of eviction - including the Baan Huadernbin community (more than 300 households), which is being impacted by the expansion of the airport (*big project below*).

- **Small projects in process** : 5 small projects to make water supply systems and build toilets are now underway in five communities in Luang Prabang Province (not sure if any of these are in Luang Prabang District, though), and another set of four small projects are in the pipeline, waiting for loans from the city CDF (all the small projects in Lao PDR are managed as revolving fund loans, not grants).

PROPOSED BIG PROJECT : Baan Huadernbin Community (52 households) in Luang Prabang District. Nearby relocation of a community evicted to make way for the Luang Prabang airport expansion, to land provided free by the government. Baan Huadernbin was a 30-year old squatter settlement of 228 poor households. When the International Airport in Luang Prabang was expanded last year, all 228 families were evicted. 176 of the families got some compensation and moved to other communities, but 52 very poor families are still living in tents on a piece of private land near the original community site, without any basic services. This community was included in the WCEP's recent city-wide survey, and identified as one of the most vulnerable communities in the city, having faced eviction and squatting now on temporary land now.



- **Free government land nearby** : On March 23, 2011, the WCEP and community savings network in Luang Prabang organized a meeting with the vice mayor and key departments in the city to present their survey findings and introduce the ACCA program. In the meeting, the government agreed to provide new land with basic infrastructure (roads, underground water and electricity) very close to the existing community. The land will be provided free (with individual title).
- **2 plot sizes** : It has been agreed that both structure owners and renters will get plots in the relocation site. The 25 families who were included in the last census will get 450m² plots (15x30) and the 27 families who were renters and not in the census will get 150m² (10x15m) plots.
- **The next step** is for the Luang Prabang savings network to help start a savings group here, and to start working with the people to develop their layout plans and house designs, with help from the community architects. There may still be some negotiation to convince the local government to allow the people to design the site layout themselves, rather than Municipal engineers.
- **Use this first project to strengthen the CDF to be a city-wide housing support mechanism**, not just to throw the money at one project at a time. The CDF will be jointly managed by the community savings network and the local authority together. They will start with housing loans to about 100 households who are now living in tents on the airport relocation site, with a loan ceiling of maximum \$1,000 per family, at 6% annual interest (of which 3% will stay in the city CDF and 3% will go into the national fund), repay in weekly payments in 5 years.

This project at Baan Huadernbin will be the third BIG ACCA project in Lao PDR, the third community-driven urban poor housing development project in the whole country, and the third case where the government has given free land to squatters!

Discussion about the Luang Prabang proposal :

Somsook : Luang Prabang is one of the most beautiful cities. But being a heritage city, as usual, there is a lot of attention from the government and tourist sector to develop the city, and land is more expensive. So the development indirectly leads to the problem of eviction of city's poor people who still don't have land security. So Somsak worked with the savings network and started with the survey, because this is what the savings groups have not yet done in these Lao cities. The savings groups always start with whoever is ready to start saving. But the city-wide process has to start with getting and understanding all the information about the whole city. And then try to see how to solve the problems on a city-wide scale, and use the savings groups can help be the backbone to expand the process. During the survey, they found several insecure and eviction situations, and one the big housing project will start in one evicted community which has already been allocated land from the government. And hopefully, from this first experiment, it will move into other communities.

2. CITY IN PROCESS : PAKSE DISTRICT (Proposal from WCEP)

ACCA budget already approved in Pakse District :

- City process support \$1,000
- Small projects \$7,000 (4 projects)
- TOTAL : \$8,000

NEW Proposed ACCA budget for Pakse District :

- Big project \$40,000

Committee's decision: *Approved as proposed!*

The ACCA Project in Pakse District, in Champasak Province. In the January 2011 ACCA committee meeting in Bangkok, it was agreed that each of the 22 districts with very strong women's savings groups in Lao PDR would get a ceiling of \$8,000 from ACCA, which includes \$7,000 for small projects and \$1,000 for city process support. So the ACCA process is quite new here, but the women's savings process is quite well established for many years, and they have a city-wide savings network and a district-level CDF already.

- **4 Small projects in process and another 4 waiting :** Projects to construct paved community roads (3) and communal toilets (1 project) are now underway in Pakse District, with support from the \$7,000 ACCA small project funds, which the savings network in Pakse manages as revolving fund loans, not grants (all the small ACCA projects in Lao PDR are managed as revolving loan funds). Another four communities are in the queue to do small projects as the small project loan repayments start coming in (including 3 more projects to build paved lanes and two projects to shore up eroding river-banks and construct flood drains. All these funds revolve through the CDF which has been set up in Pakse.

PROPOSED BIG PROJECT : Baan Phonsa-At (108 households) in Pakse District. On-site reconstruction of 18 houses that were burned down after a fire, and on-site reblocking of the other 90 houses, on land provided free by the government.

The Baan Phonsa-At community is a large informal settlement on government land, in the heart of Pakse City, in Champasak Province, in the southern part of Lao PDR. The people have been staying there for more than 40 years, and a few families with connections have even managed to obtain land titles, but most are either squatters or sub-tenants of structure owners. Many of the families earn their living by collecting, sorting and selling recyclable waste. On February 6, 2001, a fire destroyed 18 of the houses in Baan Phonsa-At, and when the government announced plans to relocate these 18 households to an un-serviced relocation site 7 kilometers outside the city, the crisis jarred the whole community into a process of thinking, discussing and negotiating together to stay in the same place.



- **The crisis sparked off the city's first city-wide slum survey also :** This city-wide survey try aim to see the community's problems as a whole and take this ACCA project's opportunity as the starter of CDF for community's development. Found five squatter settlements, with more than 2,800 households.
- **Negotiating to stay and upgrade the community in the same place :** With support from the savings network, the Lao Women's Union and the WCEP NGO, a meeting was organized for the Baan Phonsa-At community members (especially those in the burned out area) and the vice-mayor, to introduce the ACCA program and to discuss on-site upgrading as an alternative to relocation to land outside the city. Eventually, the government agreed to give the land to the community on a long-term lease, although there is still some disagreement between the district (which is not yet agreeing) and municipality (which has given the people permission to go ahead).
- **Planning the reconstruction and upgrading :** After measuring and mapping the area that burned down, the 18 fire victim households started a savings group and worked with community architects and the Women's Union in a planning workshop to develop a layout plan for reconstructing their houses on the old land. The idea is to use the reconstruction of this burned-down area (whose housing needs are more urgent) to lead to the upgrading of the rest of the settlement.
- **The \$40,000 big project funds from ACCA will create a city development fund for Pakse District.**



11. PAKISTAN

- **Additional activities proposed in one already-approved city: Karachi**

CITY IN PROCESS : KARACHI GOTHS (Proposal from OPP-RTI)

ACCA budget already approved in Karachi :

- **Special OPP support for peri-urban goths in Karachi (OPP):** \$15,000 ("understanding cities")
- **Organizational support for TTRC community architects :** \$ 8,494 ("other city and national process")
- **TOTAL** \$ 23,494

NEW Proposed budget for Karachi :

• City process support	\$ 5,957
• BIG project :	\$ 40,803
• TOTAL	\$ 46,760

Committee's decision: *Approved as follows* : (with a little adjustment to keep to ACCA ceilings)

• City process support	\$ 3,000
• BIG project :	\$ 40,000
• Other city and national support	\$ 3,000
• TOTAL	\$ 46,000

This project in Karachi is being implemented by the Orangi Pilot Project - Research and Training Institute (OPP-RTI).

Background : Karachi's traditional "goths" getting swallowed up by the expanding city : OPP-RTI's survey has found that there are about 1,800 traditional villages (not 800, as the city had claimed!) within the Karachi metropolitan area, most of them in the peripheral areas of Gadap, Bin Qasim and Kaemari Towns. These old settlements, which used to be rural farming villages, are now being swallowed up in the fast-expanding city. They are known as *goths* and are 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.



- **The OPP-RTI's efforts to support these communities to safeguard their settlements** began, as with so much of its work, by working with local communities, village leaders, activists and supportive government officials to research the existing tenure situation, land supply systems and people's mechanisms to resist evictions in Karachi's *goths*, and to survey and map these settlements. Armed with this information, the next step was to organize meetings with community activists, area organizations, political activists and officials from the various government departments related to land use, tenure and development in the goths, and using the process of working together and forums to build a new Secure Housing Support Group to deal with the tenure issue and resist the growing threat of eviction in a stronger, more unified and better-informed way. As part of the process, the OPP-RTI has also been helping these villages to plan and undertake infrastructure improvements.
- **Survey, mapping and infrastructure development :** The OPP-RTI has been helping village activists and elders to survey and map their settlements and document their infrastructure situation - a process which is now made quicker with the help of Google-Earth. In the past year or so, about 200 goths have been surveyed and mapped, with OPP-RTI's support, and hundreds are now asking for assistance to do the same. Official land record maps are also being acquired and digitized, and the government is accepting these surveys as official data and the 1,800 goth settlements have been officially "notified". This information is then used to help the communities plan and design infrastructure improvements involving mostly drains, underground sewers, toilets and water supply. In one Goth where the people were but then won the right to return to their demolished houses, the OPP-RTI is making small house-reconstruction loans to several families, as an kind of pilot housing loan experiment which may later scale up.

Work done so far : The support from ACCA so far has been used to support four activities :

- **Mapping 30 - 50 goths :** There are increasing requests for support for the mapping of these goths in peripheral Karachi. The maps become an important tool for these communities in their process of acquiring security of tenure and developing their infrastructure.
- **Providing technical guidance for infrastructure development and house construction :** There are also increasing requests from communities for technical support to help them lay their own sewerage and drainage systems and some requests for water supply systems in these goths.
- **Setting up two youth technical support units :** Part of the funds are being used to develop two technical support units (with local youths trained as community architects) as organizations which will



support the ongoing mapping, construction of affordable houses and infrastructure development, designing schools, etc. Two centers of these community youth technicians have been established.

- **Advocacy and coordination by the Secure Housing Support Group**, to advocate for government policies which facilitate security of tenure, and to support the coordination and facilitation work of the Secure Housing Support Group.

PROPOSED NEW ACCA ACTIVITIES : Target area for this ACCA support : One of the focus areas of the OPP-RTI's Secure Housing Support Program is an area which includes two goths (Zobu and Khairabad) on the periphery of Orangi. This area makes a good example of the kind of lawlessness and land-grabbing people living in these peripheral goths are facing. In this area, 400 houses were demolished several times - illegally - by corrupt town authorities, beginning in June 2007. The people resisted, organized and after a struggle of more than a year, got back their land. Then in September 2009, there were more demolitions, which could only be stopped after the intervention of supportive high-level political activists and government officials. By March 2010, after intense negotiations, an agreement was reached, that people's houses in these two goths would not be touched. The people are now mobilized to settle back in, have savings groups, and are keen to quickly reconstruct their demolished houses, with support from OPP-RTI's Secure Housing Program. Some young people from the goths have been trained in house planning and construction techniques and have formed a technical support unit called the Tameer Technical Center (TTC), with an office right there inside the goth area.



Cooperative housing savings and loans working with very small loan ceilings:

In November 2010, the OPP-RTI began extending the first housing loans, of maximum US\$ 298 per house, which has been determined as a reasonable ceiling amount for building a single room "starter house". The OPP-RTI believes that these small housing loans can be a powerful way to strengthen the community savings process (which is still quite new in Pakistan) and strengthen the cooperative action in these very poor settlements. And so they have made membership in a savings group a requirement for getting housing loans, which are made to groups in bulk, not individually. Some housing loans have already been given to savings groups (with both women and men members) in several goths, and many more loan requests are coming in from many other areas, which are also mobilizing their savings groups.

Building the housing loan capacity slowly : Perween writes that they are expanding their lending slowly, so as to build their capacity and the capacities of the savings groups (which generally contain about 25 households per group). With a little guidance from OPP-RTI, these groups select the house owners in greatest need of support and then manage the loan repayments collectively. So far, the loan recovery is quite good.

Plans to eventually build a federation of these savings groups to manage the revolving loan fund themselves:

Later, as more and more of these groups start saving and building their houses, a federation can be formed to manage this cooperative loan fund themselves.

City Process Support (\$ 6,000) To support coordination, technical support for mapping and house designing.

BIG PROJECT SUPPORT (proposed \$40,803) (Housing loans to 125 vulnerable households in five "goth" communities initially + some small funds to strengthen the lending capacity of savings groups) This \$40,000 grant from ACCA will be used to add lending capital to the OPP-RTI's special revolving fund for house construction and repair in their secure housing program in these vulnerable goth settlements in Karachi - all of which will be managed by the women's savings groups. The funds will enable OPP-RTI to provide housing loans for 5 savings groups (total 125 houses) initially. The plan is that eventually, the revolving housing loan fund will be able to support 50 to 100 houses per year with housing loans and to strengthen the savings groups' lending capacity with matching grants of between \$297 and \$596 per savings group. Perween writes that in this first year, there will be a lot of learning as they develop and refine the lending and saving and the system of support. Next year and onwards, as the process gets stronger, the hope is that the expertise and systems of management within the savings groups and within OPP-RTI will allow the fund to support another 60-100 households with housing loans.

BIG Project activity :	Amount (US\$1 = Rs. 83.94)
Revolving fund loans for housing to five savings groups (25 households per group @ \$298 per household x 5 groups).	US\$ 37,229 (Rs.3,125,000)
Matching grants to 6 saving groups @ \$596 per group, to add to the savings groups lending capital for emergency loans within the groups.	US\$ 3,574 (Rs. 300,000)
TOTAL	US\$ 40,803 (Rs.3,425,000)

Discussion about the Karachi project :

Somsook : This new revolving fund will be used as a strategic support to all these savings groups, to come together, to negotiate together and to develop their communities together.

Diana Mitlin (via e-mail): It would be good to have more information on the terms and conditions of lending, which the communities wish to use.

12. JAPAN

- Special activities to support disaster-affected areas in Northeastern Japan

NEW PROJECT : Tohoku tsunami / earthquake in Japan (Proposal from CASE Japan and ACHR-Japan))

NEW Proposed budget : (from the disaster budget line)

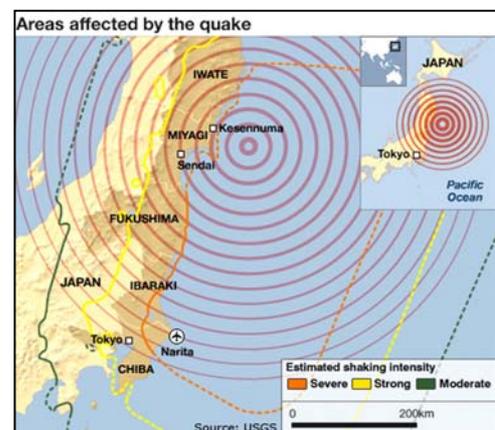
- \$16,000 ("start-up" budget to support the development of a more comprehensive disaster rehab. project)

Committee's decision: Approved as proposed!

Triple disaster in Japan : On March 11, 2011, an earthquake off the coast of Japan churned up a devastating tsunami that swept over cities, towns and farmland in the Tohoku region, in the northeastern part of the country, with waves up to 10m high. The 9.0 Richter scale quake was the most powerful quake ever to hit the country. As the nation struggled with the rescue effort, it also faced the worst nuclear emergency since Chernobyl. Explosions and leaks of radioactive gas took place in three reactors at the Fukushima Daiichi Nuclear Power Station that suffered partial meltdowns, while spent fuel rods at another reactor overheated and caught fire, releasing radioactive material directly into the atmosphere. Japanese officials have turned to increasingly desperate measures, as traces of radiation have been found in Tokyo's water and in water pouring from the reactors into the ocean.

By March 28, the official death toll had risen to 10,800, with more than 16,200 people still missing. The final toll is expected to reach nearly 20,000. More than 190,000 people remained housed in temporary shelters, and many may never be able to go home, if their towns and farmlands are contaminated by radioactive waste from the Fukushima power station.

This ACCA proposal comes from CASE-Japan : Community Architects for Shelter and Environment Japan (CASE-Japan) is a group of community planners and architects, with eleven full-time and part-time staff members. It was founded in 1999 through association with a network of community development professionals in Asian countries and has been actively involved in exchange programs through ACHR. CASE's chief planner is Mr. Seiji Terakawa, who suffered from the great earthquake in Kobe in 1995 and has since been involved in a number of low-income community improvement projects, particularly in discriminated Buraku settlements in Osaka, where CASE has its office. Professor Mitsuhiro Hosaka, who is an old ACHR friend and member of the ACHR-Japan group (he teaches at the Nihon Fukushi University) is helping to coordinate the work and communicate with ACHR and donors.



Exploring the possibility of implementing a small pilot to demonstrate a more inclusive, more people-led reconstruction process :



Hosaka writes that the government has started to construct temporary housing wherever possible, but it will take at least a year to accommodate most of the families in need. The experience from the Kobe area in 1995 shows that the top-down allocation of temporary houses and then shifting the occupants to public permanent housing led to community disorganization and many, particularly the age people, suffered and died in isolation. Though reluctantly, considerable number of people will have to leave the area and settle in other localities nation-wide, temporarily or permanently. Yet, in some affected areas, it may still be possible to sustain a social space for community interaction for people-led reconstruction processes. If local government are re-established and the land and infrastructure issues are managed.

Work already done :

- **Contacting local architects in the affected areas to work with :** By March 23, Seiji from CASE-Japan had finally succeeded in contacting architects in the area. Their movement was still limited, and not able to identify a local authority to initiate a project yet. While we are exploring, on-site reconstruction will become a long-term project.
- **Meetings with local groups to explore possible pilot communities :** On March 25, the CASE / ACHR group visited Sendai, the central city in the north, to discuss with local architects and aid workers and try to identify a local authority and a community to work with.
 Hosaka : "We recognize our role is to assist in reconstruction stage that will be extended for several years. Hopefully we select a small community and send a few staff members from Seiji's planning office and from Kamagasaki (a low-income laborers' community in Osaka) to assist the local authority and re-organize people for community reconstruction. Meanwhile we are currently raising funds to support aid agencies in relief activities and in evacuation at this stage. Some of these agencies are known personally to me, as my friends and students are earnestly working with them at present. These are not people-led, but in that process, affected young people are gradually getting involved in the relief operation, which I am paying attention to.
- **Developing temporary housing in Osaka :** Meanwhile, Seiji and his wife Yumi began preparing an evacuees community in the Osaka area, and a collective house for mothers and children coming from the affected area. As part of this, the Kamagasaki community in Osaka has identified some 100 vacant units in their rooming houses, in association with house owners. They can accommodate evacuees, including those who have to stay permanently. Several units are specifically allocated for mothers and children. This will start immediately, and Seiji's group is supporting. The community also tries to find foster parents for orphans. Discussions are underway regarding rent arrangements (how to subsidize incoming poor occupants sustainably) and how to help re-establish an evacuees' community. This is not an affected-people initiative, but community-initiated.



For the time being, the CASE / ACHR group is proposing to implement the following preliminary activities:

Proposed activities	
<i>Activity</i>	<i>Budget (US\$)</i>
1. To develop a rough concept of "temporary housing that can progressively evolve into permanent housing through dweller participation, by constructing a skeleton structure at the initial stage and subsequently assisting occupants to finish and improve." This is for the purpose of sounding a possibility with the government and for showing one of concrete alternatives to encourage affected people in the near future. If it materializes, the process will involve an opportunity of learning from progressive housing in the Global South.	3,000
2. To send a small team to the affected area to identify a local authority and a community to work with. The team may include activists from low-income communities in the Osaka area. If found appropriate, the team will voluntarily stay with the local government and assist "from within" in re-establishing its functions particularly for community re-organization. This may involve community surveys and workshops.	7,000
3. To prepare temporary housing and a community space for evacuated families in Osaka. Possibilities are in Kamagasaki (a low-income laborers' community that has already identified 100 vacant units in rooming houses in the area), or in a small but active Buraku (discriminated settlement) community or in others. About 20 units will be allocated specifically for female-headed households, and a unit of collective living space will be created for them.	25,000
TOTAL BUDGET REQUIRED	35,000
• Budget to be provided by Misereor	14,000
• Budget to be provided by local contributions	5,000
• Budget requested from ACCA	16,000

Discussion about the Tohoku tsunami / earthquake proposal :

Somsook : Of course this disaster is really very, very big, and the Japanese government will surely will put everything into solving the problems - we know that. But we had the experience in the past, after the earthquake in Kobe, where we found that the government's rehabilitation efforts, which seemed to be very good, actually left the poorer earthquake victims behind. These poorer people ended up staying in the relief camps for so long, without much support from government, because when they lost their housing, they lost their status also. So it was only people who had some money or status who could get access to the loans and government support. But the poorer

ones couldn't link to the formal rehabilitation system - *exactly as happened in disaster situations in other, poorer Asian countries!* Which is so unnecessary, because this is such a rich country! So what we discussed with our colleagues in Japan is that the same thing may end up happening with this disaster. And we have a lot of experience, with several groups who were working with the poorer victims of the Kobe earthquake who were left out, and who believe in a people-driven process, so they want to try to find some way to :

- to rebuild communities and lead the way in showing what people's rehabilitation should be
- to find how the very poor will not be left behind
- and then perhaps when they get a clearer idea of what is possible and what they can do, they will link with us for a more significant project to propose to us.

Nandasiri : Most of the real losers in this disaster are the renters, who cannot go back. It is important to look after the renters and the weaker people.

13. BANGLADESH

- One New City : GOPALGANJ

NEW CITY : GOPALGANJ (Proposal from UPPR Program + Community Network in Gopalganj)

NEW ACCA budget proposed for Gopalganj :

- | | |
|--------------------------|----------|
| • City process support : | \$3,000 |
| • Small projects | \$15,000 |
| • Big project | \$40,000 |
| • TOTAL : | \$58,000 |

Committee's decision: Since the UNDP project already has considerable funds for infrastructure and small projects, the committee decided to approve only the big project and the city process support :

- | | |
|--------------------------|----------|
| • City process support : | \$3,000 |
| • Big project | \$40,000 |
| • TOTAL : | \$43,000 |

WITH ONE CONDITION: The ACCA money has to go to the CDF, not to the UNDP! Plus a regional housing and community planning workshop in June 2011

The Urban Partnerships for Poverty Reduction Program (UPPR) is a national community development program which aims to improve the living conditions and livelihoods of 3 million urban poor people (especially women and girls) in 30 cities and towns in Bangladesh. The program is implemented by the Local Government and Engineering Department (LGED), managed by the UNDP and funded by DFID. The UPPR program began in 2000 and is now working in 23 towns, including Dhaka. In each city, the program identifies poor communities, organizes them into savings and credit groups and helps them set up Community Development Committees (CDCs), which then undertake a variety of community development activities, on a "community contract" basis, with UPPR funds. These CDCs are then organized into clusters and federations of clusters at city level - like a community network. The UPPR's staff in all of its project towns works closely with the mayors and municipal councils.

Gopalganj : Gopalganj is a district capital of 120,000 people, four hours south of Dhaka, on the banks of the Modhumoti River. The town is the birthplace of Bangladesh's current Prime Minister, Sheikh Hasina Wajed.

- **UPPR's program in Gopalganj :** Since 2008, Gopalganj has been one of the cities where the UPPR Program is being implemented. Another project, the Local Partnerships for Urban Poverty Alleviation Project (LPUPAP), undertook similar activities from 2001-2007. As of now, 36 CDC of the city's 1,266 slum settlements have been organized into Community Development Committees (CDCs) (representing about 9,000 households), which have used UPPR funding support of **US\$ 686,436** to construct latrines, footpaths, storm water drains and water reservoirs (as "community contracts") and to implement apprenticeships, livelihood activities, education grants and social development activities. In these communities, there are now 258 savings groups, with 4,691 savings members, which are trying to form a city-wide CDC federation.
- **Slums in Gopalganj :** In January 2010, the CDC members and UPPR staff conducted a city-wide slum survey and vacant land mapping in all 9 wards, and found 1,266 slum settlements in the city, with 6,718 households (33,590 people), which means about 30% of the city's population live in slums. They also identified



52 pieces of vacant government land. Most of these settlements are scattered, small in size (many are scattered isolated squatters) and on privately-owned land. One CDC may cover several settlements, with an average of 200 - 300 households per CDC. The UPPR project has helped establish community organizations and improve livelihoods and living conditions in a majority of these slums, but 69 settlements are on insecure land and face the possibility of eviction.

The eviction that helped to turn things around : In October 2009, one of the big slums which had been upgraded with UPPR support (with a strong women's savings group, CDC and many improvements) was quite suddenly and brutally demolished by the Gopalganj Municipality, for "city beautification." The eviction made everyone realize that even a high-level UN project intervention was no safeguard against eviction, and that the city needed a new alternative vision for how to deal with slums. The UPPR project worked with ACHR and CODI to organize a study tour to Thailand, to visit community-driven upgrading projects that showed how urban slums could be turned into beautiful neighborhoods when communities and the government work together. The study tour included a member of parliament, senior government officials, UPPR staff and community leaders. The tour helped change minds, introduce new possibilities and turn an adverse situation into the beginnings of a more collaborative and sustainable solution to dealing with urban poor housing in Gopalganj, with local and central Government agreeing to provide land and low cost-housing to the evicted community and to improve infrastructure and social services in other Gopalganj slums.

ACCA project in Gopalganj : The ACCA project in Gopalganj will build on this collaborative slum redevelopment process which has already begun in the city, and will be implemented by CDC cluster leaders, with the support of UPPR and the Municipal Council.

SMALL Projects (\$15,000) The UPPR Project initially proposed to use the entire \$15,000 small ACCA project funds for Gopalganj to partly fund the infrastructure development in the BIG project at Mandartola - which would mean the entire ACCA budget for Gopalganj would be spent in one single community project. The ACHR Secretariat has been discussing with Richard at UPPR about whether it might be possible to use the \$15,000 small project support from ACCA instead to expand their work into some of the other slums in the city which are not yet organized, don't have savings groups and have not been touched by the UPPR project, by helping 5 - 10 slum communities plan and implement small projects, as a first step in their joining the city-wide CDC network process.

Jaya adds : *UPPR already has very big resources for small projects but no resources for housing.* The problem is that although UPPR has spent more than half a million dollars in Gopalganj, it has no resources for housing. Jaya suggests that it would be better if ACCA allows cluster CDCs to add the \$15,000 small project funds into their CDF and let them use it for their housing fund. If we help these CDCs learn how to run a CDF, as we do in other countries, they will move to communities gradually. Mandartola is quite a big project for Gopalganj CDCs at the moment too.

BIG Project : Relocation of 346 evicted families to free government land at Mandartola. In 2009, 346 families were evicted from their settlement to make way for the expansion of a sports complex. The families are now living in temporary housing in 32 locations scattered around town, and have been organized by UPPR into a savings group and Community Development Council and formed special housing savings. After one year of negotiations by the community people and UPPR, the government finally allocated 4.16 acres of government land (worth US\$ 419,715) in 2010, within the Gopalganj municipal limits, for resettling these families (probably on long-term lease - the tenure terms will be decided by the government only after the project is finished). The new community will be called Mandartola. All 346 families will be requested to move to the project site once land filling and plot allocation have been finished, by September, 2011. In April 2011, a workshop was organized at the Municipality (with help from Jaya) to discuss how they can build their houses on the new land, using their meager housing savings and their own labor and recycled materials, and decided to submit a big project proposal to ACCA.

- **A supportive municipality :** The municipality, after making their exposure visit to Baan Mankong projects in Thailand, are keen to try the same community-planned and community-managed approach in this and other housing projects.
- **Infrastructure :** UPPR will provide \$30,000 as a grant for the basic infrastructure development (land-filling, roads, drains, electricity, water, community center), to be built with all free community labor. The municipal government is now constructing a link road from the highway to the settlement, and has installed one tube well and two common latrines on the land, for the few families who have already moved there.
- **Housing loans :** The \$40,000 ACCA funds will be used to give housing loans to the first batch of 50 units (at average \$1,000 per unit, at 2.5% annual interest, repayable in 5 years to the CDF, with loan recovery managed by the savings group). The families savings will make up the rest of the house construction budget. UPPR will look for other sources to build the remaining 296 houses.
- **Request for technical help from ACHR for this first participatory housing process in Gopalganj!** The UPPR has asked for some community architecture assistance from the Asia region, to get people involved in the community layout and housing design process - this is all new in Bangladesh! The UPPR has the idea to get community members to build some parts of new houses together (foundations, common walls, roofs) and let individual families construct the internal parts of the house.

Using ACCA to build up the CDF communities have already started : In May 2010, three of the CDC cluster groups came together to form their own Community Development Fund (CDF), which now has a capital of \$3,404,

drawn entirely from people's savings, fees and community contributions (which they keep in a bank, no loans yet). They are considering this as a housing savings fund, and haven't given any loans from it yet, though. The UPPR is proposing to use the ACCA process to strengthen the capacity of the CDC leaders to manage and expand this fund to become a city-wide CDF which will become a new institution to provide loans for housing needs in poor communities in Gopalganj.

- **All the \$58,000 ACCA funds will all go through this CDF**, which will be managed by an 11-member board, which includes 9 community leaders (from different CDC clusters with savings groups), 1 rep. from UPPR and one rep. from the local government. CDF board will meet monthly and will make decisions related to loan disbursement procedures, interest rates, services charges, selection criteria, recovery procedures and fund management.
- **Community members in the saving groups and CDCs will be informed about the purpose of the funds** and the loan disbursement and recovery procedures in community workshops, CDC meetings and information leaflets on CDF. Based on the demands and the needs of community members, the ACCA funds will be disbursed on the recommendation of saving group leaders, CDC and Cluster leaders.

Discussion about the Gopalganj proposal :

Jaya : Since this city is the birthplace of the current prime minister, if we do a very good project, it will have an impact on the whole country and be able to influence the housing policy in Bangladesh.

Somsook : **This is a very important case for Bangladesh.** This country 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. 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. But instead of focusing on this one single housing project, we can also see how the city-wide approach can be possible in Gopalganj, and link with the UNDP to see how we can map out the communities with insecure land, and see the problems before eviction actually happens. We have to look at the picture of the city in a more total way, not just following the evictions, doing one project here and another project there. If we work that way, we will never be able to keep up with the problems, which happen faster than we can deal with! So maybe we can adopt the approach of *the whole city*, in this project and in all the others afterwards.

- **And it may be good to link with the UNDP**, because they have budget for small projects already, and with our support from ACCA, perhaps we can talk to UNDP and ask them to make an MOU together, to work together on this city-wide approach, combining these two funds into a joint process. Since Jaya is also advising this UNDP project in Bangladesh, we can make it possible.
- **And it's very good that this is the Prime Minister's city** - we can invite her to inaugurate the project and she will be very happy!

Jaya proposes a community housing planning workshop in Bangladesh : Jaya proposes to organize a community housing and layout planning workshop in Bangladesh quite soon, as a kind of training for both the community people and the professionals there, perhaps with the involvement of Nad and some other community architects from the region. The UPPR has a lot of resources, but this community architecture knowledge and the manpower to do the kind of work Nad does is not there. Maybe in Gopalganj, where the big ACCA project is now going to be underway, so the workshop could focus on a real project and real needs. Invite people from different places to participate and be involved. **Workshop date is finally set for June 10-13, 2011 in Gopalganj.**

Diana Mitlin (via e-mail) : I think it is crucial that the houses are very low-cost. It is not clear to me how much the households are expected to contribute. Is this information available?

14. MALAYSIA

- 1 NEW CITY : GEORGETOWN in PENANG

NEW CITY : GEORGETOWN in PENANG (Proposal from the Armenian Street Tenants Union)

NEW Proposed ACCA budget for Georgetown, Penang :

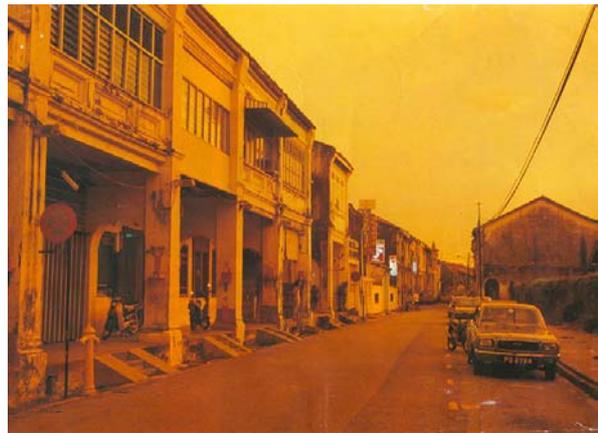
- | | |
|--------------------------|----------|
| • City process support : | \$3,000 |
| • Small projects | \$15,000 |
| • Big project | \$40,000 |
| • TOTAL : | \$58,000 |

Committee's decision: Approved as proposed!

Georgetown, the capital city of Penang island, was established by the British in 1786 as its chief trading post in the region. From the beginning, it has been an amalgam of Chinese, Indian, Malay, Arab, Armenian and Acehnese cultures. It remains a thriving city with distinctive neighborhoods, a vibrant street life and a historic environment with

some of Malaysia's finest pre-war houses, shops, religious buildings and civic spaces. But since it was named as a UNESCO *World Heritage Site*, Georgetown's unique cultural and historic heritage has been in deep trouble.

Much of Georgetown's old city is tenant-occupied. The practice used to be that tenants would pass on leases to their families, and as long as rent was paid, there were no evictions. But the rent control laws which protected these tenants and kept rents low offered no incentive to owners to maintain their property, and the buildings deteriorated. Middle class residents gradually left Georgetown for the suburbs, leaving a core of mostly poor residents. There are three categories of tenants: the business and middle-class tenants who profited greatly from rent control and the poor working-class tenants who have nowhere else to go.



- **Why Georgetown is still there :** While rent control put a damper on the development of new housing and led to deteriorating living conditions, many feel it saved Georgetown from the wrecker's ball. While other cities in the region were bulldozing their historic cores and putting up parking lots and sky-scrapers, Georgetown's pre-war building fabric remained pretty-much intact, and its traditional residents along with it. Trouble began in the 1980s when developers began buying up whole rows of pre-war houses, and using every means to get rid of the old tenants - court cases, forced eviction, thuggery - even arson. Residents slowly began being pushed out of their houses.
- **Then in January 2000, the rent control act was repealed** and all hell broke loose: rents in the area shot up overnight, evictions quadrupled and old buildings started being pulled down - or else restored and then rented out or sold at high prices. Evicted people have had a hard time finding affordable alternative housing. And as resident tenants are being driven out, the city is fast losing its charm. Penang's famed Campbell Street, once crowded with late-night shoppers, is now deserted by 7pm, and Georgetown is turning into a hotchpotch of high-rise, old and new office buildings, haphazardly thrown together. The tenants who still remain in Georgetown are part of a fragmented community network, but they have had no community platform where they could seek help or advice or funding resources when dealing with these changes and threats.



Using ACCA to support Georgetown's first-ever tenant-managed project to collectively restore a row of 11 historic shop houses on Armenian Street : This ACCA project is being implemented by a group of tenants who occupy a row of 11 historic (but run-down) shop-houses and one temple on Armenian Street, in the heart of Georgetown. All the buildings are owned by the Hock Teik Cheng Sin Buddhist Temple, which has traditionally used the rent of the shop-houses to fund the basic functioning of the temple. All of these houses are tenant-occupied, and the Temple has agreed to allow the tenants to stay and is ready to help them repair their houses - many of which are in somewhat dilapidated condition. Some of these houses are purely residential, and some have businesses on the ground floor (including a barber shop, an antique shops, a bicycle repair shop). So far, the tenants in 8 of these 11 houses are joining the project. This ACCA project on Armenian Street will be Georgetown's first-ever tenant-managed collective restoration project, and is being seen as an important pilot to build people's capacity to work together as a community to identify their housing needs, improve their living environment and strengthen their tenure security.

- **Joint-funding :** The land-owning temple has applied to the "Think City Fund" for assistance in the restoration of these historic shop-houses, and will soon know how much of the repairs it can do, depending on how much funds they can get from "Think City." In order to attain tenancy security for the existing tenants, a joint fund between Think city and ACCA has been proposed by Think City. This joint fund will be used to restore these temple-owned shop-houses, to improve people's living conditions.
- **Who will implement and collaborate?** The key actors will be the tenants and the Hock Teik Cheng Sin Temple. The tenants will

41

Chong Lee Chuan, 51
016 -413 8587

Ns. of tenant : 2
Tenancy/history : Temple and residential, 15 years approx.

Repair Work List

- Cracks in the balcony floor are causing serious leaks to the kitchen and the wooden beams are decaying.
- Cracks in the stairway.
- Big hole in second floor.
- Peeling and damaged walls on both floors.
- Unhygienic old toilet.
- Broken balcony roof.
- Dusty ceiling on second floor, dust keeps falling, ceiling is been covered by large plastic sheet.
- Floor drainage.

form a working committee to identify what needs to be improved in the houses, decide how to manage the funds from ACCA, map out future plan together and (hopefully) start a savings group. The tenants and the Temple will collaborate with "Think City" and ACHR. The tenants will take the initiative and play the central active role in planning and managing the project, and implementing the physical improvements, as community group. They will work on achieving their objectives in house and infrastructure improvement and tenancy security. The first step will be to map and identify and prioritize the major needs to improve housing conditions, and the second step will be to develop plans for managing the limited funds to achieve these objectives.

Small projects (\$15,000) The small project funds from ACCA will be used as follows :

- **\$5,000 - to set up a "Sinking fund"** which will be used as a loan fund for future maintenance needs, from which tenants can borrow to make house and infrastructure repairs and improvements.
- **\$10,000 - Heritage-for-People Fund** will also be established, with some initial capital from ACCA, and then added to mainly with the people's collective savings. Any additional contributions (donations, fund raising or monthly savings will go into this savings. Any loan, related to housing needs, will be from this pool as well.

BIG Project Budget (\$40,000) will cover the following activities :

- **\$40,000 - House repair and renovation loans, to priority damages and needs in the 8 houses.**

Nad adds details : The Penang City government has set up a "Think City" fund, which has about US\$ 2 million for the preservation in Georgetown, but they give grants only for the facade, to restore the outside of these old houses to make the buildings look good! The condition of the grants from Think City is that the building owners must contribute matching amounts to restore the buildings, so it's a 50-50 agreement. And it's all done individually, not as a neighborhood. So we are linking with the Think City people, the owners and the tenants, and want to use the ACCA funds to repair the inside, by people, as a group and as loans.

- **Using the restoration to leverage tenure security for the tenants :** So this ACCA project will help to set up a joint fund combining resources from ACCA and "Think City", and they will set a new condition that if we grant any money to the owner of the property, they need to give some long-term security to the tenants, at least 15 years.
- **Loans for these first ten houses will then revolve in other clusters of historic houses.** Three clusters of shop houses have already been identified, and this group on Armenian Street is the first to start. And the process will also build a platform of tenants and other NGOs and support organizations.

Discussion about the Georgetown proposal :

Somsook : UNESCO's "world heritage site" is a very good global process, but once it came into Penang, a lot of changes came with it. The government repealed its rent-control law and opened this historic city for the private sector to come in, take over these old houses to set up restaurants and "boutique" hotels. A lot of professional groups also came and became very active, trying to preserve and restore these beautiful old buildings. These groups have a lot of detailed ideas about how the facade should be restored, how the windows should be reconstructed, how the paint colors should be chosen - *but they have no plan for the people who live in these old houses!* Our idea is to see how the people who live there can be central actors in the process of restoring Georgetown.

Diana Mitlin (via e-mail) : This does not seem to be an ACCA process.

PART 5 :

Details of new "Decent Poor Fund" proposals

DECENT POOR PROPOSAL FROM PHILIPPINES (Proposal from HPFP)

Committee's decision : Approved 10 x \$500 = \$5,000

Housing subsidy for 10 poor and vulnerable families in the city of Iloilo. The Homeless People's Federation Philippines (HPFP) has sent a proposal to the Regional Decent Poor Fund which does not identify the actual 10 families, but describes the process by which they will select the beneficiary families, all in the city of Iloilo, where the federation is very strong and there are many housing projects going on. The \$5,000 from the Decent Poor Fund will help 10 poorest and vulnerable families in Iloilo to make incremental housing improvements and develop income generating activities, using the subsidy of \$500 per family. In this way the small subsidy will help these target families to solve other problems contributing to their extreme poverty such as sickness, unemployment, indebtedness, vulnerability to disasters and other environmental pressures).

The 10 families who get the housing subsidy will be chosen from among the following three groups in Iloilo :

- **Vulnerable families who are part of HPFP housing projects :** This group includes elderly and disabled vulnerable savings group members who got core-shelter units through the CLIFF Pilot Demonstration Housing Projects in 2007. But because of troubles with unstable employment and inadequate income, these members have been struggling to cope with their monthly loan repayments and have been unable to make incremental improvements on their housing units, since their income is just enough to sustain their family's daily needs.
- **Very poor families living in 2 relocation sites, who have been endorsed by the Iloilo Urban Poor Community Network :** Both these social housing sites are intended for families who were evicted from privately-owned land and have lost their housing and livelihoods. These relocated households are also barely surviving, and living in cramped housing conditions with poor access to water, sanitation, economic opportunities and minimum site development.
- **Poor members of community associations that are part of the Iloilo City Urban Poor Community Network** and are actively participating in community and city-level network processes like community savings, influencing and advocating for pro-urban poor platforms and agenda.

How the 10 families will be selected : The HPFP and the Iloilo City Urban Poor Network (a city-wide network of several federations, which includes communities that are not part of HPFP) will jointly identify the poorest and most vulnerable families in the city, to get this \$500 housing subsidy, using surveys as the primary selection tool. The needs identification will be done through interviews and validation survey of socio-economic conditions of potential families, to determine the kind of assistance that will be covered by the housing subsidy program. The selection of the ten families and the disbursement of the funds and follow-up support will all happen within the next 5 months.

The financial assistance will be divided into two schemes:

- **For the HPFP vulnerable group :** The housing subsidy will be used mostly to help people incrementally improve their houses, but part of the subsidy will be used for income generating activities and repayments of high-interest debts - depending on the needs of the family.
- **For the families in the two relocation sites :** Most of the \$500 subsidy will be used to help people repair and upgrade their houses. But part of the grant can also be used as seed capital for small-scale income generating activities and for other necessities like medication, and educational needs of family members.

Technical assistance and follow-up support to the target families : Technical support will be offered to the target families to help them make the best use of the funds for their house repairs and upgrading. There will also be strong back-up assistance to these families to help them increase their earnings by helping them explore a variety of income-generating options. There will also be help to link these poor families to various government agencies and other institutions which provide livelihood training and workshops in operating small-scale enterprises or income generating projects.

Discussion about the HPFP's Decent Poor proposal :

Diana Mitlin (via e-mail) : How will the \$500 improve the situation of these households? And what will happen to these households when the funds are exhausted? And how does HPFP plan to use these experiences to improve their practice in Iloilo and provide more assistance to those who have particular vulnerabilities?

DECENT POOR PROPOSAL FROM CAMBODIA (Proposal from UPDF)

Decent Poor in Cambodia proposing only 6 families to start with : On 22 April, 2011, Somsak sent us the following list of six people (from 6 cities) who have been identified by the community networks in those cities, as a kind of pilot learning process in each of the cities.

- **6 people @ \$500 per family = \$3,000**

No	Full name		Family members	City	Why selected?
	Husband	Wife			
1	Bun Chhorn (age 44)	Sad Sarth	5	Takeo	1. Handicap left leg 2. Bad house, small land 3. Low income 6,000 riel (\$1.50) per day 4. Saving members
2	Hach Hun (Age 47)	Nguan Dy (age 43)	9	Pursath	1. Low income 2. No house, only small piece of land 3. Sick
3	Khun vibol (Age 31)	Long Sreysor (Age 26)	5	Battambang	1. Live with parent 2. have no land and house 3. Low income
4	Yon Vuthy (Age -)	Kheav Chandara (Age)		Kep	1. Live on the government land 2. Housing construction 3. Low income
5	Bue Touch (Age 39)	Vi Mala (Age 45)	4	Kampong Thom	1. Have no house 2. Have land 3. Unclear work
6	Mao Tim (Age 61)	San Rim (Age 57)	4	Kampong Cham	1. Saving member 2. Low income 3. Poor house.

PART 6 :

Participants who took part in the meeting in Colombo

ACCA / ACHR Committee members :

2 representatives from SOUTH ASIAN countries :

- **From Sri Lanka :** Mr. Nandasiri Gamage (Women's Co-op) + Mr. K.A. Jayaratne (Sevanatha NGO)
- **From Bangladesh :** Mr. Mohammad Washim Akhter (UPPR-UNDP Project in Gopalganj)

2 representatives from EAST ASIAN countries :

- **From Korea :** Mr. Hyo Woo Na (Asian Bridge NGO, based in Seoul)
- **From Korea :** Ms. Boram Kim (Architect, Asian Bridge NGO in Seoul)

3 representatives from SOUTHEAST ASIAN countries :

- **From Cambodia :** Mr. Somsak Phonphakdee (UPDF Cambodia)
- **From Viet Nam :** Ms. Le Dieu Anh (ENDA-Vietnam NGO, Ho Chi Minh City)
- **From Burma :** Ms. Gaw Lu Htoi Ra ("Ah-bu") (from the Aungzabu Foundation NGO, based in Yangon)

3 Community representatives :

- **From Sri Lanka :** Mrs. Rupa Manel and Ms. Anoma (from Women's Co-Op)
- **From Philippines :** Ms. Ruby Papeleras + Ms. Edna Sernada (Homeless People's Federation)
- **From Pakistan :** Ms. Tahira Bachal (savings group Karachi) + Mr. Ali Ashraf Khan (Youth mapping team, Karachi)
- **From India :** Ms. Dharbai Ramji Harijan (Community leader, Women's Savings Federation in Bhuj)
- **From Bangladesh :** Ms. Suvashini Baroi Rita + Ms. Mahmuda Hossain Jharna + Ms. Sheuli Khanam (Community savings leaders in Gopalganj)

2 senior people from the ACHR network :

- Fr. Norberto Carcellar (PACSII NGO, Philippines)
- Mr. Kirtee Shah (Ahmedabad Study Action Group in Ahmedabad, India)

1 representative from the ACHR secretariat :

- Ms. Somsook Boonyabancha, achr@loxinfo.co.th

International observers :

- Ms. Salma Parveen (Orangi Pilot Project Research and Training Institute - OPP-RTI NGO in Pakistan)
- Ms. Vrunda Vaghela (Architect, Hunnarshala Foundation NGO in Bhuj, India)
- Ms. Alka Chandulal Jani (KMVS Women's Savings and Empowerment NGO in Bhuj, India)
- Ms. Meera Bapat (independent researcher and activist, based in Pune, India)
- Mr. Gordon McGranahan (IIED, London, UK)

Observers from the ACHR Secretariat in Bangkok :

- Mr. Chawanad Luansang ("Nad", community architects regional program coordinator)
- Ms. Diane Archer (administration)
- Mr. Thomas Kerr (publications)

Observers from Sri Lanka :

- About 40 community leaders from Women's Co-op in 10 cities
- 4 community leaders from the People's Company in Galle
- 3 staff from Help-O NGO in Galle
- About 15 staff from Sevanatha