



NEPAL

THE SITUATION IN NEPAL :

Nepal has been weathering some large-scale upheavals in recent years: civil war, regicide, coups d'etat, election boycotts, strikes, black-outs and bomb blasts - not to mention the dramatic effects of global warming! The Maoist-led government has suspended the election of mayors and city councils, and cities are now being managed by centrally-appointed managers, who have to get agreement from the 30-odd political parties now sharing power to do anything - and who keep getting replaced anyway. The politics in cities - and in the whole country - is extremely chaotic right now, but on the streets, people are conscious of a new freedom. The Maoists made promises and raised a lot of expectations which have not yet been fulfilled.

People are hungry to be part of the change process in Nepal, but there is little space for them. There are all kinds of professional plans, feasibility studies and policies, but Nepal still lacks clear examples of city-wide solutions to its problems of land, housing and urban poverty. And there is no force or strong process on the ground to show that poor people themselves can be the driving force of such solutions. The purpose of ACCA is to build that force and to show examples of how the country's poor can deliver these much-needed solutions now. Even the very small projects the program supports are starting to do this, starting to make things in difficult cities start moving, and the government is starting to participate.

A STRONG FOUNDATION FOR CITY-WIDE UPGRADING IN NEPAL :

The national ACCA process in Nepal is not starting from scratch - it is embedded in a well-established and close collaboration between an NGO and two national people's federations which began just ten years ago. Lumanti is the key NGO in Nepal working to support the urban poor. It was established in 1993, in a situation where the squatters didn't know each other and lots of evictions were happening. They began supporting communities in Kathmandu in 1998, using community surveys and savings to bring people together. Gradually, they began doing training programs, exchange visits to other countries, children's groups, upgrading activities, water and sanitation projects, and invited the municipality to see all these projects.

- **SAVING :** The first poor women's savings and credit groups were started in 1997, in three squatter communities in Kathmandu. After exchange visits to savings groups run by poor communities in India and Thailand, the savings process spread fast. In 1999, they formed their own federation, the Nepal Mahila Ekta Samaj. By 2000, there were 60 savings groups, and the new federation had taken over from Lumanti the tasks of starting new groups and training women in account keeping and loan procedures. As the savings grew, so did the groups capacity to give loans, not just for small businesses and emergencies but for larger needs like housing and land. Today there are 400 savings groups linked into about 20 cooperatives, in 26 districts, with over 10,000 members and a combined savings of over US\$ 1 million.
- **UPGRADING :** This women's savings federation, with the National Federation of Squatter Communities, became Lumanti's key partners and helped expand the work to other cities. With support from ACHR, several poor communities began to do small upgrading projects (\$5,000 per community), and used these small resources to leverage more funds from government organizations. These initial upgrading projects helped to link people and open up discussions on the larger issues of land, housing and infrastructure - both within communities and between communities and the city.
- **FIRST CITY DEVELOPMENT FUND AND FIRST COMMUNITY-DRIVEN HOUSING PROJECT :** The Urban Community Support Fund was established in Kathmandu in 2002, as a collaboration between the Kathmandu Municipality, Lumanti, ACHR and SDI. The fund's first loans went to a group of 44 evicted riverside squatters to develop the country's very first community housing relocation project at Kirtipur. That first housing project became a new foundation for the community process in Nepal, and it gave people the confidence that they can do it. And that project became a kind of school, because neither the people nor the government had ever done such a thing. Groups from all over Nepal came to see this project and to see that this is possible, and the idea began to spread.
- **SCALING UP CITY-WIDE UPGRADING WITH ACCA :** The ACCA Program is bringing this collaborative work in Nepal to a new stage, and helping these groups to broaden their focus to work with the *whole city* now - and start city-wide upgrading, in which every community is included in the process somehow.

SPECIAL ACCA ACTIVITIES :

Besides the national coordination and the projects in three cities so far, Lumanti and the two community federations have been implementing two additional national-level projects, with ACCA support :

- 1 National slum survey** (ACCA budget \$16,100) Members of the two national federations are in the process of surveying 20 cities across Nepal, not just to gather information, but to strengthen the links in these 20 cities and to start community savings and development processes in all of them, with the survey acting as a catalyst. The survey began in December 2010 and should be finished by March 2011.
- 2 Community participation in the constitution-writing process** (ACCA budget \$5,000) There is now a new constitution being written in Nepal, with an unusually participatory process. This project supports a process of meetings and negotiations to enable the two national people's federations to develop a unified agenda and to lobby for the needs of the country's landless poor to be addressed in the new constitution and national policies. This is seen as a strategy to strengthen the two federations and consolidate their partnership with each other and with their local governments.

ACCA in NEPAL

PROJECT CITIES (total 3)

- Bharatpur
- Biratnagar
- Birgunj

SMALL PROJECTS

Small projects approved : 16
 In number of cities : 3
 Total budget approved : \$45,000

BIG PROJECTS

Big projects approved : 3
 In number of cities : 3
 Total budget approved : \$120,000

SPECIAL PROJECTS

- National survey and mapping in 20 new cities. Budget approved \$16,100.
- Support for strengthening the two national people's federations and helping them to join the national constitution-writing process. Budget approved \$5,000.

IMPLEMENTING GROUPS

The ACCA projects in Nepal are all being implemented by three organizations working in close partnership:

- **Lumanti** (an NGO based in Kathmandu)
- **National Women's Savings Cooperative Network** (Nepal Mahila Ekta Samaj)
- **National Federation of Squatter Communities** (Nepal Basobas Basti Samrochan Samaj)

CITY: BHARATPUR

Chitwan District, Nepal

Bharatpur is the provincial capital of Chitwan District, not far from the Indian border and adjacent to the huge Chitwan National Forest. The town is located at the junction of several important roads leading to Kathmandu, India and other parts of Nepal, and also at the junction of three rivers. So a lot of the city's bustle and business - and it's growing number of factories - is related to the transport of timber, agriculture products and other goods through town, on the way to and from India and other parts of Nepal. Like all towns and cities in Nepal, Bharatpur's population is swelling rapidly, especially with poor migrants looking for work.

SLUMS IN BHARATPUR : Though the Municipality has launched some "pro-poor" schemes, it has been unable to keep up with the housing needs of these poor migrants, and squatter settlements are growing in rings around the city - most without any formal water supply, drainage, toilets or electricity, and half under threat of eviction. Of the 19 informal settlements in Bharatpur, 11 are on land under the National Forest Department, which accounts for much of the peripheral land around the city. These 11 settlements, account for 72% of the city's squatter households (1,212 out of 1,675 households). All of these settlements are part of the network now.

COMMUNITY PROCESS JUST STARTED IN 2005 : Lumanti has been working in Bharatpur since 2005, with a small staff and local volunteers. Besides supporting the women's savings process and helping set up youth groups and childrens' education programs, Lumanti has helped several communities to make environmental and infrastructure improvements (mostly water supply and sanitation), with support from Water Aid and Action Aid. In this work in Bharatpur (as in all its work), Lumanti works in close partnership with the two national slum dwellers federations: the Women's Savings Cooperative Network (*Nepal Mahila Ekta Samaj*) and the National Federation of Squatter Communities (*Nepal Basobas Basti Samrochan Samaj*).

WOMEN'S SAVINGS GROUPS AND COOPERATIVE IN BHARATPUR : The savings process began in a few settlements in 2005, and has now grown into a city-wide women's savings movement, with active daily savings and credit groups in 18 of the city's 19 slums and over \$62,000 in collective savings. Almost all this money is constantly revolving in small loans to members, both internally within communities and between communities for larger loans. All these savings groups are joined together under the umbrella of a single registered cooperative, the *Dibya Jyoti Women's Saving and Credit Cooperative*. The cooperative committee, with representatives from all the savings groups, meets once a month at the federation's community resource center in Ganeshsthan, the town's largest squatter settlement.



5 SMALL PROJECTS :

The Women's Savings Network, the National Squatter Federation and Lumanti have worked with 12 vulnerable communities in Bharatpur to expand access to water and sanitation and improve drainage. From these 12 sites, five were chosen to get additional support from the ACCA small funds for these ongoing initiatives:

1 Drainage system in Lanku (17 households) This small community had been squatting on public land for years, but when the city wanted to build a bus park there, the families were moved to nearby land and given secure tenure. With support from Lumanti, they built 17 toilets, a hand-pump, a biogas plant, and a children's center at the new site. With a \$2,500 grant from ACCA, the people then built a much-needed 105-meter stone-and-earthen drain along the front of the settlement, to prevent flooding.

2 Water supply and toilets in Ganeshsthan (affecting 50 out of 500 households) Ganeshsthan is Bharatpur's largest squatter settlement, on Forestry Department land. Most of the community's residents earn their living from the forest, many by collecting and selling firewood. The federation and Lumanti have already made some water and sanitation improvements in Ganeshsthan, and will be expanding this program with a small grant from ACCA for building more toilets (work not started yet).

3 Water supply and toilets in Naurange (68 households) The Naurange roadside squatter settlement occupies a long strip of land under a variety of public and private land owners. The community is using a \$3,000 grant from ACCA to build 24 community toilets, install some common water pumps at the community school and use these initiatives to strengthen their negotiations with the municipality for secure tenure. They've negotiated to get free timber from the Forestry Department for the toilet doors.

4 Water supply and toilets in Lama Tole (150 households) Lama Tole, another sprawling roadside slum on Forestry Department land, is using a \$3,500 grant from ACCA to build 20 common toilets and some water pumps. The grant is enough to build the toilets up to pan level, and community members build their own toilet enclosures. As is common now in Bharatpur, they have negotiated to get free timber for the toilet doors from the Forestry Department. With the momentum from these small ACCA projects, the community is now planning to build its own community center, with no outside funds, using a portion of their collective savings (20 rupees per month per family) and money raised from road tolls.

5 Drainage, paved walkways and open market in Gai Karka (18 households) The residents in Gai Kharka, a squatter settlement on Forestry land, used a \$3,500 grant from ACCA to set up an open market in the community, where residents can run small vending businesses. They also built a network of paved walkways and storm drains throughout the unpaired settlement, and gave toilet-building materials kits to 12 families, with free timber for the doors from the Forestry Department.

CITY INFORMATION :

URBAN POVERTY IN BHARATPUR

Total urban population	17,496 households (86,208 people)
Urban poor population	1,676 households (8,380 people)
Number of slums	19 communities
% population in slums	10%
Latest survey conducted	June-July 2009

SAVINGS

Date savings started	2005
Savings groups	29 groups (in 18 settlements)
Savings members	733 members
Total savings	US\$ 62,052
City Fund started	May 2009

ACCA BUDGET APPROVED SO FAR :

Small projects (5 so far)	\$ 15,000
Big project	\$ 40,000
City process support	\$ 3,000

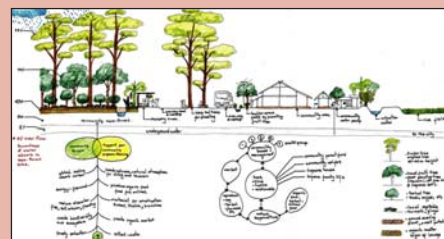
ACCA IN BHARATPUR : The city's 19 poor communities, the two federations and Lumanti have used the ACCA intervention to help strengthen their negotiations for land and to create a new collaborative process between various groups in the city. The ACCA program is managed by the two federations and supported by a collaborative city-level committee, with representatives from the communities, the municipality, Lumanti and the women's savings cooperative (which manages all the ACCA funds). Since the project began in February 2009, there have been a lot of meetings within communities, within the federations and with officials from the Municipality, the political parties and the Forestry Department. Through exchange and community-run training, the already-strong savings process has expanded to reach 18 of the city's 19 poor settlements. All the communities have been surveyed and mapped by the communities themselves.

BIG BREAKTHROUGHS IN THE LAST 10 MONTHS : After all this work and all these negotiations, the relationship between the squatter communities and the Forestry Department has improved dramatically. The people used to fear being evicted, but now the Forestry Department is offering the communities free wood for their housing and toilet-building projects and the use of land for their community centers, markets and agro-forestry projects. The Forestry Department also agreed to give the land for the first big housing project at Salyani, and the municipality has agreed to the possibility of giving land to another two communities so that they can also implement big housing projects (Lanku and Ramnagar).

TURNING A 100% NEGATIVE SITUATION INTO SOMETHING 100% POSSIBLE : In this whole process, the city which used to evict people has become a positive supporter. They might not own the land these settlements occupy or have power over its use, but by saying "Yes!" they are helping to loosen up the negotiations for land, and to start a process by which a situation that had been 100% negative is turning into something 100% possible. This team work between the city and the people - together with other development agencies and land-owning departments - is crucial. Bharatpur is showing that when these groups come together and combine their forces, there are many possible resources and many other points of collaboration which can be brought to the task of fixing all the city's problems of land, housing and basic services. And Bharatpur is also showing that it's not necessary to keep demanding that the central government provide this or that, because this collaborative city team has been able to deliver land and resources to the people who need them, and have developed their own pragmatic solutions to the real problems they face as a city.



BIG PROJECT : Salyani (31 households) On-site upgrading with new houses, on public land, under the Forestry Department, where the people have been given land use rights.



Salyani is the first-ever community-led housing and settlement upgrading project in Bharatpur, and the city's first case of a squatter community being provided secure land tenure. The project has been an important breakthrough and a learning opportunity for the whole city. The 30 families in Salyani, mostly poor laborers, were originally resettled here by the government in 2004, after being evicted from other settlements near municipal drains and along the river. They were given permission to stay on this strip of land on the condition that they prevent any encroachments into the adjacent Chitwan National Park. The possibility of eviction still loomed, however. But once the ACCA project started and things got going in Bharatpur, the people were able to negotiate permission to stay from the Forestry Department.

In May 2009, Chawanad Luansang, a young Thai community architect, spent a few weeks in Bharatpur working with the people in Salyani, Lumanti and municipal staff to develop low-cost plans to rebuild their mud and thatch houses and upgrade their community, in a series of workshops which included people from other communities who came to learn. The people decided that the house construction would be funded by loans from the ACCA budget (\$35,000), but the infrastructure would come as a grant (\$5,000).

The first 8 houses are now complete, the second batch has started, and all the individual toilets have been repaired and renovated. The new houses are being built by the people, incrementally, using a variety of construction systems and materials. The Municipality supported the land filling and installed two communal hand pumps, and the people negotiated to get wooden doors and windows cheaply from the Forestry Department. The community is now working closely with the Forestry Department to develop the land opposite as a "community forest" and use it for growing ginger and vegetables, for food and income.



PROJECT Information :

LAND:

Total land area:	3,097 sq m
Land for housing:	1,041.6 sq m
Communal land:	2,055.4 sq m

HOUSES: (31 units)

Plot size per unit	84.97 sq m
House size	33.6 sq m
Average house cost	\$625 - \$938
Average loan	\$500 - \$700

FINANCIAL CONTRIBUTIONS:

From government	\$17,000 (land) \$3,000 (infrastructure)
From ACCA	\$35,000 (housing) \$5,000 (infrastructure)
From Community	\$7,000 (housing)

TOTAL \$67,000

The \$35,000 for housing loans in Salyani will be repaid into the newly-set up Bharatpur Community Development Fund, over a period of 5 years at 5% annual interest. So the funds which finance this pilot housing project will become seed capital for a new revolving community development fund to support projects across the city.

CITY: BIRATNAGAR

Sunsari District, Eastern Nepal

The bustling city of Biratnagar, located on the fertile plains of southeastern Nepal, near the Indian border, is the country's second largest city, after Kathmandu. There are lots of industries here, but Biratnagar is also the commercial, administrative and transport hub of eastern Nepal. As in Bharatpur, 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 120 odd 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 form a network of slums and squatter settlements in the city, which they call the *Integrated Community Development Forum*.

ACCA IN BIRATNAGAR : The savings, networking and water supply and sanitation activities have all helped to provide a fertile base for ACCA 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 free land for the first pilot relocation project.

SURVEYING, MAPPING, SAVING : After a special workshop, several of the city's informal settlements were mapped and surveyed by the community people themselves. 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.

5 SMALL PROJECTS : The first five small projects have been selected by the community network for support from the ACCA budget - all of prioritized as most urgently-needed projects among the full set of proposals that emerged from the community surveying process. In all the projects, community people will do all the work, with the grant of about \$3,000 from ACCA to purchase materials. None of the projects have started yet.

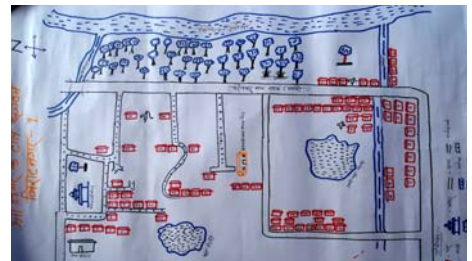
- **Shree Nagar (85 households)** Individual toilets and drainage. \$3,000 grant from ACCA.
- **Ganga Tole (46 households)** Individual toilets and drainage. \$3,000 grant from ACCA.
- **Kushal Tole (49 households)** Paved walkway and individual toilets. \$3,000 grant from ACCA.
- **Janapath Tole (62 households)** Drainage lines along both sides of the lane. \$3,000 grant from ACCA.
- **Mahato Tole (34 households)** Individual toilets and 3 hand pumps. \$3,000 grant from ACCA.

BIG PROJECT : Relocation of the Dome Tole Community (51 households) to land provided free by the municipality, with full infrastructure and housing assistance.



Twenty years ago, the families of 51 sweepers employed by the municipality were given a piece of vacant municipality-owned swamp land in the middle of town to build their mud and thatch shacks on, in what used to be considered an acceptable way of providing housing for low-paid, low-caste employees. Now that the value of that land has skyrocketed, the municipality wants it back to redevelop commercially. They've proposed to relocate this community to alternative land the Municipality will purchase, as the ACCA big project pilot for Biratnagar.

It may not be the ideal model for dealing with the city's other 118 poor communities, but the project with the Dome Tole Community represents an important first working collaboration between the Municipality (which will provide the land free with title and basic infrastructure), the community (which will design, build and pay for the new houses), the community network (which is facilitating the project), Lumanti (which provides technical assistance), Habitat for Humanity (which has offered technical assistance in the house construction to make it lower cost), and ACCA (which will provide housing loans through the new city fund). The people are living in dreadful conditions now, and they have agreed enthusiastically to the project. With support from the community network and Lumanti, they have surveyed their settlement now, started savings, and begun to explore low-cost housing designs. Since the Municipal chief was replaced recently, the process has slowed down a bit and the alternative land still hasn't been identified.



CITY INFORMATION :

URBAN POVERTY IN BIRATNAGAR

Total urban population	21,628 households (108,138 people)
Urban poor population (2005 gov. figures)	5,698 households (29,630 people)
Number of slums	119 communities
% population in slums	27%
No city-wide slum survey yet	

SAVINGS

Date savings started	2008
Savings groups	11 groups
Savings members	315 members
Total savings	US\$ 2,027
CDF started	Not yet

ACCA BUDGET APPROVED SO FAR :

Small projects (6)	\$ 15,000
Big project	\$ 40,000
City process support	\$ 3,000

CITY: BIRGUNJ

Parsa District, Eastern Nepal

Birgunj is another bustling transport town in the southern plains (“terai”) of Nepal, right on the border of India’s Bihar state. The city is on the main road from Kathmandu to India, and a lot of its municipal revenues come from the customs duties charged on goods coming and going over the Indian border. Yet despite its prosperity, the city has made almost no investments in improving the city’s slums, partly because so many of them are populated by people considered to be Indian migrants, even though they now have Nepali identity cards.

COMMUNITY PROCESS STARTS IN 2006 : For the past four years, Lumanti has been working on a Misereor-funded project to start women’s savings groups, form a cooperative and implement small water and sanitation improvements in poor communities in Birgunj, in collaboration with the municipality. In a city where there have been virtually no development interventions in slums, this project has played an important role in mobilizing the poor and introducing the local government to ideas of community-driven development. The project so far works in 15 settlements, which have formed their own network called the *Urban Poor Empowerment Society (UPES)*. An Urban Community Support Fund has also been established in Birgunj, as a collaboration between the Lumanti (which contributed US\$ 9,500), the Municipality (which matched Lumanti’s contribution with another \$ 9,500) and UPES. The fund is managed by the community network.

ACCA JUST GETTING STARTED : The ACCA project in Birgunj was approved in October 2009, and work began with the setting up of a collaborative ACCA program management committee. Planned work under ACCA includes strengthening and expanding the UPES network and savings groups among the city’s poor communities and carrying out a city-wide slum survey. There are also plans to set up a local slum upgrading forum, like in other cities, to bring together key stakeholders such as the municipality, the community network, the political parties, NGOs and development institutions to exchange ideas on tackling urban poverty and to jointly explore new housing and upgrading alternatives in the city’s poor and informal settlements.

PLANNED SMALL PROJECTS : The community network has identified the first five small upgrading projects to be carried out with support from ACCA. Each project will receive a fixed-amount grant of \$3,000, and all the work will be carried out by the community members. The planning is now in process and work will begin soon.

- **Bhagwati Tole-5 (35 Households)** Covered drains and composting system (\$3,000) in a long-established community of beggars and waste-pickers which is located next to an open sewer.
- **Naghawa Tole-19 (25 households)** Waste water treatment system, playground and bathing area (\$3,000) in a community surrounded by municipal sewage ponds and toilet waste outlets.
- **Ram Tole 9 (80 households)** Drainage, toilets and a solid waste management system (\$3,000) in a community which floods during the monsoons with backflow from the municipal drains.
- **Gahawa-10 (120 households)** Toilets and communal cow-rearing area (\$3,000) in a community where most households raise cattle. The project is facing some delays, though, as someone is claiming in court that the land identified for the cattle rearing area is privately owned.
- **A revolving fund for toilet-building projects in 4 communities :** In the Sheetalpur, Nadi Tole, Shreepur and Bhedia communities, the community network has proposed using ACCA funds to continue Lumanti’s earlier revolving loan scheme for building individual toilets, which has enjoyed a 100% loan recovery. The municipality has shown an interest in adding its support to these projects.

BIG PROJECT : Shanti Tole (31 households) On-site reconstruction of a community which has been given the private land it has occupied, with additional purchased land.

Shanti Tole is a small, densely-crowded community of extremely poor people from the “untouchable” sweeper caste. For over 50 years they’ve been living on this land in windowless huts made of mud and dung-plastered bamboo, most working as laborers in the land-owner’s fields. There is an active and well-established women’s savings group in the community which has negotiated an agreement from the land owner to give the land to the community people.

The people have surveyed and mapped the settlement, and are in the process of developing plans to completely reconstruct the community, with a new layout, new houses and new infrastructure and equal-sized plots. Because the land is so small, however, the people have negotiated to buy another piece of adjacent land from the land-owner (at one-tenth the market value!) to allow room for bigger house plots and more community areas. The municipality has



offered technical assistance and basic services in the upgraded community, and architecture students from the Nepal Engineering College and Habitat for Humanity will be helping the community develop low-cost housing designs. The process of getting the land titles transferred to the community members (individually) is now going on. Part of the ACCA



CITY INFORMATION :

URBAN POVERTY IN BIRGUNJ

Total urban population	22,497 households (112,484 people)
Urban poor population	no information
Total number of slums	no information
% population in slums	no information
City-wide slum survey	not yet

SAVINGS

Date savings started	2005
Savings groups	41 groups
Savings members	750 members
Total savings	US\$ 6,253
CDF started	April 2009

ACCA BUDGET APPROVED SO FAR :

Small projects (5)	\$ 15,000
Big project	\$ 40,000
City process support	\$ 3,000



budget will be used as loans to the community members to pay the land transfer taxes, and part as loans for the extra land and their new houses. The ACCA funds will be channeled through the Birgunj Urban Community Support Fund, and will be managed by the Women’s Savings Cooperative, which links all the savings groups in the city.



KOREA

STILL A TOUGH COUNTRY FOR THE URBAN POOR

The ACCA process in Korea strikes a special chord for ACHR, since it was in Korea that ACHR was born, twenty years ago. When the huge evictions were taking place in Seoul back then, in preparation for the Olympics, the crisis galvanized Korea's housing rights movement, drew support from sympathetic activists and professionals around Asia and led to the birth of the ACHR coalition. The struggle against those evictions brought about some positive changes for the poorest urban Koreans - particularly the right of poor tenants in neighborhoods undergoing "redevelopment" to be re-housed in subsidized public rental housing in the same area. Twenty years later and after Korea's rise to the ranks of Asia's most powerful economies, we all expected that things in Seoul would have settled down. In fact, the process of "redevelopment" in Seoul is not only still going on, but it's speeding up. Some 50 neighborhoods are right now in the process of being bulldozed, to be replaced by gleaming and high-priced condo blocks and 8-lane boulevards.

ACCA in KOREA

PROJECT CITIES (total 1)

- Seoul

SMALL PROJECTS

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

BIG PROJECTS

Big projects approved : 1
Total budget approved : \$40,000

IMPLEMENTING GROUPS

The ACCA project in Korea is being implemented by Asian Bridge, a Seoul-based NGO that was set up in 2003 to support evictees and poor tenants with housing problems and to work with them to find sustainable solutions to Korea's urban poor housing problems. Asian Bridge works in close collaboration with the network of vinyl house communities in Seoul and surrounding cities.

Special reports and videos about the situation in KOREA :

ACHR has produced a special report on the situation of the urban poor in Korea, drawn from the ACCA-supported visit to Seoul in June 2009. The 18-page newsletter-style report presents a colorful, detailed account of the discussions which took place during the 4-day visit with vinyl house communities, with unions of public rental housing tenants, with neighborhood associations in areas undergoing redevelopment and with housing rights activists and NGOs. The report is called "ACHR in Korea after 20 years" and it can be downloaded from the ACHR website.

Asian Bridge has produced a video film which documents the struggle of the vinyl house communities in Seoul, and describes their process of planning and carrying out ACCA-supported small projects. Please contact ACHR for a copy.

HOW REDEVELOPMENT WORKS



Korea is considered one of the most highly-developed countries in Asia. But even so, the idea of "development" in the capital city of Seoul means demolishing the affordable housing that is already there, evicting the poor tenants and turning over the land to big contractors to redevelop as high-rise real estate developments with super-highways running between them. This is government policy, and every area of the city can be demolished and rebuilt this way - even nice old neighborhoods that seem to have nothing at all wrong with them. All this makes for a very high GDP in Korea, but the poor are really suffering, because these new condo blocks are not housing for the poor. The victims of this redevelopment process are low-income renters, who can't afford anything in these redeveloped areas, and so are forced to live in crowded,

far-away and sub-standard rental accommodation, or in the growing number of squalid and unserved "Vinyl House" squatter settlements. It's eviction, but it is eviction under the name of redevelopment.

- **Public housing may not be the best answer :** In the past 20 years, poor communities have campaigned for access to subsidized public housing in these redevelopment areas, and some of them have got it. But this public housing is managed entirely by the government, which has the right to determine who will and won't get it. And people who used to stay together in lively and interlinked communities find themselves flung widely apart, living in isolation behind locked doors in their box-like units, in different high-rises and on different floors. Their connections with each other are lost, there is no more community. They have to pay a high rent also, and if they can't pay, they're kicked out.
- **Evictions are back in a big way :** The sad news is that even this imperfect solution for housing Korea's urban poor has been scrapped. Under the current pro-business administration, the laws that were fought so hard for, which entitled tenants to public housing in neighborhoods being redeveloped, have been replaced by the more developer-friendly *New Town Act*, which requires that only a small fraction of tenants be re-housed, even in areas with 80% poor tenants. In the past, redevelopment happened in run-down and slum-like areas that actually needed the redevelopment. But most of the 50 areas being redeveloped in Seoul under this new regime were decent, lively neighborhoods with good houses, good buildings, shops, restaurants, supermarkets and all the proper modern infrastructure. But many of them were still places where ordinary working people could find decent rental housing in the center of the city, and very few of those lower income tenants are likely to get public housing. So the evictions are still going on, and they are as brutal as ever.

"VINYL HOUSE" SQUATTER SETTLEMENTS :

With the housing options for poor families being flushed out of Seoul dwindling so fast, squatter settlements are making a comeback in the city. There are growing numbers of people who cannot afford even the most minimal housing in the formal sector and are forced to make their own dwellings in informal squatter settlements, called in Korea "vinyl house" communities. In June 2009, a group of community leaders from three countries and representatives from ACHR made a trip to Seoul. The group was hosted the Asian Bridge NGO and the new network of vinyl house squatter communities. During the four-days in Seoul, the team visited several of these "vinyl house" squatter settlements, which are home to some 48,000 people in Korea (10,000 in Seoul). Most vinyl house residents are poor tenants who have been evicted from housing redevelopment areas but do not have enough money to rent even a single room in low-income residential areas on the outskirts of the city. Vinyl house squatters simply settle on whatever pieces of vacant land they can find, in low-lying flood areas, on hillsides or in areas which are otherwise undevelopable, without any land-use rights, building permits or even legal addresses. Only 60% of the houses in these settlements have toilets, and because the government forbids them to use "permanent" materials, the houses are built with cheap, flammable materials and insulated against the sub-zero Seoul winters with industrial felt, so there are often fires which burn down whole communities. Despite all these problems, these communities have started savings groups, are building a network and are using the support from ACCA to undertake some small settlement improvements and trying to begin developing their own solutions to their housing, land and infrastructure problems.

CITY: SEOUL

South Korea

USING ACCA TO HELP BUILD A NETWORK OF VINYL HOUSE COMMUNITIES : The ACCA project in Seoul, which is being managed by the Seoul-based NGO "Asian Bridge", is trying to bring these informal vinyl house communities together, help them to build a network, start savings, start undertaking small joint upgrading projects and use their "group power" to gradually begin developing their own solutions to the serious land, housing and infrastructure problems they face. Since the project started, the network has been a little slow in getting started, but they meet once every month, and besides linking vinyl house communities in Seoul, the network is also linking with communities in Gawcheon City and the coalition of poor people living in public rental housing in Seoul. A joint ACCA Korea committee has been established.

SAVINGS IS NEW IN KOREA : In Korea, there are lots of micro credit schemes, but community-managed savings and credit is still something very new. After coming to the ACHR meeting in Bangkok (January 2009) and the Regional Community Forum in the Philippines (March 2009), community leaders from vinyl house settlements in Seoul were very excited, and shortly thereafter started savings groups in several of their settlements. In early July 2009, a small group of vinyl house community savings leaders (all women!) traveled to Colombo to join the Women's Bank's 20-year celebration, where there were some very emotional meetings with the women savers. They made a stop-over in Bangkok on the way, to visit savings groups and community upgrading projects, hosted by the two community women who'd visited Korea in June 2009.

ID CARDS : A BREAKTHROUGH FOR VINYL HOUSE DWELLERS : One of the problems vinyl house dwellers always faced was that as squatters, they had no legally-recognized addresses, because of the "illegality" of their occupation of the land, even though they have lived there for ten or twenty years. In 2007, the people at the Jan-Di vinyl house community (which is part of the new network) filed a class action suit for the right to their legitimate addresses. Finally, on June 18, 2009, just a week after the ACHR visit to Korea, the Supreme Court handed down a judgment allowing them to register their vinyl house communities as legal addresses. This means that all residents of vinyl house communities in Korea can now get legal water supply and electricity connections, even though they still can't rebuild their houses with permanent materials. On June 26, 2009, the Vinyl House Network organized a public forum to celebrate this breakthrough and to discuss secure tenure for their communities with congressmen.



SMALL PROJECTS : Small projects to construct communal toilets, water supply systems and other community facilities have been planned in all five settlements which are so far part of the vinyl house network (four in Seoul and one in neighboring Gawcheon City). The funds for these small projects are going to the communities in the form of loans, not grants, which will be repaid in 3 - 5 years into a special network fund that can then fund other community improvements. The residents use the ACCA loans to buy materials, and do all the construction work themselves, tapping the skills of the many electricians, masons, plumbers and construction workers who live in these settlements. The network's idea is that through the process of building these communal facilities, the community people will build their collective spirit, increase their independence, strengthen their network and build a common asset at the same time. Three projects are now underway :

- **Sancheong Village (49 households)** Water supply system to all the houses (ACCA budget \$3,000).
- **Jeon Wan Village (85 households)** Construction of a small community center (ACCA budget \$3,000).
- **Honeybee Village (120 households)** Insulating houses for the winter cold and building a community recycling shop which will sell clothes and other recyclable items (ACCA budget \$3,000).

BIG PROJECT : Setting up a revolving loan fund for housing improvements among members of the vinyl house communities in Seoul.

The long-term goal of Asian Bridge is to organize the vinyl house communities and accumulate enough budget for the residents to acquire or negotiate some communal land, so that they can make new settlements for themselves and become legal residents. In the mean time, a budget of US\$ 40,000 has been approved from the ACCA big project budget to seed a revolving fund which will give loans to community members in these vinyl house settlements for housing improvements. The plans and details about how this fund will be developed and managed are now in the process of being worked out within the community network, and the first loans should be made in the second year.



CITY INFORMATION :

URBAN POVERTY IN SEOUL

Total urban population	10.45 million people
(at 3 people / hh)	(3.48 million households)
Urban poor population	1.5 million people
	(500,000 households)
% population urban poor	14%

VINYL HOUSE SQUATTER SETTLEMENTS

Number of settlements	60 communities
Population in vinyl houses	3,683 households
	(10,000 people)
No city-wide survey of Seoul's vinyl house communities has been conducted yet	

SAVINGS

Date savings started	June 2009
Savings groups	4 groups
Savings members	54 members
Total savings	US\$ 4,912
CDF started	Not yet

ACCA BUDGET APPROVED SO FAR :

Small projects (5)	\$ 15,000
Big project	\$ 40,000
City process support	\$ 3,000



BURMA

STILL REELING FROM CYCLONE NARGIS 18 MONTHS LATER

It's been a year and a half since Cyclone Nargis hit Burma (Myanmar) on May 2, 2008, with rain and winds powerful enough to uproot huge trees, blow away houses and create tidal surges which flooded a big part of the country. It was a disaster on the scale of the 2004 Asian tsunami, and it left 140,000 people dead. Information coming from Yangon gradually began to reveal the severity of the storm, with homelessness, water shortages and sharply increasing food prices affecting a majority of the country's population - a population already impoverished and vulnerable after years of economic instability and increasing inability to meet their basic needs. Everybody knows the story about how reluctant the generals in Burma's ruling junta were to let in any foreign aid, or how slow they were to respond to this enormous catastrophe with any kind of assistance. And even a year and a half later, there are still large areas in the country which have not been assisted by the 60 international development agencies which have been allowed to work in Burma, and the problems from the storm are still very serious - especially with food, livelihood and housing. Of the 800,000 houses that need to be rebuilt (including 450,000 houses that were totally destroyed and another 350,000 that were damaged) only about 15,000 had been built by March 2009 - just 2% of the actual need. And most of the agencies building these houses (which cost US\$ 500 - \$800 each) have been paying more attention to technical specifications and construction management than the real scale of need.

NEW POSSIBILITIES IN THE WAKE OF THE DISASTER

In many ways, Cyclone Nargis has opened up new development possibilities in this very difficult country. Because the calamity was so great, and because it affected so much of the country, government authorities weren't able to do enough and were finally obliged to open up the country to assistance from international agencies, albeit slowly and stubbornly. But in the weeks before the UN and the aid organizations were allowed in, the greatest source of help and support to cyclone victims came from committed groups of Burmese people themselves, and from monks in the vast network of local Buddhist temples around the country who gave shelter to people who'd lost their homes, helped provide whatever food and health assistance they could, and helped organize cremation ceremonies for the dead. These local groups have continued to be active in the relief and rehabilitation process after Nargis. Most of the NGOs working in Burma (or working on Burma from outside the country) had for a long time focused on issues of human rights, since Burma must surely be one of the world's black holes for the human rights of its beleaguered citizens. Many of these groups which had for so long been immersed in the tough politics of confrontation with the military government had to shift gears to respond to the new set of needs the storm created.

The ACCA projects in Burma are being supported by three of these small local groups - all in badly cyclone-hit rural areas that are still rebuilding, 18 months after the storm. The projects all work within village structures to make the affected communities the key actors in planning and carrying out their own post-disaster rehabilitation. The work includes setting up community saving groups and using the collective rebuilding of houses to get community people to work together for many other things. In all the three projects in Burma, they've gotten very good involvement of the village chiefs.

LETTING PEOPLE DO THE REBUILDING THEMSELVES

The young people facilitating the three ACCA projects all know each other, visit each other's projects and learn from each other, in an informal network which includes many others. When one project is able to do something, the others learn how to do it too, so good ideas spread to other areas quickly. Perhaps the most important concept these groups have embraced and put into practice is simply letting people do the rebuilding themselves, instead of an NGO or an aid agency. And it's clear that these local groups can facilitate a participatory construction process much easier and with less fuss than the international agencies can, because such a process builds on the self-reliance and mutual help that are already deeply-rooted in Burmese people's survival systems. In all three projects they are linking these storm-affected communities into groups, which then survey who needs what in their own communities, and then set plans for helping each other revive and rebuild their villages, using the modest funding support from ACCA. And it comes as no surprise that when people are given the chance to do it themselves, and to unlock their own creativity, energy and resourcefulness, they stretch those limited funds to do much more, and they build their houses better, cheaper and faster. Plus, the reconstruction of houses becomes part of a much broader process of rebuilding these battered communities that encompasses the physical, the social, the economic and the emotional.

ACCA in BURMA

PROJECT CITIES (total 3)

- Khawmu Township
- Kunchankone Township
- Dadeye Township

SMALL PROJECTS

Small projects approved : 9
 In number of cities : 2
 Total budget approved : \$27,000

BIG PROJECTS

Big projects approved : 2
 Total budget approved : \$80,000

SPECIAL DISASTER PROJECTS

Disaster projects approved : 3
 Total budget approved : \$60,800

IMPLEMENTING GROUPS

The ACCA projects in Burma are being implemented by three organizations, all of them well-linked through an informal network of mutual support and learning :

- **Spirit in Education Movement (SEM)**, a Thai-based NGO working with the Aungzabu Monastery and a network of 18 surrounding cyclone-affected villages in Khawmu Township.
- **Women for the World Myanmar (WWM)**, a small local NGO working with a network of 12 cyclone-hit villages in Kunchankone Township, and with squatter settlements in suburban Yangon.
- **Bedar Rural Development Project (BRD)**, another local NGO which is working with a network of four cyclone-affected villages in the remote Dadeye Township.

Reports on Cyclone Nargis in BURMA :

ACHR has produced several reports which describe the struggle of communities in Burma to rebuild their lives and settlements after the May 2008 Cyclone Nargis, including transcripts of people's stories in their own words. These reports can be downloaded from the ACHR website.



THE STORM'S SILVER LINING : "My friends all think I'm crazy to say so, but I feel that Nargis was not really so bad, when I see how much it has inspired us to do together in our village. Before the storm, this village was like a dead place, with only the authorities telling us what we can and cannot do. The storm caused a lot of suffering and loss, of course, but it also brought us together as a community, gave us reason to work with each other like never before and to do many things together. And we have been able to accomplish so much to redevelop so many aspects of our community. I feel so much pride in what we have done to rebuild our village."

(A young man who is the leader of the youth group in Ingapur Village, in Kunchankone Township)

CITY: KHAWMU TOWNSHIP

Yangon Division, Burma

Buddhist temples and monasteries occupy a very important and influential social place in Burmese society, and act as a kind of linking center and support system for people. This support system has been vital for the rural poor in Burma, during the long, oppressive years under the military junta, when development in the country has come to a standstill and most people are just barely surviving on the edge of subsistence. When Cyclone Nargis hit Burma in May 2008, the monks all over Burma maintained this system by getting the communities and local groups together to assist people affected by the storm, and the temples played a crucial role in managing relief and providing temporary housing for people who'd lost their houses. In these ways, the cyclone brought about unexpected new opportunities for people to work together in new ways.

18 VILLAGES DESTROYED BY THE CYCLONE : This project in Khawmu Township is a continuation of that system, and is using those deep village-temple links to rebuild a cluster of 18 cyclone-affected villages which cover almost an entire ward, surrounding the Aungzabu Buddhist Monastery. 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. When the ACCA project began in February 2009, most of the families were still camping out in tents and temporary shelters in these villages and still faced serious problems of food, housing, clean water, health and livelihood.

ACCA IN KHAWMU TOWNSHIP : The project in Khawmu is being coordinated by the monks at the Aungzabu Monastery, with support from the Thailand-based NGO, Spirit in Education Movement (SEM), which has for many years had links with the monastery. 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 and started to rebuild their houses and revive their rural livelihoods together - all in extremely modest ways and in an extremely difficult political situation. The 18 communities, which never used to meet each other before the storm, now have very strong links with each other, come together often, work together on many projects and help each other as a matter of course.

SAVINGS AND LIVELIHOOD REVIVAL : Even before the storm, most families in the 18 villages were very poor and living subsistence lives on the edge of survival. Since the storm destroyed everybody's crops, animals, tools and means of supporting themselves, livelihood revival has been one of the most urgent priorities for the network. With support from a special ACCA grant of \$22,800 (under the disaster budget), 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 implemented a number of small projects, and have stretched the \$15,000 support from ACCA a long way to support projects to build bridges (in 2 villages), repair water pumps (in 8 villages), buy school materials (in 2 villages), repair electric lines (in 1 village), buy small boats for ferrying people across the water (in 3 villages) and repair a temple (in 1 village). The funds to support these small projects all went to the villages as grants.



BIG PROJECT : Loans to rebuild and repair 700 cyclone-damaged houses in the 18 villages in the Khawmu Network, with repayment in rice to the community rice banks.



All 18 villages have many damaged houses - too many for the limited support from the ACCA project, and too many to just hand-pick a few beneficiaries. So all the village committees began by sitting down with everyone and looking at the whole scale of housing needs, prioritizing who needs what most urgently, and then agreeing as a whole village about who would get what house construction support. For both house repairs and new house construction, the people did all the work themselves, working in teams rather than individually, and they bought all the materials collectively. The whole process was managed by village committees. By using extremely simple and quickly-constructed house types they developed themselves, 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.

CITY INFORMATION :

KHAWMU TOWNSHIP (18 villages)

Total population	15,345 people
	3,733 households
Households affected by Cyclone Nargis	100%
Houses destroyed or damaged by the storm	3,000 houses

SAVINGS

Date savings started	February 2009
Savings groups	18 groups
Savings members	1,700 members
Total savings	no information
Network fund started	February 2009

ACCA BUDGET APPROVED SO FAR :

Small projects (17)	\$ 15,000
Big project	\$ 40,000
City process support	\$ 3,000
Savings and fund support	\$ 3,000
Special disaster support	\$ 22,800

CITY: KUNCHANKONE

Yangon Division, Burma

This is another project in an area devastated by the cyclone, in the Kunchankone Township. Even before the May 2008 cyclone hit, most of the families in the villages in this area were living subsistence lives and just barely surviving. What little they had was lost or destroyed in the storm - their animals, houses, crops, trees, belongings, seed storage, livelihoods and community infrastructure. When the ACCA project began in April 2009, most of the families were still facing serious problems of food, housing, clean water, health and livelihood.

ACCA IN KUNCHANKONE : The ACCA project in Kunchankone is being implemented by a new network of eight villages which was set up after the storm, with support from Women for the World Myanmar (WWM), a small, women-run NGO. The project's main activities have been to rebuild the communities' destroyed houses, revive their traditional agriculture-based livelihoods and repair their damaged infrastructure. These post-cyclone rehabilitation activities are being used to build a stronger, more collective, long-term self-development process in these poor communities, which had little to do with each other before the storm. The project began with meetings, surveys, mapping and setting priorities in each villages and in the network as a whole.

SAVINGS : All eight communities organize themselves around savings groups, which they have begun storm with support from WWM . In less than a year, these women-led daily savings and credit groups have become very strong in all the villages, giving small loans to each other from their collective savings funds for emergencies, household needs and livelihood projects, according to repayment terms set by each group. But more important than simply providing these vulnerable households access to a source of credit, the savings groups have become the basic organizational units of the rebuilding process in these villages, where community members meet frequently, visit and help each other - both within the villages and between villages.

SAVINGS GROUPS IN YANGON CITY ALSO : The Kunchankone network and WWM have also been linking with squatter settlements on the outskirts of Yangon City, where they have helped start savings and credit groups and livelihood projects - also with support from ACCA. The center of Yangon is a beautiful, well-planned colonial city, with broad, tree-lined avenues and stately old public buildings. But beyond this historic city core are vast stretches of squatter settlements in the city's periphery, where the city's poor live in shacks they build themselves or rent. There have been big evictions in these squatter areas, to make way for industrial and real-estate developments. Women's daily savings groups are now going in four squatter communities, with good support from the village chief. Besides saving and borrowing, these groups have also organized a rice-buying cooperative, which purchases rice cheaply in bulk and from which member families can buy their rice. This activity shows that once these women pool their own funds, they can use those funds to meet various needs together which they couldn't do alone. Now they are looking for land and may ask ACCA for big project support, but they are still preparing themselves and discussing how to set their revolving loan fund system.

SMALL PROJECTS : The Kunchankone network has plans to support several small community infrastructure and agricultural livelihood projects in four communities. So far, two of these projects have been completed :

- **Children's library in Ingapur Village (73 households / 84 children)** This little public library is just a small bamboo hut, and so far has only a very small collection of books and reading materials, but it is almost constantly filled with a dozen or so small children, reading books with great concentration.
- **Rice bank in Konetan Village (starting with 28 households).** The farmers in this area harvest two rice crops each year and usually sell most of the rice quickly, storing only a little for their family's consumption. But if they run out of rice to eat, they have to buy it at market rates. So the rice bank allows them to "borrow" rice and then repay in rice when they harvest their next crop. If the village has a surplus of rice in the rice bank, they may eventually sell it and use the money as a collective resource. But the idea of the rice bank is mainly to provide a communal mechanism for self-sufficiency. The villagers have already bought 500 baskets of rice to start the rice bank, and have agreed that rice loans will be repayable within six months, at 50% interest for an entire six months period (i.e. borrow two baskets of rice, repay three).



CITY INFORMATION :

KUNCHANKONE TOWNSHIP (8 villages)

Total population	3,939 people
	976 households
Households affected by Cyclone Nargis	976 households (100%)
Houses destroyed or damaged by the storm	600 houses

SAVINGS

Date savings started	May 2009
Savings groups	8 groups in Kunchankone 4 groups in Yangon
Savings members	900 members
Total savings	no information
Network fund started	May 2009

ACCA BUDGET APPROVED SO FAR :

Small projects (5)	\$ 12,000
Big project	\$ 40,000
City process support	\$ 3,000
Special disaster support	\$ 10,000

BIG PROJECT : Reconstructing 83 cyclone-damaged houses in two villages: 37 houses in Ingapur Village and 46 houses in Kyaungkone Village.

By September 2009, the project had provided building materials for two of the villages in the network to build a total of 83 houses, for families whose houses were destroyed by Cyclone Nargis. After a series of self-directed planning sessions, the communities developed a few basic wood, thatch and bamboo house models, costing very little, and built the houses together, sharing labor and materials and building the houses in batches. All 87 houses were completed between May and June 2009. Each house is a little different, but each family got the same amount of materials. In the system the people in these cash-poor but crop-rich villages developed, the housing materials are given to families as loans, but instead of repaying the loans in cash, they repay in rice, to the rice bank each of the villages have set up, after the success of the Konetan Village's rice bank. So the house loans and building materials are all calculated in value by kilos of rice!





INDONESIA

A NETWORK OF POOR COMMUNITIES IN 14 CITIES

ACCA in INDONESIA

PROJECT CITIES (total 3)

- Jakarta
- Surabaya
- Makassar (Ujung Pandang)

SMALL PROJECTS

Small projects approved : 10
In number of cities : 2
Total budget approved : \$30,000

BIG PROJECTS

Big projects approved : 2
In number of cities : 2
Total budget approved : \$80,000

SPECIAL PROJECTS

- National survey and mapping in 20 new cities. Budget approved \$10,000.

IMPLEMENTING GROUPS

The ACCA projects in all three Indonesian cities are being implemented by Uplink (a national network of poor community groups, professionals and NGOs in 14 Indonesian cities), in close partnership with the Urban Poor Consortium (a Jakarta-based NGO).

The ACCA projects in Indonesia are being implemented by the national Uplink Network, with support from the Jakarta-based NGO Urban Poor Consortium. UPC was set up in 1997, in the tumult of Indonesia's economic crisis and reform movement, when decades of rigid state control were ending and new spaces for civil society were beginning to open up. The UPC quickly became one of the most important support systems for the growing urban poor community movement in Indonesia, first in Jakarta and gradually in other cities as UPC began reaching out to groups elsewhere, through a growing network of community groups, NGOs, artists and professionals - all working to build a large-scale people's movement.

In 2002, as part of the second "Asian People's Dialogue" meeting that was organized in Indonesia, this national network of poor community groups, activists, artists, professionals and NGOs in 14 Indonesian cities was formalized, and they decided to call themselves Uplink (Urban Poor Linkage). Since then, Uplink has been working to establish strong, independent city-level and national networks of urban poor communities which can develop and promote just and pro-poor alternative social, economic and cultural systems in Indonesian cities. In each of these cities, poor community groups are linking together, saving together and fighting against evictions. But as importantly, these groups are also helping each other between the cities, sharing ideas, visiting each other's projects, joining forces to negotiate with the government for better policies and creating a national pool of ideas and experiences about how to make the country's cities better places for everyone to live in. Through this work, the Uplink Network has become the biggest people's coalition in Indonesia.

In a context where communities have long been oppressed, robbed, compromised, evicted, co-opted, manipulated and turned against each other, during a long, oppressive and corrupt dictatorship, this is no easy task. Even twelve years after that regime was toppled by a populist reform movement, the country is still in a state of enormous flux, and powerful political forces are still undermining efforts to bring the poor together or to boost their participation in decisions which affect their lives.

LAYING THE GROUNDWORK FOR ACCA SUPPORT IN INDONESIA

The Uplink network has been working to move past those forces of division and fragmentation and build a national movement for change - from the ground up - a movement in which communities of the poor, as the main group seeking social justice, own and manage their own development process and become central to its refinement and expansion. If poor people and their supporters can work together to design a range of strategies and options which improve their situation, and then use those options to begin a dialogue with the state, this is a way to influence the choices that cities make. Since the Uplink network was formed, two aspects of its work are of particular importance for the ACCA Program in Indonesia :

1 COMMUNITY SAVINGS : Over the years, teams of Indonesian community leaders and their NGO supporters have visited community-managed savings processes in Thailand, India, Cambodia, Philippines and Nepal, where they saw very poor communities using the simple tool of saving and lending to organize themselves, build their own resources and use the strength which savings built in their communities to deal with serious problems like land, eviction, housing, welfare and access to basic services. Some groups caught on to the idea and started saving back home in Indonesia, but in a scattered way and without much strength.

Then in 2002, the second "Asian People's Dialogue" was organized in Indonesia, with ACHR support, which brought together poor community groups from 13 Asian countries and 2 African countries, to compare notes and bring their regional strength to support Indonesia's poor communities at a time when some very big evictions were happening in Jakarta. At that meeting, the suggestion that came out strongest from all these visitors was "Start saving!" After that, some SDI-supported visits by South African savings leaders helped boost Indonesia's community savings and credit movement. Although savings is still somewhat young and small in scale, in a context where there are strong traditions of old-style protest and anti-state activism, the expansion of this more proactive and negotiation-oriented strategy has been an important step forward for Indonesia's urban poor, and has led to some important breakthroughs in negotiations for land, housing and access to public markets, particularly in the cities of Jakarta, Surabaya and Makassar.

2 THE TSUNAMI IN ACEH : After the devastating Asian tsunami hit the north-western coast of Sumatra on December 26, 2004, the Uplink Network and UPC rushed to Aceh to chip in to the relief operations. Within a week or two, they began working with a group of 25 of the worst-hit coastal villages near Banda Aceh to help them rebuild their ruined villages and lives. This enormous undertaking, which was supported by Misereor, involved building a network of these traumatized survivors who had lost everything, and then helping to organize themselves to take charge of every aspect of their own rehabilitation. The idea was to show an active, people-driven alternative to the government's relocation plans and the development agencies' generic hand-outs, in which the communities who experienced the disaster first hand decided what they need and managed the process of rebuilding their houses and villages.

During the next two years, the *Udeep Beusaree* Network of these 25 villages developed systems for managing the onslaught of external relief aid, built temporary houses and community mosques, planted trees and restored coastal mangrove forests, digitized the complex land ownership records that were lost in the waves, and built new communities and strong, earthquake proof houses for themselves. For Uplink and UPC, the project represented a huge chance to scale up and consolidate many of the community-managed, demand-driven development activities they had been supporting in a scattered way in different cities, and it was a huge learning experience for everyone.



CITY: SURABAYA

East Java Province, Indonesia

The centuries-old port city of Surabaya, Indonesia's second largest city, is justly famous for its path-breaking Kampung Improvement Program (KIP), in which most of the city's informal settlements ("kampung") were upgraded on-site and given secure land tenure, with support from a national and city government program and the local university. But that program is over now, and there are still many informal settlements in the city that KIP hasn't reached - along the railway tracks, on state-owned land, and along the Mas River. Instead of upgrading these settlements *in-situ*, the Indonesian government is now promoting a more conventional "1,000 Towers" housing program for the poor in cities around the country, in which people are evicted from their inner-city settlements and relocated to rental flats in contractor-built 5 story blocks in remote peripheral areas.



RIVERSIDE SLUM NETWORK : The ACCA project in Surabaya is being implemented by a network of squatter communities on the banks of the Mas River, which have been threatened for years with eviction to make way for a large flood-control and riverside conservation project. In 2002, these communities formed a network, which they call "Paguyuban Stren Kali", with support from the Jakarta-based NGO UPC, and the national Uplink Community Network. In 2003, the network conducted a survey of all the settlements along the river, and updated the survey again in 2007. There are a total of 15 communities along the river (with 2,107 households), and five of these communities (with a total of 887 households) are active in the Stren Kali network. Over the past eight years, these active communities and their support partners have staged a long struggle to persuade the city to allow them to stay, to improve their housing and living conditions and to demonstrate that they are not the polluters but the "guardians of the river."

BIG LAND BREAKTHROUGH : The network's long and increasingly productive negotiations with city, provincial and national government agencies finally produced a breakthrough on October 5, 2007, when the city council finally issued a bylaw which grants long-term tenure rights to these river-side communities, with the condition that they do not grow any larger and that they upgrade their settlements within five years. The Municipality has already agreed to help support parts of the upgrading. Other Indonesian cities are reluctant to pass similar bylaws allowing riverside communities (especially poor ones) to stay, so if this project can show a very good development model in this riverside network of communities, the Stren Kali Network will set a precedent, and their community-driven upgrading model can be taken up to national level.

ACCA ADDS TO WORK THAT'S ALREADY BEEN DONE : The ACCA project in Surabaya, which has come quite recently in the network's 8-year struggle, is bringing some additional resources and energy to the upgrading work the communities have already begun - most of it using only their own funds. The ACCA funds in Surabaya are being used to demonstrate a strong, community-driven, on-site settlement upgrading model, as an alternative to the government's "1,000 Towers" relocation strategy. Instead of breaking up communities, impoverishing and isolating them in remote resettlement flats, this project proposes to strengthen those existing community structures, where people are working together and helping each other, into a new housing process. Before the upgrading process began, many of the houses were built over the riverbanks, with their backs facing the river. The people in the 5 communities organized themselves to voluntarily move their houses five meters back from the river and reconstruct them so that they face the river. Then they built an "inspection" walkway along the river, landscaped it, adopted and enforced no-polluting rules and set up innovative water treatment and solid waste composting systems. For the city, this may be an "inspection road" to facilitate dredging of the river, but for the communities, this walkway has become a vital public open space.



BEFORE : It's not hard to imagine how a municipal bureaucrat would look at conditions like these and come to the conclusion that such riverside slum communities were causing problems and polluting the river.



AFTER : This is the Bratang community, after they had pulled the houses back and built a paved and landscaped new riverside walkway, in cooperation with the city's river revitalization plans.



CITY INFORMATION :

URBAN POVERTY IN SURABAYA

Total urban population (2008 gov figures)	781,465 households (3.3 million people)
Urban poor population (2007 gov figures)	126,724 households (532,250 people)
Number of slums	no information
% population in slums	16%
No city-wide slum survey yet	

RIVERSIDE SLUMS IN SURABAYA

Total riverside slums	15 communities 2,107 households (9,094 people)
In the Stren Kali Network	5 communities 887 households (3,592 people)
Latest survey conducted	2007

SAVINGS (only in riverside slums so far)

Date savings started	2003
Savings groups	in 10 communities
Savings members	711 members
Total savings	US\$ 15,000

ACCA BUDGET APPROVED SO FAR :

Small projects (5)	\$ 15,000
Big project	\$ 40,000
City process support	\$ 3,000



Small & Big projects in SURABAYA

How the Stren Kali network is using the ACCA resources to add ammunition to their upgrading process and get secure land . . .

SMALL PROJECTS : Using the ACCA small project funds to continue the upgrading process already begun in the riverside slums, as part of the progress towards secure tenure.

In all the Stren Kali Network communities, the people have divided themselves into small groups of 10 neighboring households (which they call "G-Tens"). These small groups manage their own collective savings and loan repayment, and are the main working unit of the highly-decentralized and participatory upgrading planning and financial management process in the communities. 78 of these "G-Tens" have been set up, and a Kampung Upgrading Committee has been set up in each settlement comprising one representative from each G-Ten. For the upgrading work being supported by the ACCA Program in Stren Kali communities, most of the G-tens get together on Sundays, when people have the day off, and do their construction work together on that day.

The Stren Kali Network members have decided that all the ACCA funds for both small upgrading projects and the big project housing reconstruction and improvements will be given as loans to the communities, not as grants, and all the funds will be repaid to the network's community development fund, according to repayment terms set by each community. Their idea is to allow these limited ACCA funds to revolve and help other communities and other households with their upgrading projects. So far, four small upgrading projects have been finished, and others are still in process.

- **Kebraon (54 households)** Retaining wall construction, leveling and paving of the riverside walkway. Total cost \$6,600 (includes \$3,600 from the community and \$3,000 from ACCA).
- **Gunungsari 2 (258 households)** Community center and toilet rebuilding. Total cost \$5,220 (includes \$2,220 from community and \$3,000 from ACCA).
- **Bratang (433 households)** Road leveling and paving the riverside walkway, with street lighting. Total cost \$6,000 (includes \$3,000 from the community and \$3,000 from ACCA).
- **Semampir (155 households)** Construction of a retaining wall along the road-side frontage of the community. Total cost \$9,800 (includes \$6,800 from the community and \$3,000 from ACCA).

BIG PROJECT : Instead of using the \$40,000 big project funds from ACCA in one community, the network is using the grant as a revolving fund for house reconstruction.

The Stren Kali Network is using the \$40,000 ACCA grant as a revolving community development fund (which is managed by the network) giving loans for housing construction and improvement to community



members who agree to move their houses away from the river and reconstruct them, to make way for the river-side public walkways all the network communities are building along the river, to comply with the city's river-dredging requirements. So far, about 14 households have taken house reconstruction loans from this fund and rebuilt their houses. It is expected that this pilot stage of the upgrading, supported by ACCA, will draw down more resources into the community's own revolving fund and will build a stronger acceptance of the community-driven upgrading model in the city.



CITY:

JAKARTA

West Java Province, Indonesia

For some, Jakarta is a shining model of all that Indonesian cities should be, with its skyscrapers, freeways and oodles of foreign investment. For others, it is a catalogue of all the ways Indonesian urbanization has gone wrong, with its inequities, poverty, corruption, pollution and violence. At least 35% of Jakarta's population lives in poverty, struggling to feed, clothe, shelter and employ themselves in conditions that are unhealthy, insecure and dangerous, in a city that seems often determined to make that struggle as difficult as possible. The city has also seen successive waves of large-scale, brutal evictions.

A NEW WAVE OF EVICTION IN THE CITY : A rough, city-wide community survey that was carried out in 2008 found 160 *kampungs* in Jakarta, most without secure land tenure. The city government has set an admirable goal of increasing Jakarta's public green space from the current 8.4 percent to 14 percent, but over the past two decades, most of the areas reserved for "public green space" in the city development plan have been converted into shopping malls, luxury apartments and gas stations. So in order to replace these lost green areas, the city has moved its target to squatter settlements along rivers, beside railway tracks and freeways, along lakes and under high voltage power lines - and another wave of eviction is rolling over the city.

CITY PROCESS : The ACCA process in Jakarta builds on the UPC's work with a variety of urban poor groups to help them organize themselves, form networks, start saving and other activities and use long-term planning and community preparation to negotiate alternatives to eviction. The UPC has also helped the city's *becak* (pedicab) drivers and street vendors to come together and form their own associations to campaign against laws which ban them from the city streets and to develop programs to improve their welfare. With small equipment grants and technical support from UPC, community-managed radio stations have been set up in several *kampungs*. These radio stations have become popular forums for issues which affect the lives of the city's poor and a powerful organizing tool. In all this work, the UPC has rallied the involvement of a broad and colorful network of artists, musicians, puppeteers, film-makers, journalists, writers and poets who have helped in different ways to make issues public and build public support for the city's growing community movement.

ACCA STARTING IN NORTH JAKARTA : Like other mega-cities where ACCA projects have been launched, the project in Jakarta is starting in a smaller constituency - in this case in the northern area of the city, along the Java Sea, where most of the city's poor are. The ACCA project in Jakarta is being implemented by Jaringan Rakyat Miskin Kota (JRMK), a network of urban poor communities in the northern area of the city which began working with UPC when it was formed in 1997. The network's activities include surveying and mapping of *kampungs*, anti-eviction advocacy, infrastructure improvements, community savings groups, children's education and alternative health programs. In October 2009, with support from ACCA, JRMK formalized itself a bit more by establishing a governing board and setting out a plan of activities.

KAMPUNG SURVEY AND MAPPING IN NORTH JAKARTA : In January 2009, the JRMK network carried out a process of surveying and mapping eight poor communities ("*kampungs*") in North Jakarta. Besides counting houses and getting basic demographic information, the survey looked at economic factors in the settlements, social and power relationships, history and issues of child security. The survey, which was carried out by 14 teams (which included community network members and UPC organizers), brought out a number of concerns which the city's poor communities have in common, including problems of land tenure security, flooding, lack of basic services, sanitation, access roads, garbage and clean water. These concerns were the basis for selecting the first round of ACCA projects. The network plans to extend this survey and mapping process to other parts of Jakarta in the coming year.



CITY INFORMATION :

URBAN POVERTY IN JAKARTA

Total urban population	8.5 million people (2.5 million households)
Urban poor population (UPC estimates)	3 million people (877,195 households)
Number of slums	160 communities
% population urban poor	35%
Latest survey conducted	2008

SAVINGS

Date savings started	June 2002
Savings groups	19 groups
Savings members	314 members
Total savings	US\$ 4,222
CDF started	Not yet

ACCA BUDGET APPROVED SO FAR :

Small projects (5)	\$ 15,000
City process support	\$ 3,000
No big project proposed yet	



Governments often use the excuse that poor settlements are dirty, unsafe or a stain on the city's image to evict them. So one of the most direct ways to counter this argument and consolidate a community's right to stay is for people to begin making small improvements to their environments.

SMALL PROJECTS : By the Jaringan Rakyat Miskin Kota Network in North Jakarta

The ACCA-supported small projects were all identified as priority projects by the JRMK network, and are being used as models to develop horizontal networks and reach out to other poor *kampungs* in other parts of Jakarta so they can join the program. Only one project (Marlina) has been started so far, and the others are still in preparation. All the ACCA funds go to the communities as no-interest loans, to be repaid in 3-5 years, into a special network-managed fund, and all the work and some of the materials are provided by the communities, and managed by special committees that have been set up in each community.

- **Kebon Bayem (50 households on railway land)** Communal toilets, tree planting and house improvements (ACCA budget: \$3,000). Still in the planning stage.
- **Kebon Tebu (150 households on public riverbank land)** Improvement to the electricity system and a community center (ACCA budget: \$3,000) Still in the planning stage.
- **Marlina Kebon Tanah (230 households on mixed public/private land)** Rebuilding a community center and paving the community's main 350m road (ACCA budget: \$3,000). The community center is finished and was inaugurated on 29 February 2010, and work on the road paving began in February.
- **Rawa Bengkel (60 households on land owned by the community people)** Community center (ACCA budget: \$3,000) Still in the preparation stage.



THE POWER OF NETWORKS :

The mayor-elect of Makassar signs a "political contract" to support the needs and initiatives of the urban poor in the city, in a public meeting attended by a large number of the urban poor people who later got him elected.



CITY: MAKASSAR

South Sulawesi Province, Indonesia

Makassar (also called Ujung Pandang) is another ancient port city, the provincial capital of South Sulawesi and the largest city in Eastern Indonesia. The city is a target for lots of local and foreign investment these days (especially for mining), and evictions of people living in poor and informal settlements which occupy economically valuable land in the city are increasing - especially along the coast. Of the 29 poor settlements in the city, 23 have extremely insecure land tenure. These settlements are home to the city's street vendors, construction workers, market sellers, pedicab drivers, port workers and factory laborers, but the living conditions in most are pretty bad: crowded, lack of toilets, lack of proper drinking water supply, flooding and unpaved mucky lanes.

CITY PROCESS : Since 2002, the poor communities in 14 sub-districts of Makassar have come together as a network, which they call Komite Perjuangan Rakyat Miskin (KPRM), with support from the national Uplink network and UPC. Communities in the network all run their own internal savings groups, and in 2008 they carried out the first-ever city-wide survey of slums in Makassar. In recent years, the communities have also planned and implemented a number of small community improvement projects, using their own funds, started solid waste management programs and developed a variety of other social and community programs. The network is now bringing its collective force to bear in battling eviction cases which involve some 1,200 households. Many of these cases are now in court, and it's likely the poor may lose their land.

A "POLITICAL CONTRACT" WITH THE NEW MAYOR OF MAKASSAR : Before last year's mayoral election, KPRM and Uplink mobilized 65,000 urban poor votes for their chosen candidate. With these 65,000 votes in their hands, they negotiated with him on several points: no evictions, help getting land and housing for the poor, education and health services for the poor, participatory and pro-poor city planning and budgeting, and support for the city's street vendors and informal businesses. He agreed to this agenda and signed a "political contract" with the city's poor in a big public meeting attended by 20,000 urban poor people. *And he got elected!* So now the communities in Makassar are following-up on their contract with the new mayor and actively proposing their own solutions and alternative housing policies. This "political contract" was the biggest and most visible show of the power of this big network, which links together so many poor communities in the city.

ACCA IN MAKASSAR : The ACCA project in Makassar is being implemented as a collaboration between the KPRM network and the Municipality, in the city's 14 sub-districts, especially focusing on housing, infrastructure and public facilities. After the success of the "political contract" with the new mayor, the next step was for those 65,000 urban poor people to convince themselves that they are able to take charge of the changes in their city their new mayor has promised to support. And the best way to convince themselves of their ability to do that is by actually starting to do things, like the ACCA-supported small and big projects. Through the implementation of these projects, they can gradually come to understand that they can deliver the improvements they need themselves, in a more efficient and appropriate way. And once the people's understanding comes to that point, the whole negotiation with the whole city will happen in a very big way.

A SLOW START : Despite this triumphant breakthrough in Makassar, the actual implementation of the ACCA program has been slow getting started. Since the project began in March 2009, the network has not proposed any small project support from ACCA. They have got funds for a big project, though, and were planning to use that first big housing project to demonstrate a more comprehensive and community-led housing development model, with support from the Municipality and Uplink, as well as to set up a revolving fund for city-wide housing support. But since the project began, several upgrading programs by the government have been offered to the communities, and the network has been focusing on those, as well as building database of poor communities.



CITY INFORMATION :

URBAN POVERTY IN MAKASSAR

Total urban population	256,510 households (1.22 million people)
Urban poor population	70,160 households (335,000 people)
Number of slums	29 communities
% population in slums	27%
Latest survey conducted	2008

SAVINGS

Date savings started	2003
Savings groups	31 communities
Savings members	1,176 members
Total savings	US\$ 1,500

ACCA BUDGET APPROVED SO FAR :

Big project	\$ 40,000
City process support	\$ 3,000
<i>no small projects proposed yet</i>	



PHILIPPINES

SO MANY SOLUTION-MAKING MECHANISMS AND SO FEW SOLUTIONS :

The Philippines is a country whose housing problems should be solved in no time at all. In all of Asia, this must surely be the country with the most progressive social housing policies, the richest array of housing boards, coordinating councils, task forces and presidential committees, the most resolutions, proclamations, acts and codes. It has one of the oldest community land and housing finance programs, and one of the most active cultures of NGOs and activists and church-based charities and voluntary organizations, besides having a great overlapping array of people's organizations, community networks, federations and coalitions. Add to this that the Philippines has a population of smart, capable, well-educated, multi-lingual people, and a big, fertile and gorgeous country whose environment is abundant in every imaginable way.

Yet despite all these problem-solving mechanisms, slums are everywhere, and conditions in them are as crowded, miserable, dangerous and insecure as anywhere in Asia. Evictions are happening all over the place. Land negotiations and applications for loans or permissions languish in bureaucracy for decades, and even when communities do manage to acquire land, people continue to live for generations on it in bad housing without basic infrastructure. The Philippines has land, it has resources, it has finance, but somehow, those things don't match up with the real needs, although there are some examples of breakthroughs to show for all that problem-solving energy. And the problems seem to get worse, while still new layers of councils, declarations, coordinating committees are set up to address all this dysfunction. Yet there remains an astonishing faith that the system will deliver, ultimately, if the system can just be gotten right! And so year after year, a lot of groups still keep trying to change that system, to improve it, to make it work.

MAKING A NEW SPACE FOR CHANGE ON THE GROUND : The ACCA Program is trying to provide assistance to groups to give poor communities a chance to take action and make change by themselves, to fix what needs to be fixed on the ground. The idea is to create a fertile soil for a new set of workable solutions to spring up. There are, of course, pockets of innovation and change here and there, but so far they are unconnected, and it hasn't yet come into a well-connected joint force to make a stronger change in the country - *from the ground up*. And in the first year, there have already been some big breakthroughs - helping speed up the process of getting proclamation land in Baseco and Esbacona, and getting free government land for housing in Mandaue.

FIVE COMMUNITY ORGANIZATIONS, FIVE STRATEGIES, SAME GOAL : The ACCA projects in the Philippines are being implemented by five different people's organizations, all of which are trying in different ways to break through this impasse and make some real change on the ground for the poor communities they live in. There are already strong links between the 14 cities where the Homeless People's Federation is working, and a lively program of people-to-people exchange learning between these cities, which often include their local government officials. The ACCA process is trying as much as possible to create a new space for these other groups to meet each other, to visit each other's projects, to learn from each other's experiences and to begin to build a common direction and a greater common force for change.

- **HPFP :** A national federation of poor communities (the Homeless People's Federation Philippines), now active in 33 cities, using community-managed savings as the core strategy of a community-led development process involving land acquisition, community upgrading and house construction, disaster management and partnership with local governments.
- **KABALIKAT :** A people's organization in the sprawling 8,700-household Baseco slum in Manila, which has been proclaimed as a social housing project site. Kabalikat is being supported by the NGO Urban Poor Associates.
- **QUEZON CITY UP-ALL :** A new coalition of urban poor communities, people's federations and grassroots networks in Quezon City's slum-rich District 2, which is being supported by FDUP.
- **UP-ALL MINDANAO :** Another new coalition of urban poor communities and people's organizations is just getting started in two towns in the war-torn province of Mindanao - Iligan and Kauswagan - with support from the NGO SMMI.
- **DAMPA :** A federation of people's organizations in Metro Manila, Bulacan and Cavite which works on issues of secure land tenure and health, is now helping strengthen the community process in Navotas, with support from TAO-Pilipinas.

ACCA in PHILIPPINES :

PROJECT CITIES (total 12)

- Quezon City, District 1 & 2
- Quezon City, District 2
- Manila
- Navotas
- Muntinlupa
- Iligan
- Mandaue
- Davao
- Digos
- Kidapawan
- Albay, Bikol Region
- Talisay

SMALL PROJECTS

Small projects approved : 46
 In number of cities : 11
 Total budget approved : \$129,000

BIG PROJECTS

Big projects approved : 6
 In number of cities : 6
 Total budget approved : \$190,000

SPECIAL PROJECTS

- National community-driven disaster preparation (HPFP), budget approved \$35,000.
- Typhoon Ketsana rehabilitation in Quezon City (HPFP), budget approved \$50,000.

IMPLEMENTING GROUPS

The ACCA projects in Philippines cities are being implemented by five organizations :

- **Homeless People's Federation Philippines - HPFP** (Quezon City Districts 1 & 2, Mandaue, Davao, Digos, Kidapawan, Albay, Talisay, Muntinlupa)
- **Foundation for the Development of the Urban Poor - FDUP** (Quezon City District 2)
- **Urban Poor Associates - UPA** (Manila)
- **TAO Filipinas** (Navotas)
- **Sentro sa Maayong Magbalantay, Inc - SMMI** (Iligan)

A note on ACRONYMS and ABBREVIATIONS . . .

Visitors to the Philippines are frequently baffled by conversations overheard in poor communities that may sound something like this: "The PMC in the EB2HOA has to first draft their IRR before they can apply to get an ITS from the NHA, which is required to apply for CMP to buy the PP land in the NGC-EDP, according to the TOR of the MOU between the HOA, the PO, the LGU, DSWD and the NCC of HUDCC." The Philippines must surely be the region's most enthusiastic reducer of ordinary English into abbreviations, and creator of long strings of words which then have to be shortened into acronyms - all of which become so well-used that they take the place

of actual words. All this might sound like the worst sort of development jargon, but it has been almost universally democratized in this country, where the poorest slum-dweller, the angriest activist, and the smoothest academic all understand and use the same lingo. This is a tendency which the national passion for text-messaging has only enhanced. For people in the Philippines, this argot is part of their everyday culture and nothing odd, but visitors have to work very hard to keep track of what all these fast-flying letters stand for. And sometimes it can be so overwhelming that you have to dash PDQ into the CR and lock the door!

CITY: MANILA

Metro Manila, Philippines

In Manila, one of the 17 municipalities that make up Metro Manila, a third of the city's population lives in squalor and insecurity in enormous slums along rivers and canals, beside the harbor, along roads and garbage dumps and on tracts of open land. It is a city with a bitter history of eviction and displacement, as well as a vibrant tradition of eviction resistance. Although rich in community organizations and NGO activism, Manila is still discouragingly poor in examples where poor communities have been able to actually acquire secure land and develop decent housing for themselves, with all the basic physical and social infrastructure in place. This ACCA project in Manila is being implemented by a partnership between Kabalikat (a people's organization in the Baseco slum) and Urban Poor Associates (an NGO), to promote activities that will help poor people attain tenure security and basic services and build a city-wide federation of urban poor groups in Manila.

CITY PROCESS : In November 2009, UPA invited 189 leaders from community organizations in northwest Manila to come together, to begin building a city-wide federation of urban poor groups that can set a common people's agenda, negotiate with the mayor on land and housing issues and develop housing strategies that can become part of the city's land use and shelter plans. UPA hopes this new federation will cover the whole city by 2011. UPA is also using a special \$6,500 budget from ACCA to prepare a "City Profile", with information about urban poor communities in Manila, that will feed into the urban poor agenda and help expand this new city-wide federation. No city-wide slum survey has been done yet, but UPA has prepared narrative profiles of some of the large slum communities in the North Harbor area, where they have been working for over a decade.

STARTING IN BASECO : Although some city-wide activities have begun, this ACCA project is focused on Baseco, a sprawling squatter settlement of 8,700 households, where UPA has been working since 2001. Baseco occupies 49 hectares of reclaimed public land at the mouth of the Pasig River - a bustling port area with lots of jobs but no affordable housing. The community is vulnerable to typhoons and floods, and has over the years been hit by several fires which burned down large parts of the settlement. In several cases, these fires have led to housing redevelopment projects being built for the victims by Habitat for Humanity, Catholic charities and the local government, but most of the community remains completely undeveloped and unserved. Baseco has twice been threatened with eviction, to make way for river revitalization and toxic soil clean-up projects, but the people have stayed put. In 2002, Baseco was "proclaimed" by the President as a socialized housing project for its occupants, clearing the way for residents to purchase the land they now occupy.

SURVEYING, MAPPING, SAVING, PLANNING : It is no easy thing to get public land transferred to it's poor occupants in the Philippines, even in places which have been "proclaimed" for social housing, like Baseco. Many areas in the Philippines have been "proclaimed", but the people never got their land titles, and in some cases were later evicted for high-end developments. Plus, decades of fighting evictions is not necessarily the best training for all the complex, collective proclamation procedures communities must go through in order to actually get their land and redevelop their housing. People can only begin to purchase their house plots (individually, on installments) after they have set up homeowners associations and developed subdivision plans which follow certain norms for plot size and layout. With help from volunteer architects and UPA, and with good support from the Barangay, the people have surveyed and mapped the entire Baseco settlement and started developing neighborhood subdivision plans and a variety of house designs. Kabalikat started a savings-for-land program in February 2009, which now has 600 members and total savings of about US\$ 2,083.

BIG PROJECT : Grant for construction of open drains in two lanes of the "New Site" area of Baseco (benefitting 100 households). ACCA Budget US\$ 13,000.



The \$10,000 big project funds (and \$3,000 of the small project funds) were used as a grant to build open drains in the "New Site" area of Baseco. The 800m of open concrete drains were constructed on both sides of two unpaved lanes, benefitting 100 households. The project was used to build the community organization and demonstrate a more people-driven slum upgrading model. UPA hired engineers from Freedom to Build (a low-income housing developer) to design the drains, supply the materials and supervise the work, which was done by hired workers. The 100 beneficiary households in the two lanes were asked to demolish any encroachments at the front of

their houses to clear the way for the drains, dig the trenches along their house fronts and contribute 200 Pesos (\$4) to the project. Work started in August 2009 and took seven months to finish. When Typhoon Ketsana hit Baseco in September, these two lanes were the only ones that drained and stayed dry! Since the project was finished, families in the two lanes have negotiated for light poles and have plans to set up a garbage collection system and "beautify" the lane by painting the house-fronts.



SMALL PROJECTS : UPA originally planned to use the small project funds from ACCA to build toilets and charcoal-making facilities in other settlements, but decided finally to use the funds partly to finish the drainage project (\$3,000), and partly to contribute to the construction of a 2-story community center for Kabalikat (\$2,000) - both in the same part of Baseco.

CITY INFORMATION :

URBAN POVERTY IN MANILA

Total urban population	1.7 million people
Urban poor population	100,000 households (500,000 people)
Number of slums	254 communities
% population in slums	30%
No city-wide survey yet	(all Gov. figures)

SAVINGS (only in Basco so far)

Date savings started	March 2009
Savings groups	1 group
Savings members	600 members
Total savings	US\$ 2,083
CDF started	None yet

ACCA BUDGET APPROVED SO FAR :

Small projects (3)	\$ 6,000
Big project	\$ 10,000
City process support	\$ 3,000
Special city profile budget	\$ 6,500

CITY: QUEZON CITY, DIST. 2

Metro Manila, Philippines

QUEZON CITY, where the Philippines national government is based, is one of 17 municipalities that make up Metro Manila and is the largest city in the Philippines: largest in area, largest in population and largest in urban poor. Half of Quezon City's population lives in slums, and District 2 is the city's densest and most slum-rich constituency. Despite the presence of several housing programs for and by the informal settlers (the Community Mortgage Program, Presidential Proclamations, Land Tenure Acquisition Programs and direct land sales) less than 10% of the city's slum dwellers have acquired secure land. A majority of the city's poor do not have proper toilets or legal connections to electricity and safe drinking water and have to pay higher prices for these essential services from informal sources. At the same time, there are two active city-wide alliances which bring together most of the many urban poor groups and federations in Quezon City (QC-UP-All and UPAK).

THE ACCA PROJECT is being implemented by QC-UP-All and UPAK (two city-wide people's coalitions), with support from the Foundation for the Development of the Urban Poor (FDUP, a local NGO). Through the selection and implementation of several community upgrading and land tenure projects in District 2, their idea is to use the ACCA project to strengthen and consolidate these two city-wide urban poor organizations and build their alliances with each other and with their local barangay (sub-district) authorities.

CITY-WIDE PROCESS: FDUP has used a special \$5,000 budget from ACCA to begin a process of surveying and mapping all the poor settlements in District 2 (9 out of the total 14 barangays completed so far) and to organize a series of forums and workshops to set up committees and prepare poor communities in Quezon City to develop a common city agenda to enable them to actively participate in city budgeting, urban development and land use planning. This work culminated on January 26, 2010 with the official launch of Quezon City's first ever local housing board, on which representatives from these urban poor alliances will sit.

SMALL PROJECTS in five communities, all in different barangays, have been selected through a process of district-wide prioritizing and discussions among all the groups. One project has so far been implemented:

- **Barangay Gulod Urban Poor Alliance (1,000 households benefit) Community Composting Project.** A US\$ 250 grant from ACCA was used to revive a barangay-wide, community-managed project to compost household kitchen waste (which they use as fertilizer in their urban gardening projects) that was badly damaged during the Typhoon Ketsana flooding last year.



CITY INFORMATION :

URBAN POVERTY IN QUEZON CITY

Total urban population <i>(total Quezon City)</i>	480,624 households (2.68 million people)
Urban poor population <i>(total Quezon City)</i>	240,312 households (1.34 million people)
Number of slums	200 (+) communities
% population in slums	50%
Latest survey conducted	May 2009

SAVINGS

There is an active savings movement in Quezon City, and many groups in District 2 practice savings, but FDUP has no total figures.

ACCA BUDGET APPROVED SO FAR :

Small projects (5)	\$ 15,000
Big project	\$ 40,000
City process support	\$ 3,000
Special city process	\$ 5,000

BIG PROJECT : On-site reblocking of the Esbacona community (43 households) on public land located within a "Proclamation" site, which the people are in the process of buying.

Esbacona is a small community association of 50 households, which is a tiny part of a vast squatter area that sprung up in the 1970s around the newly-developed National Government Center (NGC). After years of eviction threats and resistance by the communities, the NGC was "proclaimed" as a social housing site. Esbacona is one of the many registered homeowners associations in the NGC area which are struggling to reblock their settlements and acquire their land. They have surveyed the community and developed a subdivision plan and house designs, with support from FDUP architects. The reblocking process, which is being done incrementally to convince the last few doubters, began in November 2009 with the first 8 houses being demolished. The \$40,000 ACCA funds are being used to provide building materials loans (up to \$1,050) to the 19 families whose houses have to be moved and partly rebuilt to make way for widened roads in the reblocking plan. The materials are purchased by the community in bulk, but the house construction is done by individual families. The amount of materials people get depends on the reconstruction plan they have worked out with the FDUP architects.



THE QUEZON CITY SOCIAL HOUSING FUND: The loan repayments in Esbacona will be collected by the community's collection committee and turned into the newly set-up Quezon City Social Housing Fund, so the funds can revolve to assist other community housing and reblocking projects and strengthen the UP-All and UPAK federations in Quezon City. No money will stay in the community. People have the choice of repaying their materials loans within 1 year (at 6% annual interest) or in 1-3 years (at 9% annual interest). They have worked out a system in which 3% of the interest goes back to the borrower, as an incentive rebate, at the end of the year, if they repay on time. So if they repay promptly, the effective interest they will pay is only 3% or 6% annually. This new fund, which is to be open to all the urban poor communities in Quezon City, is being managed by a joint committee of 9 people, which includes representatives from UP-ALL, UPAK and various other community organizations and NGOs. This committee meets two times a month to manage the funds, look at proposed projects, visit people's organizations and check if the technical side of proposed projects is OK.

What is a PRESIDENTIAL PROCLAMATION area?

A "Presidential Proclamation" is an executive order that proclaims a piece of government land as a social housing site, and gives the squatters occupying that land the right to buy it, on installments over a 10 year period. But there are a lot of difficult and time-consuming procedures communities have to go through first: they have to form legal homeowners associations, survey, qualify the beneficiaries, obtain permissions, develop subdivision plans, reblock and negotiate contracts to sell at a price community members can afford. Only communities that are very well organized and have access to finance can navigate this arduous process. And the reality is that most "proclaimed" communities never actually get their land.

The enormous proclamation area in NGC, where Esbacona is located, was proclaimed in 1979, but very few of the hundreds of homeowners associations within its boundaries have got land titles yet. All the families have been issued "Qualified Beneficiary" papers, but most have been unable to "reblock" the layout of houses and roads in their settlements, so they meet NHA community layout standards, with certain minimum lane widths and plot sizes. Because reblocking is expensive and socially difficult, most communities never get past that step.

CITY: NAVOTAS

Metro Manila, Luzon Island, Philippines

Navotas is a city in Metro Manila with enormous numbers of poor people living in miserable conditions, in squatter settlements all over the city - particularly along its long coastline. The ACCA project in Navotas, which is being managed by TAO-Filipinas, a women-led NGO of architects, planners and engineers, is helping to form a new network of community organizations in Navotas to work together towards decent housing and secure tenure. The project is so far concentrating on the three areas : Barangay Tanza, Barangay Tangos and R-10.

CITY PROCESS : With the \$3,000 city process support from ACCA, and a special \$7,500 budget, TAO has organized several workshops and training activities as part of their efforts to start a community-led upgrading process in the city. Several settlements were mapped, in a joint effort by community youths and students from the University of Philippines, using GIS technology, as a first step in building a city-wide database on informal settlements. Workshops on water and sanitation and on waste management were also organized to help community people identify and prioritize their infrastructure problems.

SAVINGS JUST GETTING STARTED : Most communities in Navotas have no savings. In July 2009, TAO organized a workshop to introduce the idea of community-managed savings and credit as a core organizing strategy in community upgrading. An ACCA management committee of community representatives from the three project areas was formed and city-wide guidelines for ACCA savings and projects were agreed upon: all ACCA project funds will be given as loans to community members only after they've been saving a minimum of 50 Pesos (\$1) a month for at least six months; loans will be given to the communities at 1% monthly interest (repayable in six months), and communities can add another 1% margin on top to cover their internal costs, so the members actually pay 2% per month. Loan amounts can be no more than twice the amount saved.

SMALL PROJECTS : While the meetings, workshops and training seminars kept on being organized, the actual upgrading projects have not been so easy to get going. Projects to build a raised walkway in one settlement, and household toilets in another have been discussed, but so far, only one project has gotten started:

- **Chungkang Community (37 households) Water supply connection loans.** This is a large squatter settlement of 1,500 households on government land in Barangay Tanza. TAO has helped the people survey and map the settlement and start a savings group. The \$3,000 small project budget from ACCA is being used to provide loans to savings members to get metered municipal water supply connections, which they have negotiated to get at a cheaper "group rate" of \$56 per connection (the standard individual connection rate is \$146). If members save 150 Pesos (\$3) per week for 3 months, they can take a \$56 loan from the ACCA funds to get their water connection, which they have to repay in 3 months, at 150 pesos per week. So far, 37 members have joined the scheme. As soon as one batch of borrowers repays their loans, another batch can borrow, on a 6-month cycle. Each batch of borrowers appoints its own collector, who returns the repayments every week to TAO, which keeps a special account for the ACCA money.

POSSIBLE BIG PROJECT : On-site upgrading and housing development at the Masagana Community (159 households) on land they are in the process of purchasing.



Masagana is a community of poor vendors and fishermen living in shacks on private land just behind Chungkang. The community was originally a people-initiated relocation project by a group of roadside squatters who were evicted from nearby areas in 2005. But after forming a homeowners association and negotiating to buy this inexpensive piece of reclaimed land directly from the owner, on installments over 5 years, there has been nothing but trouble. First the dike that protects the land from tidal waters broke, and the place is now permanently flooded with brackish water. Then, after paying off almost half the land, they found out that the leader of their association had been keeping the land payments, and they're now embroiled in a legal battle to recoup their stolen land payments.



The architects at TAO have been working with the community to help them start savings, set their priorities and develop some kind of vision for what they want to do. Using the big project funds from ACCA to revive this community's housing development process is one possibility. But a lot of community members are starting to drift away, and those still staying there are starting to look for alternative land elsewhere, so the big project here might not work out.



CITY INFORMATION :

URBAN POVERTY IN NAVOTAS

Total urban population (2000 Gov. figures)	49,450 households (230,403 people)
Urban poor population (2000 Gov. figures)	14,746 households (73,729 people)
Number of slums	36 communities
% population in slums	32%
<i>City-wide survey still in process</i>	

SAVINGS

Date savings started	October 2009
Savings groups	2 groups
Savings members	45 members
Total savings	US\$ 106
City Fund started?	Not yet

ACCA BUDGET APPROVED SO FAR :

Small projects (5)	\$ 15,000
Big project	\$ 40,000
City process support	\$ 3,000
Special city process	\$ 7,500



(Left) The walkway at the Creekside community being planned and built.

These projects have changed the way we think about savings.

After so many years of just saving and saving, we can now see real action. These projects in Creekside and Bethlehem have brought a new excitement to our savings movement. What are we saving for? For this! Now I spend a lot of time with communities that want to take ACCA loans for their own small upgrading projects like this. Word has gotten around and everyone wants to do projects. My job is to help them to prepare their internal financial management systems, in a simple way, so they can manage the loans properly. (Celia Tuason, HPFP, talking about the two small ACCA-supported upgrading projects so far in Quezon City)

CITY: QUEZON CITY
Districts 1 & 2, Metro Manila, Philippines

This project (which overlaps with the other Quezon City project being facilitated by FDUP) is being implemented by the Homeless People's Federation Philippines (HPFP). Quezon City is where the HPFP was born in 1993. The savings groups run by poor scavengers who worked the garbage dump in Barangay Payatas (the poorest people in the city) were the original inspiration and learning center for urban poor groups from all over the Philippines to come and see what a 100% community-led development process looks like.

COMMUNITIES IN HIGH-RISK AREAS : The Homeless People's Federation already has its own large network of 51 poor communities within Districts 1 and 2 of Quezon City. Most of these communities are in "danger zones," beside rivers and creeks, under traffic bridges, along roads and railway tracks, on steeply-sloping hillsides, around garbage dumps and on prime land targeted for infrastructure development. Most have extremely precarious land tenure and lack basic services. All these 51 communities have active savings and credit groups, and collectively manage their own joint community development fund, with a lending capital of \$23,000 - all from their own savings and all of which revolves constantly within and between the communities in loans. These 51 communities have already been surveyed by their members, with support from the HPFP.

EXPANDING THE CITY-WIDE NETWORK : As part of the ACCA-supported project in Quezon City, the HPFP has been working to bring together the various poor community organizations in the city and creating a platform for them to share strategies, support each other and build a common direction for tackling the problems of land, housing and livelihood which they have in common. In June 2009, the four big federations of people's organizations in Quezon City (HPFP, ULR-TF, DAMPA and ULAP) came together to form the Integrated People's Organization Network (IPON). The idea of the IPON network is to promote a genuine people's process in the collaboration with the government and other sectors, to provide a larger space for the people's organizations to tackle issues affecting urban poor and to assist the creation of similar networks in other cities nationwide. IPON's first general assembly was held on September 5, 2009, with about 155 urban poor community members from the four federations. A good number of local government officials and national government agencies have pledged their support to IPON.



CITY INFORMATION :

URBAN POVERTY IN QUEZON CITY

Total urban population (Districts 1 & 2 only)	392,270 households (1.9 million people)
Urban poor population (Districts 1 & 2 only)	168,264 households (841,320 people)
Number of slums	200 communities
% population in slums	44 %
Survey conducted	Every year

SAVINGS (figures only HPFP communities)

Date savings started	1995
Savings groups	51 communities
Savings members	1,612 members
Total savings	US\$ 23,000

ACCA BUDGET APPROVED SO FAR :

Small projects (5)	\$ 15,000
City process support	\$ 3,000
No big project proposed yet	

Using ACCA funds as LOANS rather than GRANTS :

Most countries are using the small upgrading project funds from ACCA as grants to communities, but the HPFP is one of the groups which firmly nixes the grant idea and uses all ACCA funds as loans. Here's how Sonia explains that decision: "In the Homeless People's Federation, all of us know that these ACCA funds can be used as a grant. But we've decided instead to give them as loans. This is our way of countering the dole-out mentality, which is very strong in the Philippines, and stretching these scarce resources much farther. We are saying that this money you are using is to solve your immediate problems, but it's not free money - you have to

return it so it can revolve and help others. Since the federation began giving loans for upgrading projects in Iloilo, community members have understood why they must pay for the improvements, why the 3% interest is added to the loans and how that interest helps make our revolving funds bigger so we can support many more communities. People everywhere know this now and are used to it. This agreement was already in place when we started ACCA. But since then, some of the communities have decided to charge 6% interest, so that the additional 3% will go back to their internal community funds, and the rest to the UPDF.

SMALL PROJECTS:

1

SMALL PROJECT : Concrete walkway with drains in the Talanay Creekside Community, in Barangay Batasan Hills (35 households benefit)

The Talanay Creekside Association (33 households) is part of a sprawling squatter settlement on the steep hillsides of Barangay Batasan Hills. Getting into the settlement had always been dangerous, especially in the rainy season, when the cliffs eroded and the lanes became mucky open drains. Many times the people had asked the Barangay to pave the walkway, but nothing ever happened. So the mothers in the 5-year old savings group decided to do it themselves, and convinced 22 of the 33 households to help - so they could benefit from the walkway now. It took them just a month.

The trucks could deliver building materials only at the parking lot down below, and so the community people worked until midnight carrying the cement, sand, steel and gravel up the hill, on their backs. During the construction, everybody wanted to give up, and there were always loafers and doubters standing around sneering, "You're wasting your time!" But even as they bickered, they kept on working, and once they'd finished the walkway, even the critics were impressed with how the project came out. The walkway has encouraged members to save more and others to join the savings group, and there are now plans to extend the walkway. Kids now have a bigger and safer area to play, and the walkway has become the community's main social and recreation place.

The walkway was financed by a \$3,130 loan from the new ACCA city-wide loan fund, which was used to buy construction materials and hire five laborers (most of the labor was voluntary). The loan was given to the savings group at 6% interest (of which 3% stays in the community's internal savings fund and 3% goes back into the city-level ACCA revolving loan fund), to be repaid in two years, at \$290 per month. So far, only 22 savings group members have committed to pay for the walkway, but they're trying to talk the other 11 savings members who benefit from the walkway into helping repay the loan. If all 33 members join, each family will only have to pay \$4 per month.



No easy project : The day they fixed to measure and plan the walkway, with architect May Domingo, Typhoon Ketsana hit Metro Manila, but they didn't let the lashing winds and rain stop their work.

2

SMALL PROJECT : Another concrete walkway with drains in the Bethlehem Community, in Barangay Payatas (190 households benefit)

The Bethlehem community planned to concrete only 80m of their mucky, slippery walkway, but the voluntary labor and savings on materials allowed them to pave an extra 60m (total 140m), which covers a considerable portion of this steeply-sloping hillside community in Barangay Payatas - the large and vibrant garbage-recycling area that surrounds the Payatas dump. It took them just three days and nights to build the walkway, which was financed by a \$1,075 loan from the new ACCA city-wide revolving fund, all of which went into buying construction materials. The loan was given at 6% interest (3% stays in the community and 3% goes back into the fund), and each of the 17 savings group members repays 50 Pesos (\$1) per week, for 18 months.

Although the project benefits all 190 households in the community, it was built and is being paid for by the 17 savings group members who could agree to start. As one community member put it, "We wanted to show that it's possible for us to improve our settlement ourselves. So instead of fighting to persuade everyone to contribute - which is such a headache! - we decided to just go ahead and do it. Now other neighboring communities want to take loans from the ACCA fund to build similar walkways, so our project is already spreading out. After a lot of talking, this was the breakthrough."

The "young" savings group in Bethlehem started in 2008, and its 190 members have already saved over \$10,000. But as Reynaldo Fenol, the savings leader, says, besides being able to take small loans, people didn't see any tangible benefits from their saving. But when others saw the success of this concrete walkway, they've been inspired to join the savings group, and membership is growing fast. They have already negotiated to get water and electricity, and like many communities in Payatas are saving and negotiating to buy the land they now squat on. The new walkway is an investment which Reynaldo says puts them in a more powerful negotiating position.



Lots and lots of MEETINGS . . .

Although the HPFP's project in Quezon City was approved in April 2009, it took many months before they actually started any projects, and only the two small projects described above - out of the proposed five small upgrading projects - have so far been completed. At ACCA meetings, friends asked why the federation was taking so long organizing so many meetings, electing committees, setting rules and regulations, drafting objectives, setting procedures and prioritizing projects? Ruby's answer was, "Yes, we do have a lot of meetings, because we have to

process all these things. We don't want to just make a quick choice as national leaders and then say to one community or another, *Surprise! You are going to implement this project!* We made all these meetings with the communities because we want that they are the ones to implement these projects and to deliver these improvements, so we can show our force and demonstrate to the government that we can undertake this kind of development. This idea of using concrete action to build our strength is a new idea in the communities. It's also a process in the federation that whatever we do, we have to discuss it amongst ourselves first."

CITY: MUNTINLUPA

Metro Manila, Luzon Island, Philippines

Over 200,000 families live in squatter settlements along the railway tracks which pass through three municipalities in southern Metro Manila (Makati, Sukat and Muntinlupa). Many work as laborers, vendors or scavengers in the factories and markets in this industrial part of the city. In a part of Metro Manila which is particularly rich in jobs, but poor in affordable housing, these railway slums are for many the only affordable housing option - despite their danger and insecurity.

MUNTINLUPA'S DISPLACED RAILWAY SETTLERS : About a decade ago, the Philippines National Railways announced plans to expand the tracks and modernize the railway system in southern Metro Manila. Eviction notices were posted on all houses within 15 meters of the tracks, on each side. After years of resistance and negotiation, an "in-town" relocation program was made part of the project, in which people displaced by the railway project could buy plots (on installments, through the National Housing Authority) in government-planned relocation colonies within the same municipality. Some 10,000 poor households in Muntinlupa were relocated under this scheme to the vast resettlement colony at Southville 3.

A LONG HISTORY OF COMMUNITY SAVINGS : Savings groups in railway settlements in Sukat and Muntinlupa began after some community leaders participated in the first national assembly of the Homeless People's Federation Philippines (HPFP) in 1998. Since then, the federation has been working with these and other railway communities in Metro Manila, in both pre- and post-relocation initiatives, and savings is the core activity of all their work. In Southville 3, the federation has helped build a network of leaders called the United Leaders of Southville 3 (ULS-3), which covers 3,500 households. They have also supported the continuation of the savings program which began in the old railway communities, and there are now 3,500 savings members in 38 groups (936 members in Southville), with over US\$ 24,000 in collective savings.

ACCA IN MUNTINLUPA : The ACCA project in Muntinlupa is being jointly managed by the United Leaders of Southville 3 and the Homeless People's Federation, and is being used to demonstrate the importance of community-led processes and upgrading initiatives in a large government relocation colony. No big ACCA project has been proposed yet, one small upgrading project is now underway (see box below) and four others are in the process of being planned and approved.

FIRST SMALL PROJECT : A community-managed purified drinking water refilling station in the Southville 3 Railway Relocation Colony (248 households)

The federation calculates that each family in Southville 3 needs about 4 gallons of drinking water each day. Because the water supplied from the government tank is not potable, families have to buy all that drinking water from private vendors and water companies at 30 pesos per gallon, which adds up to about \$75 per family per month - a very heavy financial burden for poor families already reeling from the upheavals of displacement and having to pay for their new land and housing.

With \$3,000 support from ACCA, the community is building a water-purification plant and water storage tank, which will be managed by the community and will sell drinking water to residents at about 12 Pesos per gallon - the cost of maintaining the system. Although 248 households in this particular area of Southville 3 will build and manage the drinking water station, it will be open to everyone in the colony and will directly benefit an estimated 3,500 households (936 of whom are savings members).

The ACCA funds are being used to purchase the building materials, and all the labor is provided by the community people. Like all the other ACCA projects being managed by the HPFP, the \$3,000 from ACCA is being given as a one-year loan to the savings group at 6% interest, of which 3% stays in the community and 3% goes back into the new ACCA city-wide revolving loan fund that is being set up in Muntinlupa. The savings group members will all share in the loan repayment. One



of the local engineering colleges, at the University of Perpetual Help in Las Pinas, is giving technical support to the community drinking water station project in Muntinlupa, and is becoming an important technical support partner for other upgrading projects being implemented by the federation.



CITY INFORMATION :

URBAN POVERTY IN MUNTINLUPA

Total urban population (2007 gov figures)	90,589 households (452,943 people)
Urban poor population	53,145 households (159,453 people)
Number of slums	9 large communities
% population in slums	59%
<i>No city-wide survey yet</i>	

SAVINGS

Date savings started	1998
Savings groups	38 groups
Savings members	3,500 members
Total savings	US\$ 24,290
City Fund started?	not yet

ACCA BUDGET APPROVED SO FAR :

Small projects (5)	\$ 15,000
City process support	\$ 3,000
No big project proposed yet	

CITY: ALBAY PROVINCE

Bicol Region, South Luzon, Philippines

2006 was a bad year for Albay Province, in south-eastern Luzon. Two successive typhoons ravaged the area. During the first (Typhoon Xangsane on September 27), thousands of houses were destroyed. Just when people were starting to repair them, the second and much fiercer typhoon hit (Typhoon Durian on November 30). In a bizarre coincidence, the Mount Mayon volcano erupted on the same day, triggering huge floods, landslides and lava flows that brought truck-sized boulders crashing down into dikes, roads and houses. Hundreds of people were buried in their houses or while trying to flee, and those who survived lost everything: their houses, belongings and land. The land within and around the three most badly-affected municipalities (Guinobatan, Camalig and Daraga) was declared "no man's land," in which none of the survivors were allowed to return.

PEOPLE-DRIVEN RELIEF AND RELOCATION : Two days after the storm, the Homeless People's Federation rushed to the area and began making contact with survivors in the evacuation centers. Using the strength of the national federation and their considerable experience with disasters, they helped the affected people in Albay Province to come together, conduct surveys, start savings, make exposure visits and turn the tasks of short-term relief and longer-term planning into a process which brought these traumatized people together and helped them to develop their own long-term land and housing solutions to the crisis.

NEW LAND, NEW COMMUNITIES : The government offered alternative land, but it was too far away, and not everybody who needed land was on the beneficiary list. So the federation helped the people search for suitable and affordable land in a safer place. They helped the survivors to form legal homeowners associations, so they could buy the new land collectively, and to negotiate cheaper selling prices with the owners of several possible sites - all within five kilometers. With down payments from the people's savings groups, and land loans from the Federation's Urban Poor Development Fund (UPDF), groups of organized survivors in all three of the affected municipalities have collectively purchased three pieces of land in safer places for relocation - one in each municipality - and are now developing their housing and infrastructure in these new settlements.

ACCA IN ALBAY PROVINCE : This ACCA project covers a network of 23 disaster-affected communities in those three municipalities (Guinobatan, Camalig and Daraga) in Albay Province. The small projects supported by ACCA are being used to unite these affected communities around a common goal, to further strengthen their power to negotiate as a group for a people-driven reconstruction and to gather support from other key stakeholders like the local governments and local universities, by joining forces on common projects which resolve still-urgent needs in the relocated communities. The network has planned to carry out five small projects in different communities in the three municipalities, and one project has already been finished :

SMALL PROJECT : Water-supply system at the Masarawag Community in Guinobatan (83 households), on new land they have purchased and developed new housing on.



This project is being implemented by the Masarawag Mayon Unit Neighborhood Association (MMUNAI), a new community of 83 disaster-affected households who are living on a piece of land they bought and subdivided themselves, after losing their land and houses in the disaster. A natural spring near the Masarawag community had always been the primary source of drinking water supply for the whole Guinobatan Municipality, but the system had broken down and people had no potable water. The project involved laying a pipe network from a nearby natural spring to bring water to the community, so that residents will no longer have to carry heavy buckets of water from the spring.

In October 2009, architect May Domingo came to Bicol, along with Sonia Cadornigara and Villa Mae Libutaque, another young architect from Iloilo, to conduct meetings with the community and help them plan out the project. The community also organized meetings with the local village officials who became partners in the project, and negotiated to get some technical assistance (for this project and others) from the Bicol University and from the Provincial Health Department. The system they developed works by natural gravity flow, without any electrical pumps. Although the 83 Masarawag community members built the project and are paying for it, all 853 families in Guinobatan ultimately benefit from the project.

The water supply system was financed by a \$3,000 interest-free loan from the ACCA funds to the community savings group, all of which was used to buy construction materials - the labor was provided free by community members. Savings group members make collective monthly repayments (for 2 years), which go back into the new ACCA network-wide revolving loan fund for upgrading projects.



CITY INFORMATION :

URBAN POVERTY IN ALBAY PROVINCE

(information covers only the three disaster-affected municipalities which are covered by the HPFP's ACCA project : Daraga, Camalig and Guinobatan)

Total urban population	49,066 households (245,330 people)
Urban poor population	4,971 households (24,855 people)
Number of slums	no information
% population in slums	10%
Survey of disaster-affected communities	March 2007

SAVINGS

Date savings started	March 2007
Savings groups	25 groups
Savings members	1,812 members
Total savings	US\$ 25,215
CDF started	not yet

ACCA BUDGET APPROVED SO FAR :

Small projects (11)	\$ 15,000
City process support	\$ 3,000
no big project proposed yet	

The Philippines is a country that faces just about every kind of natural and man-made disaster on the list: earthquakes, volcano eruptions, landslides, flash floods, fires and garbage slides. The country also faces some thirty typhoons a year, of which at least five are really bad ones. These calamities cause suffering and loss for everybody, but they often disproportionately affect the poorest and most vulnerable communities, who tend to live in the most dangerous and disaster-prone locations, and whose lack of resources, insurance or land title makes it more difficult for them to rebuild their lives and houses after disasters hit.

SPECIAL DISASTER PROJECT : This special ACCA project to build a national community-driven disaster response program, is being implemented by the Homeless People's Federation Philippines (HPFP), a national movement of urban poor communities that began in 1998 and is now active in 33 cities around the country. Using community-managed savings as the core strategy of the community-led development it promotes, the federation works with poor communities (especially in high-risk areas) on secure land tenure, community upgrading and house construction, disaster management and intervention, partnership with local governments, horizontal learning, community funds and a variety of community-driven processes.

10 YEARS OF DISASTER EXPERIENCE : The HPFP is no stranger to disaster interventions, since most of its affiliate communities are in high-risk locations. For the past ten years, the federation has been identifying and surveying communities in high-risk zones (along shorelines and rivers, on low-lying flood-prone land, along roadsides and railway tracks, under traffic bridges and on steep hillsides). These surveys



are used to catalyze other activities like saving, settlement improvements, welfare, developing alternative plans for relocation or on-site upgrading to lobby with, and building networks of communities with the same problems within cities and regions to share ideas and help each other. The danger zone survey process is actually a way of expanding and building the federation, and it makes rich use of all the federation's projects and experiences around the country as resources. There are always lots of ideas, because all these cities are working very hard and all are struggling with similar problems - so nobody needs to tackle their problems alone.

DEMONSTRATING A COMMUNITY-DRIVEN MODEL OF DISASTER RESPONSE : The HPFP is trying to get people affected by many of these disasters to organize themselves and to find ways to solve the problems they face and rebuild their communities themselves, by working together as communities. By doing so, the disaster relief process can lead to more permanent solutions to the deep, structural problems these vulnerable communities have always faced. For the federation, the biggest lesson of these calamities is that if communities can prepare themselves, and if solutions can be developed long *before* the disasters ever happen, people will have more choices and more control. The activities supported by the \$35,000 special budget from ACCA so far include :

- **National workshop on disaster intervention.** The initial planning for the federation's national disaster intervention program was held in Mandaue in September 2009, two days after Typhoon Ketsana devastated Metro Manila and a fire destroyed a large community in Mandaue. These disasters worked as a reminder of how urgent the need is for disaster planning. Key community leaders from all regions joined the workshop and shared their experiences dealing with both pre- and post-disaster situations.
- **Survey and community mapping** in high-risk locations around the country continues, as a means of generating information about the socio-economic and physical conditions of these vulnerable communities. These surveys are feeding into the preparation of region-wide and city-wide disaster plans, in which each city's specific disaster context is being studied, discussed and understood through a process of city-wide community meetings and dialogue with local governments.
- **Engaging local governments** to find new ways to work with the local community federations and disaster-affected communities to support a more people-driven disaster response, and to explore more long-term land and housing solutions to problems of poor communities in high-risk areas.
- **Emergency disaster fund established :** As a result of the discussions among community leaders who have been both the victims of disaster and helpers after disasters, an emergency housing reconstruction fund has been set up, which affected communities can access quickly and easily.
- **Training of key HPFP leaders** to disseminate the experiences from this new program and to develop a special disaster team and coordinating body within the federation.



A DISASTER portfolio :

The federation has now had several experiences intervening in disaster situations and helping the survivors to come together, start saving, build their own funds, link with the larger funds that the federation manages, and ultimately develop their own solutions to the crisis - even though these solutions may take a lot of hard work and hard negotiations :

- 1 Payatas Garbage Slide in July 2000,** in which 250 waste scavengers were killed and 2,000 families were evicted from the danger zone around the mountainous dump. This was the federation's first chance to respond to a serious disaster, with relief, housing, relocation and dialogue with the government about finding long-term solutions to housing of poor families in danger zones.
- 2 Landslide in Leyte in 2006,** in which the federation worked with landslide survivors, local governments and other NGOs in Guinsaugon to construct transit housing for 150 families.
- 3 Typhoon Reming in 2006,** which left 1,000 people dead in mudslides in the Bicol region, and thousands displaced permanently from their houses and land. The federation worked with affected communities to acquire alternative safer land and to develop new housing and communities there.
- 4 Typhoon Frank in Iloilo in 2008.** After providing emergency relief help and surveying affected communities, the HPFP built a 62-unit transit housing project in Iloilo for riverside families whose houses were washed away in floods during the typhoon. The federation also worked closely with the city to use municipal relocation sites developed for other purposes to build permanent housing for hundreds of the flood-affected families.

PROJECT INFORMATION :

ACCA BUDGET APPROVED SO FAR :

Special national project from the ACCA disaster budget \$ 35,000



STRATEGIC LOANS :
The house repair loans in Barangay Bahay Toro are strategic, because by helping the people to get back into their houses quickly, they are helping them strengthen their claim to tenure. In these riverside slums, floods are often used as an excuse to evict people whose houses are destroyed, so it's important for people to rebuild as fast as possible and demonstrate they are investing in the house, which strengthens their tenure and makes it more difficult for the city to evict them.



SPECIAL PROJECT **TYPHOON KETSANA** After-storm rehabilitation in Metro Manila

TYPHOON KETSANA, which hit the Philippines' main island of Luzon at mid-day on September 26, 2009, was the year's fiercest storm, and it caused devastation and widespread flooding in Metro Manila and nearby provinces. By September 27, 246 people were dead, 38 missing and hundreds injured. Landslides and floods caused by the typhoon affected an estimated 350,000 families in Luzon. 3,272 houses were totally destroyed or partially damaged and thousands of families who lost their houses or lived in dangerous areas were forced to stay in crowded and dirty conditions in evacuation centers.

THE HOMELESS PEOPLE'S FEDERATION PHILIPPINES, in response to the spontaneous enthusiasm and drive of typhoon-affected communities, began working with the disaster immediately. With support from their Urban Poor Development Fund (UPDF), and later with a grant from ACCA, the federation has focused its efforts on helping badly-affected urban poor communities in three priority areas that were among the hardest-hit in Metro Manila : Muntinlupa, Bulacan and Quezon City. In Quezon City, about 15,000 families were affected by the typhoon, with the greatest concentration in Barangay Bangon Silangan and Barangay Bahay Toro - both areas filled with especially vulnerable informal settlements. The federation conducted site visits in these areas, to provide initial relief support and to identify families whose houses were damaged or destroyed during the storm and needed immediate assistance to rebuild or to relocate to safer places.

THE PROJECT COVERS THREE MAIN ACTIVITIES : After assessments and consultations with the typhoon-affected communities, the HPFP decided to focus its post-disaster intervention on three activities :

- 1 Emergency relief assistance :** Despite the continuous relief operations for the affected communities after the storm, several evacuation centers and flooded areas in more remote parts of Metro Manila had not been reached by help and were still in great need of basic supplies like food, clothing, bedding, mosquito nets and medicines. So the federation prepared relief packages and gave them to 1,300 families in Bulacan and 920 families in Muntinlupa.
- 2 Temporary house construction :** In Quezon City, the federation has built 30 units of temporary housing in Barangay Bangon Silangan for people whose houses were washed away and had been staying in appalling conditions since September in evacuation centers in churches and gymnasiums.
- 3 House repair loans :** The \$20,000 Big project support from ACCA has been used by HPFP to set up a special house repair loan fund, to help the storm victims repair collapsed roofs, broken walls and damaged kitchens and floors to make their houses habitable again. People can borrow up to 7,000 Pesos (\$140), without interest, and the loans are repayable in installments of 350 Pesos (\$7) a month. The house repair process is being used explicitly by the federation as a process of community-building, and all the activities are being done collectively. Committees have been set up in each community to manage the various aspects of the house repair process, such as validating loan proposals, procuring building materials cheaply in bulk, helping families with their repairs and collecting the loan repayments. Teams from the HPFP core group have assisted this community process with house repair and materials procurement training workshops. All loans are made in *materials*, not in cash.
 - In **Muntinlupa**, 22 families in 3 municipalities have taken loans so far (half have completed their repairs and are repaying the loans). Another 40 houses have applied for the second batch of loans.
 - In **Bulacan**, 56 families in four municipalities have so far taken loans and are repairing their houses.
 - In **Quezon City**, so far, the first 27 families in a riverside squatter settlement in Barangay Bahay Toro have taken house repair loans (see photo and caption the top of the page).

DISASTER INFORMATION :

TYPHOON KETSANA

Date typhoon hit	September 26, 2009
Areas affected :	Island of Luzon, especially Metro Manila and surrounding provinces

AFFECTED URBAN POOR POPULATION

- In **Muntinlupa** : 16,115 households in 10 settlements (80,517 people)
- In **Bulacan** : 26,745 households in 210 settlements (133,713 people)
- In **Quezon City** : 15,000 households in 30 settlements (75,000 people)

ACCA BUDGET APPROVED SO FAR

Big housing project	\$ 20,000
Special disaster budget	\$ 30,000

CITY: DAVAO

Mindanao 3-City Network, Philippines

Davao the largest and fastest-growing port city on Mindanao Island, in southern Philippines. As more and more rural poor displaced by the long civil strife on the island migrate into the city, many find jobs and opportunities and schools for their children. But few can find affordable housing and are forced to join the 60% of the city's population living in squatter settlements - many on low-lying land along waterways and the shoreline, where residents are especially vulnerable to floods and disasters. The ACCA project in Davao is being implemented by the Homeless People's Federation Philippines (HPFP), which is active in three cities in Southern Mindanao: Davao, Digos and Kidapawan.

3-CITY NETWORK ON MINDANAO : These three cities have formed a network, which so far links 38 poor communities through community savings, livelihood, upgrading and Urban Poor Development Fund activities. The urban poor in all three cities are mostly living on coastal areas, roadsides, riverbanks and private lands. The 3-City Network focuses on mobilizing poor communities located in these danger zones through savings, surveying, mapping, exchanges, community-managed land acquisition, linking with local government agencies and other development actors in the city and participating in their municipal housing boards. All three cities are using ACCA projects to help these vulnerable communities implement their own small community-led upgrading initiatives, strengthen their networks and build up their city-level UPDFs. The 3-city network held its first regional assembly in July 2009, to discuss network building, community-led upgrading and disaster rehabilitation, and has since set up a committee to help manage the upgrading process, and forged working links with faculty and students at the University of Philippines' Mindanao College of Architecture, to assist the federation's upgrading initiatives.

SPECIAL DISASTER SUPPORT : The federation's core group in Davao has used a special \$1,700 budget from the ACCA Program to intervene in two disaster situations so far : flash floods in 2 communities in July 2009 (emergency relief, surveying damage, mapping and land negotiations with the Barangay) and a fire which destroyed most of a large coastal community in August 2009 (initial relief, surveying damage, mapping, starting savings, upgrading planning and land negotiations).

SMALL PROJECTS : So far, to small ACCA projects have been selected and are in the process of being implemented in Davao. As in all the HPFP's ACCA small and big projects, the projects are being partly financed by the people themselves, and partly by grants from the ACCA budget, but the grants are being treated as no-interest community loans and will be repaid within one year to the regional fund, to revolve in loans to other communities.

2 SMALL PROJECTS SO FAR : Electricity connections in the IKP Community (170 households) and a water supply system in the Del Carmen community (31 households)



1 IKP Community (170 households) Loans for individual municipal electricity connections. This project is being implemented in a large community that is in the process of rebuilding after being destroyed by fire in August 2009, the Inahan sa Kanunayang Panabang Neighborhood Association (IKP), in which 115 of the total 170 houses were completely burned down. The project will directly benefit 70 households, which are taking no-interest loans of 3,500 Pesos (\$73) each (in 2 batches) to hire accredited electricians to install new electrical connections and meters in their houses. Each family will repay its loan within 2 years, at 300 Pesos per month (or 10 Pesos per day). The total ACCA loan to the community is \$3,000.

2 Del Carmen Community (31 households) New water supply system. This project is about to be implemented in a small community which is now in the process of negotiating to buy the private land they have been renting for many years. The well from which they used to draw their water for bathing and washing has become polluted and unusable. The \$3,000 support from ACCA will be given as a loan to the Del Carmen community's strong savings group, and will be repaid in three years.



CITY INFORMATION :

URBAN POVERTY IN DAVAO

Total urban population	200,178 households (1,000,889 people)
Urban poor population	120,107 households (600,533 people)
Number of slums	216 communities
% population in slums	60%
Last city-wide survey	2008 (by HPFP)

SAVINGS

Date savings started	2003
Savings groups	19 communities
Savings members	738 members
Total savings	US\$ 9,700
CDF started	2005

ACCA BUDGET APPROVED SO FAR :

Small projects (4)	\$ 10,000
City process support	\$ 3,000
Special disaster fund	\$ 1,700
Savings and credit fund	\$ 2,000
<i>no big project proposed yet</i>	

CITY:

DIGOS

Mindanao 3-City Network, Philippines

Digos city is another fast-growing provincial capitol in southern Mindanao. Like Davao, the city is also experiencing big problems providing land or affordable housing for its poorer citizens, who make their way as best they can in the city's growing squatter settlements. The ACCA project in Digos is being managed by the Homeless People's Federation (HPFP), as part of their ACCA projects being implemented in the 3-City Network of mutual learning and support in the southern Mindanao region: Digos, Davao and Kidapawan. This 3-city network so far links 38 poor communities through community savings and credit, surveying, mapping, upgrading, land acquisition, partnership with local government and Urban Poor Development Fund activities.

BIG BREAKTHROUGHS IN DIGOS: The community-led upgrading process in Digos has gotten a big boost from the ACCA Program, which has already led to new collaborations and new avenues of support for poor communities in the city from local universities and various local government institutions and departments. The local government has contributed cash, materials, equipment and technical support to the two small ACCA projects so far. The city is also asking the federation to help develop a community-driven reblocking and housing development project in the Purok Rosas Community, on a piece of land which has been purchased by the city and awarded to the 57 poor resident families (which may turn into Digos' big ACCA project).

BOOSTING SAVINGS: Digos started its savings activities in 2003 with just a few members in 3 barangays. But the HPFP's savings program quickly spread, especially among the vulnerable communities along the coast, who saw in the savings / UPDF process a powerful tool in their struggle to address their land tenure, upgrading, and housing problems. The mayor of Digos is now a big supporter of community savings, and has helped organize a series of community workshops on savings, credit and community-based financial management. All these activities have been given a boost by a special \$2,000 budget from ACCA.

SECIAL DISASTER FUNDS: The federation's core group in Davao used a special \$1,700 budget from ACCA to organize a city-wide meeting for communities on disaster risks and preparedness, and to begin savings, mapping, surveying and disaster-preparation activities in poor communities located in high-risk areas in Digos, especially in along the coast in Barangay Bato and Barangay Aplaya .

SMALL PROJECTS: Two small ACCA projects are in the process of being implemented in Digos so far. As in all the HPFP's ACCA upgrading projects, the projects in the 3-City Network in Mindanao are being partly financed by the people themselves, and partly by grants from the ACCA budget, but these grants are being treated as no-interest community loans and will be repaid within one to three years to the city-based funds.



CITY INFORMATION :

URBAN POVERTY IN DIGOS

Total urban population	33,297 households (166,486 people)
Urban poor population	13,060 households (65,249 people)
Number of slums	<i>no information</i>
% population in slums	39%
A new city-wide survey is going on now	

SAVINGS

Date savings started	2003
Savings groups	12 communities
Savings members	485 members
Total savings	US\$ 9,500
3-City Regional Fund started 2005	

ACCA BUDGET APPROVED SO FAR :

Small projects (4)	\$ 10,000
City process support	\$ 3,000
Special disaster fund	\$ 1,700
Savings and credit fund	\$ 2,000
<i>no big project proposed yet</i>	

2 SMALL PROJECTS SO FAR : Land filling and drainage in the San Jose Community (30 households) and communal toilets in two adjacent communities (67 households)



1 Purok Isla B and Purok Islam Communities (67 households in 2 communities) Community toilets (4 stalls). Purok Isla B and Purok Islam are two adjacent coastal communities in Digos - one Christian and one Muslim. These two communities collaborated on this project to address the serious health, sanitation and environmental problems they both faced without toilets. The 50,000 Peso (\$1,040) community loan from ACCA was used to build a 4-stall community toilet, with water connections. The local barangay government contributed 10,000 Pesos (\$208) worth of building materials to the project, and the local university also chipped in. Technical design support came from the PACSII architects in Iloilo and from the Digos City Environmental and Engineering Office. The ACCA loan will be paid in 3 years, jointly by the two community savings groups, at 1,400 Pesos (\$29) per month. Each of the 67 families will pay 2 pesos per day to use the toilet. These funds will not only pay off the loan, but build up a fund to finance more upgrading projects within the two communities, who are jointly maintaining the toilets. It took just 15 days to build the toilets, using all voluntary community labor. The new toilets were inaugurated in a gala ceremony at the end of December 2009, and were in use by the first of January 2010.



2 San Jose Balutakay Community (30 households) Land filling in a flood-prone community. The San Jose Balutakay Boundary Neighborhood Association (SJBNAI) has recently purchased the low-lying land it now occupies (5,599m²) cheaply, from a bank. They will use a \$1,915 ACCA loan to fill the land (300 cubic meters @ 300 pesos per cm) and develop a drainage system, in preparation for their housing construction. Engineers from the local university and PACSII are all helping the people work out the project. The City Engineer's office has pledged to provide some of the required land fill, lend the heavy equipment they need to grade the land and help the community to start making interlocking compressed earth blocks (after an exchange visit to see the federation's housing project in Iloilo) for their new houses.

CITY: KIDAPAWAN

Mindanao 3-City Network, Philippines

Kidapawan is a bustling small city of agricultural trade and tourism at the foot of the beautiful Mount Apo, in Mindanao's lush Cotabato Province. Like most cities in the Philippines, Kidapawan is growing fast, and most of its growth is completely unplanned, with patches of farmland being swallowed up by mostly illegal residential subdivisions and commercial developments. The environmental price for all this haphazard expansion is increasing floods. Although about a quarter of the city's population lives in informal settlements, the city does have a Shelter plan which recognizes all 35 informal settlements in the city, and it also has a functioning Housing Board which runs housing and upgrading programs and develops relocation sites.

A GOOD BASE OF COLLABORATION : The Homeless People's Federation in Kidapawan takes seriously its work building partnerships with key local development actors to develop lasting solutions to the city's problems of land, housing and poverty. They are active participants in the Regional Development Council, the City Development Council and the Local Housing Board, and have been at the center of the city government's campaign to protect the environment and mitigate flooding in the city. Besides the ACCA upgrading activities, the HPPF in Kidapawan has worked with the city to develop small, government-supported upgrading projects (like concrete walkways and drainage lines) in four informal settlements, and with a local technical college to build a daycare center and concrete drainage lines in another settlement. The 15 communities in the federation are also reaching out to the other 20 poor communities in Kidapawan, and in December 2009, they all gathered together for their first "Solidarity Week" to meet each other and launch a new city-wide urban poor coalition.

SPECIAL DISASTER FUNDS : The federation's core group in Kidapawan has used a special \$1,600 budget from ACCA to intervene in one disaster situation so far. When the city was hit by flash floods during a typhoon in August 2009, 332 households were affected, most in poor communities linked to the HPPF. The core group worked with the flood-affected communities to do damage surveys, as a basis for helping organize emergency relief and house repair assistance. HPPF is now exploring ways of preparing such vulnerable communities for disasters, *before they happen*, and developing a disaster response program that is more community-led, more comprehensive and more effective than relief programs run by the government or aid agencies.

SAVINGS IN KIDAPAWAN : As in the other two cities in the Mindanao Network, strengthening the savings process in Kidapawan as the fundamental basis for all community-driven development activities is one of the federation's chief tasks. This involves regular monitoring of savings collection and record-keeping, as well as consolidation of city-wide data about savings and about all the other issues that come up in the communities. The federation's city core group regularly makes use of people, experiences and resources available in the 3-city network to help strengthen and expand existing savings groups and give savings orientation in new communities, to help communities with their homeowner registration, upgrading, land acquisition and housing projects. A special \$2,000 budget from ACCA is helping to expand all these activities in Kidapawan.

SMALL PROJECT : Freedom Village Community (168 households) Concrete footbridge for the community's "Golden Age Association" elderly group.



BEFORE and AFTER : It's a sign of a very fine-grain people's process when a bridge that presents troubles only for old folks is targeted as the community's priority need.

So far, only one small project (out of four proposed) has been implemented in Kidapawan. This small project was proposed by the community's "Golden Age Association" elderly group, who had great difficulty crossing the rickety, slippery old wooden foot-bridge across a deep creek to get in and out of the settlement. The elderly in the community were actively involved in planning, design and construction of the new concrete footbridge, with the assistance of federation volunteers. The design for the new bridge came out of a workshop organized with the elderly community members, in which they looked in detail at all aspects of the bridge design, like paving materials and hand-rails.

The barangay and city governments both showed their support by providing additional construction materials and meals for the community volunteer workers who built the bridge. A barangay engineer volunteered his support by providing engineering specifications and site supervision. The project took one month to build and was completed in January 2010. Although the 62 elderly persons in the community are the main beneficiaries, all 168 households in Freedom Village use the bridge, which cost 47,000 Pesos (US\$ 995) to build. This is one of the few ACCA small projects in the Philippines where HPPF decided to give the project funds as a grant to the elderly group, not a loan.



CITY INFORMATION :

URBAN POVERTY IN KIDAPAWAN

Total urban population	26,549 households (132,743 people)
Urban poor population	6,371 households (31,858 people)
Number of slums	35 communities
% population in slums	24%
Latest survey conducted	August 2009 <i>(in four HPPF settlements only)</i>

SAVINGS

Date savings started	2003
Savings groups	15 communities
Savings members	624 members
Total savings	US\$ 6,680
3-City Network-level fund started	2005

ACCA BUDGET APPROVED SO FAR :

Small projects (4)	\$ 10,000
City process support	\$ 3,000
Special disaster fund	\$ 1,600
Savings and credit fund	\$ 2,000
<i>no big project proposed yet</i>	

CITY: ILAGAN

Mindanao, Philippines

Iligan is a small, tree-filled provincial town on the northern coast of Mindanao - a bustling place that is small enough to have horse-carts and coconut farms along the coast, but big enough to have a shopping mall and several big factories. A large proportion of the city's population is poor and lives in squalid conditions in the informal settlements (80% - 90% in some barangays!) that are all over the city - most on government land and most in danger of eviction for development projects. Many of these poor families have been driven out of their ancestral villages and family farms in recent years by the long-standing separatist conflict in Mindanao.

THE ACCA PROJECT IN ILAGAN is being implemented by the Sentro sa Maayong Magbalantay (SMMI), a local NGO that was started by a Catholic nun. SMMI promotes income generation projects and develops land and housing initiatives for the urban poor and for the war-displaced families who end up in Iligan's slums, in collaboration with several people's organizations. The ACCA project is being used to promote stronger alliances between these urban poor communities and greater collaboration with local government, civil society organizations, the church and local businesses, to provide opportunities for the poor to resolve their serious problems of land, housing, basic services and jobs, and to strengthen their confidence in the process.

RESETTLEMENT COLONIES: The city government has set up 26 resettlement colonies for war migrants and evictees from inner-city slums, but most of them are almost empty, because they are too far from jobs and the social and infrastructure services are inadequate. SMMI has developed three alternative resettlement colonies of its own, designed to pilot "suitable, appropriate, and sustainable communities where the urban poor will be empowered and secure." The ACCA project is being implemented in one of these SMMI relocation projects.

CITY PROCESS: SMMI has helped the various urban poor groups in Iligan to come together and set up a new city-wide federation, called UP-All-Mindanao. SMMI also mobilized the city's urban poor to help get a City Shelter Code passed, which provides a framework for the urban poor to take part in city government decisions and budget-making on housing and land issues. A representative from the newly-established UP-All federation now sits on the local housing board. SMMI has also been working with the urban poor groups to survey all the informal settlements in the 16 urban barangays in the city. They expect to finish in May 2010.

SMALL PROJECTS: The \$3,000 small project budget from ACCA has been used to implement two projects, both in the SMMI's Good Shepherd Home and Eco-Village resettlement project.

- **Water supply system** (150 households benefit eventually) The system will be managed by the community members, on a pay-for-water basis, to recover the funds and re-invest in expanding the system.
- **Concrete slab-making training.** The funds were used to train 35 community people to make pre-fab cement wall panels to use in constructing the SMMI houses. But the slab-making was abandoned later when they found ordinary concrete blocks available in the market were cheaper.



CITY INFORMATION :

URBAN POVERTY IN ILAGAN

Total urban population	62,935 households (314,673 people)
Urban poor population	33,400 households (157,336 people)
Number of slums	44 slums + 26 government resettlement colonies
% population in slums	50%
Latest survey conducted	going on now

SAVINGS

Savings groups in Iligan	not yet
City fund	not yet

ACCA BUDGET APPROVED SO FAR :

Small projects (2)	\$ 3,000
Big projects (2)	\$ 40,000
City process support	\$ 3,000

2 BIG PROJECTS : New houses for the first families in a new NGO-developed relocation site (7 households) and new houses for war-affected families in Takuby Village (13 households)

The \$40,000 big project funds from ACCA are being used by SMMI to develop housing in two projects :

1 Good Shepherd Home and Eco Village in Iligan (7 houses + road construction so far) This is a new housing project being developed by SMMI for relocating urban poor families from squatter settlements in Iligan, on 11 hectares of agricultural land that was sold cheaply to SMMI by the church for \$93,750. SMMI has subdivided the land into 500 house plots and started to build houses. The ACCA funds are being used to construct a road and the first batch of houses. The simple, standardized plywood and wood-frame houses were designed by SMMI, are being built by a contractor and are to be given ready-made to the beneficiaries, who provide some "sweat equity" labor during the construction and then pay back the 50,000 Peso (US\$ 1,042) loan (which covers the house and land) to SMMI, in monthly installments over 5 years, without interest. The funds are managed by SMMI's project management team, and the beneficiaries are selected by the UP-ALL Federation, according to criteria they've set themselves: the family should be poor, own no land, live in a slum in bad quality housing and be saving 1 - 5 pesos each day with SMMI. The plan is that ACCA will finance about 7% of the project costs in phase one and 10% in phase 2 - the rest coming from other sources. After the loans are repaid, the money can be used to help other groups in the city.

2 Takuby Village in Kauswagan Town (13 houses + road construction) This old Christian community of farmers, fishermen and coconut-growers was burned down by the MILF (Moro Islamic Liberation Front) on August 18, 2008, and 8 residents were killed. The ACCA funds have been used to build the first part of a concrete road through the settlement and 13 new plywood houses (of the same SMMI design) on the old plots of several families. The houses are built by SMMI, at 50,000 Pesos per house, to be repaid in monthly installments to SMMI in 8 years, with no interest. After ACCA started here, the government also began to construct houses for the fire victims, through Habitat for Humanity and the Red Cross. The road was constructed by the community members, in three groups, and the city government supported the project by providing the use of heavy earthmoving equipment, with good support from the Barangay also. ACCA funds paid for the materials and fuel for the bulldozers. Other donors and agencies will help finish the road later.



(above) The standard plywood and wood-frame houses being built by SMMI at the Good Shepherd and Eco-Village project, and (below) the same houses that were built in Takuby Village.

CITY: MANDAUE

Cebu Province, Visayas, Philippines

Mandaue is a highly urbanized city and is part of the larger metropolitan region which includes Cebu City, Mandaue and Lapu Lapu. Since it has for many decades been the industrial and shipping hub of Cebu Province, the city has long been an employment-rich destination for poor migrants from the provinces, and in the swampy bits of land behind the city's factories and shipping yards, and along its rivers, roadsides and coastline, there are many squatter settlements where all these workers live. The ACCA project in Mandaue is another initiative being managed by the Homeless People's Federation Philippines (HPFP).

A LONG HISTORY OF COMMUNITY SAVINGS : Mandaue was one of the first branches of the Homeless People's Federation, and the communities in the city's San Roque Parish were the first to begin savings, in 1993. Now the Mandaue branch of the HPFP is one of the strongest in the central Visayas region, and has undertaken a variety of path breaking land and housing upgrading projects, including a project in 2004 in which one community in the 9.2 hectare site (35 households) developed a pioneering community-managed collective water supply system, in partnership with the city. The local government has become an active supporter of the federation's community savings program and an important ally in its land and housing initiatives. Mandaue now acts as headquarters and lead city for the 8 towns and cities in the federation's central Visayas Region.

NEW CITY-WIDE ALLIANCE OF URBAN POOR ORGANIZATIONS : The \$3,000 ACCA funds for the city process in Mandaue are being managed by the 9.2-hectare Urban Poor Network and have been used partly to help build and strengthen a new city-wide coalition of urban poor organizations in Mandaue, which was launched in April 2009 and is called the *Mandaue City Coalition of Urban Dwellers Association, Inc. (MCCUDA)*. The coalition brings together 162 poor peoples organizations and community associations within the three municipal districts in which most of Mandaue's urban poor live. In this city-wide process, these different networks and federations support each other, learn from each other, and combine their forces when they need to, but each maintains its own identity and does its own thing. As Noynoy from the HPFP says, "We link with others so the agenda of the urban poor will be strong and we can all go in a more-less common direction." The HPFP has taken the lead in helping to create this city-wide coalition, and their particular role in the coalition has been to promote community savings and community financial management as key parts of a people-driven development process in Mandaue.



A history of strong COLLABORATION :



The federation in Mandaue has worked hard over the years to cultivate the active and fruitful partnerships it now enjoys with various local government bodies and with the local professionals, architects,

lawyers and institutions who have provided technical and legal support to several of the federation's projects. The federation has invited local government officials on several exchange visits, along with teams of community leaders, to see successful community-driven initiatives in other cities and to meet with their government peers in those cities who are working in partnership with poor communities in new ways. For the federation, this has been a very powerful way to expand these officials' vision of what is possible. The HPFP and 11 leaders from the various people's organizations are part of a collaborative legal body under the City Housing Board, whose job it is to advise the City Council on matters relating to urban poor land and housing, and the HPFP sits on the City's Board of Socialized Housing.

NEW ACCA CITY FUND : As part of the ACCA project, a new city-wide fund has been set up in Mandaue, and is being managed by the new city-wide urban poor coalition. The \$40,000 from ACCA, which is supporting the big project at MMVHAI (see opposite page), will be repaid in installments into this new ACCA fund. Everyone is clear that this new ACCA city fund is for all the communities in the city-wide community coalition, not only the Homeless People's Federation member communities. The HPFP's own UPDF fund (to which all savings members contribute, and which only gives loans to federation member savings groups) and the ACCA fund (which is open to everyone) are kept clearly separate. But the important point is that the new city-wide fund belongs to all the poor people in the city, and it opens up new possibilities to poor communities in Mandaue to make strategic interventions that might not have been possible before.

SMALL PROJECTS : Mandaue hasn't proposed any small ACCA upgrading projects yet, but in recent months, the Mandaue City Urban Poor Coalition, which meets monthly to discuss community concerns and share news, has identified several projects which might be supported by loans from the new city-wide ACCA fund. These communities are located on rivers, in swampy areas and on privately-owned land, and they would like to build footbridges and bamboo walkways and develop electricity and water supply systems.

CITY INFORMATION :

URBAN POVERTY IN MANDAUE

Total urban population	63,715 households (318,575 people)
Urban poor population	12,973 households (64,685 people)
Number of slums	115 communities
% population in slums	20%
No city-wide slum survey yet, but community-specific surveys are ongoing	

SAVINGS

Date savings started	1993
Savings groups	469 groups
Savings members	5,006 members
Total savings	US\$ 82,500

CITY FUNDS

HPFP's UPDF set up	September 2002
City-wide CDF set up	July 2009

ACCA BUDGET APPROVED SO FAR :

Big project	\$ 40,000
City process support	\$ 3,000
no small projects proposed yet	

BIG PROJECT :

BIG PROJECT : Land filling at the Malibu Matimco Village Community (311 households) on land which has been donated by the city to the squatters who occupy it.

The \$40,000 ACCA big project budget is supporting the filling of the swampy land in the Malibu Matimco Village Homeowners Association (MMVHAI), to enable the community to then develop their housing and infrastructure (using other funding sources). MMVHAI is one of 11 community associations (total 1,600 households) that occupy a large 9.2 hectare piece of reclaimed land (surrounded by factories and container storage yards) that was donated by the city government to its poor occupants in 1992. Much of the time since then has been taken up in an ongoing struggle by the people here to resist subsequent mayors' attempts to take back this valuable and centrally-located land in the center of Mandaue. These 11 community associations have come together to form the *9.2 Hectare Urban Poor Network*.

THE MALIBU MATIMCO COMMUNITY, which occupies 1.5 hectares of land within that larger 9.2 hectare site, is one of the pioneer members of the HPFP, has been saving since 1998 (80% of the 311 households are savings members) and has implemented several upgrading and infrastructure projects. The two federation-linked communities in the 9.2 HA site (MMVHAI and the neighboring LTHAI communities) are the prime movers in the "community land" process in Mandaue and are active participants in the government's special 9.2 Task Force Committee, a joint community-city mechanism which has been set up to help all the 11 communities within the 9.2-hectare-donated land to develop proper subdivision plans and reblock, so the land ownership can eventually be transferred formally to the residents.

THE LAND-FILLING PROJECT : For years, the people living on this swampy land have experienced flooding during the rainy season because of lack of drainage. The MMVHAI and other communities have been making efforts to fill in the the land since 2007, incrementally and with only their own labor and money. The ACCA support allowed them to start filling in earnest, in September 2009. Community-based committees were formed to manage the bookkeeping, receive landfill materials, supervise the work, organize meals for the community volunteers who provided all the labor and deal with the legal documents involved in negotiating to get the land title transferred to the community. The project is now 75% finished. The project is being managed by the community, in close collaboration with the national HPFP-PACSI alliance, academics and the local government (barangay and municipal levels). All the labor is being done by the people. The city government has supported the project by providing technical help.

NOW PLANNING NEW LAYOUT AND HOUSING : After the community mapped all the structures in the area, in October 2009, they organized a community planning workshop (with support from young architects and engineers from PACSII) to develop a subdivision plan for the community's reconstruction, in which two alternative plans were developed: one plan by the community mothers and one by the fathers. Each family will get a 32m² plot, which is the minimum required plot size in the Social Housing Code. These subdivision plans are necessary for getting site development permits, road rights-of-way, permissions - all of which are now being negotiated, with good support from the city and Barangay officials. Once approved, these plans will allow the community to begin the process of getting the land titles issued.

HOW THE MONEY IS MANAGED : The total ACCA budget for the project is US\$ 40,000, and this amount is being given as a loan to the community, at 6% annual interest, to be repaid within five years to the new city-wide community fund that is being managed by the newly-formed *Mandaue City Coalition of Urban Dwellers (MCCUDA)*. All 311 community members have agreed to take the loan to finish their land-filling. Each family will contribute 154 Pesos (\$3) per month to the loan repayment. Although the project is now 75% finished, the people have been so thrifty that only half the budget has been spent (\$20,000). So they will likely have some funds left over, for subsequent community improvements.



Scaling up the same model . . .

How is the ACCA project in the MMVHAI Community making an impact on Mandaue's city-wide urban poor land and housing problems? The new city-wide urban poor coalition is now negotiating with the city to develop another big relocation site for some of the slum communities who are still living in high-risk areas, on a 6.5 hectare site which has already been conditionally donated by the city. The 6.5 hectare land will provide 32 square meter plots for 1,300 households. This public land is another reclamation area in northern Mandaue, and the location is very good, because it's in an industrial zone and there are lots of jobs in the area. The project will follow the same concept as the 9.2 hectare site, with community-initiated and community-implemented site planning and housing development, and the land is being provided free by the city. Mandaue's current Mayor Jonas Cortez has put his full support behind this next project.

CITY: TALISAY

Cebu Province, Visayas, Philippines

This is another ACCA project being managed by the Homeless People's Federation. This one is in the small provincial city of Talisay, on the island province of Cebu, in the Visayas Region of the Philippines. Talisay is just up the coast from Mandaue. The city has an active savings process, in 22 barangays, with about 1,095 members, all of which have been part of the Homeless People's Federation since June 2003. These active community savings groups have formed their own city-wide federation which they call the Peoples Initiative.

CITY PROCESS: Besides working to expand the community savings process, the federation in Talisay is helping communities to form homeowners associations and to negotiate to acquire land for safe and secure housing development, either on the same sites or on land in other locations. The federation works closely with the local city and barangay governments, and uses regular meetings, assemblies and community-to-community learning exchanges to strengthen their network of urban poor communities. The federation in Talisay has also developed its own unit which documents all the community initiatives in the city.

SMALL ACCA PROJECTS: The ACCA process in Talisay just began in November 2009, and so far, just one small project has been identified and is well underway. But the federation in Talisay reports that four other small projects are now being discussed and selected.

SMALL PROJECT: Salvador Urban Poor Association Community (total 150 households) Community toilet block (12 seats + 2 hand pumps, benefiting 120 households)



The Salvador Urban Poor Association (SALUPA) is a shoreline squatter settlement of 120 households and one of the pioneer communities in the Homeless People's Federation. The Salvador community has big problems of water supply and sanitation, but a strong history of working together to solve those problems as a community. Several years ago, they were the first community in Talisay to establish communal water supply system, as a project of the community's savings group.

Now the community is using a \$3,000 loan from ACCA to implement its second project, to build a new block of community toilets (12 seats + 2 hand-pumps). There are some public toilets in the community that were built by the barangay some time ago, but through lack of maintenance and management, they have deteriorated to the point where they are unusable. The ACCA funds are being given to the community in the form of a loan, which will be repaid by the savings group members collectively, within one year, at 3% annual interest, to the UPDF in Talisay.

The process began with the formation of a technical working group in the community, which identified potential sites in the crowded settlement for the new toilets, which were designed by the people, with technical assistance from architect May Domingo. The toilets are being built by community members, using all voluntary labor, so all the ACCA funds can be used to purchase materials. A procurement team has been formed (and sent to Iloilo in December to learn about construction materials procurement and financial management from the community members at LTHAI) to be in charge of buying all the construction materials. Community members are also working closely with barangay officials to get permissions and to cooperate on keeping the coastline (which for lack of other options has been used as an open-air toilet) clean and free of garbage and "other kinds of waste".

What changed?

"The beach in our community used to be one of the best places in Talisay for swimming, and many tourists came here. But the growing population in our community and the lack of toilets has led to serious pollution on the beach. The barangay provided a communal toilet, but for years it hasn't been taken care of. This will be our second community project through our savings program, and we believe it will be of great help in lessening our problems. Some of our community members who were against the project are now starting to save. And neighboring communities are asking us to help them start savings groups, so they can develop similar projects." (Mrs. Evangelina Layese, SALUPA President)



CITY INFORMATION :

URBAN POVERTY IN TALISAY

Total urban population	41,000 households (204,762 people)
Urban poor population	8,825 households (44,125 people)
Number of slums	116 communities
% population in slums	22%
City-wide survey	not yet

SAVINGS

Date savings started	June 2003
Savings groups	12 groups
Savings members	1,095 members
Total savings	US\$ 2,797
UPDF started	2005

ACCA BUDGET APPROVED SO FAR :

Small projects (5)	\$ 15,000
City process support	\$ 3,000
no big project proposed yet	